



Department for
Business, Energy
& Industrial Strategy

Consumer Protection Study 2022

Understanding the impacts and resolution of
consumer problems

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1 Executive Summary

The problems that consumers experience with the products (items and services) they purchase, and the consequences of consumer detriment, play a key role in consumers' trust in the market. The objective of the **Consumer Protection Study**¹ was to listen to what consumers could tell us about their experiences of detriment, so that the problems they faced, and the role played by the consumer protection system², could be observed from their point of view³.

Overall, this study found that many purchases did not result in problems, most problems were resolved to the satisfaction of consumers, and most consumers who did face negative consequences experienced low-value detriment. However, a small number of problems had a high-value detriment leaving £54 billion of aggregate consumer detriment unaddressed.

This report offers an overview of these findings and highlights how a handful of product types accounted for a large portion of unresolved detriment and how some purchase channels and problem types were associated with a higher prevalence of negative consequences. The report also explores how some groups of consumers were more likely to experience a problem and to then face more negative consequences as a result.

Overview of consumer detriment in the UK

Between April 2020 and April 2021, 69% of consumers in the UK experienced consumer detriment⁴. Extrapolated to the UK adult population, this means that **36 million consumers experienced at least one problem with a product** (either a service or an item) they bought in those 12 months, or bought at any time and used in that period, that caused them stress, cost them money, or took up their time. **Four** is the **median number of incidents per consumer**⁵, for a total of **229.8 million problems**⁶ over a period of 12 months.

Consumers were more likely to experience detriment with services and subscriptions (55% of consumers who purchased a service or a subscription faced detriment) compared to items (48%), and the incidence⁷ **differed across sectors**, ranging from 36% for 'Airline' to three percent for 'Personal care services'⁸. When grouping different sectors together, the

¹ The study is based on quantitative data collected through survey questionnaires asked to a probability sample.

² The concept of the consumer protection system used here encompasses the rights and channels of action afforded to consumers by consumer protection law as well as the willingness of businesses to mitigate and resolve consumer detriment problems (either due to market pressure or due to the threat of legal consequences).

³ The subjective dimension of the study is pivotal to the understanding of consumers' behaviours and actions. While these are not necessarily driven by what is considered factual detriment, discrepancies between what consumers report and figures based on transactional data are important in understanding consumers' behaviour within and trust of the system.

⁴ 95% Confidence interval: 68% - 70%.

⁵ 95% Confidence interval: 3 - 4.

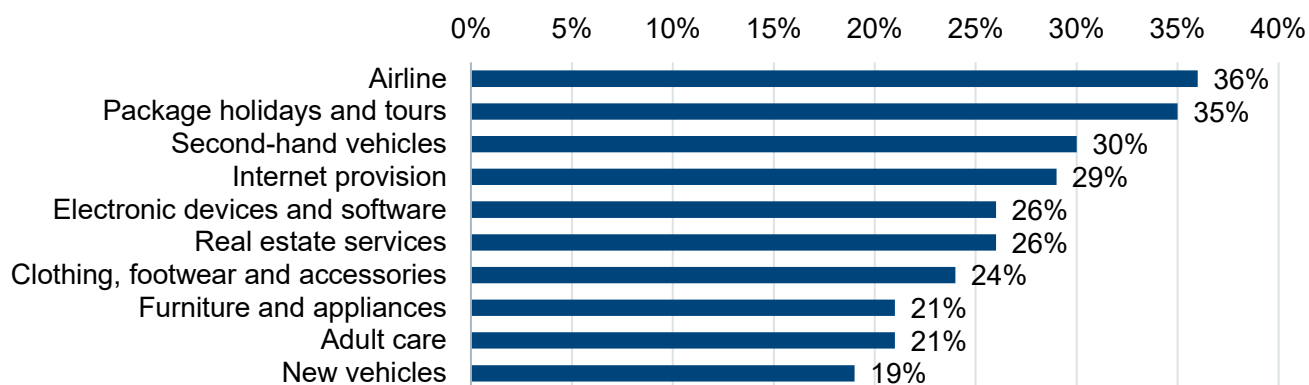
⁶ 95% Confidence interval: 210.0 - 249.6.

⁷ The incidence of detriment is the number of consumers who experienced detriment with a product over the number of consumers who purchased, or used a previously purchased product, in the 12 months covered by the study.

⁸ Data was collected during the COVID-19 outbreak and many sectors have been at the centre of unusual disruptions and operating difficulties. This could have influenced the incidence of detriment in some sectors.

highest incidence was found in 'Fast-moving retail' (76%)⁹, which is characterised by a high number of purchases and therefore a high probability that something can go wrong, at least once, often resulting in detriment with products of very small value.

Figure 1 – The 10 sectors with the highest incidence of detriment



Base: UK consumers aged 18+ who made a purchase in the sector or market cluster.

Unweighted: Airline 463, Package holidays and tours 429, Second-hand vehicles 1,011, Internet provision 5,035, Electronic devices and software 3,655, Real estate services 364, Clothing, footwear and accessories 5,321, Furniture and appliances 3,709, Adult care 140, New vehicles 440.

More than one in three experiences of detriment were a consequence of **poor-quality products** (36%), followed by having received **unusable products** (21%), **problems with deliveries** (18%) and having **never received a purchased item or service** (18%)¹⁰.

About two in five problems (42%) happened with products of relatively low cost (up to £100).

Net monetised detriment

Consumer detriment represents a cost for consumers. After taking into account all the costs consumers faced¹¹, the compensations they might have received¹², the value given by consumers to the products they experienced detriment with, and the time they spent dealing with the problem, **consumer detriment was estimated to have had a net monetised cost of £54.2 billion to UK consumers**¹³ between April 2020 and April 2021, including £21 billion of time cost. Indeed, consumers are estimated to have spent **1.5 billion hours dealing with detriment**¹⁴ in the 12 months covered by the study.

Costs and compensations almost offset each other, meaning that most of the incidents had a low net monetised detriment. **A typical consumer lost £28 for each incident of detriment,**

⁹ 'Fast-moving retail' includes the following sectors: 'Groceries and drinks', 'Clothing, footwear and accessories', 'House and garden maintenance products', 'Stationery, books, magazines and newspapers', 'Personal care products', 'Prescription and non-prescription medicines' and 'Personal care services'.

¹⁰ The same incident (i.e. experience of detriment) could have been related to more than one problem. Therefore, these numbers should not be summed.

¹¹ This includes the initial cost of the product, the cost bared by the consumer for replacing or fixing the product, and other direct and indirect costs (including the loss of earnings and not being able to use another product the consumer paid for, such as not being able to use a hotel booking due to problems with the flight).

¹² This includes full or partial refunds, the value of having the product fixed, and any other form of compensation (either monetary or monetised).

¹³ 95% Confidence interval: £40.9 - £67.6 billion.

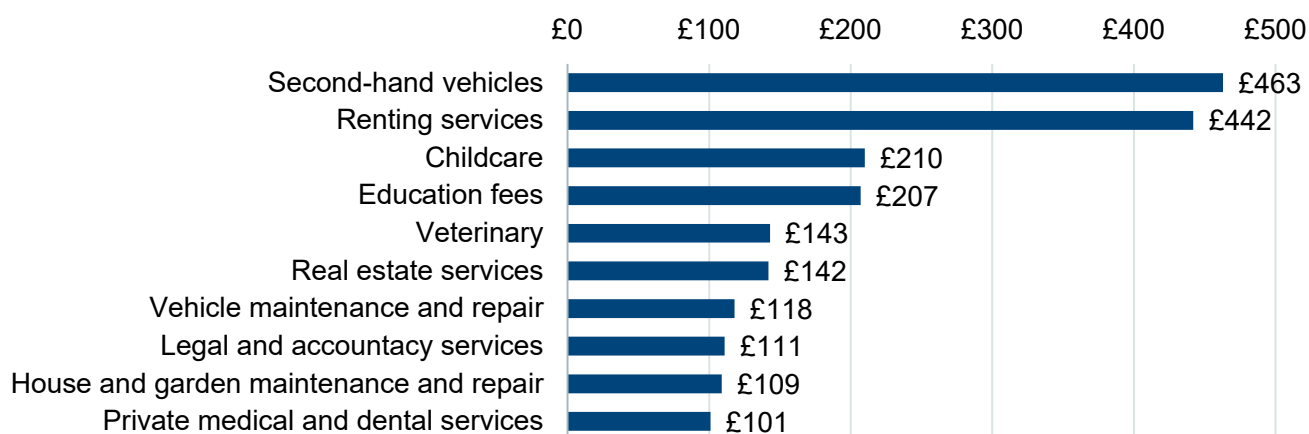
¹⁴ 95% Confidence interval: 1.2 - 1.8.

including the value of their time (median of 90 minutes spent dealing with a detriment incident). However, some detriment incidents had a higher cost for consumers: 18% of incidents had a net monetised detriment above £100 and three percent above £1,000.

The value of net monetised detriment varied by channel of purchase. A **higher net monetised detriment** was found for problems with **products purchased in-person from a salesperson** who visited the consumer at home or in the workplace (median of £87), online **on social media platforms** (£55) or **through auto-renewal processes** (£55) compared to problems with products purchased through other channels (which had a net monetised detriment ranging between a median of £14 and £32).

The median net monetised detriment was higher for services (£41) compared to items (£14) and substantially differed across sectors, ranging from over £400 for issues with ‘Second-hand vehicles’ or ‘Renting services’ to £4 for problems with ‘Stationery, books, magazines and newspapers’.

Figure 2 – The 10 sectors with the highest median net monetised detriment¹⁵



Base: Detriment experiences in the UK in the 12 months to April 2021.

Unweighted: Second-hand vehicles 184, Renting services 88, Childcare 35, Education fees 43, Veterinary 137, Real estate services 68, Vehicle maintenance and repair 409, Legal and accountancy services 80, House garden maintenance and repair 148, Private medical and dental services 106.

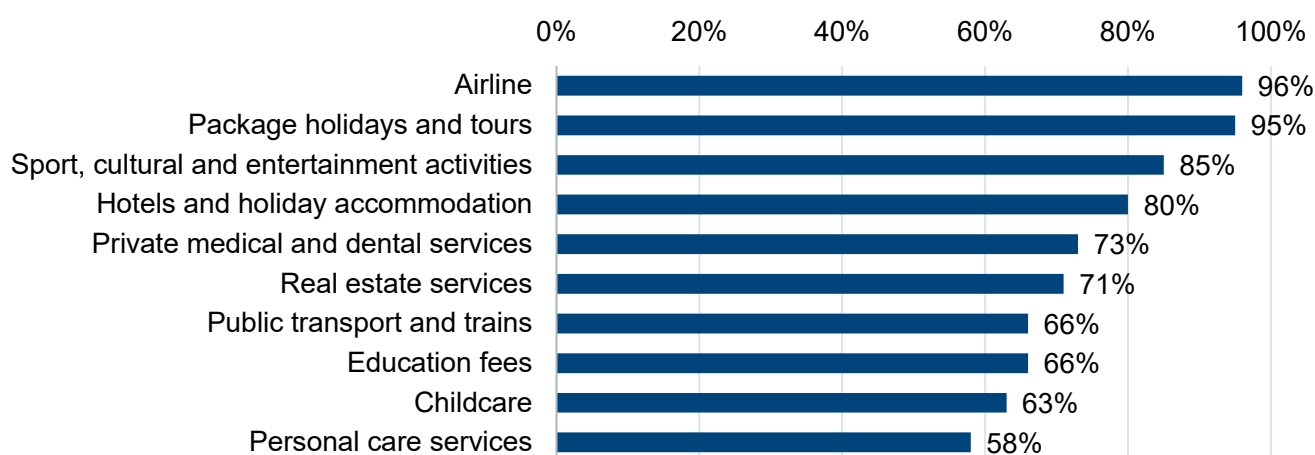
When grouping different sectors together, ‘Fast-moving retail’ sectors had a median net monetised detriment of £9 and accounted for seven percent of the total value of monetised detriment found in the UK, despite being the group of sectors with the highest incidence of detriment (76% of those who consumed a product in this market cluster experienced detriment) and being responsible for 32% of all the problems in the UK. On the other side of the spectrum, problems with **‘Renting services’, ‘Vehicle maintenance and repair’, ‘Second-hand vehicles’** and **‘Internet provision’** accounted for a combined **40% of the total value of net monetised detriment in the UK**, due to a high median monetised detriment or a high incidence, or both.

¹⁵ Sectors with unweighted observations equal or below 25 were excluded.

The perceived impact of COVID-19 on consumer detriment

The data presented in this report was collected during the COVID-19 outbreak. **Consumers felt that 43% of their incidents of detriment had been affected in some way by the pandemic** (13% of incidents were considered mostly or fully caused by it and 30% of incidents made worse by it). The problems perceived to have been somehow affected by the pandemic had a volume of net monetised detriment of £26.5 billion. The perceived impact of the pandemic on consumer detriment differed by sector, and was particularly high in sectors that offered personal, recreational and transport-related services.

Figure 3 – The 10 sectors with the highest proportion of incidents perceived as at least somewhat affected by the pandemic¹⁶



Base: Detriment experiences in the UK in the 12 months to April 2021.

Unweighted: Airline 125, Package holiday and tours 116, Sport, cultural and entertainment activities 110, Hotels and holiday accommodation 180, Private medical and dental services 105, Real estate services 68, Public transport and trains 126, Education fees 43, Childcare 35, Personal care services 56.

Problems perceived as being caused or made worse by the pandemic were reported as having been more severe or more time consuming than those that were not considered to be affected by it. The average time spent to solve a problem considered somehow affected by the pandemic was two hours, compared to one hour for those not affected by it. Problems affected by the pandemic also had a higher median net monetised detriment (£34 if mostly or fully caused by the pandemic, £28 if made worse by it, and £20 if not affected), partly explained by the additional time cost.

Impact of detriment on wellbeing, general health and finances

Consumer detriment also has a **non-financial impact**. When looking at dimensions of wellbeing, emotions and aspects of life, it was found that: **83%** of detriment experiences triggered at least one **negative emotion**, with feeling **upset** and **misled** being the most common followed by feeling anxious or helpless; and **32%** of detriment experiences had a negative effect on at least one **aspect of life**, especially on **mental health** or **household's finances**, but occasionally also on physical health.

Consumers were generally more likely to experience negative consequences on their wellbeing after having problems with a service, when the product was purchased through a

¹⁶ Sectors with unweighted observations equal or below 25 were excluded.

channel that required a personal interaction with the seller or provider (either in-person or over a phone call), when the value of the product was particularly high, or when they perceived the problem as being caused or made worse by the COVID-19 outbreak.

Actioned and unactioned consumer detriment

When facing detriment, **consumers were likely to take actions to address the problem**. They generally did so by getting directly in contact with the seller or the service provider (this type of action was taken in 81% of the detriment incidents where consumers sought to address the problem).

Only a **small proportion of incidents remained unactioned by consumers** (18%). Inaction was generally driven by **cost-opportunity considerations** (comparing the expenditure of personal time and money, and the likelihood to succeed, with the need to achieve a resolution to the problem). Common reasons for not taking actions to address detriment were consumers regarding the problem as not serious enough (22% of the unactioned incidents) or thinking they would have been unsuccessful in resolving the problem (10%).

Other reasons for consumers not taking action were the intention to do so in the future (20% of unactioned incidents), or the fact the problem was resolved without the need for them to take action (9%). Indeed, in many cases, sellers and providers seemed to have taken actions to address a problem even if it was not reported by the consumer (this happened for 54% of the unactioned incidents of detriment).

The likelihood of taking action to address an incident of detriment varied by the channels through which the product was purchased: consumers were less likely to have taken action in experiences of detriment which related to a product bought via auto-renewal, bought in-person from a shop, or online from a website where private individuals sell to each other.

Outcomes and resolutions

When they took actions, consumers generally requested sellers and service providers to **replace or fix the product** (34% of the actioned incidents of detriment), **provide a refund** (33%), **apologise** (27%) or provide an **explanation about the problem** (27%).

On average, the actions requested by consumers mirrored what the seller or service providers did. They generally **restored or fixed the product** (48%), **apologised** (42%), **offered a refund** – either full (27%) or partial (10%) – as well as **provided an explanation** (27%).

The patterns of resolution confirmed the general alignment seen between demands made (by consumers) and solutions offered (by sellers or service providers): **56% of the experiences of detriment ended with a positive resolution**, where consumers generally received what they asked for, or more. Nineteen per cent of the experiences of detriment led to a negative resolution (where consumers received nothing or did not receive what they asked for). Nothing was asked, and nothing was offered, for the remaining 25% experiences of detriment.

The general success consumers had in obtaining the resolutions they sought was, in turn, reflected in the overall general satisfaction with the outcome of the incident of detriment. **Over half of the detriment incidents (55%) had a satisfactory outcome for consumers**.

Meanwhile, one in five (20%) were neither satisfied nor dissatisfied and 25% were dissatisfied with the outcome.

Consumers at risk of negative detriment outcomes

No evidence was found that consumers' demographics and socio-economic elements influenced the likelihood of a successful resolution. However, **consumers' characteristics were associated with the likelihood of experiencing detriment**, the decision to **not take actions to address an incident**, or the prevalence of **the most negative consequences** of detriment, either from a financial or from a wellbeing perspective.

Although more research is needed to understand why this happens, this study found **younger consumers** (especially those aged 18-39) and **consumers who considered their financial situation difficult**¹⁷ were consistently more likely to experience detriment, not to take actions and to suffer the most negative consequences, compared to other groups.

In some cases, other consumers' characteristics showed a strong association with the likelihood of experiencing poor consumer detriment outcomes, but not as consistently as it was found for younger consumers and those reporting financial difficulties.

Consumer detriment in the four UK countries

The proportion of consumers who experienced detriment was slightly different between the four UK countries. **Scotland and England had a higher incidence of detriment** (respectively 72% and 70% of consumers in the country experienced at least one incidence of detriment) compared to Wales (60%) and Northern Ireland (56%). Only small variations between UK countries were found when looking at detriment incidents by channel of purchase or at the percentage of consumers who experienced detriment for goods and services. No statistically significant variations were identified in other areas¹⁸.

¹⁷ This is a subjective measure (The survey question text was: "How well would you say you are managing financially these days?"). While this measure is highly correlated with household income, the two variables do not perfectly match: there were respondents in high-income groups who reported finding their situation difficult and respondents in low income group who reported living comfortably. The analysis carried out in Chapter 3 suggests that subjective financial wellbeing is a better predictor for consumer detriment outcomes than household income.

¹⁸ Significance tests were carried out on the value of the products, type of detriment experienced, whether or not consumers took any actions to address their experiences of detriment, resolution patterns, satisfaction with the outcome and net monetised detriment (median and distribution).

Introduction

In January 2021, a consortium of organisations comprising the Consumer Protection Partnership¹⁹ (CPP), Ofcom and Which? appointed the National Centre for Social Research (NatCen) to undertake a project to examine the incidence of consumer detriment in the UK, estimate its cost and analyse its distribution.

The main aim of this study is to produce robust estimates of consumer detriment and its impact and cost for society, to inform policymaking, the prioritisation of enforcement activities and future in-depth studies.

Alongside providing an up-to-date and robust assessment of the scale and value of consumer detriment in the UK, this study (i) examines how consumer detriment differs by key demographic groups and product types; (ii) explores the nature of the detriment that consumers experienced and how they sought to resolve the problems they encountered; (iii) looks at the emotional effects and impact on wellbeing of experiencing detriment; and (iv) assesses the extent to which the problems were caused or made worse by what can be defined as ‘structural detriment’, namely the COVID-19 pandemic²⁰.

Finally, as specific groups within society may lack the financial resources, the knowledge and/or the cultural capital to deal with the problems they encounter, the presented analyses aim at disentangling the effects of different demographics on the experience of detriment.

Research questions

This report comprises five chapters. Each chapter is dedicated to one of the five overarching research questions the survey aimed to explore:

RQ 1 *What is the overall incidence, value and impact on wellbeing of consumer detriment in the UK?*

RQ 2 *What is the complaints’ journey? What are the dynamics that the experience of detriment sets off?*

RQ 3 *Who are the consumers most vulnerable to detriment?*

¹⁹ The Consumer Protection Partnership (CPP) was formed in April 2012 as part of the Government’s institutional reform of the consumer landscape and includes numerous organisations. The main aim of the CPP is to identify and prioritise areas where there is greatest harm caused to consumers and coordinate action by its’ members. The following CPP organisations were part of the project’s working group: the Advertising Standards Authority (ASA), the Chartered Trading Standards Institute (TSI), (the National Association of) Citizens Advice (CitA), Citizens Advice Scotland (CAS), the Competition and Markets Authority (CMA), the Consumer Council for Northern Ireland (CCNI), COSLA - Trading Standards Scotland (TSS), the Financial Conduct Authority (FCA), the National Trading Standards Board (NTSB), the Northern Ireland Department for the Economy (DfE, Irish: An Roinn Geilleagair), the Scottish Government (Scottish Gaelic: Riaghaltas na h-Alba), and the UK Government Department for Business, Energy & Industrial Strategy (BEIS).

²⁰ The impact of the COVID-19 pandemic on detriment experiences can be studied from two different perspectives: a macro-level perspective or a micro-level perspective. The former explores how consumers’ attitudes and purchasing behaviours changed during the pandemic, for example, assessing how many people held off making certain purchases because they did not want to make purchases online. The latter looks at the extent to which consumers believe a detriment experience was linked to the pandemic.

RQ 4 *How does consumer detriment vary between the four UK countries?*

RQ 5 *What was the impact of the COVID-19 outbreak on the consumer experience and on the incidence of detriment in the UK?*

Background

Consumer detriment is defined as the damage suffered by consumers in the marketplace when they encounter a problem relating to the purchase of an item or service²¹. Consumer detriment can be experienced across all types of items and services, in a variety of forms which may not always be obvious to the consumer. The detriment can happen for a variety of reasons, for example because the item or service does not meet the consumer's expectations, is faulty, is over-priced, or is otherwise sub-optimal in some way.

While consumer detriment may be a broad concept, not all forms of consumer detriment are measurable and/or warrant a consumer policy response.

Consumer detriment can be:

- **Personal or structural** – i.e. affecting an individual only, or all consumers. Although this study mainly focused on individual detriment, measured through a survey of consumers, it also collected information about structural detriment (such as the impact of the COVID-19 pandemic).
- **Revealed or hidden** – i.e. detriment that is apparent to consumers (e.g. a scam, or a faulty item) or not apparent (e.g. monopolistic practices). This study only explores detriment consumers are aware of.
- **Monetary or non-monetary** – i.e. direct '*financial detriment*' (such as costs incurred because of detriment) and '*monetised detriment*' (such as the time spent solving the problem, represented in financial terms); or effects on consumers' wellbeing, emotions and feelings. This study focused on monetised detriment (the sum of the monetised value of the time spent solving the problem and the financial detriment), but attention was also given to the impact of various dynamics of detriment on wellbeing.

For this study, **consumer detriment** was conceptualised as:

an experience with an item or a service that caused stress to the consumer (psychological dimension), cost them money (financial dimension), or took up their time (monetary dimension).

And the concept was presented to respondents as follows²²:

It is possible that problems may have occurred with the things you bought that caused you stress, cost you money, or took up your time.

For example, you may have:

²¹ See: OECD. (2014). *OECD recommendation on consumer policy decision making*. <https://www.oecd.org/sti/consumer/Toolkit-recommendation-booklet.pdf>

²² See question 'CDIntro' in the questionnaire spec (Appendix G).

- *Bought items or services which were faulty or of lower quality than advertised;*
- *Experienced problems with the delivery of items or services you ordered;*
- *Had problems claiming under a warranty, guarantee, or insurance policy;*
- *Paid more for an item or service than advertised.*

For the next set of questions, please think about all problems with the things you bought that happened in the last 12 months and caused you stress, cost you money, or took up your time.

The data collected in this study is based on what respondents considered or perceived being an experience of consumer detriment, and this varies by subjective expectations. What may be perceived as an experience of consumer detriment for some respondents, may not be viewed as such by others. Additionally, it is possible that respondents may have reported experiencing problems, that were not actual cases of detriment - i.e. the fault of providers or sellers – but instead caused by user error. For example, a product that broke down as the result of a consumer failing to adhere to necessary instructions. Any quantification of consumer detriment based on consumer surveys is therefore inherently subjective. As such, the data presented in this report is **not an objective measure of consumer detriment** in the UK: perceived detriment does not always match what is defined as detriment ('actual' detriment), and the other way around.



Glossary of survey concepts and definitions

This report contains a number of complex concepts, refers to specific definitions and employs relatively technical survey methodology and statistical words. Each is presented and discussed in the main body of the report or in a footnote the first time it is introduced, however to help the reader navigate this report a glossary summarising the key terms that should be kept in mind when reading has been included after the appendices.

The policy context

Consumer detriment has a significant negative impact on UK consumers. Figures from previous studies are large but also vary, reflecting the complexity of the topic, variation in the research methodology and the need for further research. For example, the latest study, conducted in 2016, estimated that consumer detriment costs UK consumers £22.9 billion a year²³. Earlier studies reported estimates of £4.15 billion in 2014, £3.08 billion in 2012, and £6.62 billion in 2008²⁴.

These highly variable figures were collected in studies that employed different methodologies and sampling strategies, and have led to uncertainty when reporting estimates of prevalence of

²³ Oxford Economics. (2016). *Consumer Detriment - Counting the cost of consumer problems*. Citizens Advice. https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Final_ConsumerDetriment_OE.pdf

²⁴ Department for Business, Innovation & Skills. (2014). *Consumer Engagement and Detriment Survey 2014*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/319043/bis-14-881-bis-consumer-detriment-survey.pdf

consumer detriment, difficulty in understanding changes in the incidence and the impact of problems experienced by consumers over time²⁵.

Protecting consumers, especially ones vulnerable²⁶ to the impacts of consumer detriment, from experiencing personal consumer detriment is desirable in itself. In addition, beyond the initial benefit of reduced detriment, protecting consumers can further improve market functioning, as consumers who are confident that they have some protection may be more willing to engage in markets by, for example, switching to new suppliers or signalling problems through complaints.

People on lower incomes can be more vulnerable consumers and this project asked respondents about a period when the unemployment rate was at its highest level in the last five years, even despite the rate starting to fall from its peak from late 2020 onwards, according to Labour Force Survey (LFS) data²⁷. Moreover, the number of redundancies reached a record high in August to October of 2020 (ONS 2020)²⁸. The lower paid have suffered the worst of the economic effects of COVID-19 as they are more likely to have lost their job, had reduced working hours and pay, or to have been furloughed (Cominetti and Slaughter, 2020)²⁹.

All consumers, but especially the lowest earners, may have had to make changes to their spending habits at this time of crisis, and may therefore be more susceptible to experiencing, or vulnerable to the effects of, consumer detriment. It is therefore important to have an understanding of the level of consumer detriment, how people are being affected by it, how it can be reduced and where the CPP and the other stakeholders could have the most positive impact in improving consumers' living standards.

The study context

This research produces population estimates which, applied consistently going forward, shall allow tracking on how the incidence of detriment and its impact change over time³⁰. In addition to methodological considerations (see Appendices), it is therefore important to note the context within which this research was carried out. Survey fieldwork took place between the 8th April and 9th May 2021 and respondents were asked to think about what they purchased, or used, and experienced detriment with in the 12 months preceding the survey – this is from April 2020 to April 2021.

²⁵ A methodological comparison between this study and the previous studies can be found in Appendix C and Appendix D respectively.

²⁶ For a definition of consumer vulnerability, see the dedicated paragraph within 'Summary of methodology'.

²⁷ Office for National Statistics. (2020). *UK Labour market overview, UK: December 2020*. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/december2020>

²⁸ Office for National Statistics. (2020). *UK Labour market overview, UK: December 2020*. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/december2020>

²⁹ Cominetti, N., & Slaughter, H. (2020). *Low Pay Britain 2020*. Resolution Foundation. <https://www.resolutionfoundation.org/publications/low-pay-britain-2020/>

³⁰ To date, different survey methodologies have been used to measure consumer detriment in the UK. Where there are big methodological changes between years, the extent to which it is possible to draw reliable comparisons over time is limited. One of the main aims of the consortium funding this study was to design a sound methodological approach that can be used as a reference point to facilitate robust comparisons over time going forward.

During this time-period there were various events that are worth noting when analysing this consumer detriment data:

- In early 2020, COVID-19 was reported in the UK, which resulted in various lockdowns and the imposition of other restrictions for much of the 12 months preceding the survey as well as during the fieldwork period³¹;
- In January 2021 the Brexit transition period ended³²;
- In March 2021 a container ship blocked the Suez Canal.

All these events had a major impact on the supply chain, generated different (for either type or scale) demand for items and services³³, surging prices on specific goods and services³⁴, and may have had a short (or long) term impact on public experiences of consumer detriment.

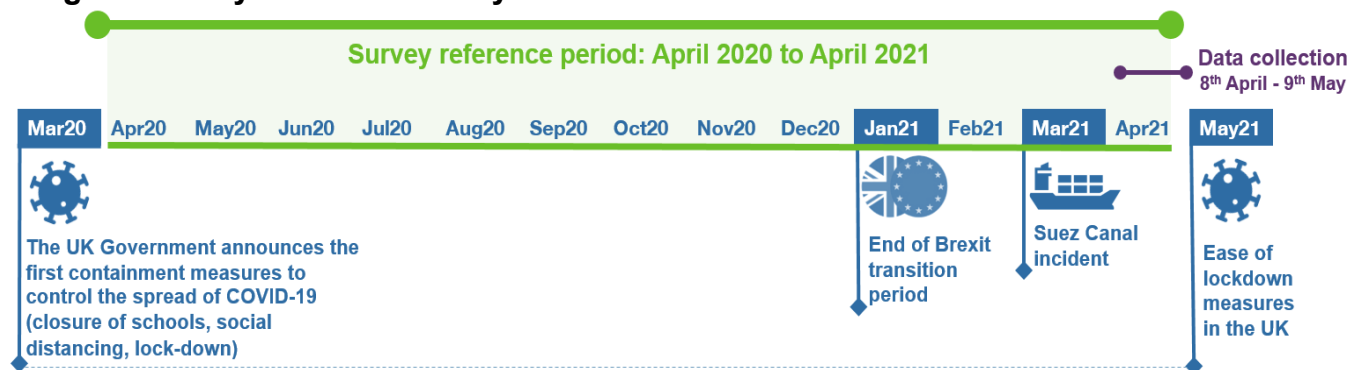
³¹ This includes a national lockdown from late March to June 2020 (May 2020 in Scotland and Northern Ireland), as well as lockdowns in England from November to December 2020 and from January to March 2021; in Scotland from January to March 2021; in Wales from October to November 2020 and December 2020 to March 2021; and in Northern Ireland from October to early December 2020 and late December 2020 to April 2021. For more information on the timeline of UK and devolved government coronavirus lockdowns, see (i) Haddon, C., Sasse, T., & Tetlow, G. (2021). *Lifting lockdown in 2021 - The next phase of the government's coronavirus strategy*. Institute for Government. [https://www.instituteforgovernment.org.uk/sites/default/files/publications/lifting-lockdown-2021_0.pdf]; (ii) SPICe Spotlight. (2022). *Timeline of Coronavirus (COVID-19) in Scotland*. [<https://spice-spotlight.scot/2022/01/28/timeline-of-coronavirus-covid-19-in-scotland/>]; (iii) Senedd Research. (2021). *Coronavirus timeline: Welsh and UK governments' response*. [<https://research.senedd.wales/research-articles/coronavirus-timeline-welsh-and-uk-governments-response/>]; (iv) Northern Ireland Audit Office. (2021). *Second Report – Overview of the Northern Ireland Executive's Response to the COVID-19 Pandemic* [<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Overview%20of%20the%20Northern%20Ireland%20Executive%27s%20Response%20to%20the%20COVID-10%20Pa...pdf>].

³² From 00.00 (Brussels Time) on the 1st of January 2021, the UK's relationship with the EU started to be determined by the new agreement in place. Movements of goods from a customs perspective, for example, have to comply with the EU or the UK's rules on imports from third countries. This caused some disruptions in distribution chains.

³³ For example, since the start of the COVID-19 crisis, demand for broadband communication services has soared. An Ofcom report revealed that in April 2020, during the height of lockdown, UK adults spent a daily average of four hours and two minutes online – up from just under three and a half hours in September of the previous year [Source: Ofcom. (2021). *Online Nation 2021 report*. https://www.ofcom.org.uk/_data/assets/pdf_file/0013/220414/online-nation-2021-report.pdf]. An analysis of new consumers trends emerging worldwide following the outbreak of the pandemic was published by KPMG in November 2020 [KPMG. (2020). *Responding to consumer trends in the new reality*. <https://assets.kpmg/content/dam/kpmg/xx/pdf/2020/11/consumers-new-reality.pdf>]. Insights on consumer spending in the UK post Brexit, and with an ongoing pandemic, can be found on ONS: Office for National Statistics. (2021). *UK economy latest*. Available at: <https://www.ons.gov.uk/economy/economicoutputandproductivity/output/articles/ukeconomylatest/2021-01-25>.

³⁴ The Suez Canal Incident, for example, has disrupted the global supply chain and generated an increase in the prices of oil and gas (Source: Lee, J. M. Y., & Wong, E. Y. C. (2021). *Suez Canal blockage: an analysis of legal impact, risks and liabilities to the global supply chain*. *MATEC Web of Conferences*, 339. <https://doi.org/10.1051/mateconf/202133901019>); while the COVID-19 pandemic generated an unprecedented demand, with associated suspected excessive and unfair pricing, of products like face masks, hand sanitisers and surface disinfectants (see a guidance on Coronavirus published by the Competition and Markets Authority on the 19th of June 2020: Competition and Markets Authority. (2020). *Hand sanitiser products: suspected excessive and unfair pricing*. <https://www.gov.uk/cma-cases/hand-sanitiser-products-suspected-excessive-and-unfair-pricing>).

Image 1 – Study timeline and key events



Questionnaire content

Respondents first were asked what types of items and services they had paid for between April 2020 and April 2021, or paid for at any time and *used* in those 12 months, categorised across 44 sectors.

Respondents were prompted to include things bought and/or used jointly with someone else (e.g. a Netflix account), but to exclude things that they used or acquired but did not cost any money (e.g. free trial of a subscription) and things bought while outside the UK.

Respondents were then presented with a list of sectors they had said they had purchased from and were asked to select all the sectors they experienced detriment in, and how many times they had experienced detriment in each of them, between April 2020 and April 2021.

Those who experienced detriment in at least one sector were then routed to a section designed to collect more detailed information about their experiences: the nature of the purchase, the nature of the detriment, the detriment process, the detriment impact and the detriment causes.

Respondents were asked about their detriment experiences in each sector they reported having experienced it. If a participant had experienced detriment in more than three sectors, three sectors were randomly selected and information was collected about those sectors only. If a participant had more than one experience of detriment in a given sector, we asked them to think about the most recent one when answering.³⁵

Respondents can be therefore classified into four groups:

- Consumers who did not experience any detriment;
- Consumers who experienced detriment in one sector;
- Consumers who experienced detriment in two sectors;
- Consumers who experienced detriment in three or more sectors.

Given that each respondent was asked about three instances of detriment at most, the survey collected information on 9,416 detriment instances in total.

³⁵ Limiting the number of sectors asked about to three, and only asking about one incident per sector helped ensure that respondents were still engaged and provided accurate answers in a complex questionnaire. Asking about the most recent incident made the selection process simpler and helped with the respondent's ability to recall the event and provide accurate information.

Summary of methodology and definition of key concepts

Definition of consumers, consumer detriment and detriment incident

For this study consumers are defined as:

people in the UK who – between April 2020 and April 2021 – purchased an item or a service, or used an item or a service previously purchased.

Consumer detriment (or ‘detriment’) is defined as:

problems with the products consumers bought in the last 12 months, or bought at any time and used in the last 12 months, that caused them stress, cost them money, or took up their time.

The problems consumers faced are often referred to throughout the report as ‘detriment incidents’, while ‘incidence of detriment’ refers to the proportion of consumers who have experienced detriment overall, or in a given market/sector.

Definition of consumer vulnerability

For this study we considered consumer vulnerability as dynamic, situational and multi-dimensional.

Vulnerability is not a static condition. Consumers may move in and out of states of vulnerability and they may be vulnerable in respect of some categories of transaction but not others. This perspective acknowledges that vulnerability changes under the influence of the social context. Yet, in some policy contexts, it may be important to recognise that various personal characteristics, such as a long-standing disability, can imply that vulnerability remains an enduring characteristic for particular groups of consumers.

Its situationality means that a consumer can be vulnerable in one situation but not in others (e.g. a highly educated person with poor vision can find it difficult reading terms and conditions due to small print but could be less vulnerable than others when it comes to find a resolution for a detriment encountered) and that some consumers may be more vulnerable than others (e.g. consumers in a difficult financial situation are generally more likely to be vulnerable in some indicators compared to other consumers).

Its multidimensionality means the impact of personal characteristics on the likelihood of being vulnerable as a consumer is multi-dimensional as well: characteristics like age and gender can increase vulnerability in some indicators, but not in others.

This dynamic, situational and multi-dimensional definition was developed by the European Commission in 2016 following an extensive research project aiming at operationalising the concept³⁶. Five dimensions of consumer vulnerability were distinguished, and a vulnerable consumer was defined as:

A consumer, who, as a result of socio-demographic characteristics, behavioural characteristics, personal situation, or market environment:

- is at higher risk of experiencing negative outcomes in the market;*
- has limited ability to maximise their well-being;*

³⁶ See Consumers, Health, Agriculture and Food Executive Agency. (2016). *Consumer vulnerability across key markets in the European Union*. European Commission. https://ec.europa.eu/info/sites/default/files/consumers-approved-report_en.pdf

- *has difficulty in obtaining or assimilating information;*
- *is less able to buy, choose or access suitable products; or*
- *is more susceptible to certain marketing practices.*

Definition of products

Respondents were asked to think about problems they might have had with two categories of products: (i) items³⁷ and (ii) services or subscriptions. Items and services are two closely aligned concepts that often overlap³⁸. Most products have an element of service in them (for example, a car buyer may buy a comprehensive bundle of service benefits, in addition to the tangible components of the car), and some services require one or more tangible items (for example, to use a Wi-Fi service a modem is required). The products investigated for this study had been assigned to a category ('items' or 'services or subscriptions') by researchers at the questionnaire development stage; respondents were asked to think about problems they might have experienced with each product *within* the pre-assigned category (for the exact wording of the questions, see the questionnaire specification in Appendix F).

For this study, items were defined as:

goods that are produced or manufactured for sale and that can typically be consumed after production. Goods are typically, but not always, tangible, discernible and re-sellable.

Services were defined as:

work done often by a person for a consumer and are more likely to involve the consumer in their production. Their benefit is typically intangible, often realised in parallel with the service being rendered, and cannot generally be returned or resold.

The classification of the products investigated in this report in either items or services/subscriptions can be found in the questionnaire specifications in Appendix G (see variables from 'PurGoodA' to 'PurServiceE').

Throughout the report the general term 'product' is used as a shorthand for "*items and services or subscriptions*". While, the term 'services' is used to refer to both "*services or subscriptions*".

Classification of sectors and market clusters

Sectors and market clusters were developed in collaboration with BEIS and the CPP and are based on already existing classifications (European Union, Office for National Statistics, United Nations).

³⁷ The term 'items' was preferred over 'goods' as the term 'goods' more strongly invokes the notion of 'ownership' compared to the concept of 'usage/consumption'. Since this study aimed at collecting detriment experiences with both objects 'owned and used' and those 'used but not owned' by respondents, the term 'item' was deemed more appropriate,

³⁸ Parry G., Newnes L., Huang X. (2011) Goods, Products and Services. In: Macintyre M., Parry G., Angelis J. (eds) Service Design and Delivery. Service Science: Research and Innovations in the Service Economy. Springer, Boston, MA. https://doi.org/10.1007/978-1-4419-8321-3_2

Sectors (the most granular level of classification used in the report) were grouped in market clusters. While the report generally offers estimates on a sector level, sub-group analysis needed a greater sample size and was largely carried out on a market-cluster level.

More details about the classification used in the report can be found in Appendix D.

Sample design

To guide the development of legislation and to assess the progress made in tackling detriment, a high-quality and replicable survey methodology is required to ensure that estimates of the prevalence of detriment are accurate and can enable comparisons to be made over time with a known level of confidence. For these reasons, a probability-based sampling approach was used for this project.

A sample of adults (aged 18 and over) living in the UK was recruited using the NatCen Panel, a random-probability research panel owned by NatCen, and a push-to-web³⁹ survey sampled using a random-probability approach. The push-to-web survey was used to cover Northern Ireland⁴⁰ (not covered by the NatCen Panel), and to boost the sample in Wales to allow for more precise estimates in that region.

The random-probability approach⁴¹ means that the findings discussed in this report can be inferred to the general UK population, thus enabling the estimate of the overall economic impact of consumer detriment for the whole of the UK⁴².

More details on the sample design can be found in Appendix B.

Fieldwork and response rates

Data were collected over a four-week fieldwork period with a mixed-mode (Computer-Assisted Web Interviewing (CAWI) and Computer-Assisted Telephone Interviewing (CATI)) fieldwork design: all study participants were initially invited to take part online, with those choosing not to, or unable to, complete online followed up by an interviewer from the NatCen Telephone Unit.

The survey was completed by 5,101 NatCen Panel members across Great Britain (12% overall NatCen Panel response rate⁴³) and 1,481 push-to-web survey participants living in Wales or Northern Ireland (11% of boost adults invited to participate), resulting in a total of 6,582 interviews. More details on response rates at various stages of recruitment, as well as the weighting approach, are included in Appendix B.

Analysis

All findings have been tested for statistical significance, and all differences reported are statistically significant unless stated otherwise. Statistical testing was conducted at the 95% level.

³⁹ Also referred to as 'P2W survey' throughout the report.

⁴⁰ Also referred to as 'NI' throughout the report.

⁴¹ Each member of the population has a known and non-zero chance of selection for the study.

⁴² Moreover, the random-probability approach allows the application of statistical testing to establish where differences are statistically significant and the provision of confidence intervals around the estimates.

⁴³ The survey achieved a 75% response rate among those panellists invited to participate. However, when accounting for all stages of non-response, including participation in the recruitment survey and recruitment to the panel, the overall response rate for the NatCen Panel is 12%. More info available in Appendix B.

The instances of detriment were analysed both using bivariate and multi-variate analysis. For more information about the analysis approach, see Appendix D.

Levels of data

The analysis in the report has been carried out using two different levels of data:

- **Respondent-level data** was weighted to be **representative of the UK population aged 18 or above**. The analysis was carried out using information collected in the first section of the questionnaire (consumer attitudes, having consumed products in the sectors, having experienced detriment), summary variables from the detriment part of the questionnaire, and demographics and socio-economic characteristics.
- **Detriment-level data** was weighted to be **representative of all the experiences of detriment in the UK** in the period of interest. The analysis was carried out using information collected in the detriment section of the questionnaire (variables linked to single experiences of detriment).

The second and fifth chapters use detriment-level data, while the third chapter's analysis was carried out on respondent-level data. Data from both levels was used in the first and the fourth chapters.

Additional material

In addition to the tables presented in this report, two sets of analysis tables are available. The base for the first set ("**ConsumerProtectionStudy2022_TABLES_RespondentLevel**") are respondents (N=6,582). Therefore, the 32 tables contained in the first set are useful to explore what socio-economic demographics are associated with given detriment outcomes and patterns, looking at the specific experiences reported across all the different detriment instances experienced by respondents in the 12 months preceding the survey. The base for the second set ("**ConsumerProtectionStudy2022_TABLES_DetrimentLevel**") are all the detriment instances experienced by respondents in the 12 months preceding the survey (N=9,416). The 50 tables contained in the second set are therefore particularly useful to explore how the experiences of detriment vary by predictors such as sector, market cluster and product type.

2 Levels of consumer detriment in the UK

This chapter addresses Research Question #1: *What is the overall incidence, value and impact on wellbeing of consumer detriment in the UK?*

The chapter examines:

- headline figures of consumer detriment in the UK overall, by market characteristics and by nature of the detriment;
- the amount of net monetised detriment;
- detriment to wellbeing.

The findings suggest that 36 million UK adult consumers experienced a total of 229.8 million incidents of detriment between April 2020 to April 2021 and an estimated net monetised detriment of £54.2 billion⁴⁴.

More than one in three experiences of detriment occurred following purchases made online via the seller's or trader's website. And more than one in three experiences of detriment were due to the poor quality of the products. A little more than two in five detrimental experiences occurred with products of relatively low value (£100 or less).

Looking at the effect on wellbeing: feeling upset was the most reported emotion across all experiences of detriment compared to feeling misled, anxious or helpless; and negative effects on mental health and household finances were more common than those on physical health across all experiences of detriment.

It is worth reiterating that the data referenced in the following chapter are based on perceived experiences of detriment by respondents, which may not always match with what is defined as detriment ('actual' detriment).

2.1 Incidence and numbers of consumer detriment

Respondents were shown the list of items and services they said they had bought in the 12 months to April 2021 and asked which, if any, they had experienced problems with.

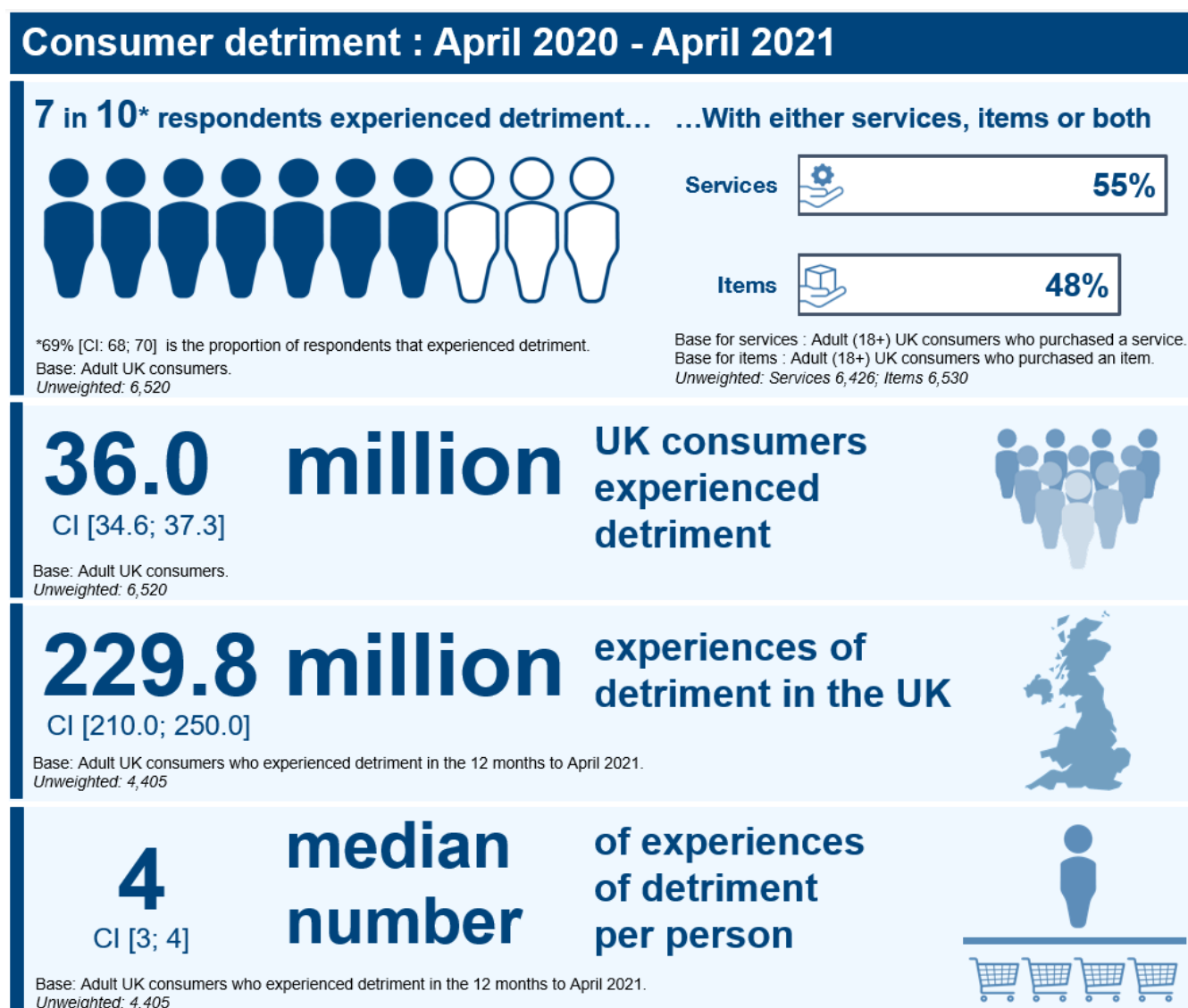
This study found that, within the UK, 69% [C.I. 68; 70] of consumers experienced at least one problem with something they bought between April 2020 to April 2021, or bought at any time

⁴⁴ The figures presented in this sentence are the best estimates of the true value in the population. However, the true value may be larger or smaller than the point estimate. This can either be due to bias or random error based on the sample selection, or a combination of both. The confidence interval (CI) around each estimate is the symmetrical range of values within which values of repeated similar experiments are likely to lie. Statistical testing to determine the CIs was conducted at the 95% confidence level, meaning that by performing the same experiment 100 times with different samples of the same population of interest, 95 times the point estimate would lie within the CI presented in this report. Such a level of confidence is possible because the study is based on a random-probability sample (each individual in the population of interest has a known and non-zero probability of being selected to this study).

and used in that period, which caused them stress, cost them money, or took up their time. The remaining 31% [C.I. 29; 33] did not recall or report experiencing any problems.

Scaling up to the population this means that, overall, 36.0 million [C.I. 34.6; 37.3] UK consumers experienced a total of 229.8 million [CI 210.0; 250.0] incidents of detriment between April 2020 to April 2021, with a median of 4.0 [CI 3; 4] detriment experiences per person and a mean of 6.4 [C.I. 5.9; 6.9].

Image 2 – Consumer detriment key figures for the period spanning from April 2020 to April 2021



2.1.1 Incidence of consumer detriment by market characteristics

The proportion of consumers who had experienced consumer detriment varied by market characteristics, such as product type (whether the product was a service or an item), market clusters and sectors (**Table 1**)⁴⁵.

⁴⁵ **Table 30** in Appendix D presents the incidence of detriment, based on the number of consumers, and the incidence based on the total population. Both measures are presented for all sectors with 95% confidence intervals.

The detriment incidence⁴⁶ was higher for services and subscriptions than for items: in the 12 months to April 2021 over a half (55%) of consumers who purchased a service or subscription experienced detriment with it, while just below a half of consumers (48%) who purchased an item experienced detriment with it.

By market clusters, the highest incidence of detriment by far was in 'Fast-moving retail': 76% of people who purchased or used fast-moving retail products experienced detriment in that market cluster in the 12 months to April 2021⁴⁷. This was followed by 'Telecoms and other digital subscriptions' and '(Semi-) durable goods' which were both just above 30%. The incidence of detriment in the other market clusters ranged from 21% in 'Automotive goods and services' to 13% in 'Banking and insurance'.

There was great variation in the detriment incidence by sector. The sectors with the highest detriment were 'Airline' and 'Package holidays & tours' (36% and 35% respectively), followed by 'Second-hand vehicles' (30%) and 'Internet provision' (29%).

Detriment incidence in second-hand vehicles was higher than in the new vehicles sector (12 percentage points difference). Second-hand vehicles represent a classic case of asymmetric information with a high-value good as dealers may have better information on important characteristics of vehicles for sale and may choose not to disclose potential issues to consumers⁴⁸.

The COVID-19 pandemic looks to have played a role in the elevated levels of detriment seen across some sectors. The high incidence of detriment seen with the 'Airline' and 'Package holidays & tours' sectors is likely to be related to the significant level of disruption experienced by the travel industry as a result of measures implemented to limit the spread of COVID-19. Other sectors affected by the pandemic were 'Internet provision' (29%) and 'Electronic devices & software' (26%) whose consumption and consumers' expectations increased markedly as many became reliant on the internet to work, study, make purchases, keep entertained and stay socially connected⁴⁹; 'Education fees' (19%) as university students tried to claim back fees, even appealing to the UK's competition watchdog⁵⁰; 'Hotels & holiday accommodation' (14%) as the travel ban and quarantine measures were enforced; and 'Funerals' (10%) as physical distancing limitations had an impact on funeral practices⁵¹.

⁴⁶ The incidence of detriment within each sector is the proportion between the number of consumers who experienced detriment in the 12 months to April 2021 and the number of consumers who purchased a product in that period, or used a product that had been purchased before that period.

⁴⁷ The high incidence reflects the fact that within this cluster, a very large number of consumers have experienced detriment in at least one of the fast-moving retail sectors but not necessarily in others. Indeed, with the exception of 'Clothing', all fast-moving retail sectors have a relatively low incidence of detriment.

⁴⁸ A 2014 EU study on the second-hand car market found deficiencies in the provision of information to consumers [Justice and Consumers. (2014). *Study on the second hand cars market*. European Commission. https://ec.europa.eu/info/publications/study-second-hand-cars-market_en].

⁴⁹ A 2020 study based on the UK Household Longitudinal Study (UKHLS) found that the proportion of people working exclusively at home rose eight-fold from 5.7% of workers in January/February 2020 to 43.1% in April 2020 and, even though it had fallen by June 2020, it remained high (36.5%) [Felstead, A., & Reuschke, D. (2020). *Homeworking in the UK: Before and during the 2020 lockdown*. WISERD. https://wiserd.ac.uk/sites/default/files/documents/Homeworking%20in%20the%20UK_Report_Final_3.pdf]

⁵⁰ See: Hall, R. (2021). *UK student unions call for Covid refund process to be simplified*. The Guardian. <https://www.theguardian.com/money/2021/apr/22/uk-student-unions-call-for-covid-refund-process-to-be-simplified>

⁵¹ For more info see: MacNeil, A., Findlay, B., Bimman, R., Hocking, T., Barclay, T., & Ho, J. (2021). *Exploring the Use of Virtual Funerals during the COVID-19 Pandemic: A Scoping Review*. *OMEGA - Journal of Death and Dying*. <https://doi.org/10.1177/00302228211045288>












































Table 1 – Incidence of purchases and detriment by product type, market clusters and sectors			
	PURCHASES	DETRIMENT INCIDENCE	
	Adults who purchased (%)	UWTD base (N)	Detriment incidence (%)
Product Type			
Services or subscriptions	99%	6,426	 56%
Items	99%	6,530	 48%
Market clusters and sectors			
Fast-moving retail	99%	6,452	 76%
Clothing, footwear and accessories	80%	5,321	 24%
Groceries and drinks	93%	6,182	 12%
Prescription and non-prescription medicines	40%	2,526	 9%
House and garden maintenance products	73%	5,040	 7%
Personal care products	87%	5,732	 5%
Stationery, books, magazines and newspapers	68%	4,666	 4%
Personal care services	43%	3,153	 3%
Telecoms and other digital subscriptions	94%	6,221	 34%
Internet provision	70%	5,035	 29%
TV and other digital subscriptions	65%	4,273	 17%
Mobile telephone services	82%	5,539	 13%
Fixed telephone services	51%	3,976	 10%
(Semi-)durable goods	85%	5,662	 32%
Electronic devices and software	55%	3,655	 26%
Furniture and appliances	55%	3,709	 21%
Spectacles and lenses	33%	2,435	 15%
Entertainment items	49%	3,034	 11%
Automotive goods and services	71%	5,115	 21%
Second-hand vehicles	15%	1,011	 30%
New vehicles	6%	440	 19%
Vehicle maintenance and repair	51%	3,840	 17%
Fuel and accessories for vehicles	62%	4,546	 9%
Transport	33%	1,819	 19%
Airline	7%	463	 36%
Public transport and trains	28%	1,430	 13%
Vehicle rental	5%	277	 10%
Utilities	83%	5,765	 17%
Electricity and gas services	81%	5,670	 15%
Water services	69%	4,539	 5%
Recreational services	80%	5,224	 16%
Package holidays and tours	7%	429	 35%
Hotels and holiday accommodation	23%	1,659	 14%
Sport, cultural and entertainment activities	31%	2,035	 8%
Restaurants, cafés and take-away	66%	4,286	 9%
Gambling and lottery services	30%	1,963	 4%
Housing-related services	48%	3,274	 15%
Real estate services	6%	364	 26%
Renting services	23%	1,189	 13%
Removal and storage	6%	374	 11%
Home and garden maintenance and repair	25%	2,096	 11%

Table continues on the next page

Table 1 – Incidence of purchase and detriment by product type, market clusters and sectors			
	PURCHASES	DETRIMENT INCIDENCE	
	Adults who purchased (%)	UWTD base (N)	Detriment incidence (%)
Market clusters and sectors <i>(continues)</i>			
Personal services	33%	2,372	14%
Adult care	2%	140	21%
Education fees	7%	369	19%
Childcare	6%	393	13%
Private medical and dental services	23%	1,793	10%
Other services	35%	2,593	14%
Legal and accountancy services	14%	1,056	14%
Veterinary	23%	1,743	11%
Funeral services	4%	327	10%
Pet breeder	2%	149	9%
Banking & Insurance	81%	5,593	13%
Insurance services	57%	4,218	9%
Current accounts, loans and bank services	62%	4,428	8%
Pension funds and investment services	35%	2,514	6%

Base for purchases: All UK adults (18+). Unweighted: 6,571 for all sectors.

Base for detriment incidence: UK consumers who purchased a product in the 12 months to April 2021, or bought at any time and used in that period, for any given sector or – when looking at market cluster or product type – in at least one sector within the given market cluster/product type. Unweighted N specified in the table.

Note: Categories are sorted from largest to smallest detriment incidence level by market cluster, and then sectors within market cluster also ordered from largest to smallest detriment incidence level.

The impact of the pandemic was particularly strong on both business and consumers and will be discussed in more detail in the final chapter of this report (Chapter 5). When reading this report, it is important to keep in mind that the COVID-19 outbreak had a large influence on consumers' behaviours, habits and experiences as well as businesses' capacity to adapt and respond.

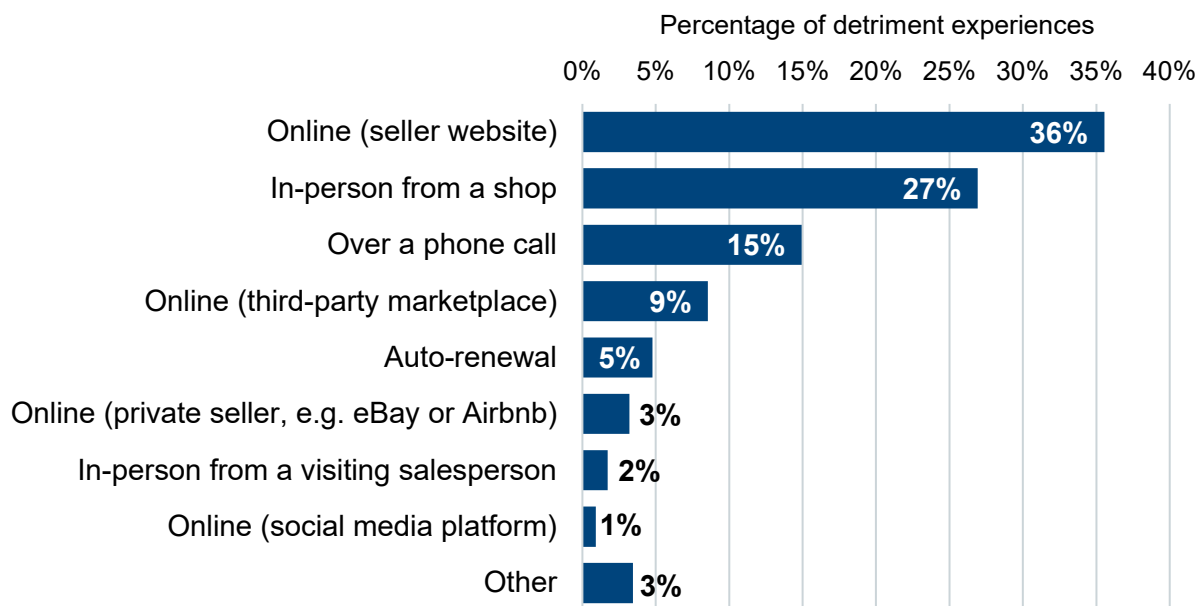
Finally, it is worth noting that 'Clothing' was the only high-detriment sector within fast-moving retail (with a detriment incidence of 24%).

2.1.2 The characteristics of consumer detriment

Channel of purchase

Respondents were asked how they originally purchased the product from which they experienced detriment.

Over three quarters (78%) of detriment experiences occurred following purchases made either online via the seller's or trader's website (36%), in-person from a shop or other outlet (27%), or over a phone call (15%).

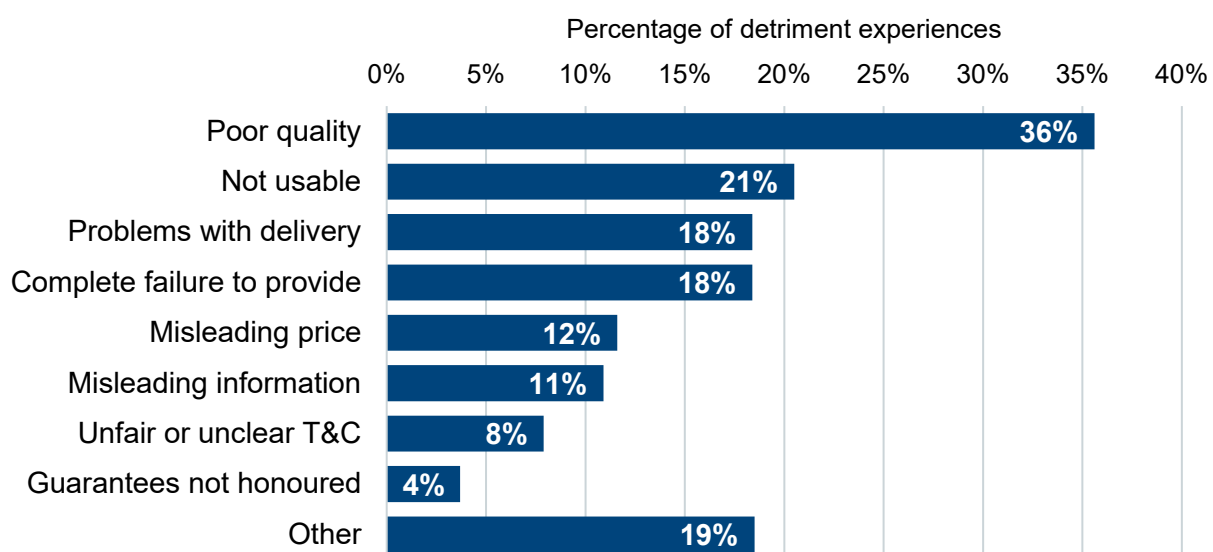
Figure 4 – Channel of purchase in detrimental experiences

Base: All detriment experiences in the UK in the 12 months to April 2021.
 Unweighted: 9,388.

Detriment type

Respondents were asked to state the nature of the original problem they experienced with the product and they were allowed to select more than one option.

More than 1 in 3 experiences of detriment (36%) were a consequence of poor-quality products. The fact that the product was unsuitable to use generated 21% of detriment experiences, while problems with delivery and a complete failure to provide were both responsible for 18% of detriment experiences.

Figure 5 – Detriment type in detrimental experiences

Base: All detriment experiences in the UK in the 12 months to April 2021.
 Unweighted: 9,416.

A large proportion of detriment problems (19%) fell in the 'Other' category. Respondents were asked to specify what these 'Other' problems were. These open-text answers were reviewed for key themes. This analysis highlighted problems which included:

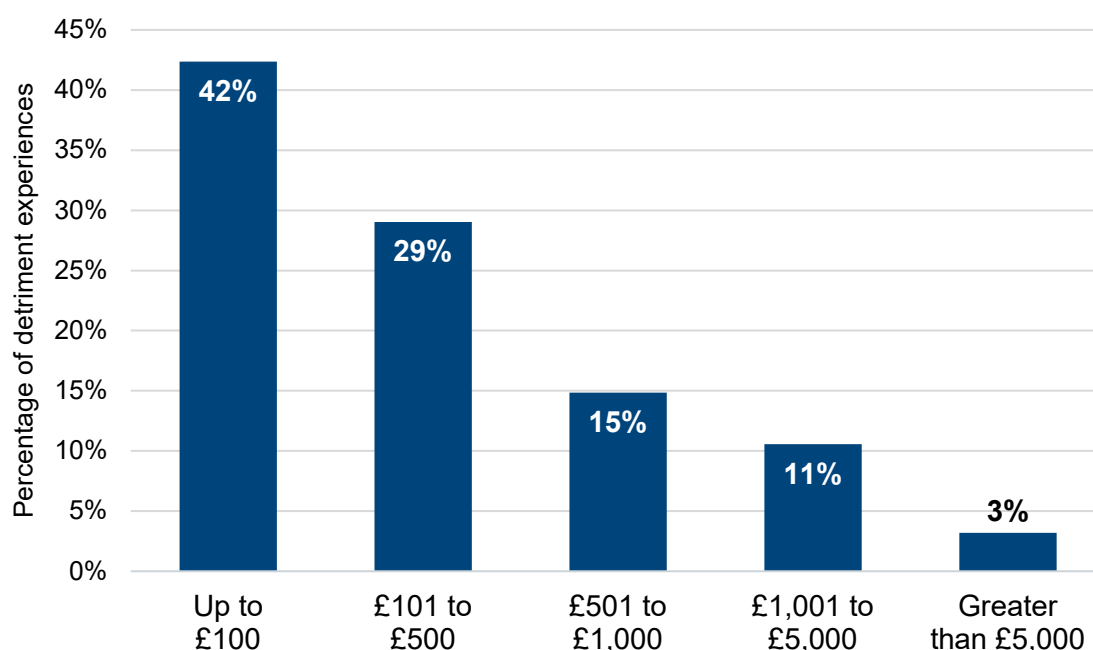
- Issues with returns/returns being difficult or not an option.
- The item broke down or broke after some time.
- Being unable to get a delivery slot.
- Cancellations/ not being able to use a service due to COVID-19.
- Difficulties leaving a service or cancelling.
- Difficulties altering or changing a service.
- The provider went into administration.
- Fraud/account was hacked.

Price (initial cost of the product)

Respondents were asked to provide the approximate original cost of the item or service/subscription, or ongoing purchase at the time of the problem.

Most detrimental experiences occurred with products of relatively low value (£100 or less). This reflects the higher incidence found within the 'Fast-moving retail' market-cluster where many of the products have a lower cost.

Figure 6 – Price (initial cost) of the product in detrimental experiences



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,416.

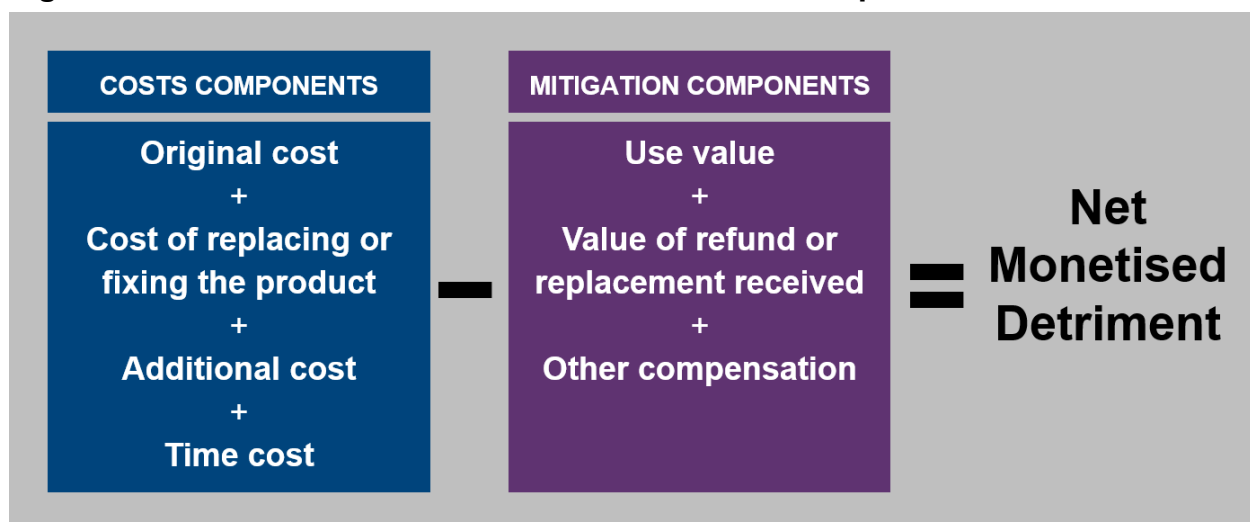
2.2 Net monetised detriment

Individual instances of detriment impact consumers in a range of ways. Consumers might: need to spend additional money on fixing or replacing a substandard product; lose money because they are unable to use other products that they already paid for; experience a loss of additional earnings; or face other unforeseen expenses. Detriment can also take up consumers' time, which can also be considered an indirect additional cost.

Conversely, this overall cost might be mitigated by actions taken by the provider or seller of the product, such as refunding, replacing or fixing a substandard product, monetary and non-monetary compensations for extra costs, one-off or regular discounts or changes in contract conditions. The cost experienced by society as a result of consumer detriment is, therefore, multidimensional.

Data collected in the Consumer Protection Study was used to analyse and quantify seven different monetised components for each experience of detriment. These components were then combined into an overall net monetised detriment (**Figure 7**).

Figure 7 – Net monetised detriment formula and its components



Four of the seven components represent costs that consumers face at the initial purchase and when dealing with detriment (cost components):

- 1. Original cost.** This is the cost of purchasing the service or item. The cost for subscriptions and ongoing services was standardised for the period that the detriment lasted for⁵².
- 2. Replacing or fixing the product.** The money spent by the consumer to fix or replace the product.
- 3. Additional cost.** This includes loss of earnings, paying to repair damage caused by an incident, not being able to use another item or service, direct costs from contacting the seller or seeking compensation (such as postage or fees paid to a lawyer) and other costs.
- 4. Time cost.** Each hour spent dealing with detriment was estimated to have a monetised value of £13.87⁵³.

⁵² When the detriment incident was related to a product or service part of a bundle, survey respondents were invited to give the total cost of the bundle. Although the higher original costs are likely to be offset by other elements in the compensation-side of the net monetised detriment formula, this is an element that must be kept in mind, especially when interpreting the values of the individual components of net monetised detriment in sectors where bundles are particularly common.

⁵³ The cost of time is estimated, that is 'monetised', following specific assumptions. See Appendix D for more details.

The remaining three components are elements that mitigated the overall cost faced by the consumer (mitigation components) and were subtracted from the sum of the cost components when calculating the net monetised detriment:

- 5. Use value.** This is the value that was retained by the product. It is a combination of assumed use value and self-reported subjective value, depending on the detriment type.
- 6. Value of the refund/replacement received.** The value of having the product refunded (fully or partly) or replaced by the seller or provider.
- 7. Other compensations.** This includes vouchers or store credit, monetary and non-monetary compensations for extra costs or inconvenience incurred, one-off discounts, longer-term price reductions, new contract conditions or other forms of compensations.

The net monetised detriment presented in this report has been computed for all the detriment experiences collected in the study, however 19% of these were unresolved at the time of the survey. This means that net monetised detriment for those incidents of detriment was computed looking at the situation at the time of the survey; some of the unresolved incidents might have concluded with a favourable resolution, leading to lower amounts of net monetised detriment, or might have resulted in additional costs, leading to higher amounts of net monetised detriment.

Full details on the computation of the components, as well as the management of missing values and outliers are discussed in Appendix E.

The rest of this section looks at net monetised detriment in the UK by market cluster and sector and characteristics of detriment.

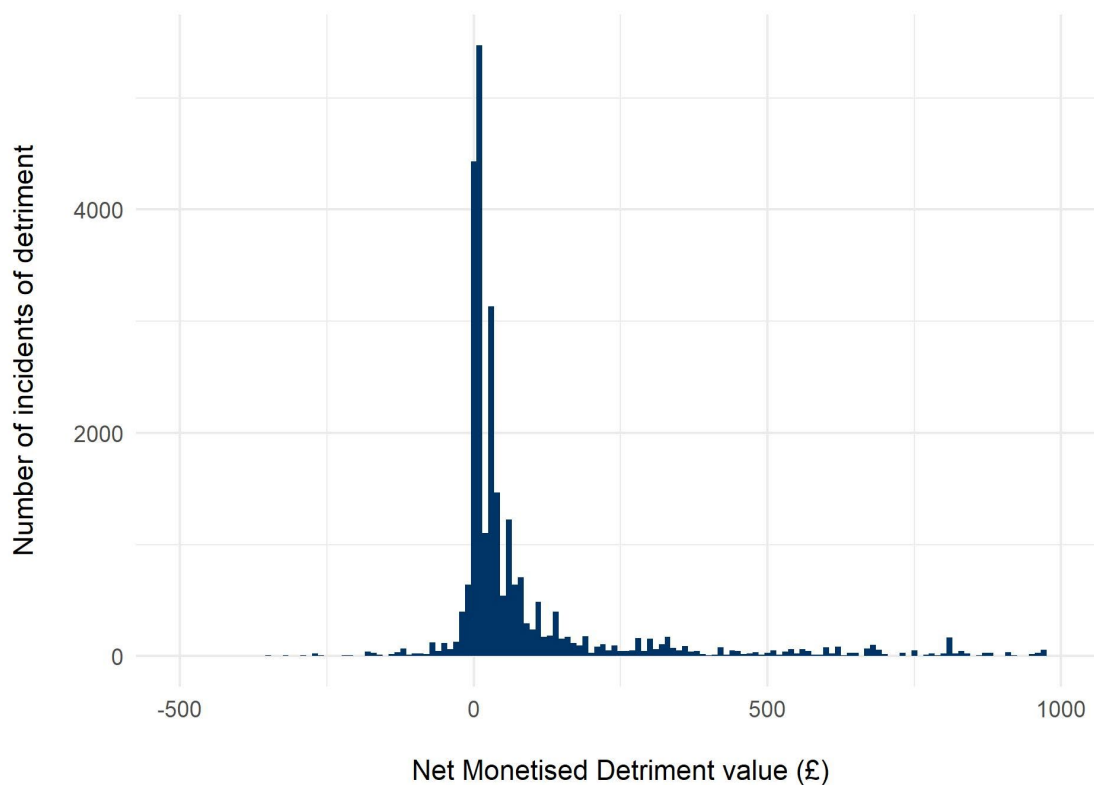
2.2.1 Amount of net monetised detriment in the UK

In the 12 months to April 2021, the UK experienced an estimated net monetised detriment of £54.2 billion (95% confidence interval: £40.9 - £67.6 billion)⁵⁴. In the same period (Q3 2020 to Q2 2021) household consumption expenditure was estimated at £1,293 billion⁵⁵.

The cost of detriment varied substantially between experiences of detriment. **Figure 8** shows the weighted distribution of financial detriment for values between -£500 and £1,000.

⁵⁴ The width of the confidence interval is based on the standard error, which is influenced by factors such as the standard deviation, the sample size and the survey design (survey weights, stratification and PSU). The confidence interval discussed in this study was influenced by the presence of heavy outliers and by the weighting strategies adopted to scale the data collected on detriment incidents up to a population level.

⁵⁵ Office for National Statistics (2021), *UK national and domestic total expenditure*, in "Consumer Trends – Publication Tables". Available at: <https://www.ons.gov.uk/economy/nationalaccounts/satelliteaccounts/datasets/consumertrendscurrentpricenotseasonallyadjusted>

Figure 8 – Distribution of the values of net monetised detriment⁵⁶

Base: Detriment experiences in the UK in the 12 months to April 2021 with a net monetised detriment between -£500 and £1,000.

Unweighted: 8,980.

This highlights some key characteristics of net monetised detriment:

- **A small number of detriment experiences had extreme values.** While 95% of the detriment experiences fell within a range of -£500 and £1,000, the remaining 5% had values as low as -£18,500 and as high as £188,000.
- **Most of the detriment experiences had a net monetised detriment of small value.** The median net monetised detriment for a detriment experience was £28⁵⁷.
- **Net monetised detriment can have a negative value.** This happens when the use value, the value of the refund or replacement offered by the seller or provider and the additional compensations received are higher than all the costs – including the time cost – faced by the consumer. Nine per cent of the experiences of detriment have a negative value.
- **The distribution of net monetised detriment was skewed.** There were more experiences of detriment which had a positive value (and thereby the detriment had a cost to the consumer) than had a negative value (and thus the detriment had benefitted the consumer). Extreme values were also greater on the positive side of the distribution, compared to the negative side.

⁵⁶ This figure shows the net monetised detriment values for 95% of the incidents (values between -£500 and £1,000). 'Extreme' values were dropped for visualisation purposes but were included in the full analysis.

⁵⁷ The median has been typically used in the report as it represents a more robust and less biased measure of centrality given the skewedness of the distribution. Indeed, the mean net monetised detriment was £242, almost ten times higher than the median.

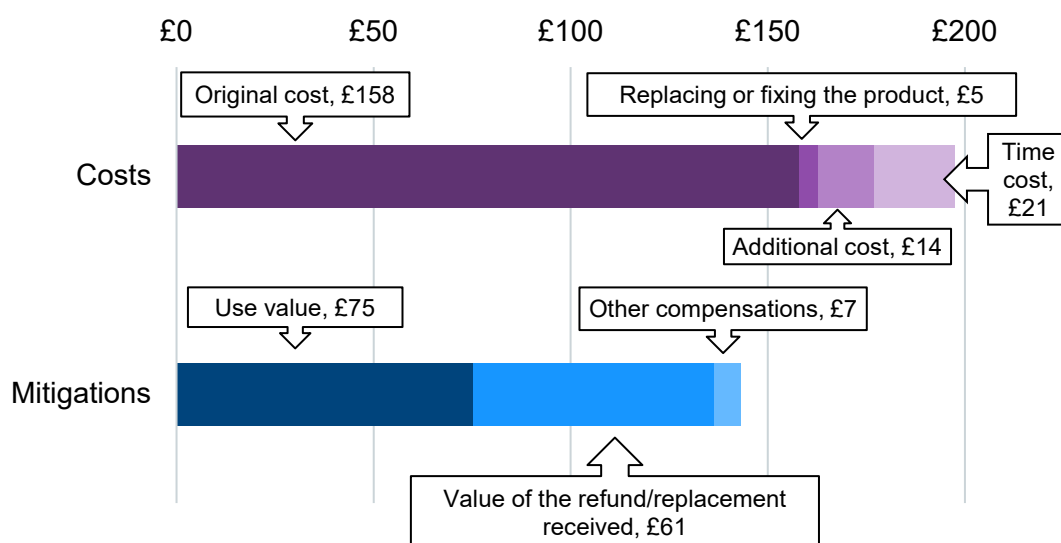
The components of net monetised detriment should be observed together, and not separately, as some components heavily influence the values of others. For example, the use value and the value of the refund/replacement received from the seller or provider are strongly associated with each other and the original cost.

Nevertheless, there are three insights that can be drawn from observing the values of the different components (**Figure 9**). Firstly, the original cost of the service or item alone is higher than all the values estimated in the mitigation components: the original cost of the products across all the experiences of detriment is estimated at £158 billion, while the total value of all the mitigation components (use value, value of the refund/replacement received and other compensation) is estimated at £143 billion.

Secondly, the cost of time is estimated to be £21 billion. By removing it from the computation, it is possible to estimate the net *financial* detriment which is a figure that accounts for direct costs only. The estimated value of financial detriment amounts to circa £33 billion.

Lastly, the estimates of additional costs (£14 billion), the costs faced by the consumer when fixing or replacing the product (£5 billion) and other compensation (£7 billion) are relatively small when compared to the other components. This suggests that net monetised detriment is primarily driven by refunds, replacements and use value of the product as well as the original cost and the time spent dealing with the detriment.

Figure 9 – Value of the net monetised detriment components (billion £)



Base: All detriment experiences in UK in the 12 months to April 2021.

Unweighted: 9,416.

2.2.2 Net monetised detriment and market characteristics

The net monetised detriment in the UK varied across items and services and different market clusters (**Table 2**). The total net monetised detriment in services equated to £41.2 billion. This represented 76% of the total monetised detriment in the UK and was more than three times higher than the monetised detriment estimated for items (£13.1 billion). A similar ratio was observed for the median net monetised detriment which was £41 for services and £14 for items. This suggests that the overall difference cannot be attributed to a higher number of detriment incidents in services but is primarily driven by an experience that was more costly for people consuming services compared to those consuming items.

Table 2 – Total net monetised detriment, its confidence interval and median by product type and by market cluster

	Total (billion £)	Lower 95% CI (billion £)	Upper 95% CI (billion £)	Share of UK total	Median (£)	UWTD base (N)
Product type						
Services	£41.2	£28.7	£53.6	76%	£41	5,708
Items	£13.1	£9.0	£17.1	24%	£14	3,708
Market cluster						
Automotive goods and services	£12.3	£6.5	£18.1	23%	£76	847
Housing-related services	£11.0	£4.3	£17.7	20%	£163	326
Telecoms and other digital subscriptions	£7.5	£5.6	£9.3	14%	£46	2,237
Banking and insurance	£4.5	-£3.9	£12.8	8%	£30	524
Personal services	£4.4	£1.8	£6.9	8%	£194	205
(Semi-) durable goods	£4.3	£2.5	£6.1	8%	£34	1,568
Fast-moving retail	£3.6	£1.4	£5.8	7%	£9	1,892
Utilities	£2.4	£0.9	£3.9	4%	£28	657
Other services	£2.2	£1.0	£3.5	4%	£111	253
Recreational services	£1.2	£0.5	£1.9	2%	£10	641
Transport	£0.9	£0.5	£1.2	2%	£28	266

Base: All detriment experiences in the UK in the 12 months to April 2021.

Differences could also be seen across market clusters, with the three market clusters with the highest net monetised detriment ('Automotive goods and services', 'Housing-related services' and 'Telecoms and other digital subscriptions') together accounting for 57% of the total detriment in the UK.

'Fast-moving retail', the market cluster with the highest incidence of detriment (76% compared to 34% or less in the other market clusters) and with the largest number of detriment incidents (32% of all detriment experiences in the UK were reported in this cluster), was responsible for only 7% of the total net monetised detriment in the UK. This is explained by the median value of £9 per incident – the lowest of any market cluster.

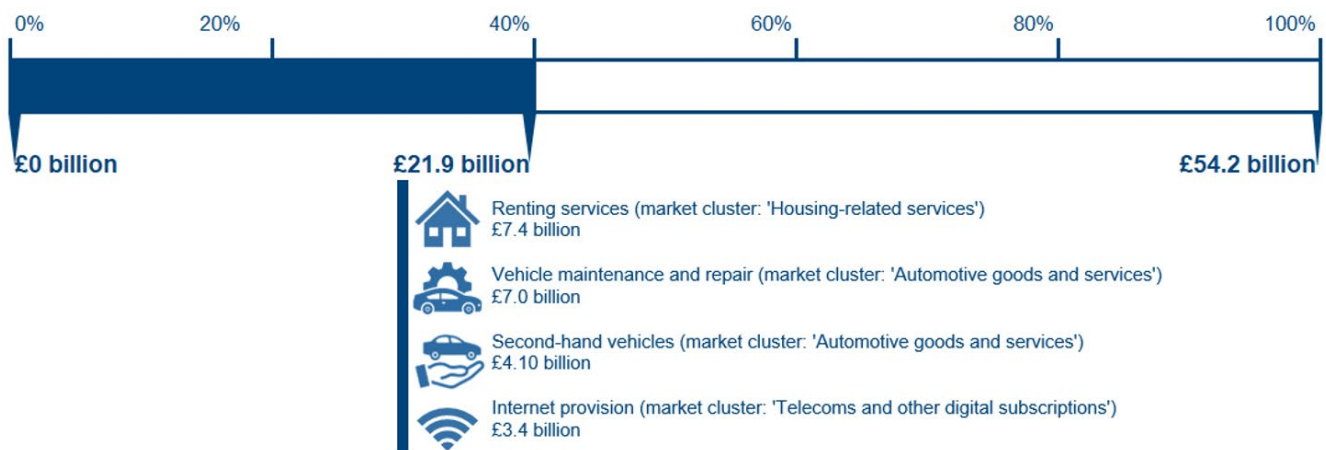
The median was particularly high in three market clusters: 'Personal services', 'Housing-related services' and 'Other services'. These three market clusters did not have a particularly high incidence of detriment (around one in six people consuming products in these clusters experienced detriment – 15%, 14% and 14% respectively), nor had a particularly high baseline of consumers (a minority of the population consumed products in these clusters), but accounted for 32% of the total net monetised detriment in the UK.

2.2.3 Net monetised detriment and sectors

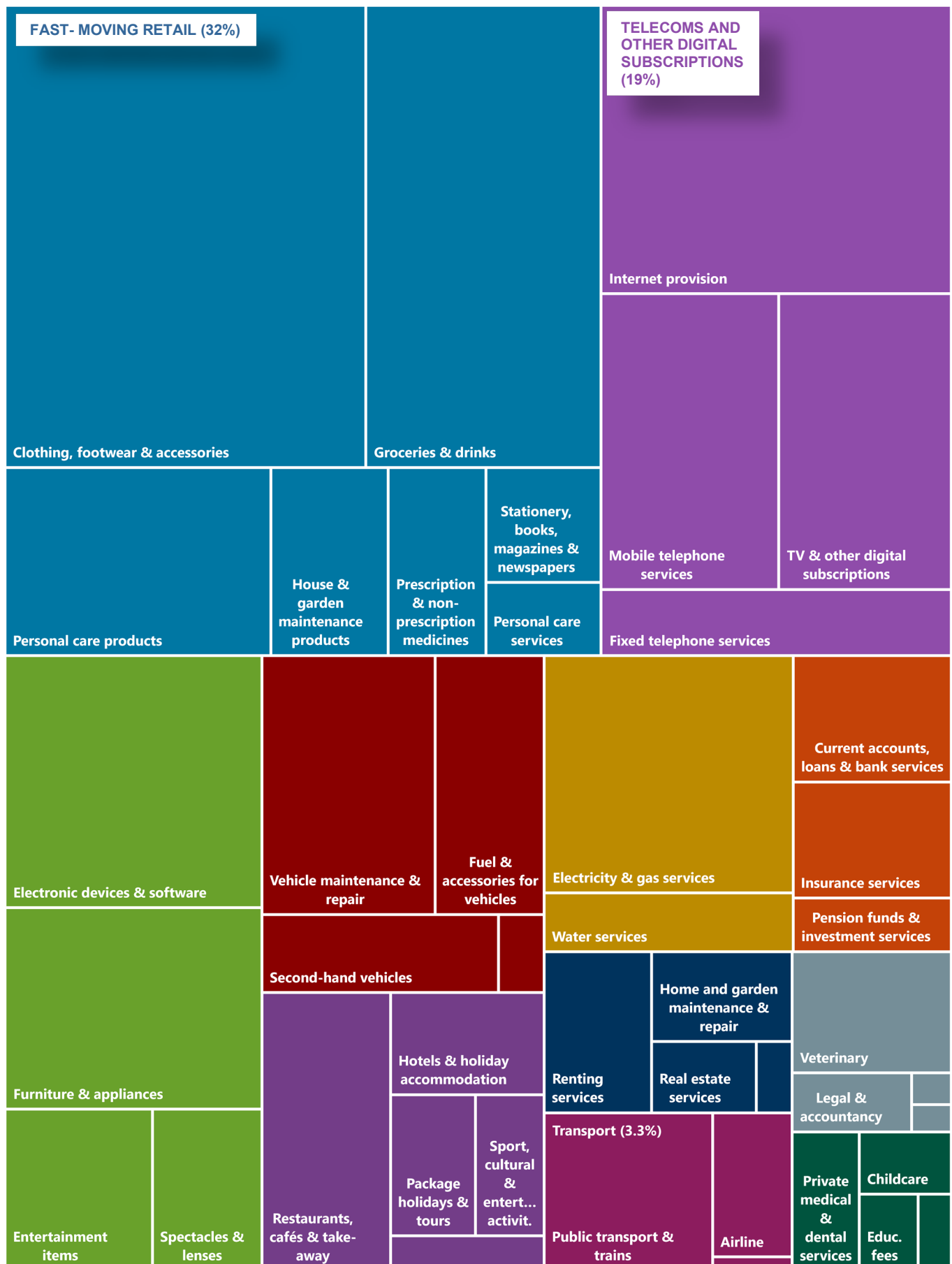
The sectors with the highest number of incidents were not necessarily the ones with the highest amounts of net monetised detriment. The largest number of incidents (32% of the UK total) was recorded in 'Fast-moving retail' sectors (especially 'Clothing, footwear and accessories' and 'Groceries and drinks') or in 'Telecoms and other digital subscriptions' (19% of the UK total); in this cluster, almost half of the incidents were recorded in 'Internet provision' (**Figure 10**).

The situation is different when we look at the amounts of net monetised detriment (**Figure 11**). All the 'Fast-moving retail' sectors, combined, accounted for only seven percent of the total UK net monetised detriment, while the highest amount of net monetised detriment was recorded in 'Renting services', 'Vehicle maintenance and repair', 'Second-hand vehicles' and 'Internet provision' (**Image 3**). Detriment incidents from those four sectors alone accounted for two-fifths (40%) of the total net monetised detriment in the UK.

Image 3 – Two-fifths of the total UK net monetised detriment imputable to four sectors

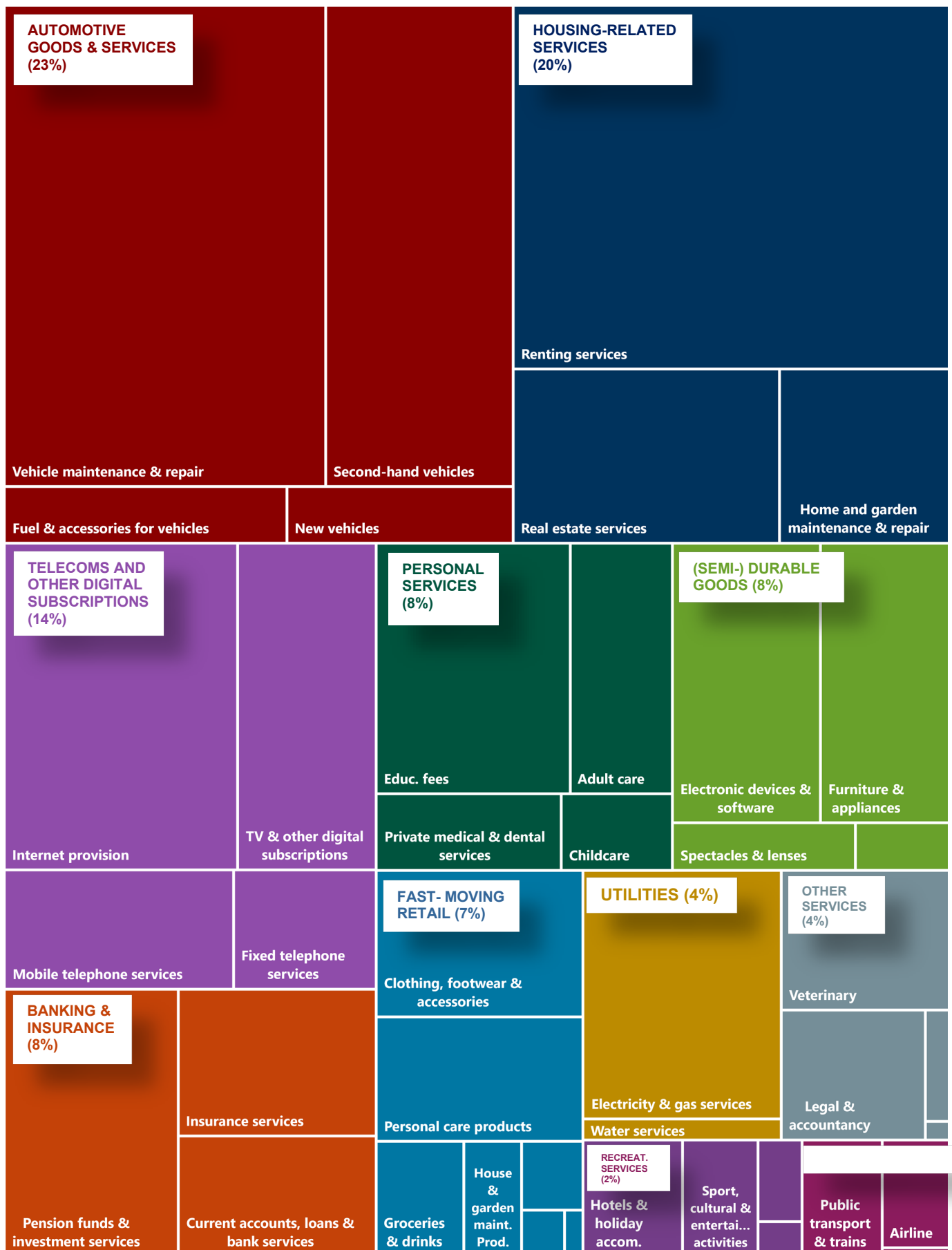


The amount of net monetised detriment in 'Renting services' and 'Second-hand vehicles' was driven by a particularly high median detriment; these sectors had the highest median net monetised detriment (above £440 for both), followed by 'Childcare' and 'Education fees' (both above £200). The median was well-above average also for 'Vehicle maintenance and repair' (£118) and 'Internet provision' (£55) too, but these two sectors also had a relatively large number of incidents that contributed to the high amount of net monetised detriment.

Figure 10 – Percentage of detriment incidents by sectors and market clusters (UK total = 100%)

Base: All detriment experiences in the UK in the 12 months to April 2021.

Figure 11 – Percentage of monetised detriment by sectors and market clusters (UK total = 100%)



Base: All detriment experiences in the UK in the 12 months to April 2021.

	Total (billion £)	Lower 95% CI (billion £)	Upper 95% CI (billion £)	Share of UK total	Median (£)	UWTD base (N)
Renting services	£7.4	£1.0	£13.9	14%	£442	88
Vehicle maintenance and repair	£7.0	£2.3	£11.6	13%	£118	409
Second-hand vehicles	£4.1	£1.4	£6.8	7%	£463	184
Internet provision	£3.4	£2.4	£4.5	6%	£55	1,025
Electricity and gas services	£2.2	£0.7	£3.7	4%	£28	522
Education fees	£2.2	-£0.1	£4.4	4%	£207	43
Pension funds and investment services	£2.1	-£6.1	£10.3	4%	£55	71
Real estate services	£2.1	£0.4	£3.8	4%	£142	68
TV and other digital subscriptions	£2.0	£1.0	£3.1	4%	£38	517
Electronic devices and software	£1.9	£0.5	£3.2	3%	£33	593
Furniture and appliances	£1.8	£0.8	£2.9	3%	£42	569
Home and garden maintenance and repair	£1.4	£0.6	£2.2	3%	£109	148
Clothing, footwear and accessories	£1.4	£0.6	£2.1	3%	£9	822
Insurance services	£1.3	£0.1	£2.5	2%	£28	229
Mobile telephone services	£1.2	£0.7	£1.8	2%	£60	418
Veterinary	£1.2	£0.2	£2.2	2%	£143	137
Personal care products	£1.2	-£0.4	£2.7	2%	£28	149
Current accounts, loans and bank services	£1.1	£0.2	£1.9	2%	£28	224
Legal and accountancy services	£0.8	£0.1	£1.6	2%	£111	80
Fixed telephone services	£0.8	£0.0	£1.5	1%	£28	277
Fuel and accessories for vehicles	£0.7	£0.1	£1.3	1%	£28	202
Private medical and dental services	£0.6	£0.1	£1.1	1%	£101	106
New vehicles	£0.6	-£0.1	£1.2	1%	£71	52
Hotels and holiday accommodation	£0.5	£0.1	£1.0	1%	£38	180
Groceries and drinks	£0.5	£0.1	£0.8	1%	£7	426
Public transport and trains	£0.4	£0.1	£0.7	1%	£25	126
Airline	£0.4	£0.2	£0.7	1%	£28	125
Sport, cultural and entertainment activities	£0.4	£0.1	£0.7	1%	£28	110
Spectacles and lenses	£0.4	£0.1	£0.7	1%	£42	224
Childcare	£0.4	£0.1	£0.7	1%	£210	35
House and garden maintenance products	£0.3	£0.2	£0.4	1%	£14	222
Entertainment items	£0.2	£0.1	£0.4	<1%	£14	182
Prescription and non-prescription medicines	£0.2	£0.1	£0.3	<1%	£23	134
Water services	£0.2	£0.0	£0.3	<1%	£25	135
Package holidays and tours	£0.2	-£0.3	£0.6	<1%	£42	116
Stationery, books, magazines and newspapers	£0.1	£0.0	£0.2	<1%	£4	83
Restaurants, cafés and take-away	£0.1	£0.0	£0.1	<1%	£5	191
Personal care services	£0.0	£0.0	£0.1	<1%	£7	56
Gambling and lottery services	£0.0	£0.0	£0.1	<1%	£14	44
Adult care	*	*	*	*	*	21
Pet breeder	*	*	*	*	*	13
Removal and storage	*	*	*	*	*	22
Funeral services	*	*	*	*	*	23
Vehicle rental	*	*	*	*	*	15

Base: All detriment experiences in the UK in the 12 months to April 2021.

* Unweighted count too small for population estimates ($n < 30$).

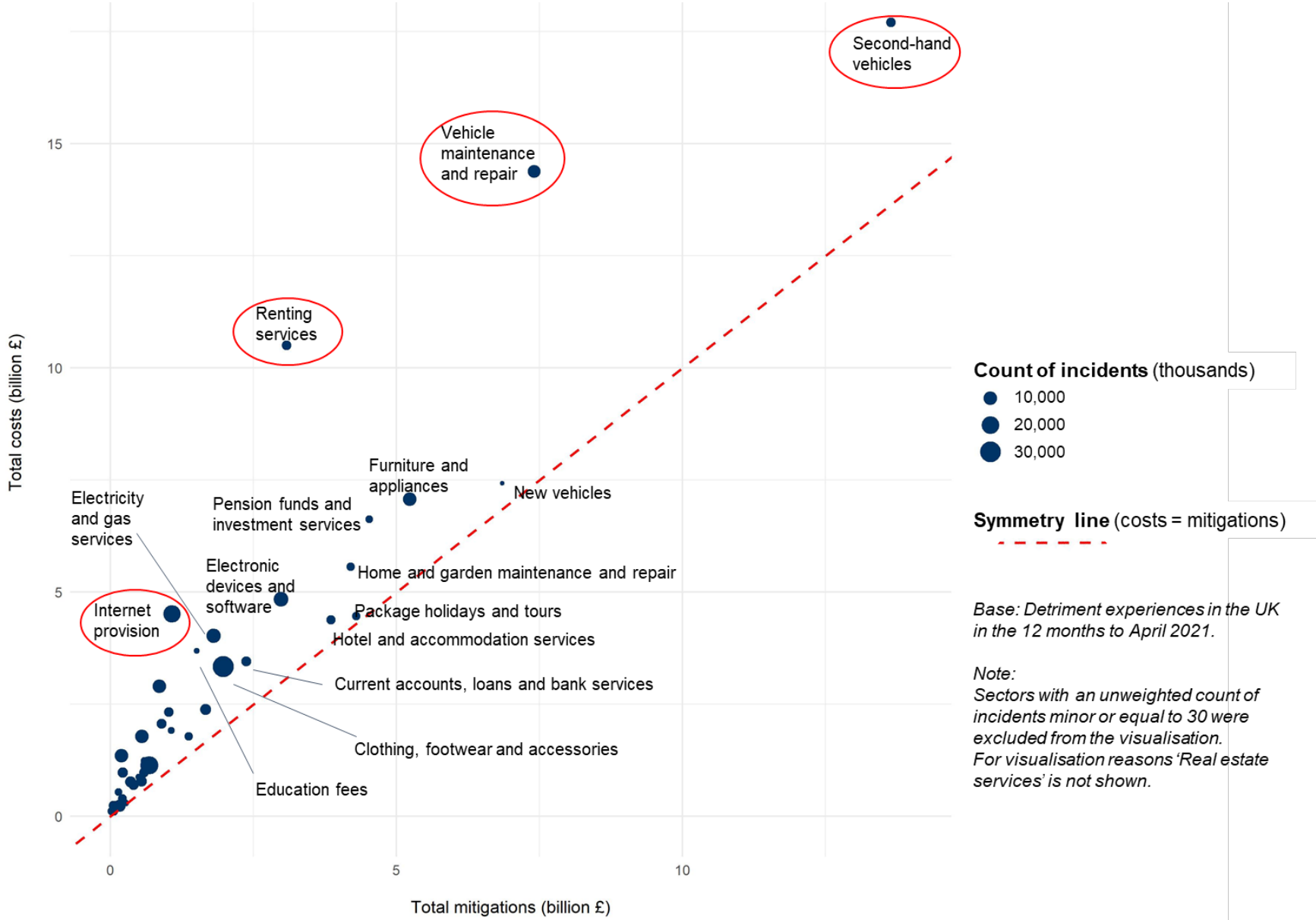
Overall, in all the sectors, the mitigations did not entirely offset the estimated costs suffered by consumers. However, the ratio between cost and mitigation was not consistent across sectors, with 'Renting services', 'Second-hand vehicles', 'Internet provision', 'Vehicle maintenance and repair' and 'Real estate services' showing patterns that were particularly different from the rest of the sectors.

The volumes of the components in 'Real estate services' were particularly high, but mitigations and costs were almost aligned (£65.8 billion costs vs £63.7 billion mitigations). The difference between costs and mitigations were particularly large for 'Renting services' (£10.5 billion costs vs £3.1 billion mitigations), 'Second-hand vehicles' (£17.7 billion costs vs £13.6 billion mitigations), 'Internet provision' (£4.5 billion vs £1.1), and 'Vehicle maintenance and repair' (£14.4 billion vs £7.4)⁵⁸.

The difference between total estimated costs and total estimated mitigations across the different sectors is shown in **Figure 12** ('Real estate services' is not shown for visualisation reasons) along with a symmetry line (an hypothetical line where the total costs are equal to the total mitigations): the closer the sectors are to the symmetry line, the smaller the gap between costs and mitigations.

⁵⁸ A full breakdown of the net monetised detriment components by sector is included in Appendix D.

Figure 12 – Total costs and total mitigations by sector (billion £)

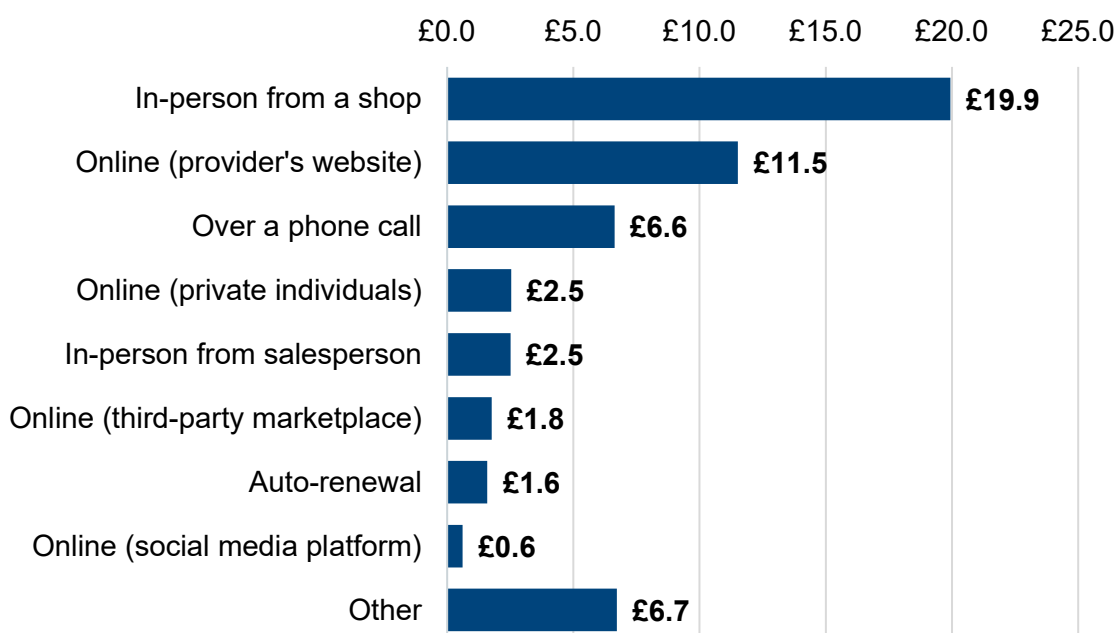


2.2.4 Net monetised detriment and characteristics of detriment

Channel of purchase

The level of net monetised detriment was also associated with the channel of purchase of the product. The highest total net monetised detriment was observed from purchases made in-person from a shop and from purchasing online directly from the provider (**Figure 13**). High net monetised detriment was also observed in purchases made through the phone or through ‘other’ channels⁵⁹. It is important to note that the study does not hold information about the overall number of purchases in the different channels, and cannot explain whether the amount of net monetised detriment was proportionate, or not, to the activity of consumers.

Figure 13 – Total net monetised detriment by channel of purchase (billion £)

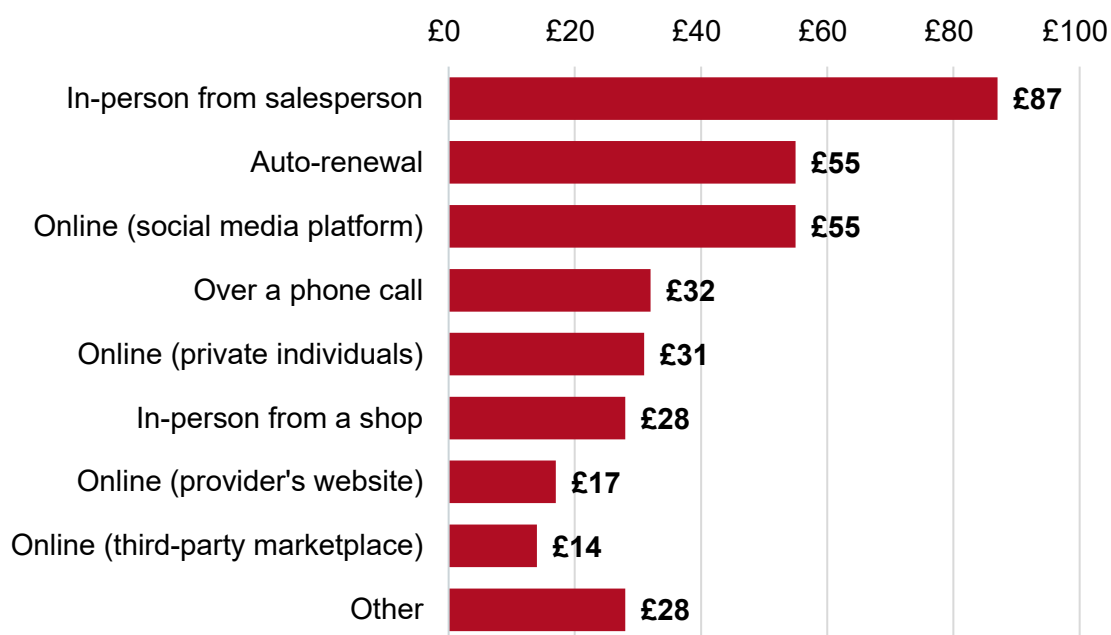


Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,388 (In-person from a shop: 2,268; In-person from salesperson: 188; Over a phone call: 1,625; Online provider's website: 3,314; Online third-party marketplace: 755; Online private individuals: 214; Online social media platform: 84; Auto-renewal: 529; Other 411).

Richer conclusions can be drawn when looking at the *median* net monetised detriment by channel of purchase. The median net monetised detriment was estimated to be particularly high for purchases made through a salesperson who visited the consumer's home or workplace, followed by auto-renewal options and online shopping through a social media platform (**Figure 14**).

⁵⁹ Including products purchased from other people on behalf of the consumer, via smartphone apps, through employers, or where the respondents had difficulty remembering how the product was bought.

Figure 14 – Median net monetised detriment by channel of purchase

Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,388 (In-person from a shop: 2,268; In-person from salesperson: 188; Over a phone call: 1,625; Online provider's website: 3,314; Online third-party marketplace: 755; Online private individuals: 214; Online social media platform: 84; Auto-renewal: 529; Other: 411).

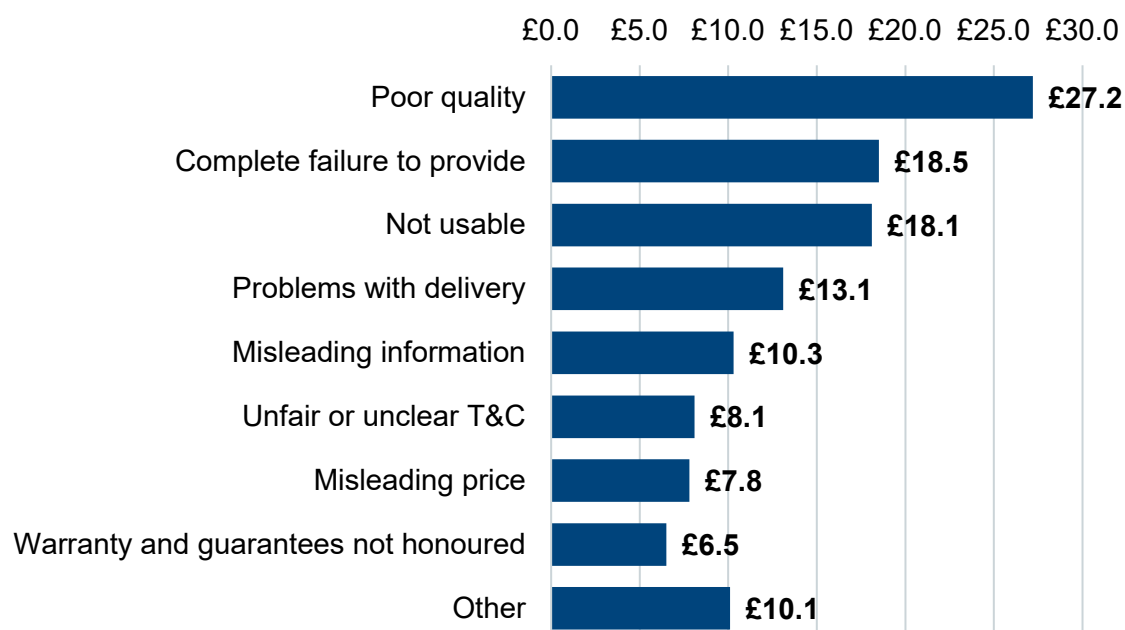
The pattern observed for detriment through online shopping is particularly interesting, as higher median net monetised detriment was seen across channels that are less regulated or where peer-to-peer trade is more common. The medians are estimated to be the lowest for purchases made through third-party marketplaces, where customer satisfaction is generally key for a seller or provider who wants to keep operating on the third-party platform, and through the provider's website. On the other hand, the medians are higher when detriment was experienced after purchasing online from private individuals or through a social media platform.

The analysis of net monetised detriment by channel of purchase indicates interesting patterns, however further research is needed to understand the association between channel of purchase and detriment – for example whether the differences in value are driven by the nature of the items or services purchased, difficulty in accessing compensation, or other things.

Detriment type

The level of net monetised detriment varied by detriment type, with products identified as being poor quality having the highest net monetised value, followed by failure to provide the product and the product not being usable (**Figure 15**). The median net monetised detriment also varied between the detriment types experienced. It was £50 when a complete failure to provide the product was reported (versus £26 when this issue wasn't reported), £40 for misleading price (versus £28 when this issue wasn't reported), £57 for unclear terms and conditions (versus £28 when this issue wasn't reported) and £84 for warranty and guarantees not honoured (versus £28 when it wasn't reported). In all the other cases, the median was statistically the same when the detriment types were experienced and when they were not.

Figure 15 – Total net monetised detriment when each detriment type was experienced (billion £)



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,345 (Experienced the problem – Poor quality: 2,615; Not usable: 1,813; Problems with delivery: 1,451; Complete failure to provide: 1,404; Misleading price: 854; Misleading information: 792; Unfair or unclear T&C: 602; Warranty and guarantees not honoured: 291; Other: 2,244).

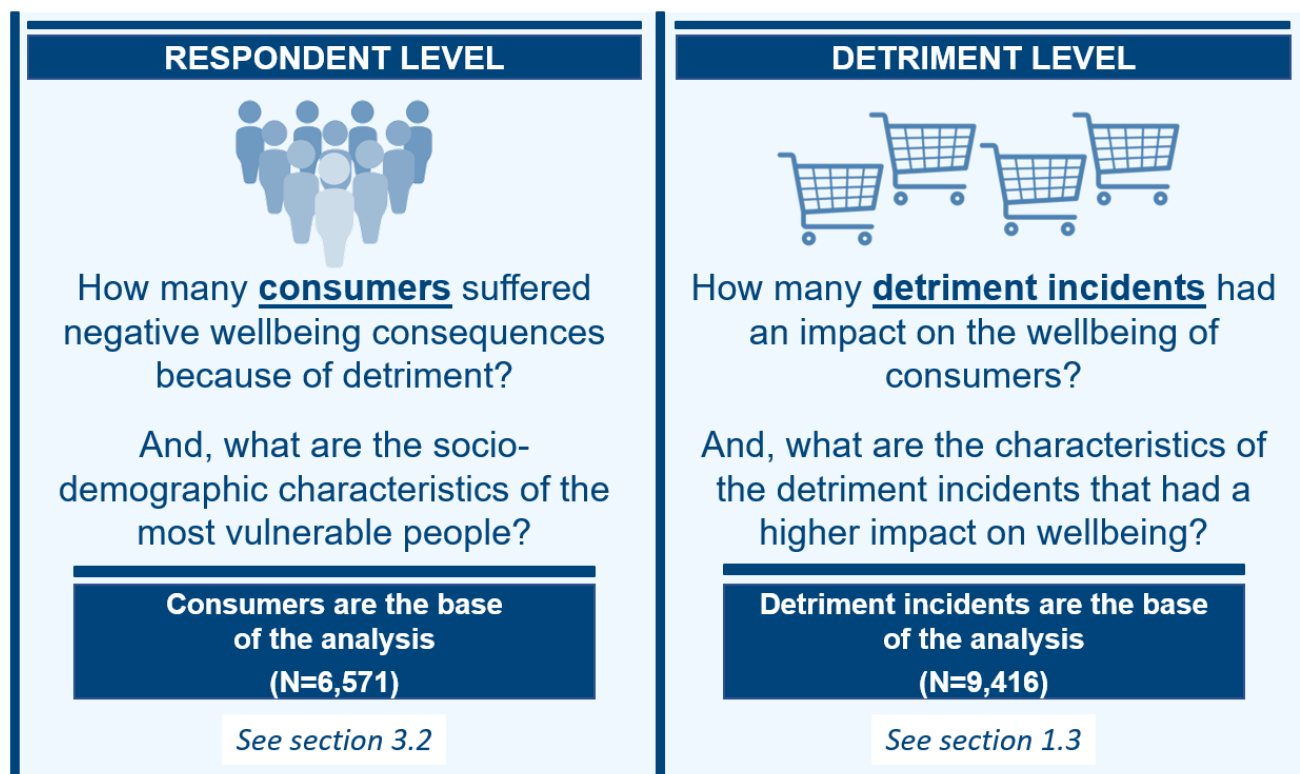
Note: The question about the type of detriment was a multicode, so respondents could select more than one option for each detriment experience.

The report looks at detriment types separately and additional analysis to understand whether specific combinations of detriment types were likely to be associated with higher net monetised detriment for the consumers is recommended.

2.3 Detriment to wellbeing

This section focuses on the impact that the different incidents of detriment had on consumers' wellbeing. The analysis presented here looks at the characteristics of the incidents of detriment and explores if and such incidents' features were associated with the likelihood of negative or positive effects on wellbeing.

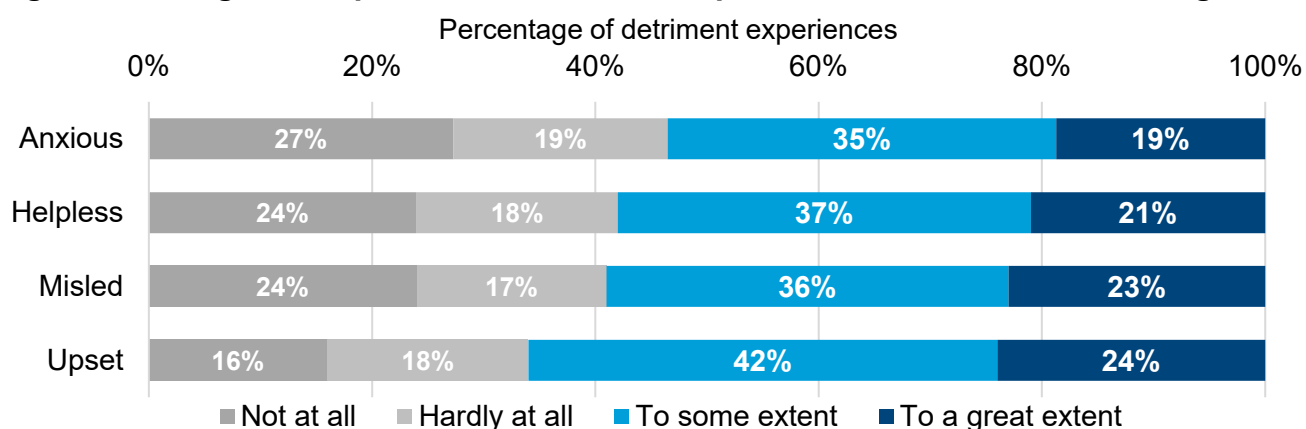
While this analysis is carried out at a detriment level, the impact of detriment on wellbeing across a range of consumers' socio-economic elements and demographics (at the respondent level) is covered in Chapter 3 ("Identifying consumers at risk of detriment").

Image 4 – Exploring the impact of detriment on wellbeing: two levels of analysis

2.3.1 Impact of detriment on wellbeing in the UK

The survey asked respondents about seven elements of wellbeing. Respondents were asked the extent to which each incident of detriment made them feel upset, misled, helpless or anxious and the extent to which each incident had a negative impact on their household's finances, and their mental and physical health. Where a negative emotion was experienced this was 'to some' or 'to a great' extent. Where a negative impact was experienced on aspects of the respondents' life, this was regarded as 'somewhat' or 'very' negative.

Overall, 83% of detriment experiences triggered at least one negative emotion with feeling upset being the most common (**Figure 16**).

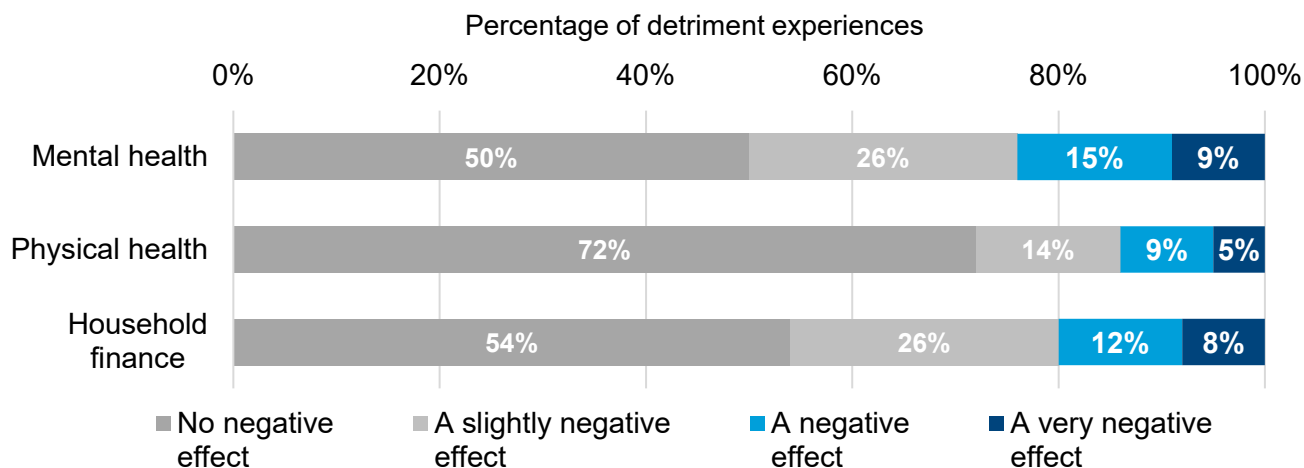
Figure 16 – Negative impact of the detriment experiences on consumers' feelings

Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,416 (Anxious 9,382; Helpless 9,390; Misled 9,374; Upset 9,375).

A lower proportion of detriment incidents had a negative impact on consumers' physical or mental health or their household finances (32%). Overall, nearly one in four incidents (24%) were deemed to have caused a negative effect on consumers' mental health; 21% of detriment experiences had a negative impact on the household finances; and 14% negatively affected the consumers' physical health (**Figure 17**).

Figure 17 – Negative impact of the detriment experiences on consumers' health and household finances



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,416 (Mental health 9,395; Physical health 9,389; Household's finances 9,392).

The *relatively* low impact on the household finance is in line with the very low median value of the overall monetised detriment: as discussed in the previous chapter, half of the consumers experienced a monetised detriment below £28. The *comparatively* low incidence of detriment to physical health is also expected, as most of the product categories presented to survey respondents do not relate directly to physical health.

However, when looking at this data in absolute terms, the results are quite striking – for every 10 experiences of detriment, 2.4 (24%) affected consumers' mental health, 2.1 (21%) negatively affected consumers' household finance and 1.4 (14%) negatively affected consumers' physical health.

Image 5 – Number of detriment experiences that had a negative impact on consumers' mental health, physical health and household finance every 10 detriment experiences



2.3.2 Impact of detriment on wellbeing by market characteristics

Product type

Detriment resulting from the consumption of services was more likely to have negatively impacted consumer wellbeing than detriment related to the purchase or use of items. This was true across all categories of wellbeing, however for feeling misled and physical health the difference was not statistically significant (**Table 4**).

Overall, 85% of detriment experiences with services triggered at least one negative emotion and 28% had a negative impact on consumers' physical or mental health or household finances compared to 73% and 19% respectively of detriment experiences with items.

Table 4: Percentage of detriment experiences that had a negative impact on the seven wellbeing elements overall, by product type and market clusters

	UWTD base (N)	Feeling anxious (%)	Feeling helpless (%)	Feeling misled (%)	Feeling upset (%)	Negative effect on mental health (%)	Negative effect on physical health (%)	Negative effect on HH finances (%)
Overall								
All detriment incidents	9,416	54	58	59	66	24	14	21
Product type		*	*		*	*		*
Items	3,708	46	53	57	62	20	12	16
Services	5,708	60	62	61	70	27	15	25
Market cluster		*	*	*	*	*	*	*
Fast-moving retail	1,892	44	53	57	61	23	13	15
(Semi-) durable goods	1,568	52	52	52	64	15	12	16
Automotive goods/services	847	53	57	62	68	26	15	34
Telecoms and other digital subscriptions	2,237	58	66	66	71	25	15	19
Utilities	657	59	54	61	68	20	10	27
Housing-related services	326	76	79	71	83	35	17	35
Banking and insurance	524	65	63	66	67	32	13	28
Transport	266	62	66	59	71	27	12	24
Personal services	205	76	79	65	86	45	33	31
Recreational services	641	47	46	41	56	17	10	16
Other services	253	80	72	71	71	46	20	47

Base: All detriment experiences in the UK in the 12 months to April 2021.

Note: Differences by product type and market cluster are statistically significant ($p < 0.05$) in the columns marked with an asterisk ⁶⁰. For example, the likelihood of feeling helpless statistically varied by market clusters, while the likelihood of feeling misled did not vary by product type.

Market clusters

The impact on wellbeing varied across market clusters for all the seven elements of wellbeing (**Table 4**).

⁶⁰ For more information on how the statistical tests were conducted and how to interpret them throughout the report, see Appendix D.

Across the measures, the 'Personal Services', 'Other services'⁶¹ and 'Housing-related services' market clusters had the highest proportion of detriment incidents that had a negative wellbeing impact. Detriment incidents related to 'Recreational services', '(Semi-) durable goods' and 'Fast-moving retail' were the three market clusters where detriment experiences were least likely to result in negative wellbeing impacts.

One third (33%) of detriment experiences associated with 'Personal Services' had a negative impact on consumers' physical health, making detriment in this market cluster by far the most damaging to physical health (over twice the overall percentage of 14%). This is perhaps unsurprising, as this cluster encompasses 'Private medical & dental services', as well as 'Adult care' and 'Childcare services' while the other market clusters do not relate directly to physical health. Moreover, it is worth noting these services were likely to have been particularly affected by the restrictions imposed because of the COVID-19 outbreak.

2.3.3 Impact of detriment on wellbeing by characteristics of detriment

Channel of purchase

The impact on wellbeing also varied by channel of purchase for all the wellbeing categories, except for feeling misled.

The proportion of incidents that had a negative effect on wellbeing was higher when there was a personal interaction between the retailer and the customer. Detriment incidents from purchases made after interacting directly with the seller, either in-person or in a phone call, were generally more likely to have had negative wellbeing impacts than detriment incidents from an online purchase or via auto-renewal where the personal interaction was lower (**Table 5**).

Looking at the channel with the highest level of personal engagement, we see that experiences of detriment associated with purchases made in-person from a salesperson were more likely to have resulted in consumers feeling anxious (76%) and suffering negative effects on their household's finances (47%) compared to other channels of purchase.

Along with purchases made in-person from a salesperson, detriment resulting from purchases categorised as 'Other'⁶² stood out as particularly likely to take a toll on consumers' wellbeing. While it is difficult to disentangle the purchases in this category, many of these types of purchase are likely to be characterised by particularly high cost, complexity, urgency or personal interactions, which may explain the relatively high proportion of incidents of detriment in this category that negatively affected consumers' wellbeing.

Detriment experienced following purchases made via auto-renewal had a comparatively low percentage incidence for most negative wellbeing impacts, with the exception of feeling helpless which had the highest incidence at 75%. Whether the automatic renewal was something the consumer was not aware of or the result of a failure to cancel, it is not surprising

⁶¹ The market cluster categorised as 'Other services' includes the following sectors: 'Legal and accountancy services', 'Veterinary', 'Funeral services', and 'Pet breeder'.

⁶² Other' was an open text category for participants who did not select any of the channels of purchase presented. Among the responses from survey participants in this category were purchases made via landlords, councils, financial providers, medical and veterinary providers, and friends and family.

consumers were more likely to feel helpless where money is withdrawn automatically on a rolling contract basis.

Initial cost of the product

The proportion of detriment incidents that made consumers feel anxious, helpless and upset was greater for products with a higher initial cost than products with a lower initial cost (**Table 5**). The same pattern is seen for negative effects on the consumer's mental health and their household's finance.

Satisfaction of the outcome and resolution status

Looking at incidents that consumers considered concluded, the likelihood of experiencing negative consequences on wellbeing decreased as the satisfaction with the outcome increased (**Table 5**). However, the rate of change was not consistent across levels of satisfaction with the outcome.

The incidence of negative emotions was particularly low for those experiences of detriment in which the consumers were '*completely satisfied*' with the outcome, while the decrease seen between the other levels of satisfaction (from completely dissatisfied to somewhat satisfied) was not as steep.

The incidence of negative consequences on mental health, physical health and household finances was particularly high for incidents of detriment in which the consumer felt '*completely dissatisfied*' with the outcome, while the increase seen between other levels of satisfaction (from completely satisfied to somehow dissatisfied) was milder.

Whether consumer took actions to resolve the detriment incident

Finally, detriment incidents were also more likely to have negatively affected consumers' wellbeing if they were not successfully resolved. Across all wellbeing measures, an incident of detriment was more likely to have resulted in a negative impact on wellbeing if no compensation was received, in particular if the consumer had asked for something (**Table 5**).



Interpreting Table 5 – a brief guide

Channel of purchase, value of the product, satisfaction and resolution status, and whether the consumer took actions to resolve the detriment are all single code variables. Therefore, respondents could select only one option.

The table – which presents the independent variables in rows and the dependent variables in columns – comprises four sections (see grey lines), one for each single-code variable. This way it gives an overview of how the impact on the seven wellbeing categories vary by each of the four dependent variables (e.g. how 'feeling anxious' varies by channel of purchase) and flags if this variation is statistically significant or not (e.g. the differences found for feeling anxious by channel of purchase are significant).

Table 5 – Percentage of detriment experiences that had a negative impact on the seven wellbeing categories by channel of purchase, value of the product, satisfaction and resolution status, and whether the consumer took actions to resolve the detriment

	UNWTD base (N)	Feeling anxious (%)	Feeling helpless (%)	Feeling misled (%)	Feeling upset (%)	Negative effect on mental health (%)	Negative effect on physical health (%)	Negative effect on HH finances (%)
Channel of purchase		*	*		*	*	*	*
In-person from a shop or other outlet	2,268	57	56	59	68	28	20	29
In-person from salesperson	188	76	64	75	78	37	10	47
Over a phone call	1,625	63	65	66	73	27	16	20
Online (provider's website)	3,314	49	55	55	61	19	8	13
Online (third-party marketplace)	755	40	50	63	63	18	8	17
Online (private individuals)	214	48	56	60	62	24	10	23
Online (social media platform)	84	57	47	61	71	21	14	24
Auto-renewal	529	47	75	53	58	15	10	14
Other	411	69	73	51	80	40	27	34
Value categories		*	*		*	*		*
Up to £100	2,932	45	51	55	59	18	10	11
£101 to £500	3,076	59	60	63	67	21	12	18
£501 to £1,000	1,316	59	63	61	72	35	21	36
£1,001 to £5,000	1,033	57	72	60	74	26	15	30
Greater than £5,000	303	72	75	68	81	34	11	38
Satisfaction and resolution status		*	*	*	*	*	*	*
The problem is still ongoing	1,728	68	72	70	81	41	28	38
Completely satisfied	2,389	39	34	37	43	14	9	13
Somewhat satisfied	2,248	55	56	58	66	18	9	15
Neither satisfied nor dissatisfied	1,234	44	54	51	58	13	9	18
Somewhat dissatisfied	1,070	61	74	77	82	26	9	16
Completely dissatisfied	730	62	76	80	81	42	22	31
Whether took actions to resolve		*	*	*	*	*	*	*
Did not ask for anything, and received nothing	1,958	55	63	67	69	31	19	29
Did not ask for anything, but received something	1,600	49	58	50	57	21	14	20
Asked for something, but received nothing	774	72	83	81	84	41	19	34
Asked for something, but received less than asked	800	57	65	71	71	18	8	20
Received what asked	1,921	50	45	47	59	18	9	8
Received what asked, plus something else	1,637	45	45	50	63	16	8	14

Base: All detriment experiences in the UK in the 12 months to April 2021.

Note: Differences, for each of the four independent variables, are statistically significant ($p < 0.05$) in the columns marked with an asterisk.

Detriment type

The proportion of detriment instances that affected consumers' wellbeing also varied by types of detriment (**Table 6**). While detriment experiences where a warranty or guarantee was not honoured negatively impacted consumer wellbeing across all wellbeing measures, others only affected specific areas.

Problems with the delivery of the product or misleading information were more likely to have triggered a negative emotional impact compared to instances when these problems were not experienced. However, neither of these detriment types were associated with negative effects on physical or mental health or household finances.

Incidents where the item or service was poor quality were more likely to have resulted in consumers feeling misled, but were not associated with any other wellbeing measures, and whether or not the item or service was usable was not associated with any particular type of wellbeing effect.



Interpreting Table 6 – a brief guide

Detriment type is a multicode variable. This means that respondents could select more than one option. The table looks at the likelihood of facing negative impacts on wellbeing categories when a specific detriment type problem was experienced compared to when it was not. Asterisks mark statistically significant differences.

Table 6 – Percentage of detriment experiences that had a negative impact on the seven wellbeing categories by whether a detriment type was experienced or not			
	Experienced	Not experienced	Statistically significant
Poor quality			
UNWTD base (N)	2,615	6,801	
Feeling anxious (%)	54	53	
Feeling helpless (%)	60	57	
Feeling misled (%)	69	53	*
Feeling upset (%)	68	65	
Negative effect on mental health (%)	26	23	
Negative effect on physical health (%)	14	13	
Negative effect on household finances (%)	19	22	
Not usable			
UNWTD base (N)	1,813	7,603	
Feeling anxious (%)	55	53	
Feeling helpless (%)	55	59	
Feeling misled (%)	58	59	
Feeling upset (%)	71	65	
Negative effect on mental health (%)	24	24	
Negative effect on physical health (%)	11	14	
Negative effect on household finances (%)	18	22	
Problems with delivery			
UNWTD base (N)	1,451	7,965	
Feeling anxious (%)	62	52	*
Feeling helpless (%)	66	56	*
Feeling misled (%)	66	57	*
Feeling upset (%)	73	64	*
Complete failure to provide			
UNWTD base (N)	1,704	7,712	
Feeling anxious (%)	57	53	
Feeling helpless (%)	63	57	
Feeling misled (%)	59	59	
Feeling upset (%)	75	64	*
Negative effect on mental health (%)	33	22	*
Negative effect on physical health (%)	23	11	*
Negative effect on household finances (%)	25	20	
Misleading price			
UNWTD base (N)	854	8,562	
Feeling anxious (%)	65	52	*
Feeling helpless (%)	65	57	
Feeling misled (%)	76	57	*
Feeling upset (%)	76	65	*
Negative effect on mental health (%)	31	23	
Negative effect on physical health (%)	22	13	*
Negative effect on household finances (%)	40	18	*

Table continues on the next page

<i>Table 6 (continues)</i>	Experienced	Not experienced	Statistically significant
Misleading information			
UNWTD base (N)	792	8,624	
Feeling anxious (%)	67	52	*
Feeling helpless (%)	73	56	*
Feeling misled (%)	83	56	*
Feeling upset (%)	77	65	*
Negative effect on mental health (%)	28	23	
Negative effect on physical health (%)	17	13	
Negative effect on household finances (%)	27	20	
Unfair or unclear T&C			
UNWTD base (N)	602	8,814	
Feeling anxious (%)	61	53	
Feeling helpless (%)	78	56	*
Feeling misled (%)	74	58	
Feeling upset (%)	73	65	
Negative effect on mental health (%)	37	23	*
Negative effect on physical health (%)	19	13	
Negative effect on household finances (%)	37	19	*
Warranty and guarantees not honoured			
UNWTD base (N)	291	9,125	
Feeling anxious (%)	72	53	*
Feeling helpless (%)	74	57	*
Feeling misled (%)	81	58	*
Feeling upset (%)	82	65	*
Negative effect on mental health (%)	47	23	*
Negative effect on physical health (%)	26	13	*
Negative effect on household finances (%)	43	20	*
Other ⁶³			
UNWTD base (N)	2,244	7,172	
Feeling anxious (%)	60	52	*
Feeling helpless (%)	60	57	
Feeling misled (%)	51	61	*
Feeling upset (%)	66	66	
Negative effect on mental health (%)	27	23	
Negative effect on physical health (%)	12	14	
Negative effect on household finances (%)	22	21	

Base: All detriment experiences in the UK in the 12 months to April 2021.

Note 1: Differences are statistically significant ($p < 0.05$) in the rows marked with an asterisk.

Note 2: The question about the type of detriment was a multicode, so respondents could select more than one option for each detriment experience. We therefore looked at whether the likelihood of a negative impact on the seven wellbeing categories was higher or lower depending on whether each detriment type was selected or not.

Note 3: 'Experienced' = detriment type is applicable to the detriment incident (i.e. the specific detriment type was experienced by the respondent for a given detriment incident); 'Not experienced' = detriment type is not applicable.

⁶³ The category 'Other' encompass problems with returns, items breaking after some time, cancellations or issues accessing a service due to COVID-19, difficulties leaving or cancelling a service, a provider going into administration and fraud.

3 Complaints journey

This chapter addresses Research Question 2: *What is the complaints journey? What are the dynamics that the experience of detriment sets off?*

This chapter looks at:

- what happens when detriment is experienced;
- how consumers respond and why;
- the resolutions requested and offered;
- and consumers' satisfaction with those resolutions.

It focuses on how these varied by market cluster and other characteristics relating to the detriment incident.

The findings suggest that only a small proportion of experiences of detriment were unactioned by consumers, and when consumers decided not to take actions, elements such as the severity of the problem and the likelihood of being successful played a major role in this decision. When consumers decided to take action, by far the most common way was to get in direct contact with the seller, generally asking for an apology or explanation, a refund, or for the product to be replaced or fixed. These requests were often met by sellers, producers or service providers and more than half of the experiences of detriment ended in a positive resolution and with a satisfactory outcome.

Stages of the complaint journey (from taking the decision to raise a problem, all the way up to the final resolution and resolution patterns) *occasionally* varied by product type, detriment type, channel of purchase, value of the product and time spent by the consumer dealing with the problem. However, we consistently found differences between market clusters – suggesting that this is one of the elements that is heavily linked to differences in complaint journeys.

3.1 Actioned and unactioned detriment

The first decision consumers face when experiencing detriment is whether or not they want to take actions to address it. Taking action generally requires consumers to reach out to the seller or provider and ask them to make things right, an investment of time and resources from the consumer and therefore a trade-off on whether it is worth the effort. Consumers took some form of action in 82% of detriment experiences seen in the UK over the 12 months to April 2021. However, these figures, as well as the reason for not taking actions, varied by market characteristics and product features.

In this analysis, an incident of detriment was considered actioned by the consumer if:

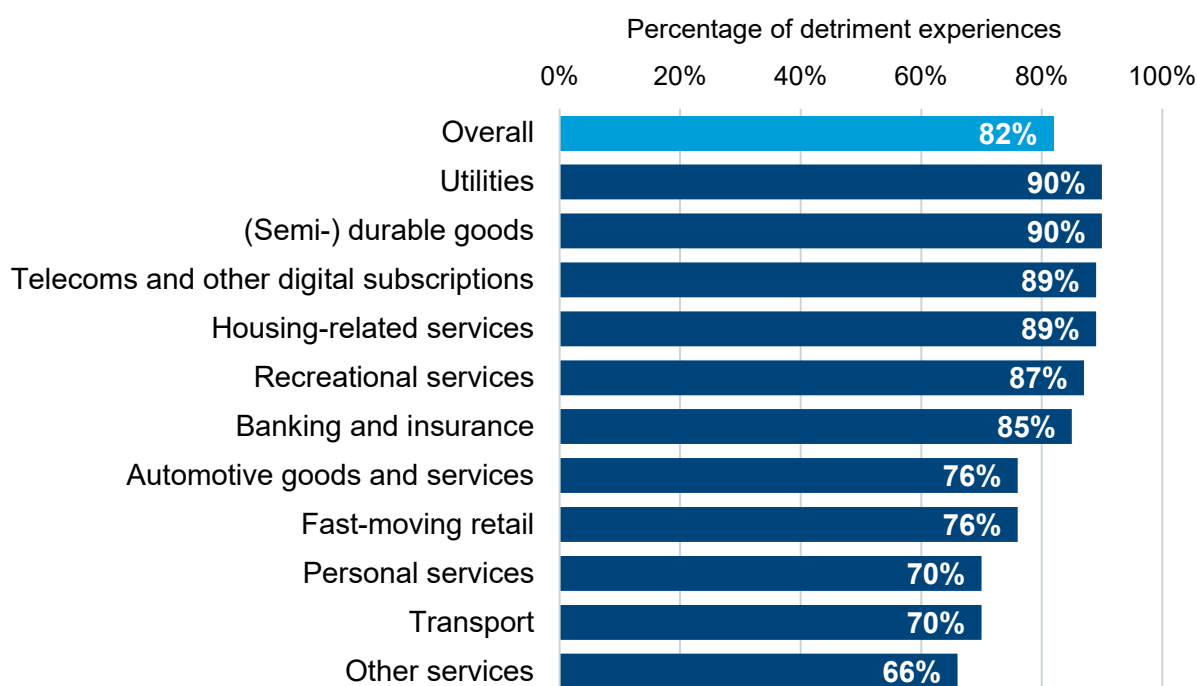
Consumers took any initiative to address the problem including, but not limited to: contacting the seller or a consumer rights organisation, claiming under a

guarantee, writing online reviews, withholding payments, taking legal actions, using a dispute resolution system, asking family members or friends for help.

3.1.1 Actioned consumer detriment

The likelihood of taking action to address detriment did not vary by whether the detriment experience related to an item or service or by the value of the product. However, the likelihood of taking action did vary by the market cluster in which the detriment was encountered (**Figure 18**). Consumers were most likely to have taken action for detriment experienced relating to 'Utilities', '(Semi-) durable goods', 'Telecoms and other digital subscriptions', and 'Housing-related services'. Whilst they were least likely to have acted after experiencing detriment related to 'Personal services', 'Transport' and 'Other services'.

Figure 18 – Proportion of actioned experiences of detriment by market cluster

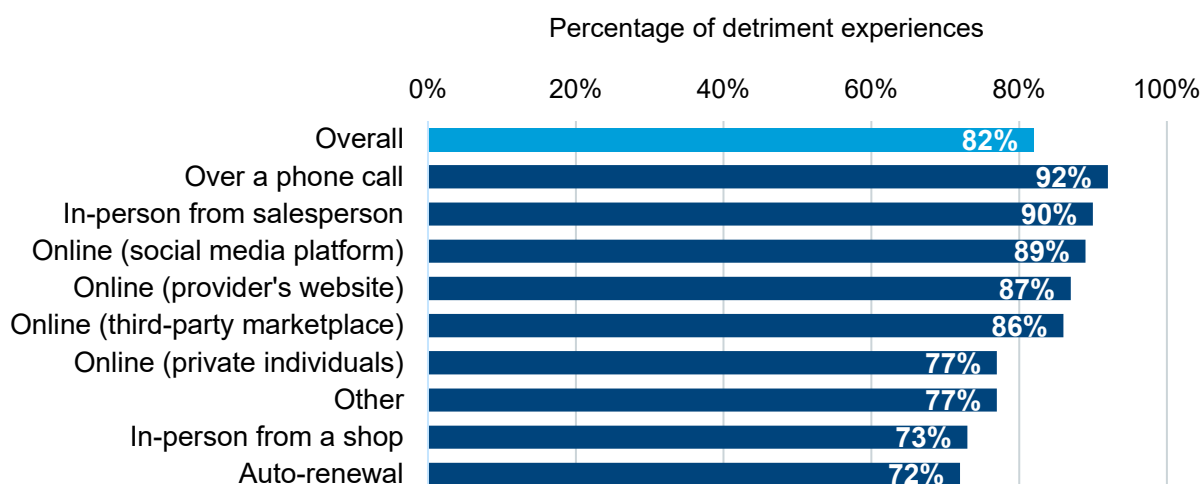


Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,404 (Fast-moving retail: 1,889; (Semi-) durable goods: 1,568; Automotive goods and services: 845; Telecoms and other digital subscriptions: 2,234; Utilities: 656; Housing-related services: 325; Banking and insurance: 524; Transport: 266; Personal services: 205; Recreational services: 640; Other services: 252).

The likelihood of taking action also varied by market sector. Consumers were most likely to have taken action after experiencing detriment relating to 'Removal and storage'; 'Package holidays and tours'; and 'Pet breeders' (action taken in 94% of incidents respectively). Meanwhile, consumers were least likely to have acted on experiences of detriment when it related to 'Personal care products'; 'Stationery, books, magazines and newspapers'; and 'Childcare' (actions taken in 46%, 49% and 50% of incidents respectively).

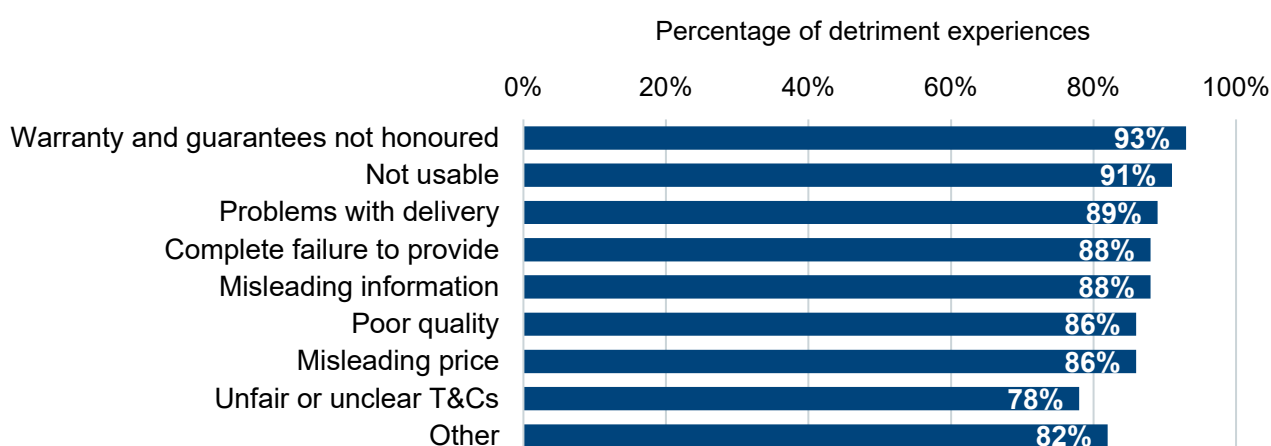
The proportion of incidents where action was taken also differed by the channel through which the product was originally bought (**Figure 19**). Consumers were least likely to have taken action in experiences of detriment which related to a product bought via auto-renewal, in-person from a shop or other outlet, or online from a website where individuals sell to each other. However, they were most likely to have acted after experiencing detriment relating to purchases made over a phone call, in-person from a salesperson or online via social media.

Figure 19 – Proportion of actioned experiences of detriment by purchase channel

Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,404 (In-person from a shop or other outlet: 2,265; In-person from salesperson who visited my home or work: 188; Over a phone call: 1,624; Online from the provider's/retailer's/operator's website: 3,312; Online from a third-party marketplace website or app: 755; Online from a website where private individuals sell to each other, such as eBay or Airbnb: 214; Online through a social media platform: 84; Auto-renewal where the money is automatically taken from your account: 528; Other: 409).

In addition, the probability of taking action also varied for some types of detriment (**Figure 20**). Consumers were more likely to have taken action after experiencing detriment relating to warranties and guarantees not being honoured, the product not being usable and problems with delivery, compared to experiences of detriment where these types of detriment were not faced. The likelihood of taking, or not taking, action after experiencing detriment did not statistically vary for other types of detriment.

Figure 20 – Proportion of actioned experiences of detriment by detriment type

Base: All detriment experiences in the UK in the 12 months to April 2021.

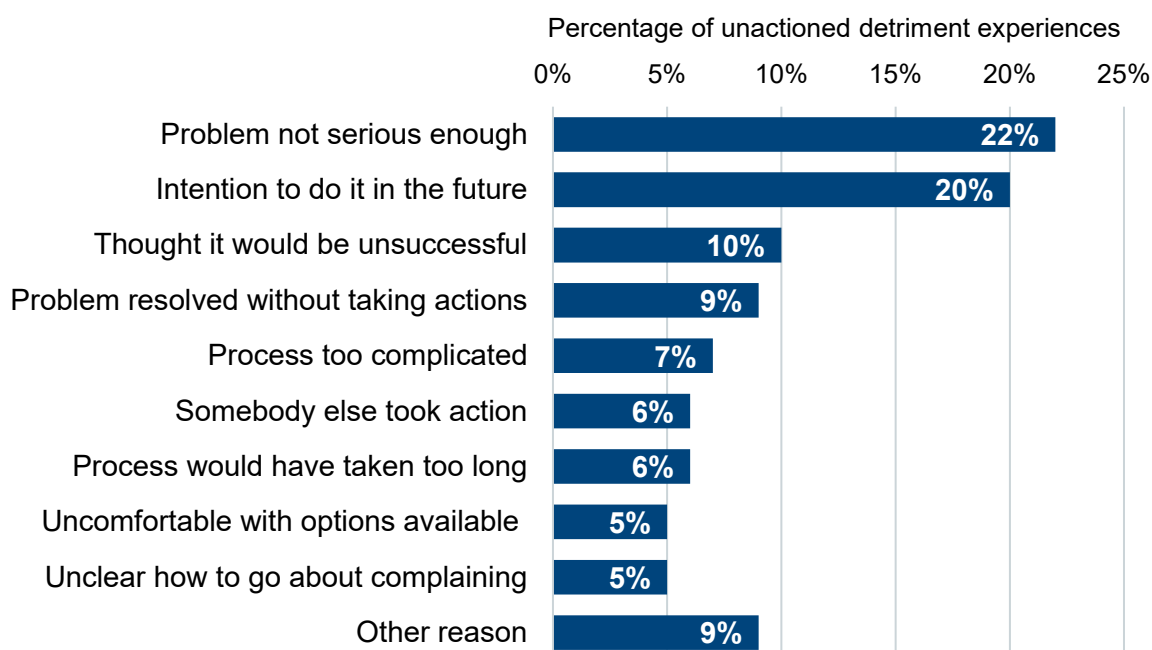
Unweighted: 9,340 (Poor quality: 2,613; Not usable: 1,812; Problems with delivery: 1,451; Complete failure to provide: 1,703; Misleading price: 852; Misleading information: 792; Unfair or unclear T&Cs: 602; Warranty and guarantees not honoured: 291; Other: 2,244).

3.1.2 Unactioned consumer detriment

Consumers may decide not to take any action after experiencing an incidence of detriment for a variety of reasons. The most common reason given for not taking any action after

experiencing detriment was because they felt the problem was not serious enough, alongside saying they intended to do it in the future (**Figure 21**).

Figure 21 – Reasons why consumer decided not to act after experience of detriment



Base: Detriment experiences in the UK in the 12 months to April 2021, where no actions were taken by the consumer.

Unweighted: 1,386.

Two elements emerge from this analysis. Firstly, consumers did not take actions in 18% of their experiences of detriment, but for a large proportion of incidents this was because they had not had the chance yet to do so⁶⁴, because someone else did it, or because the problem was somehow fixed without the consumer needing to request anything. Once we remove these, the net estimate of unactioned consumer detriment falls to 11% of all incidents.

Secondly, it appears that the decision of whether or not to take action was the result of a trade-off between the need for a resolution of detriment experienced and the expenditure of personal time and money. Consumers did not act when the investment of their time, efforts and resources were not worth it (for example, the problem not being serious enough, the expectation it would be unsuccessful, or the process being difficult or too lengthy).

This second point is reflected in the finding that the median value of the product was higher for detriment experiences where the consumer took action: £200 for experiences where action was taken in contrast to £150 for experiences where no action was taken. The difference is particularly marked when looking at the median value of products in incidents that were unactioned because the problem was not serious enough (£35), or because the process would have taken too long (£31).

⁶⁴ The survey also collected data about detriment experiences that were still ongoing.

Table 7 – Median value of the product by reason for not taking action after experiencing detriment

Reason for not taking action	Median value (£)	Unweighted base (N)
Intention to do it in the future	655	115
Process too complicated	325	65
Problem resolved without taking actions	200	190
Thought it would be unsuccessful	145	156
Other reason	141	167
Uncomfortable with options available	106	53
Unclear how to go about complaining	67	41
Problem not serious enough	35	324
Process would have taken too long	31	62
Somebody else took action	*	8

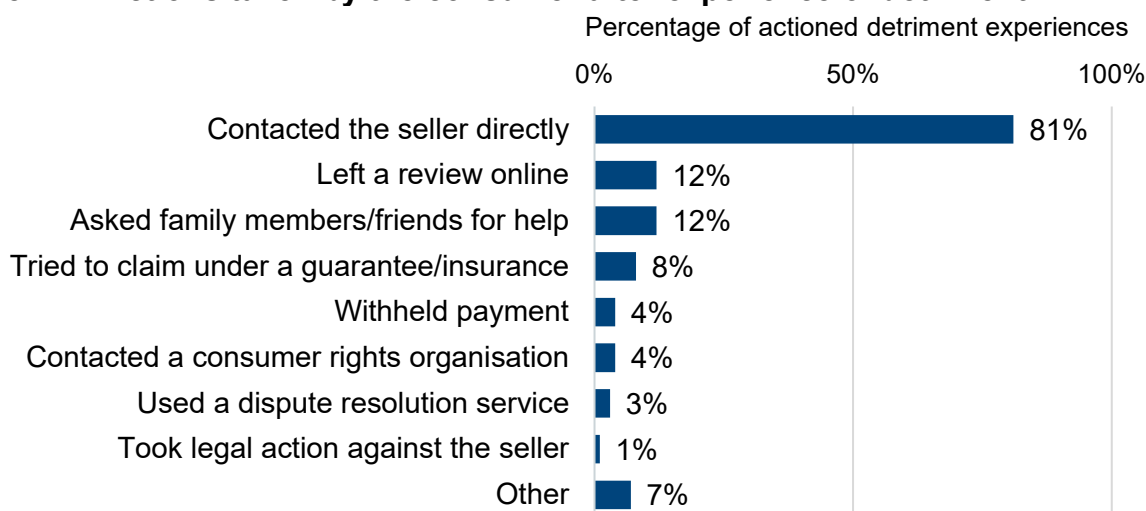
Base: Detriment experiences in the UK in the 12 months to April 2021, where no actions were taken by the consumer.

* Unweighted count too small for population estimates ($n < 30$).

3.1.3 Actions taken when experiencing detriment

If deciding to take action, consumers can decide to take a range of possible routes. **Figure 22** shows that the most common action taken by consumers when experiencing detriment was by far to directly contact the seller, producer or service provider. On the other hand, consumers were least likely to have withheld payment, contacted a consumer rights or advice organisation, used a dispute resolution service or Ombudsman, or taken legal action against the seller, producer or service provider.

These results suggest that consumers generally took actions that were more accessible, whilst tending to avoid more serious or formal actions that would require more effort or otherwise could bring about additional complexity to the detriment resolution.

Figure 22 – Actions taken by the consumer after experience of detriment

Base: Detriment experiences in the UK in the 12 months to April 2021, where actions were taken by the consumer.

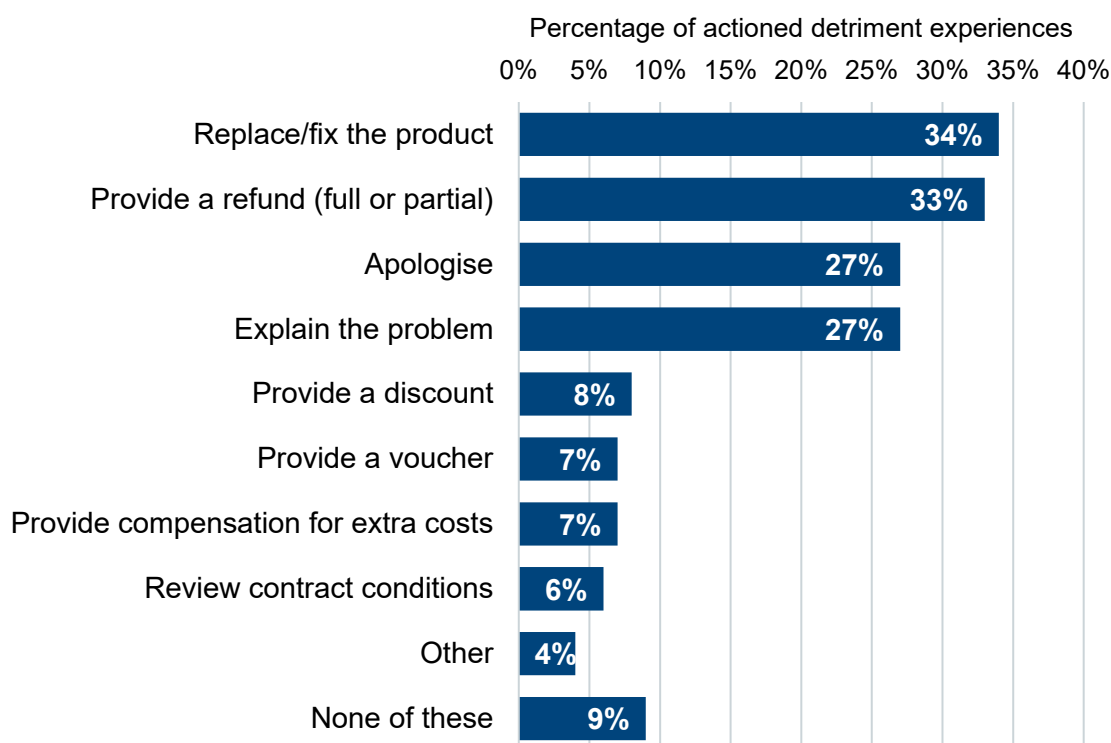
Unweighted: 8,003

3.2 Detriment resolution

3.2.1 What consumers ask and what sellers do

Consumers who decided to take actions to address their experience of detriment were faced with a second choice: what could be done to make things right? Amongst all the actions that consumers could ask the seller, vendor or provider to take, they were most likely to have asked for a replacement or to fix the problem, or otherwise to provide a full or partial refund (**Figure 23**). Consumers were also quite likely to have requested the seller or supplier apologise or explain the problem. However, consumers were least likely to have asked the seller or supplier to provide a voucher or store credit, provide compensation for extra costs or inconvenience incurred, review or change the contract conditions or request something else. These results suggest that consumers preferred actions that would result in an immediate resolution to the problem, rather than other forms of monetary or non-monetary compensations.

Figure 23 – Actions requested by consumers after having experienced detriment



Base: Detriment experiences in the UK in the 12 months to April 2021, where actions were taken by the consumer.

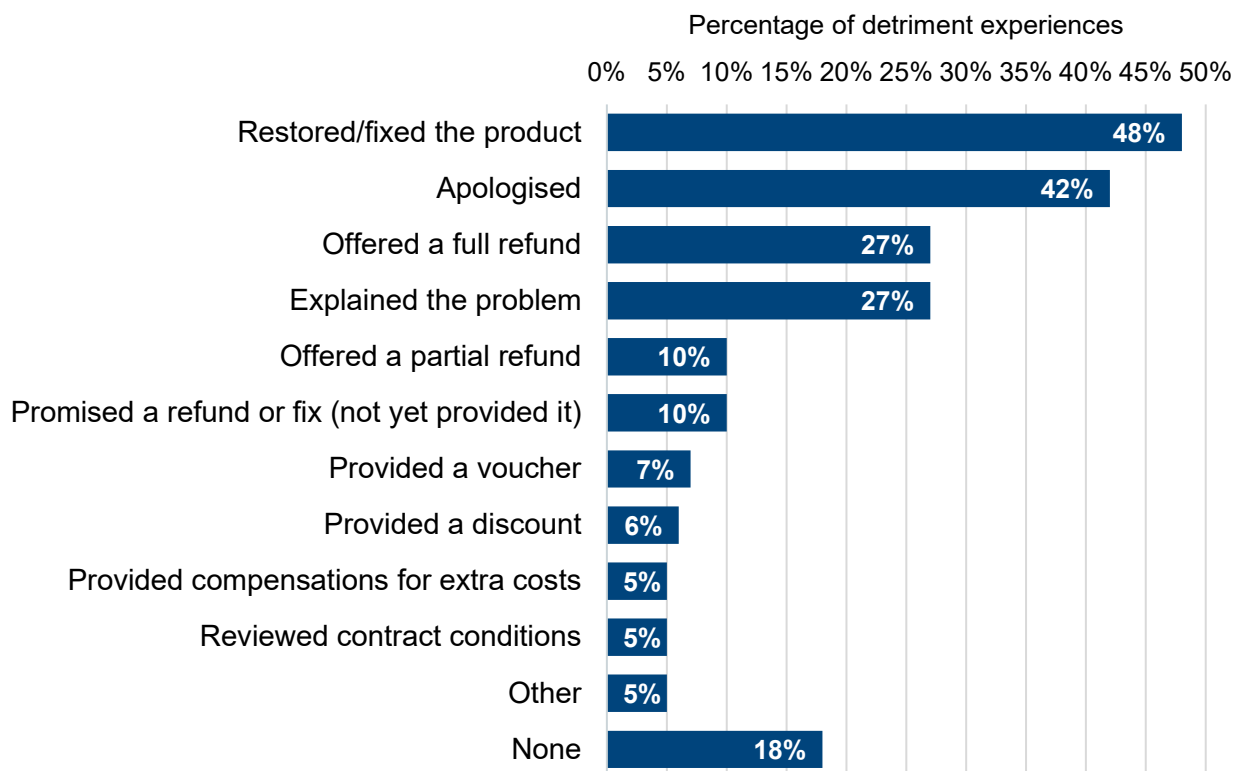
Unweighted: 7,997.

We also asked respondents what action sellers *actually took*. **Figure 24** shows that the most common actions taken by suppliers or sellers were to restore or fix the service or item and apologise for the inconvenience. Sellers and suppliers were also quite likely to offer a full refund or explain the problem – these were also the four most commonly requested actions, although the discrepancy seen between the consumer and the seller estimates indicate that consumers did not always get what they want.

This is the case for incidents of detriment where consumers requested the seller or supplier provide a full or partial refund. Requests for a refund were met by the seller or service provider in 81% of the incidents, while consumers were promised a future refund that had not been

provided by the seller at the time of the survey in eight percent of the incidents. Five percent of the cases of detriment in which the consumers had requested a refund, ended with the consumers receiving nothing from the seller or service provider.

Figure 24 – Actions taken by sellers after detriment experience



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,391.

In 18% of detriment experiences the seller or supplier did not do anything – however, these estimates include instances where consumers did not action their experiences of detriment, so the seller or provider might not have been aware that a consumer was facing detriment and, consequently, did not offer anything to resolve the problem. Indeed, sellers and providers took actions in 88% of the experiences that were actioned by consumers and in 54% of experiences that were not.

Sellers and providers also took actions in 38% of the incidents of detriment that consumers reported without making specific requests and in 93% of the incidents of detriment in which consumers made specific requests.

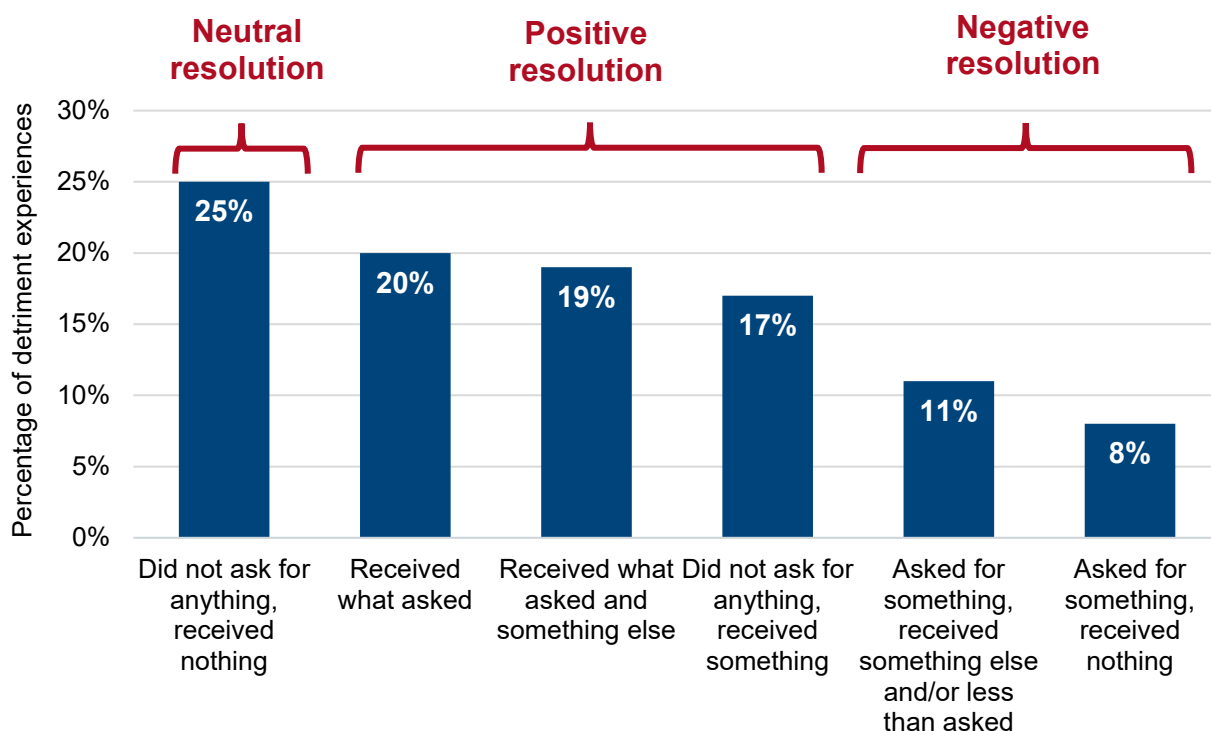
3.2.2 Whether consumers experienced a positive or negative resolution

Most of the actions requested by consumers had a potential monetary value, except for offering an apology or explaining the problem. When focusing on those actions, a little more than half of the experiences of detriment (56%) ended with a positive resolution, with consumers receiving what they asked for or receiving what they asked for and something else or receiving some form of compensation even if this was not requested (**Figure 25**)⁶⁵.

⁶⁵ Further details on how the different sellers' or vendors' actions and consumers' requests were combined in resolution patterns can be found in the appendix (Appendix E).

Nineteen per cent of detriment experiences where the consumer asked the seller to do something ended in a negative resolution where the consumer did not receive what they asked for, and 25% of the experiences resulted in a neutral resolution where consumers did not ask for anything and did not receive anything.

Figure 25 – Consumer’s success in obtaining the resolution wanted for the detriment incident



Base: Detriment experiences in the UK in the 12 months to April 2021, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined “other” actions, or promises to do something in the future.

Unweighted: 8,690.

Note: This figure shows a derived variable computed to compare what the consumers asked the seller or service provider to do and what the seller or service provider did. Actions such as apologies and explanations of the problem, as well as undefined “other” actions and promises to do something in the future, have been excluded from the computation. Detriment incidents that were not considered concluded by the consumer are kept in the analysis.

The following sections focus on how positive, neutral, and negative resolution patterns varied by product elements and detriment features.

3.2.3 Patterns of resolution by market and detriment characteristics

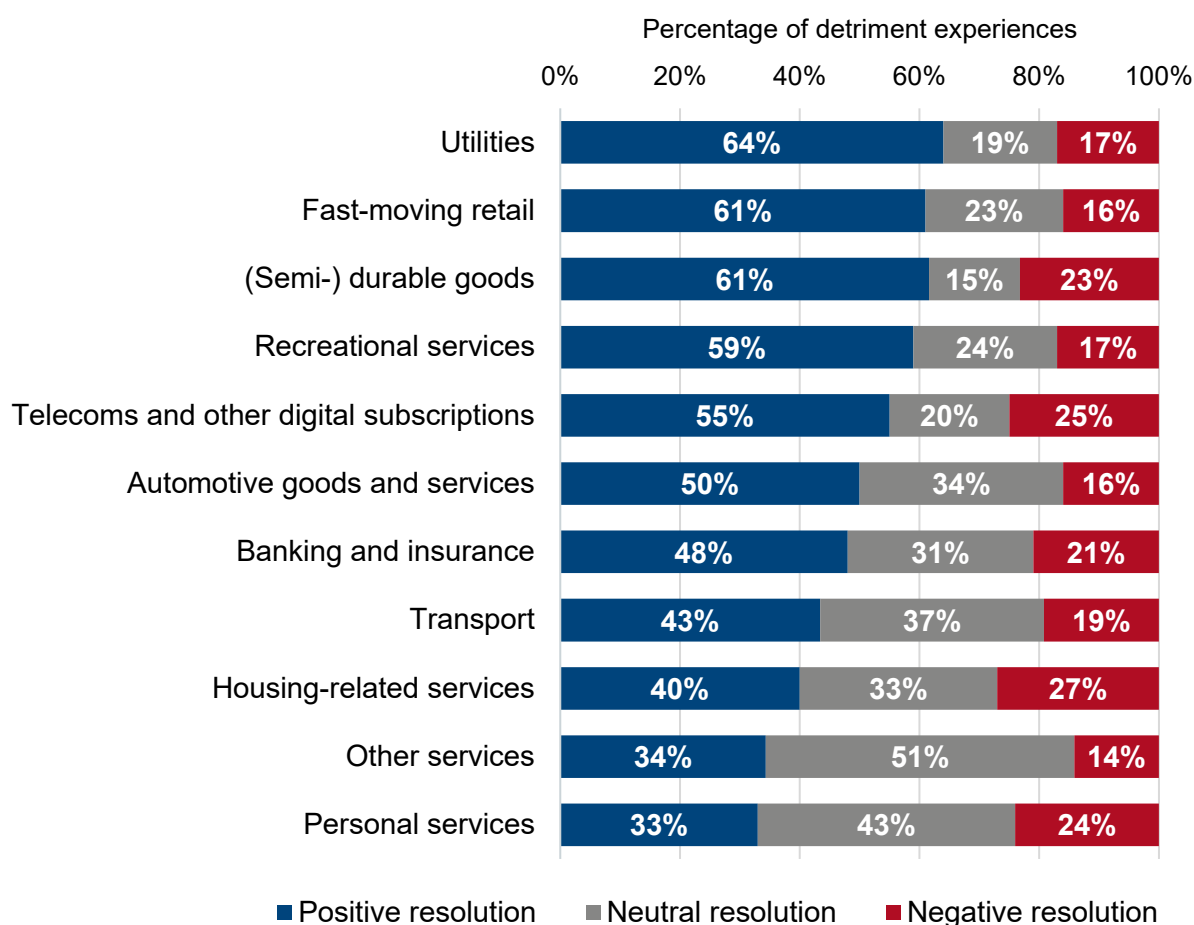
Detriment experiences were more likely to have ended in a positive result where they related to items rather than services (60% compared to 53%). This may reflect the fact that items can be more easily replaced or fixed relative to services.

The probability of incidents ending with a positive resolution also varied by market cluster. Detriment experiences in the ‘Utilities’, ‘Fast-moving retail’, ‘(Semi-) durable goods’ and ‘Recreational services’ market clusters were the most likely to have a positive outcome (**Figure 26**).

Interestingly, the likelihood of getting a negative resolution did not statistically vary between market clusters, suggesting that the lower proportion of positive resolutions seen in some market clusters was due to a higher proportion of neutral resolutions, rather than negative ones.

As expected, when neutral and negative resolutions were combined, statistical variation was seen across market clusters. The clusters most likely to result in a neutral or negative resolution were 'Personal services', 'Other services', 'Housing-related services' and 'Transport' (67%, 66%, 60% and 57% of detriment experiences respectively).

Figure 26 – Resolution by market cluster



Base: Detriment experiences in the UK in the 12 months to April 2021, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined 'other' actions, or promises to do something in the future.

Unweighted: 8,690 (Fast-moving retail: 1,770; (Semi-)durable goods: 1,436; Automotive goods and services: 803; Telecoms and other digital subscriptions: 2,048; Utilities: 573; Housing-related services: 283; Banking and insurance: 493; Transport: 242; Personal services: 183; Recreational services: 580; Other services: 243).

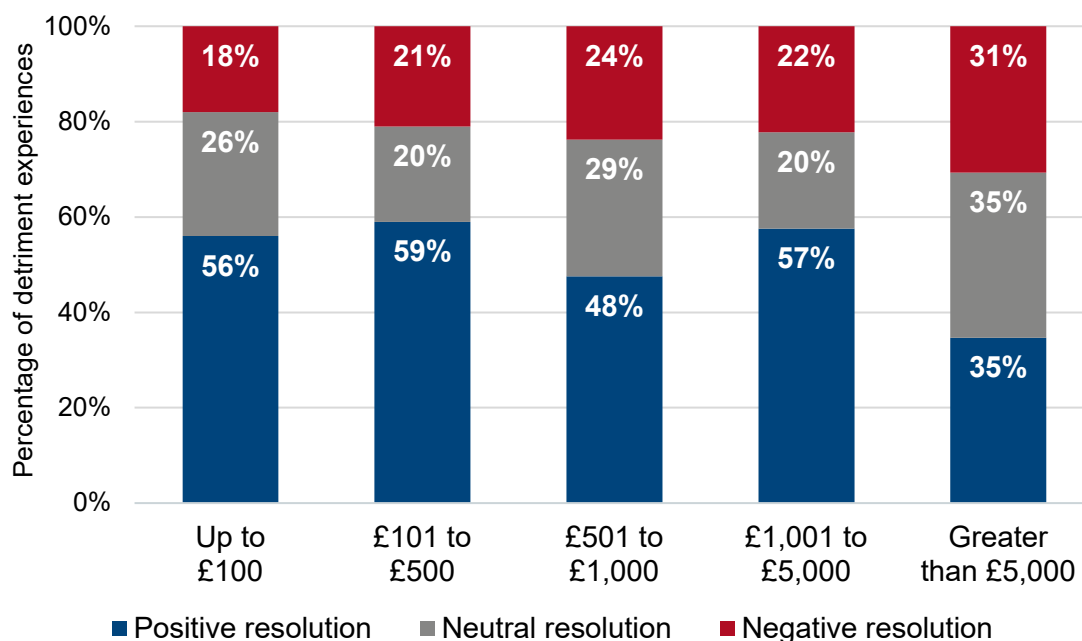
The likelihood of achieving a positive outcome varied by market sector. The sectors most likely to have resulted in a positive resolution were 'Removal and storage', 'Personal care services', and 'Package holidays and tours' (82%⁶⁶, 79% and 75% of detriment experiences respectively).

⁶⁶ This estimate is based on a particularly small number of observations (n < 25).

On the flip side of the coin, the likelihood of a negative resolution also varied by sector. The sectors most likely to result in a negative resolution were 'Medical and dental services', 'Renting services' and 'Internet provision' (38%, 38% and 29% of detriment experiences respectively).

The likelihood of a positive resolution also varied by the value of the product (**Figure 27**). Detriment experiences relating to products of a value below £5,000 were generally more likely to have resulted in a successful resolution, compared to products of greater value. This may be due to lower value products being less of a burden for sellers to replace, fix or provide compensation for. Once below £5,000, the value of the product or service seemingly had little influence on the final resolution outcome of the detriment experience.

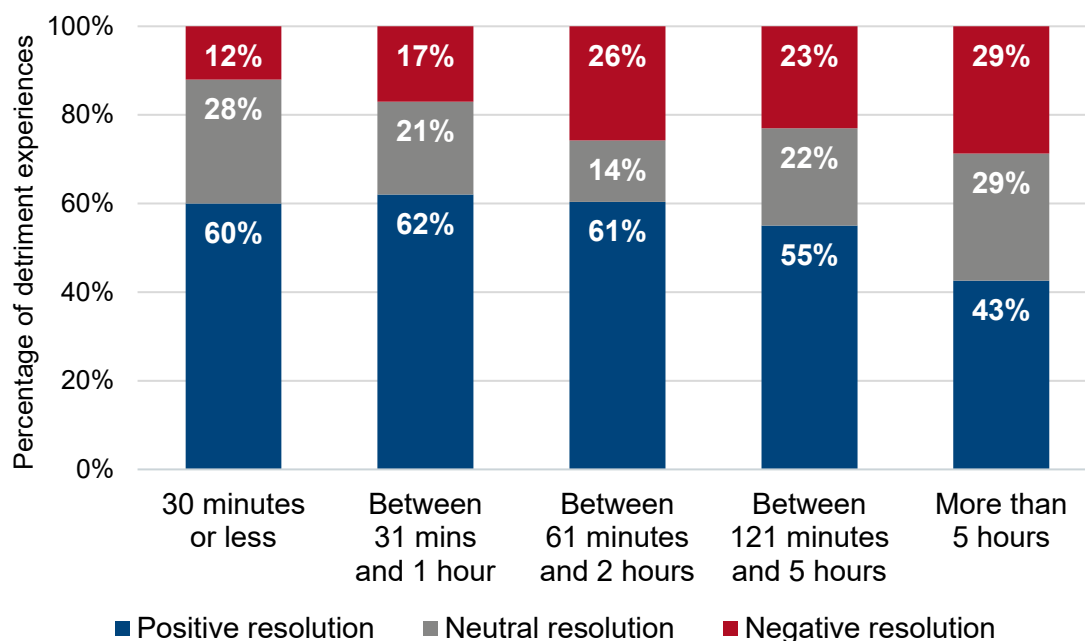
Figure 27 – Resolution by product value



Base: Detriment experiences in the UK in the 12 months to April 2021, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined "other" actions, or promises to do something in the future.

Unweighted: 8,690 (Up to £100: 2,764; £101 to £500: 2,837; £501 to £1,000: 1,220; £1,001 to £5,000: 936; Greater than £5,000: 266).

In addition, the likelihood of the consumer getting what they sought from the seller varied by the time they spent dealing with the problem (**Figure 28**). Experiences where the consumer spent less time dealing with the problem, were more likely to have had a positive resolution.

Figure 28 – Resolution by time spent on problem

Base: Detriment experiences in the UK in the 12 months to April 2021, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined 'other' actions, or promises to do something in the future.

Unweighted: 8,012 (30 minutes or less: 2,386; Between 31 minutes and 1 hour: 1,568; Between 61 minutes and 2 hours: 1,322; Between 121 minutes and 5 hours: 1,524; More than 5 hours: 1,306).

Although perhaps counter-intuitive, one possible explanation for this pattern might be that problems which require more time to deal with are also more likely to be more complex and thus more difficult for the seller to resolve positively. Alternatively, it may be that the association between longer resolution times and fewer positive resolutions can be explained by sellers or providers being less willing to solve the problems and/or consumers asking the seller or provider for more radical monetary actions.

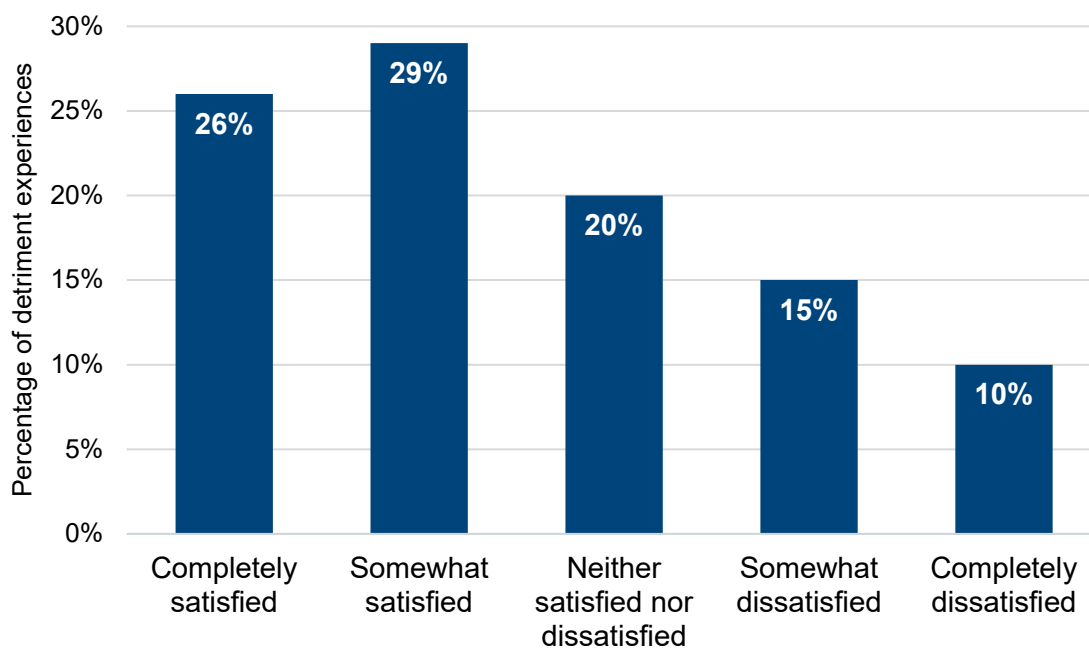
The likelihood of achieving a positive resolution also varied by type of detriment. Experiences relating to poor quality were less likely to have ended up with a positive resolution, compared to detriment experiences where this problem was not reported (51% versus 58% of experiences with other detriment types). The same trend was observed for misleading price (48% of positive resolutions when this detriment type was experienced, 56% when it was not), misleading information (42% ended up with a positive resolution, versus 56% of experiences where this problem was not observed), warranties and guarantees not honoured (40% versus 56%) and other detriment types (50% versus 57%).

Finally, the likelihood of achieving a positive outcome did not vary by the channel of purchase.

3.3 Satisfaction with the detriment resolution

3.3.1 Overall satisfaction

Finally, this section looks at the subjective satisfaction with the outcome, asked in the study for each experience of detriment that consumers considered concluded. Consumers reported being satisfied with the outcome in just over half of concluded detriment experiences (55%) and dissatisfied with the outcome for 25% of experiences (**Figure 29**).

Figure 29 – Satisfaction with the outcome of detriment experiences

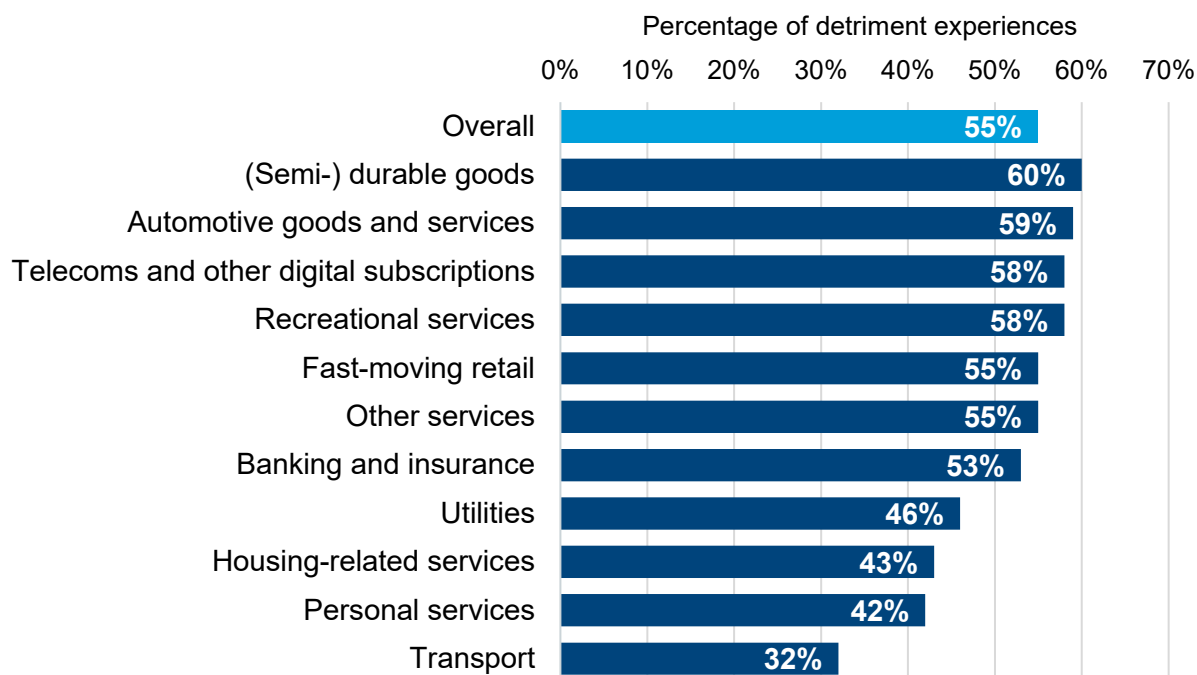
Base: Detriment experiences in the UK in the 12 months to April 2021 considered concluded by the consumer.

Unweighted: 7,671.

3.3.2 Satisfaction with the outcome by market characteristics

The proportion of detriment incidents in which consumers were either completely or somewhat satisfied with the outcome did not vary by whether the incident related to an item or service. However, it did vary by market clusters: consumers reported being satisfied with the outcome of more than half of their experiences of detriment in seven of the market clusters. Consumers reported lower levels of satisfaction in the 'Utilities', 'Housing-related services', 'Personal services' and 'Transport' market clusters (**Figure 30**).

Figure 30 – Proportion of concluded experiences of detriment where the consumers were at least somewhat satisfied with the outcome, by market cluster



Base: Detriment experiences in the UK in the 12 months to April 2021 considered concluded by the consumer. *Unweighted: 7,671 (Fast-moving retail: 1,668; (Semi-) durable goods: 1,287; Automotive goods and services: 752; Telecoms and other digital subscriptions: 1,749; Utilities: 450; Housing-related services: 246; Banking and insurance: 407; Transport: 217; Personal services: 143; Recreational services: 535; Other services: 217).*

The lower proportion of detriment incidents for which consumers were satisfied with the outcome in some market clusters might be partly linked to the COVID-19 outbreak, given the presence of many sectors within those clusters that have faced more severe and unusual disruptions during the pandemic than those seen in other clusters.

This is the case for 'Transport' which includes 'Airline' (where 37% of detriment experiences led to a satisfactory outcome for consumers) and 'Public transport and trains' (28%) and for 'Personal services', which includes sectors such as 'Adult care' (28%), 'Childcare' (35%) and 'Education fees' (39%). Over 70% of the experiences of detriment in those two market clusters ('Transport' and 'Personal services') were considered by consumers to have been fully or partly caused by the COVID-19 pandemic; this was the highest incidence across all the market clusters.

This trend seems to be less marked for 'Telecoms and other digital subscriptions', despite the fact that this market cluster was also particularly impacted by the COVID-19 outbreak, due to the increased pressure on the internet provision infrastructure and related services (even if the analysis carried out in Chapter 5 suggests that consumers did not generally perceive their internet problems as being caused by the pandemic). Just over half (58%) of the detriment incidents in 'Telecoms and other digital subscriptions' resulted in consumers being at least somewhat satisfied; within this cluster, the highest proportion of incidents of detriment with a satisfactory outcome could be found in "Internet provision" (60% of the experiences of detriment).

3.3.3 Satisfaction with the outcome by detriment characteristics

The proportion of incidents in which consumers were satisfied with the outcome did not vary significantly by the value of the product or the purchase channel through which the affected item or service was bought. However, the likelihood of being satisfied with the outcome varied by the type of detriment.

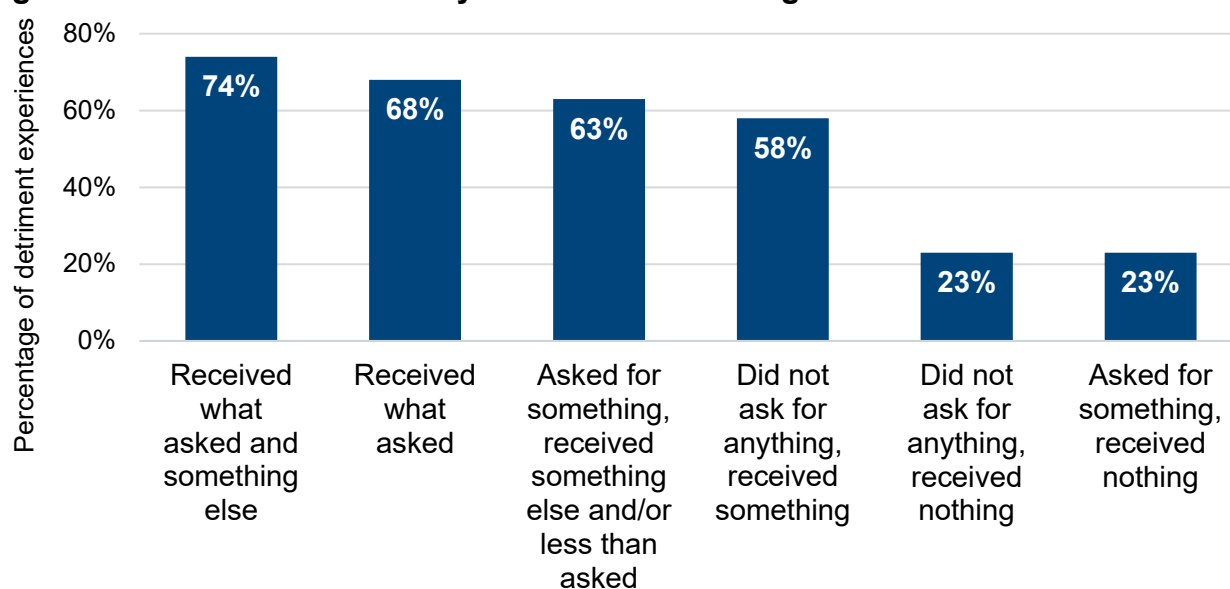
Detriment incidents relating to poor quality or unfair or unclear T&Cs were less likely to have resulted in a satisfactory outcome relative to other types of detriment. Forty-seven per cent of experiences of detriment where consumers reported poor quality being one of the problems concluded with a satisfactory outcome compared to 58% of experiences where poor quality was not one of the elements of detriment. Similarly, 39% of experiences that related to unfair or unclear T&Cs concluded with an outcome that left the consumers satisfied compared to 56% of experiences of detriment where unfair or unclear T&Cs was not listed among the problems.

These may reflect the relatively subjective nature of both these detriment types, making them harder to be satisfactorily resolved. Satisfaction with the outcome did not vary statistically for the other types of detriment.

3.3.4 Satisfaction with the outcome by obtaining the resolution sought

As might be expected, satisfaction with the outcome did vary by how successful the consumer was in obtaining the resolution they wanted. Experiences where consumers received what they asked for were most likely to end in consumers being satisfied, followed by experiences where the consumer received something. Meanwhile, experiences where the consumer did not receive anything were much less likely to have resulted in the consumer being satisfied with the resolution, irrespective of whether or not the consumer had asked for anything.

Figure 31 – Whether satisfied by success in obtaining what was wanted



Base: Detriment experiences in the UK in the 12 months to April 2021 considered concluded by the consumer. Unweighted: 7,671 (Did not ask for anything, and received nothing: 1,353; Did not ask for anything, but received something: 1,513; Asked for something, but received nothing: 364; Asked for something, but received something else and/or less than asked: 729; Received what asked: 1,827; Received what asked and something else: 1,598).

4 Identifying consumers at risk of detriment

This chapter addresses Research Question 3: *Who are the consumers most vulnerable to detriment?*

The previous two chapters discussed how the likelihood of detriment, and its severity, differ across products with different features, such as the sector, the market cluster, or how the product was purchased. This chapter shifts the focus from the incidents of detriment to the characteristics of consumers, looking at which demographic and socio-economic characteristics are associated with higher vulnerability to detriment across four measures:

- **Risk of experiencing detriment.** Which groups were more likely to have experienced detriment in the 12 months to April 2021?
- **Negative consequences of detriment.** Which groups were more likely to have experienced the most negative consequences of detriment in terms of monetised detriment and impact on wellbeing?
- **Not taking actions in response to detriment.** Which groups experienced detriment but did not take any actions to solve the problem? And how do the reasons given for not taking any actions vary between different groups?
- **Unsatisfactory resolutions.** Which groups were less likely to have obtained a satisfactory resolution to their detriment experience?

Whilst there was no evidence that consumer characteristics were associated with unsatisfactory resolutions [\[Section 3.4\]](#), findings suggest that some subgroups were more likely to have experienced worse outcomes in the other three forms of vulnerability.

In particular, consumers aged 18-39 and those finding it difficult financially were more likely to:

- have experienced detriment in the 12 months to April 2021 [\[Section 3.1\]](#);
- have reported experiencing higher levels of negative monetised detriment and negative wellbeing consequences [\[Section 3.2\]](#);
- have not taken actions to address detriment because the process would have taken too long or because they were not sure who to contact or how to complain [\[Section 3.3\]](#).

Variation of experiences was found also between other groups of the population, but the patterns were less consistent and changed between different types of vulnerability.

4.1 Risk of experiencing detriment

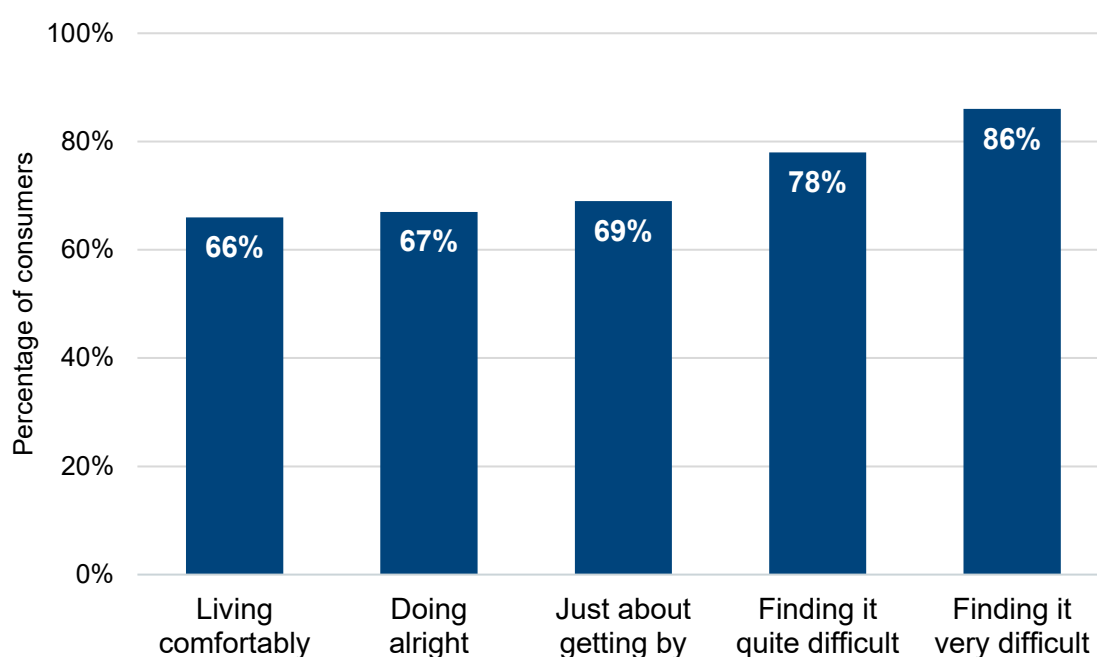
As discussed in [Section 1.1.1](#), 69% of consumers in the UK suffered detriment at least once in the 12 months preceding April 2021. This section explores in detail how the incidence of detriment varies across a range of socio-economic and demographic characteristics of UK consumers.

4.1.1 Overview of consumers experiencing detriment

The likelihood of having experienced detriment in the 12 months covered by the study varied by socio-economic status; statistical differences were found by equivalised household income, self-assessed financial condition and household composition.

Consumers with higher equivalised monthly household incomes⁶⁷ were more likely to have encountered detriment (73% of those with equivalised monthly household incomes of more than £2,500, decreasing to 66% of those with incomes of £1000 or less). However, consumers finding it more difficult to manage financially were more likely to have experienced detriment (86% of those finding it very difficult to manage financially and 78% of those finding it quite difficult compared to 66% of those living comfortably)⁶⁸ (**Figure 32**).

Figure 32 – Proportion of consumers who have experienced detriment by their self-assessed financial condition



Base: UK consumers aged 18+.

Unweighted: 6,520 (Living comfortably: 1,841; Doing alright: 2,756; Just about getting by: 1,398; Finding it quite difficult: 336; Finding it very difficult: 178).

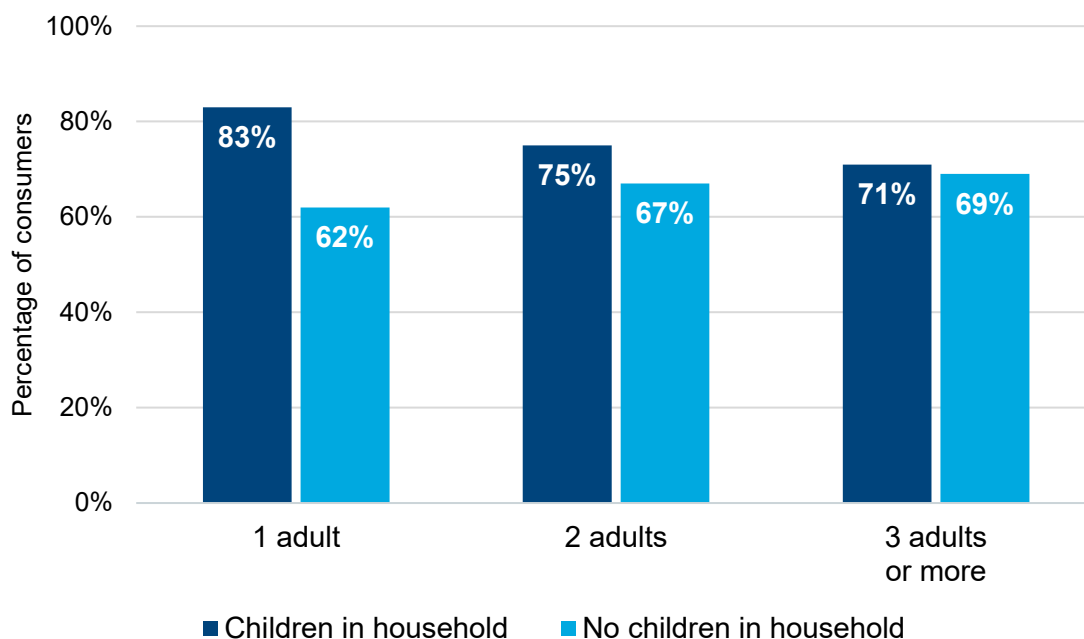
Households with children were more likely to have experienced detriment compared to households without children (**Figure 33**), with lone parent households the most likely to have encountered detriment⁶⁹. Having children in the household did not seem to be associated with a higher incidence of detriment in households with three or more adults.

⁶⁷ Equivalised income is a measure of income that accounts for the number of people in the household.

⁶⁸ When comparing the trends of equivalised household income and self-reported financial condition, it is important to remember that the first represents a nominal value and does not account for a series of factors that might impact financial wellbeing (such as debt, savings or specific needs); the respondent might consider those factors when reporting how well they are doing financially.

⁶⁹ This result may reflect the fact that those in lone-parent households were more likely to be finding it difficult to manage financially (17% of this group were finding it quite difficult and 9% finding it very difficult, compared to 8% and 7% of households with 2 adults and children respectively).

Figure 33 – Proportion of consumers who have experienced detriment by household composition

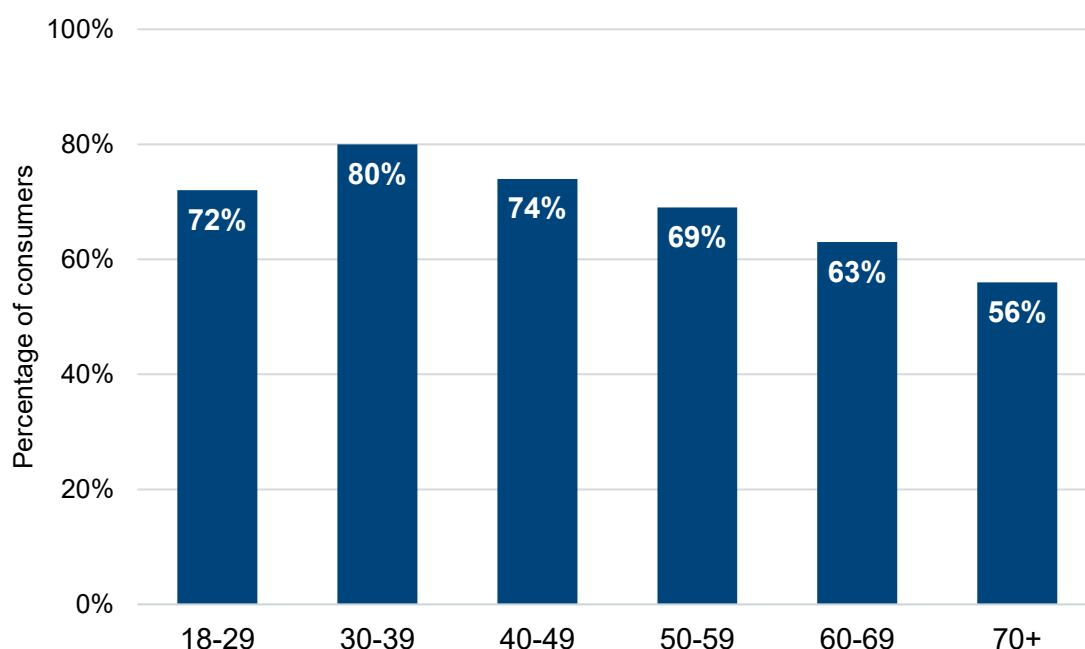


Base: UK consumers aged 18+.

Unweighted: 6,520 (Single person household: 1,452; Lone parent: 250; 2 adults no children: 2,527; 2 adults with children: 1,281; 3+ adults no children: 650; 3+ adults with children: 325).

Looking at demographics, differences were seen across age and ethnic groups. These differences were also reflected in other characteristics that are associated with age (such as frequency of internet use, level of education achieved, or economic activity) and ethnicity (whether living in an urban or rural area). There was no variation in the experience of detriment by gender.

Younger consumers were more likely to have experienced detriment (**Figure 34**), peaking for consumers aged 30 to 39 and then decreasing with age. The relatively lower likelihood of having experienced detriment for consumers in later life is reflected in the analysis of detriment by economic activity. Retired consumers were less likely to have experienced detriment (59%) relative to those in paid work or unemployed consumers (74% in both groups).

Figure 34 – Proportion of consumers who have experienced detriment by age group

Base: UK consumers aged 18+.

Unweighted: 6,520 (18-29: 474; 30-39: 899; 40-49: 1,140; 50-59: 1,288; 60-69: 1,335; 70+: 1,377).

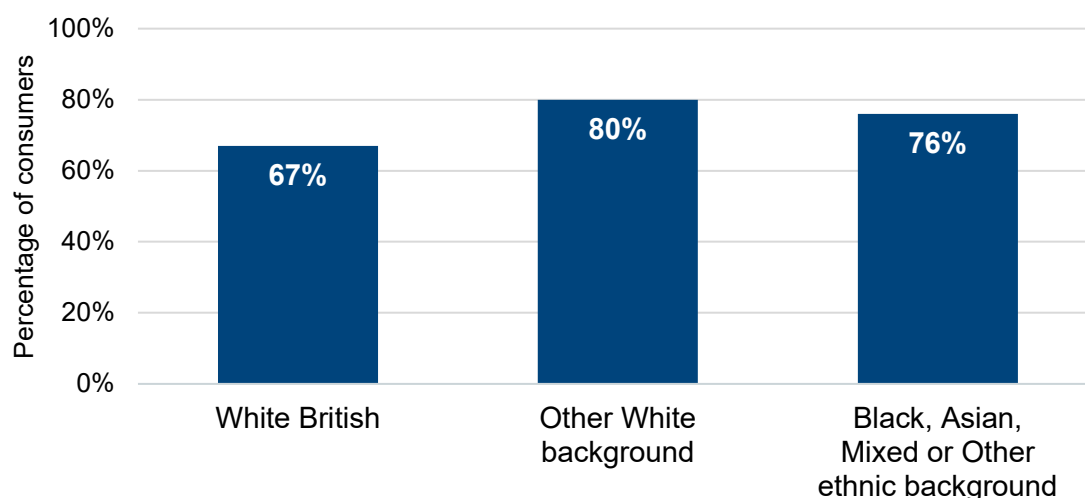
A greater likelihood of having experienced detriment was also seen for higher levels of formal education. 76% of those with a degree had experienced detriment, compared to 71% of those with A-levels and 66% of those with qualifications below A-levels. The least likely to have faced detriment were those without any qualification (56%) and those with other qualifications (55%).

Higher levels of education are correlated with more frequent use of the internet⁷⁰. Indeed, increased frequency of internet use was also associated with a greater likelihood of having experienced detriment (74% of those who access the internet several times a day, compared to 61% of consumers who access the internet daily and 50% of those who do so weekly or less).

There was significant variation in the likelihood of having experienced detriment by ethnic group, with White consumers from any background less likely to have experienced detriment than consumers in other ethnic groups (68% compared to 76%). However, the proportion of consumers experiencing detriment differed amongst White consumers with 67% of White British consumers⁷¹ reporting experiencing detriment in the 12 months covered by the study compared to 80% of consumers from any other White background.

⁷⁰ 80% of people with a degree or above reported using the internet several times a day. This proportion decreases with education, reaching 39% amongst those without qualifications.

⁷¹ The White British group presented in this report includes respondents who have self-identified as White English, White Scottish, White Welsh, White Northern Irish as well as White British.

Figure 35 – Proportion of consumers who have experienced detriment by ethnic background

Base: UK consumers aged 18+.

Unweighted: 6,520 (White British: 5,529; Other white background: 504; Black, Asian, Mixed or Other ethnic background: 401).

As people belonging to Black, Asian, other White, Mixed or other ethnic groups are more likely than White British people to live in urban areas⁷², it is not surprising there is an association between likelihood of detriment and level of urbanisation; consumers living in urban areas were more likely to have experienced detriment than those in rural areas (70% compared to 65%).

4.1.2 Economic characteristics in the experience of detriment

The previous section shows that the likelihood of experiencing detriment in the 12 months to April 2021 varied by consumers' socio-economic and demographic characteristics. However, the likelihood of experiencing detriment is likely to be primarily influenced by the type of consumer activity (quality and quantity of products consumed, as well as the amount of money consumers have to spend on purchases). Hence, the higher incidence of detriment observed in some subgroups of the population might be the consequence of consumer activity, in turn a result of their socio-economic or demographic characteristics.

In order to explore this further, a model of UK consumers was created using a binary logistic regression which enables us to see how the probability of experiencing detriment changes by key characteristics, while controlling for other factors.

The first model measures patterns of consumer activity, and the following four models look at different combinations of socio-economic and demographic characteristics. These four models explore how the association between the characteristic of interest and the likelihood of having experienced detriment change after controlling for consumer activity. The full output for these models, as well as the output of a model including all the socio-economic and demographic characteristics used in this analysis, is included in the Appendix D.

⁷² According to the 2011 census of England and Wales, 79% of the White ethnic groups live in urban areas, compared to 92% Mixed, 97% Asian or Other and 98% Black [Office for National Statistics. (2018). *Regional ethnic diversity*. <https://www.ethnicity-facts-figures.service.gov.uk/uk-population-by-ethnicity/national-and-regional-populations/regional-ethnic-diversity/latest>]



Interpreting the models – a brief guide

The likelihood of experiencing detriment (dependent variable) was further investigated in this report using a binary logistic regression (also known as binary logit).

The experience of detriment is a dichotomous (binary) event; while some consumers have experienced it, some others have not. Binary logistic regression converts the binary dependent variable (detriment experienced/detriment not experienced) in a probability and allows exploration on how different socio-economic characteristics and attitudes (independent variables) change the probability of experiencing the outcome of interest (experience of detriment), and how their relationship with the outcome of interest changes when other variables are taken into account.

The probability can assume two forms: logarithmic and odds. This report presents the regression coefficients in the form of odds and occasionally discusses probabilities modelled in a 0 to 1 form (where 0 means that the probability of experiencing detriment is 0% and 1 indicating a probability of 100%).

The regression coefficients should be interpreted in relation to the reference category for each variable. For example, looking at the coefficients for financial condition in **Table 8**, consumers who find their financial condition difficult are 3.7 times more likely to have experienced detriment, compared to those who live comfortably (living comfortably is the reference category), other things included in the model remaining equal (i.e. the same number of sectors where consumed products, the same household income group and irrespective of whether the consumer compares prices before making the purchase).

If the coefficient is greater than 1 the likelihood of experiencing detriment increases for that category in comparison to the reference category; if it is smaller than 1, consumers in that group have a lower probability of experiencing detriment compared to the reference category.

The analysis identified groups of independent variables that are generally correlated, and a binary logistic regression allowed checking of how strong their association with the likelihood of experiencing detriment is when controlling for the effect on each other (how strongly ethnicity influences the likelihood of experiencing detriment when the effect of age is taken into account). After creating models with these groups of independent variables, consumer activity variables were added to each model; this allowed checking as to whether the effects on the likelihood of experiencing detriment seen in some socio-economic characteristics are reduced once the differences in how consumers behave and for varying levels of disposable income are controlled for.

An important measure presented in the tables is the McFadden's pseudo R-squared. This parameter can be used to interpret which models are better at predicting the likelihood of experiencing detriment (the higher the value, the better the model).

Table 9 shows that the model using only age and education to explore the likelihood of experiencing detriment has a R-squared of 0.03; this parameter increases to 0.12 once we add consumer activity variable. It can therefore be assumed that a model with consumer activity, age and education variables is better at explaining the likelihood of experiencing detriment than a model with age and education variables only.

Consumer activity and economic characteristics in the experience of detriment

The first model (**Table 8**) includes four variables that were likely to influence the quality and quantity of products people could consume, the amount of money they could spend, as well as the attitudes they had when making a purchase:

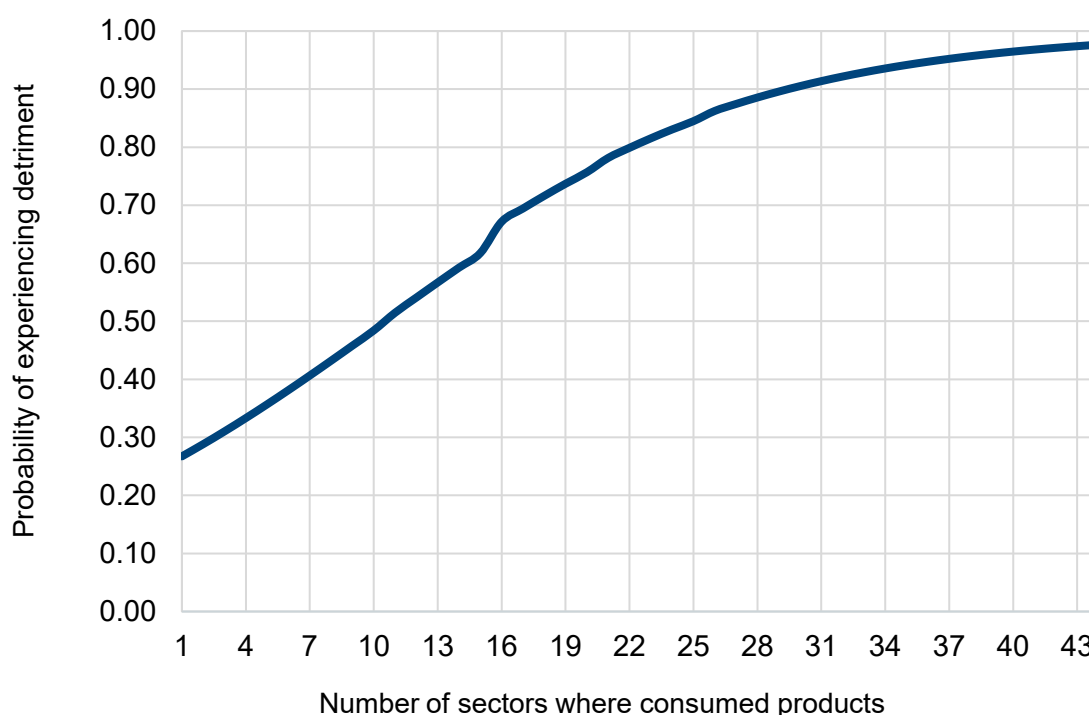
- Number of sectors in which the respondent has purchased or used a product in the last 12 months.
- Monthly household income.
- Self-assessed financial condition.
- Whether or not the consumer compares prices before making a purchase⁷³.

The model with consumer activity variables suggests that, when keeping the other variables consistent, the number of sectors where the consumer made a purchase or used a product was strongly associated with the likelihood of having experienced detriment.

Indeed, a person living in a household with an income between £1,411 and £2,560 pm, doing alright financially, and who reported doing due diligence before making a purchase, had a predicted probability of experiencing detriment in the 12 months to April 2021 that ranged from 0.27 if they had consumed products in a single sector, to 0.98 if they had consumed products in all of the 44 sectors listed in the study⁷⁴ (**Figure 36**).

Figure 36 – Probability of experiencing detriment (0 = no detriment, 1 = detriment) by number of sectors in which products were consumed

Reference group: household income between £1,411 and £2,560, financially doing alright, consumer who makes price comparisons



Base: UK consumers aged 18+.
Unweighted: 6,246.

One possible explanation for this trend, isolated from the effect of income, might be the fact that the higher the number of sectors, the higher the likelihood the consumer is moving away

⁷³ Consumers considered to compare prices before making a purchase are those who strongly agreed or agreed with the statement “before I buy something, I always compare the price and quality of similar items or services”.

⁷⁴ Probabilities have a value included between 0 and 1, with 0 indicating that detriment does not happen and 1 that it always happens.

from their comfort zone of well-known products and trusted providers that are part of the regular consumers' habits, increasing the likelihood of experiencing detriment at least once.

While household income does not seem to have a statistically significant effect on the likelihood of experiencing detriment when controlling for the other predictors of the model, consumers who were finding it difficult financially were still more likely to have experienced detriment in the 12 months preceding April 2021. When keeping all the other elements of the model equal, consumers finding it difficult financially were 3.7 times more likely to have experienced detriment than those who were living comfortably. The likelihood decreases as the financial situation improves, with consumers who were getting by being 1.6 times more likely to have experienced detriment than those living comfortably, whilst there was no statistically significant difference between those who were living comfortably and those who were doing alright.

Several elements might explain why consumers in a more difficult financial situation had a higher risk of experiencing detriment. One of the possible explanations could be in the compromises they make on their consumer activities; having a limited disposable income could force consumers to consume products of lower quality or with poorer standards, compared to the products that those who are living more comfortably can afford. We would recommend additional research to shed light on this element.

People who reported always comparing price and quality of products before proceeding with a purchase, were 1.5 times more likely to have faced detriment at least once, compared to consumers who reported not doing it.

Table 8 – Model with consumer activity variables

Predictors	Odds ratio
(Intercept)	0.2*
Sectors where consumed products (numeric)	
Number of sectors	1.1*
Sectors where consumed products (category)	
10 or less (reference category)	-
11-15	1.0
16-20	1.2
21-25	1.2
26 or more	1.2
Household income	
£1,410 pm or less	-
£1,411 - 2,560 pm	1.1
£2,561 - 4,350 pm	1.2
£4,351 or more pm	1.3
Financial condition	
Living comfortably	-
Doing alright	1.2
Just about getting by*	1.6*
Finding it difficult*	3.7*
Whether or not the consumer compares prices before making a purchase	
Does not make price comparisons	-
Makes price comparisons	1.5*
Unweighted N	6,246

Base: UK consumers aged 18+.

* Statistically significant ($p < 0.05$).

Age and education in the experience of detriment

The second model aimed to understand how the relationship between age and level of education and consumer detriment varied when controlling for consumer activity. Age and education were added together in the model because they are strongly associated, with the level of formal education attained varying across generations.

Models including age and level of education confirmed the findings of the descriptive analysis, with younger and more educated consumers being more likely to have experienced detriment. The association of age and education with the likelihood of experiencing detriment was slightly weakened when consumer activity was added to the model, suggesting that differences by age and education on the probability of having faced detriment were partly associated with, but not fully explained by, differences in consumer activity (**Table 9**).

Table 9 – Comparison of the models with age and education variables vs age, education and consumer activity		
Predictors	Models	
	Age and education only	Age and education controlling for consumer activity
Odds ratio		
(Intercept)	1.1	0.1*
Age groups		
70 and above (reference category)	-	-
60-69	1.3*	1.1
50-59	1.7*	1.3
40-49	2.0*	1.5*
30-39	2.9*	2.1*
18-29	1.9*	2.1*
Level of education		
Below university degree (reference category)	-	-
University degree or above	1.6*	1.4*
Unweighted N	6,504	6,241
McFadden's pseudo R-squared	0.03	0.12

Base: UK consumers aged 18+.

* Statistically significant ($p < 0.05$).

When keeping education and consumer activity constant, the likelihood of experiencing detriment decreased as age increased. Consumers below the age of 40 were 2.1 times more likely to have experienced detriment than consumers aged 70 or above. Those in their 40s were 1.5 times more likely than consumers aged 70 or above to have experienced detriment, while there were no statistically significant differences in the likelihood of having experienced detriment between consumers aged 50 to 69 and consumers aged 70 or above.

The impact of having a degree on the likelihood of having faced detriment was smaller. Consumers who held a university degree were 1.4 times more likely than consumers with lower levels of formal education to have experienced detriment at least once.

There are many possible explanations for the variation in the likelihood of experiencing detriment between age groups. It might be explained by older consumers having more experience when purchasing products, having more conservative purchasing behaviours, or consuming different types of products. Differences in the types of products purchased might also be a possible

explanation for differences seen between consumers who have a level of education equal or above university degree and those who don't.

Differences between the UK countries in the experience of detriment

The third model looked at the differences in the likelihood of having experienced detriment for consumers living in the four countries that form the United Kingdom and for consumers living in urban or rural areas, when controlling for consumer activity (initial model presented in **Table 8**, without age and education variables). Differences between the four UK countries are discussed in more detail in the next chapter (Chapter 4).

The variation in the likelihood of experiencing detriment between different geographies does not change significantly when consumer activity predictors are added to the model, suggesting that levels of consumer activities are relatively uniform across people living in urban or rural areas and in the four UK Countries. As with the bi-variate analysis, the model suggests that when consumer activity and the UK country of residence are controlled for, people living in rural areas were 1.3 times⁷⁵ less likely to have experienced detriment than people living in urban areas.

Looking at the likelihood of experiencing detriment across the different countries, when the other elements in the model were kept equal, the likelihood of experiencing detriment did not differ for people living in England or in Scotland. However, Welsh consumers were 1.3 times⁷⁶ less likely to have experienced detriment than English consumers. Consumers from Northern Ireland were also less likely to have experienced detriment compared to people living in England, by a factor of 1.7⁷⁷.

Table 10 – Comparisons of the models with geographical variables vs geographical variables and consumer activity		
Predictors	Models	
	Geographical variables only	Geographical variables controlling for consumer activity
Odds ratio		
(Intercept)	2.4*	0.2*
Urban/Rural areas		
Urban area (reference category)	-	-
Rural area	0.8*	0.8*
UK Country		
England (reference category)	-	-
Scotland	1.1	1.4
Wales	0.7*	0.8*
Northern Ireland	0.6*	0.6*
Unweighted N	6,520	6,246
McFadden's pseudo R-squared	0.00	0.10

Base: UK consumers aged 18+.

* Statistically significant ($p < 0.05$).

⁷⁵ This is obtained by dividing 1 by the coefficient for rural consumers (0.8).

⁷⁶ This is obtained dividing 1 by the coefficient for Welsh consumers (0.8).

⁷⁷ This is obtained dividing 1 by the coefficient for Northern Irish consumers (0.6).

The role of ethnicity in the experience of detriment

The model looking at the association between ethnic identity and the likelihood of having experienced detriment (**Table 11**) was built with the addition of two control variables which are associated with both ethnicity and the likelihood of experiencing detriment:

- **Age.** People who identify themselves as White are significantly older than people from other ethnic backgrounds⁷⁸ and older consumers are also less vulnerable to detriment.
- **Whether the consumer lived in an urban or rural area.** People identifying as ethnic minorities in the UK are concentrated in urban centres⁷⁹ where the proportion of people experiencing detriment is higher.

The results of the model suggest that consumers from other ethnic groups are still more likely to have experienced detriment when controlling for these factors. Consumers from Black, Asian, Mixed, or other ethnic groups, as well as consumers from 'other' White backgrounds, were 1.6 times more likely to have experienced detriment compared to White British people.

Table 11 – Comparison of the models with ethnicity, age and urban/rural variables vs ethnicity, age, urban/rural and consumer activity		
Predictors	Models	
	Ethnicity, age and Urban/Rural only	Ethnicity, age and Urban/Rural controlling for consumer activity
Odds ratio		
(Intercept)	1.3*	0.1*
Age groups		
70 and above (reference category)	-	-
60-69	1.3*	1.1
50-59	1.7*	1.2
40-49	2.1*	1.5*
30-39	3.0*	1.9*
18-29	1.9*	2.0*
Urban/Rural areas		
Urban area (reference category)	-	-
Rural area	0.9	0.8*
Ethnic groups		
White British (reference category)	-	-
Any other White background	1.6*	1.6*
Black, Asian, Mixed or other ethnic groups	1.3	1.6*
Unweighted N	6,428	6,168
McFadden's pseudo R-squared	0.04	0.13

Base: UK consumers aged 18+.

* Statistically significant ($p < 0.5$).

⁷⁸ The 2011 census indicates that the median age of White people in England and Wales was 41, while it was 30 for Black and Other, 29 for Asian and 18 for Mixed ethnic groups [Office for National Statistics. (2018). *Age groups*. <https://www.ethnicity-facts-figures.service.gov.uk/uk-population-by-ethnicity/demographics/age-groups/latest>].

⁷⁹ According to the 2011 census of England and Wales, 79% of the White ethnic groups live in urban areas, compared to 92% Mixed, 97% Asian or Other and 98% Black [Office for National Statistics. (2018). *Regional ethnic diversity*. <https://www.ethnicity-facts-figures.service.gov.uk/uk-population-by-ethnicity/national-and-regional-populations/regional-ethnic-diversity/latest>].

Further research is needed to understand the higher likelihood of consumers in ethnic minority groups experiencing detriment. One possible explanation is the language barrier that people from ethnic minority groups might face when consuming a product which could lead to difficulties in accessing a service or selecting an item. Another aspect that could influence the risk of detriment is whether the consumer was born in the UK or not, as it may be associated with a weaker knowledge of the consumer protection system and of the different markets for items and services, creating a condition of vulnerability. There is a large amount of heterogeneity within ethnic minority groups, and different populations may have different experiences.

Internet use and experience of detriment

The association between use of the internet and the likelihood of having experienced detriment was modelled controlling for variables that are associated both with higher internet use and likelihood of experiencing detriment: the age of the consumer and their educational attainment.

The analysis suggests that the differences in the likelihood of experiencing detriment by frequency of internet use is largely explained by patterns of consumer activity. When consumer activity, age and level of education were controlled for in the model, those using the internet more frequently were not significantly more or less likely than people accessing the internet less frequently to have experienced detriment.

Table 12 – Comparison of the models with internet use, age and education variables vs internet use, age, education and consumer activity		
Predictors	Models	
	Internet, age and Education only	Internet, age and Education controlling for consumer activity
Odds ratio		
(Intercept)	0.8	0.1*
Age groups		
70 and above (reference category)	-	-
60-69	1.2	1.0
50-59	1.5*	1.2
40-49	1.7*	1.4*
30-39	2.3*	1.9*
18-29	1.4*	1.8*
Level of education		
Below university degree (reference category)	-	-
University degree or above	1.5*	1.3*
Frequency of internet use		
Weekly or less (reference category)	-	-
Daily	1.4	1.1
Several times a day	2.0*	1.4
Unweighted N	6,503	6,240
McFadden's pseudo R-squared	0.04	0.12

Base: UK consumers aged 18+.

* Statistically significant ($p < 0.5$).

4.2 Facing the most negative consequences of detriment

This section focuses on the outcomes of detriment and examines the profile of those who experienced the most negative outcomes, including: the total value of the monetised detriment;

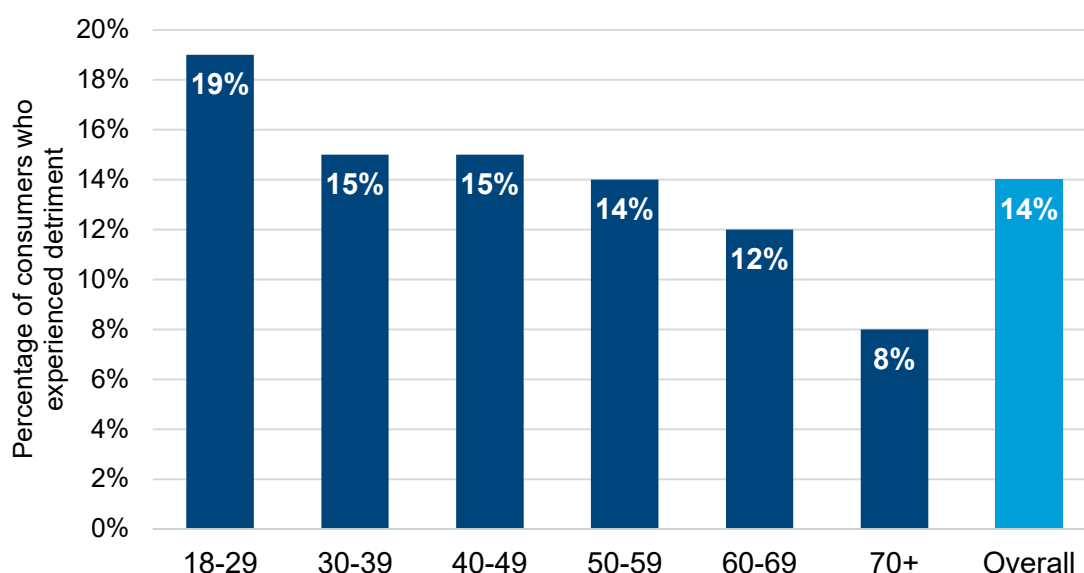
the impact on household finances, physical and mental health; and the likelihood of having experienced negative emotional consequences.

4.2.1 Experience of the largest value of monetised detriment

Fourteen per cent of consumers in the UK who experienced detriment in the 12 months to April 2021 faced a total net monetised detriment value of £1,500 or more (this is the sum of the net monetised detriment in all the experiences of detriment consumers had in the 12 months covered by the study).

This figure varied between age groups, with younger consumers more likely to have suffered a monetised detriment of £1,500 or more (**Figure 37**). This pattern is reflected in economic activity, with just eight percent of retired consumers having experienced a total net monetised detriment of more than £1,500 compared to 14% of those in paid work, 18% of those in full-time education, 18% of those in other activities and 20% of those unemployed.

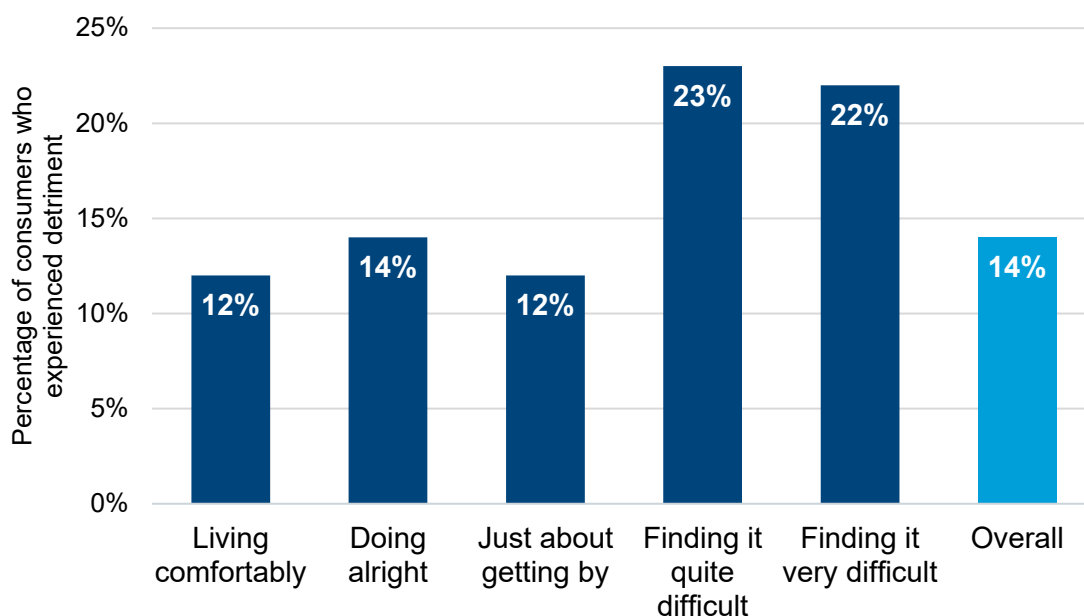
Figure 37 – Proportion of consumers who faced a total net monetised detriment of £1,500 or more in the 12 months to April 2021 by age group



Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.
 Unweighted: 4,405 (18-29: 335; 30-39: 689; 40-49: 832; 50-59: 882; 60-69: 852; 70+: 810).

Consumers finding things more difficult financially were also more likely to have experienced net monetised detriment of £1,500 or more (**Figure 38**).

Figure 38 – Proportion of consumers who have lost £1,500 or more in net monetised detriment in the 12 months to April 2021 by financial situation



Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.
 Unweighted: 4,405 (Living comfortably: 1,185; Doing alright: 1,851; Just about getting by: 957; Finding it quite difficult: 261; Finding it very difficult: 144).

There were small, but significant, differences in the proportion of consumers who have experienced a higher 12-month net monetised detriment by level of education: 16% of those with a level of education equivalent to a university degree or above have faced a 12-month monetised detriment of £1,500 or higher, compared to 12% of those with an education below university degree.

Differences observed by gender, ethnicity, whether living in an urban or rural area, and frequency of internet use were not statistically significant.

The higher likelihood of younger consumers and consumers finding things difficult financially to have experienced higher values of total net monetised detriment may be partly explained by these groups being more likely to have faced more experiences of detriment⁸⁰ and/or more likely not to take any actions to address the detriment. Over a period of 12 months, these two factors can lead to the accumulation of a large sum of net monetised detriment.

4.2.2 Experience of the most negative wellbeing consequences

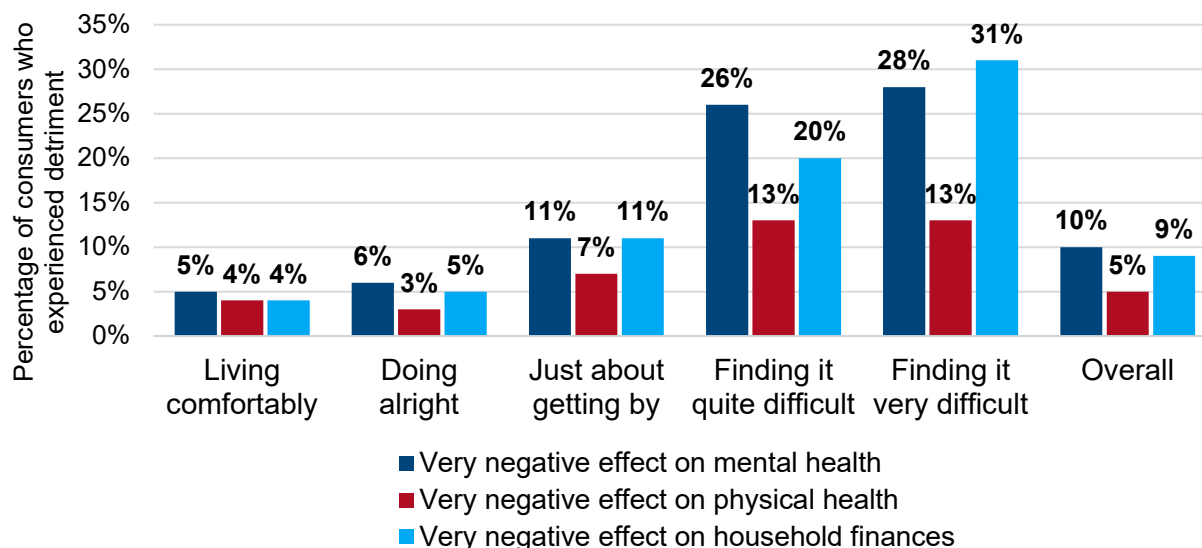
As seen in [Section 1.3](#), the survey asked participants to report whether their experiences of detriment had a negative effect on three aspect of life – their physical health, mental health and household finances – and how severe this effect was. Ten percent of consumers reported a very negative effect on their mental health for at least one of their experiences of detriment, nine percent a very negative effect on their household finances and five percent a very negative effect on their physical health.

These three measures of negative consequences of detriment on wellbeing had different incidences in different subgroups of the population. Firstly, consumers finding it difficult

⁸⁰ The median number of incidents for consumers who experienced detriment below the age of 49 was 4, while it was 3 for consumers aged 50 or above. Those finding it very or quite difficult had, respectively, 4 and 5 median experiences of detriment, compared to 3 of consumers living comfortably or of those doing alright.

financially were more likely to report at least one of their experiences of detriment had had a very negative impact on their physical health, their mental health or their household finances compared to those with a more comfortable financial situation (**Figure 39**).

Figure 39 – Proportion of consumers who reported a very negative effect on their wellbeing at least once by financial condition

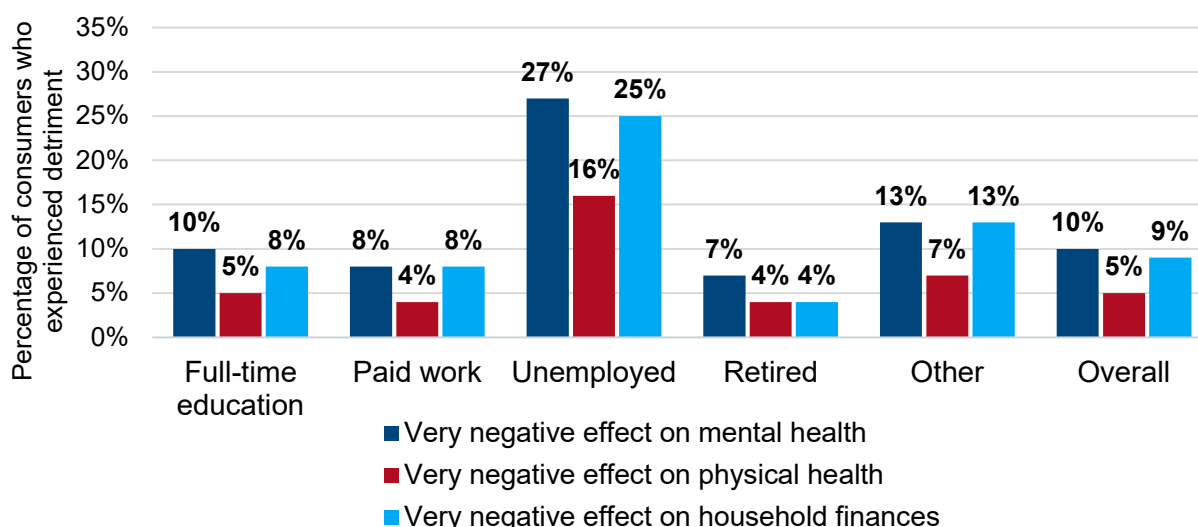


Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.

Unweighted: 4,401 (Living comfortably: 1,184; Doing alright: 1,851; Just about getting by: 955; Finding it quite difficult: 261; Finding it very difficult: 144).

This pattern is reflected in the analysis by economic activity (**Figure 40**). Unemployed consumers who experienced detriment were more likely to mention, at least once, negative effects on their mental health, physical health or household finances than any other group of economic activity.

Figure 40 – Proportion of consumers who reported a very negative effect on their wellbeing at least once by economic activity



Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.

Unweighted: 4,399 (Full-time education: 97; Paid work: 2,259; Unemployed: 149; Retired: 1,129; Other: 763).

The likelihood of reporting a very negative effect on mental or physical health was also associated with the frequency of internet use. Nineteen percent of consumers who accessed the internet less frequently (weekly or less) reported a detriment incident having a very negative effect on their mental health, compared to 11% of those using the internet daily and 8% of those using it several times a day. The same pattern can be seen for physical health: 14% of consumers who used the internet less frequently (weekly or less) reported a detriment incident having a very negative effect, compared to 7% of those using the internet daily and 4% of those who accessed it several times a day. The likelihood of having experienced a very negative effect on the household finances did not vary significantly by frequency of internet use.

While it was found that the risk of experiencing detriment increased with frequency of internet use [Section 3.1], it seems that those who used the internet less frequently were more likely to have faced the most negative consequences on their mental and physical health. In other terms, people who used the internet less frequently were less likely to have experienced detriment, but, when they did, they were more likely to have faced greater consequences on their mental and physical wellbeing. It is important to remember that people who access the internet less frequently are generally older and more likely to have pre-existing health problems and long-term conditions⁸¹.

Consumers living in urban areas were also more likely to have reported a detriment incident that had a very negative impact on their mental health and household finances at least once in the 12 months to April 2021, compared to people living in rural areas. These consequences were mentioned at least once by 10% of urban consumers, compared to 6% of rural consumers.

The likelihood of having experienced a very negative impact on household finances as a result of an incident of detriment differed across several other socio-economic subgroups. Over one in ten (14%) consumers with an Asian, Black, Mixed or other ethnic background reported experiencing this, compared to eight percent of consumers from any White background. A difference was also observed between people with different levels of formal education: 11% of consumers with a level of education below university degree who experienced detriment reported a very negative impact on their household finances, compared to seven percent of those with a degree. Finally, consumers in their 30s and 40s were more likely to report having experienced an incident of detriment that had a very negative impact on their household finances compared to other age bands (seven percent of consumers aged 18-29, 12% of those aged between 30-49, 10% of those aged 50-59, seven percent of those aged 60-69 or 18-29 and five percent of those aged 70 or above).

The likelihood of a consumer who experienced detriment reporting an incident that very negatively affected their physical or mental health did not vary significantly by age, ethnicity, or education.

4.2.3 Experience of the most negative emotional outcomes

Respondents were asked to what extent they felt anxious, helpless, misled or upset as a result of each of their (up to three) reported experiences of consumer detriment. One in three

⁸¹ Office for National Statistics (2019), *Exploring the UK's digital divide*, "Home internet and social media usage". Available at <https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04>

consumers who experienced detriment reported feeling misled (31%), upset (31%) or helpless (29%) *'to a great extent'* at least once, and 25% felt anxious *'to a great extent'* at least once⁸².

This proportion did not vary significantly by frequency of internet use or highest educational attainment achieved, but there were some differences seen across other socio-economic and demographic characteristics.

Gender

Female consumers were more likely to report having felt anxious, helpless or upset *'to a great extent'* because of an incident of consumer detriment than male consumers. Specifically, 28% of female consumers felt anxious *'to a great extent'* as a result of one of their reported detriment experiences (compared to 21% of male consumers), 32% felt helpless *'to a great extent'* (27% of male consumers) and 34% reported having felt upset *'to a great extent'* (28% of male consumers).

Age group

Significant differences by age group were only observed in the proportion of consumers who had felt either anxious or upset *'to a great extent'* (Table 13). In both cases the proportion having experienced negative emotional consequences decreased with age, with older respondents being particularly unlikely to have felt anxious or upset *'to a great extent'* compared to younger consumers.

Table 13 – Proportion of consumers who mentioned having felt anxious or upset to a great extent, at least once, in their experiences of detriment by age group			
Age group	UWTD base (N)	Feeling anxious to a great extent (%)	Feeling upset to a great extent (%)
18-29	335	28	34
30-39	688	26	35
40-49	830	25	30
50-59	880	26	32
60-69	847	20	26
70+	804	18	25

Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.

Economic activity

Unemployed consumers who experienced detriment were more likely to have felt a negative emotion *'to a great extent'* as a result of an experience of detriment, although consumers in full-time education and those engaging in other economic activities were similarly likely to have felt upset *'to a great extent'* (Table 14).

Conversely, reflecting differences by age group, retired consumers were less likely than consumers in other groups to have felt anxious, misled, or upset *'to a great extent'* as a result of an experience of detriment.

⁸² These figures are different from the ones discussed in the second chapter of this report. Whilst Chapter 2 used a sample of experiences of detriment, and reported on the number of experiences of detriment which led to negative emotional outcomes, this chapter used a sample of respondents, and looked at the number of consumers who experienced the most negative outcomes, at least once, across all their experiences of detriment.

Table 14 - Proportion of consumers who mentioned having felt anxious, misled or upset to a great extent, at least once, in their experiences of detriment by economic activity

Economic activity	UWTD base (N)	Feeling anxious to a great extent (%)	Feeling misled to a great extent (%)	Feeling upset to a great extent (%)
Full-time education	96	32	26	43
Paid work	2,258	23	31	29
Unemployed	149	44	46	42
Retired	1,122	18	26	25
Other	762	28	37	40

Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.

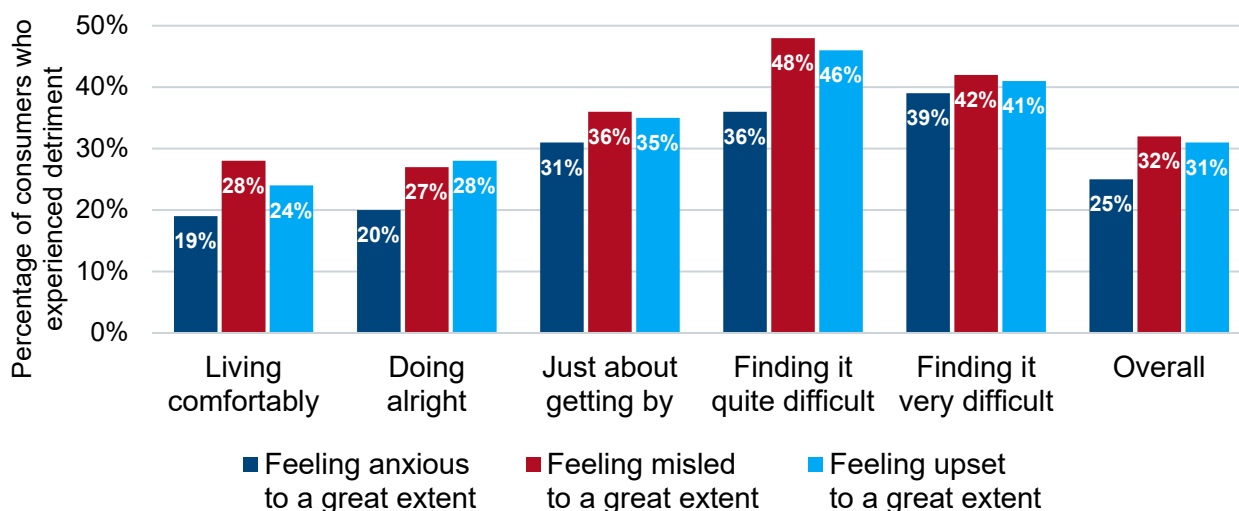
Ethnicity

Three in ten (31%) consumers from Black, Asian, Mixed or other ethnic groups reported having felt anxious 'to a great extent' in at least one of their experiences of detriment faced in the 12 months covered by the study, while only 23% of consumers with any White background reported having felt so.

The proportion of consumers who felt upset 'to a great extent' because of detriment was also higher among consumers with any ethnic minority background (40%), compared to consumers from any White background (29%).

Financial situation

Detriment was higher for consumers finding things more difficult financially. A greater proportion of consumers finding things more difficult financially reported having felt anxious, misled or upset 'to a great extent' due to an experience of consumer detriment, compared to those who were better off (**Figure 41**). The proportion of people who felt helpless 'to a great extent' did not vary by the financial situation of the consumer.

Figure 41 – Proportion of consumers who mentioned having felt anxious, misled or upset to a great extent, at least once, in their experiences of detriment by financial situation

Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.

Unweighted: 4,394 (Living comfortably: 1,181; Doing alright: 1,850; Just about getting by: 953; Finding it quite difficult: 260; Finding it very difficult: 144).

Whether living in an urban or in a rural area

Twenty-six per cent of consumers living in urban areas reported having felt anxious ‘to a great extent’ as a result of an experience of detriment, compared to 19% of consumers living in rural areas. The proportion of people reporting feeling helpless, misled or upset ‘to a great extent’ did not vary significantly by urbanity.

4.3 Unactioned consumer detriment

When detriment is experienced, consumers can either take action to address the detriment and seek a resolution, or not. A number of factors come into play when taking this decision, and while Chapter 2 focused on the influence of product and market characteristics, this section looks at unreported detriment and the reasons for not reporting it by socio-economic and demographic characteristics.

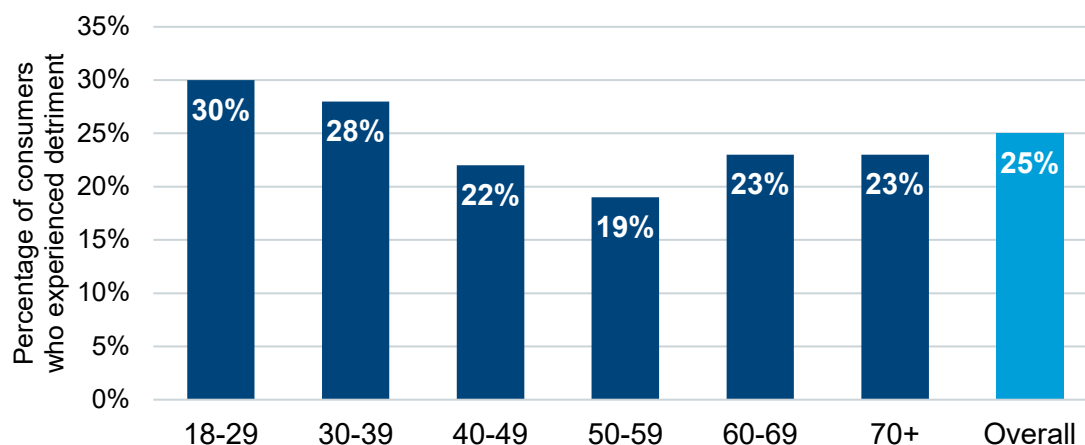
4.3.1 Overview of consumers who did not take action to address their experiences of detriment

In the 12 months up to April 2021, 25% of consumers who experienced detriment in the UK reported not having taken actions to address at least one of their reported incidents of detriment.

This estimate did not vary significantly across many socio-economic (economic activity, highest level of formal education achieved, financial situation, frequency of internet use, and whether living in an urban or rural area) and demographic characteristics (gender and ethnicity).

However, there were significant variations by age (**Figure 42**), with younger participants being more likely to have not taken actions to address at least one experience of detriment compared to older participants.

Figure 42 – Consumers who did not take actions to address at least one experience of detriment by age group



Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.

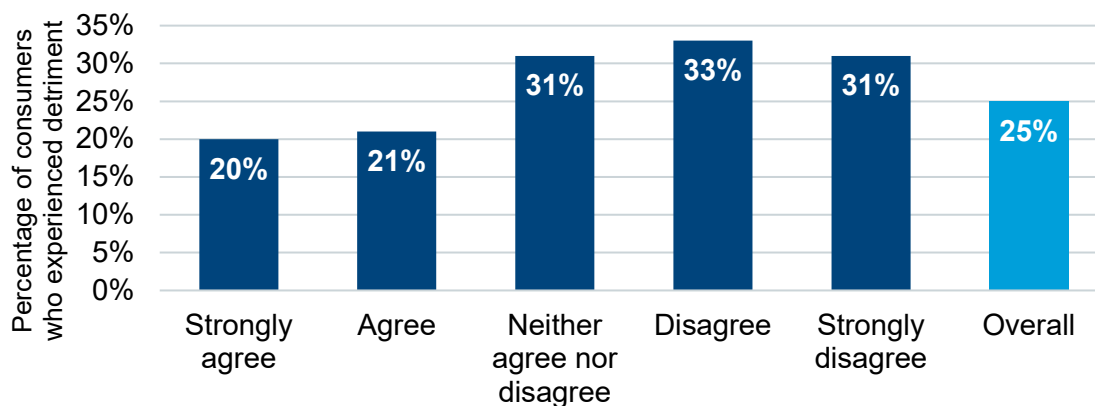
Unweighted: 4,405 (18-29: 335; 30-39: 689; 40-49: 832; 50-59: 882; 60-69: 852; 70+ :810).

While the low levels of variation seen by socio-economic and demographic characteristics suggest that market and product characteristics might play a larger role in whether a consumer decides to take actions to address detriment or not (as discussed in Chapter 2), the decision is also linked to an attitudinal factor.

Respondents were asked to what extent they agreed with the statement: ‘if I am unhappy with something I have bought, I normally make a complaint’. Consumers who disagreed with this

statement, or felt neutral, were more likely to have not actioned at least one experience of detriment in the 12 months up to April 2021 (**Figure 43**).

Figure 43 – Share of consumers who experienced at least one problem and did not take actions on any problem by propensity to complain

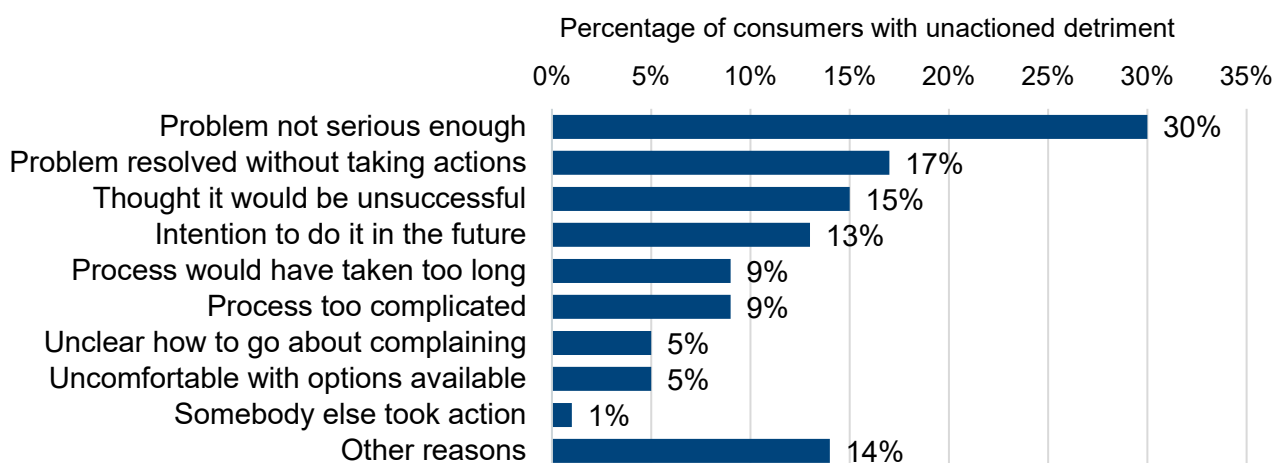


Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April 2021.
 Unweighted: 4,405 (Strongly agree: 965; Agree: 2,167; Neither agree nor disagree: 700; Disagree: 492; Strongly disagree: 81).

4.3.2 Reasons consumers did not take actions to address their experiences of detriment

Understanding the reason why consumers decided not to follow-up with the seller or provider is key to understanding the dynamics of unactioned detriment. Across all consumers who did not take action in at least one of their reported detriment incidents, the most common reason given was because the problem was not serious enough (**Figure 44**).

Figure 44 – Reasons for not taking actions to address experiences of detriment mentioned at least once⁸³



Base: UK consumers aged 18+ who have not taken action to address at least one experience of detriment, encountered in the 12 months to April 2021.
 Unweighted: 1,077.

⁸³ Other reasons include limitations imposed by COVID-19 restrictions, considering COVID-19 as the root cause of the problem and not the vendor, having bought the products overseas and being unable to reach out to the provider, lack of time, the small value of the product, not wanting anything to do with the seller or provider, or being afraid of extra charges and costs.

The prevalence of some of the reasons given for not taking actions differed by consumers' age. Younger consumers were more likely to have listed amongst the reasons that the process would have taken too long: 15% of consumers aged 18-29 and 11% aged 30-39 gave this reason at least once, compared to 6% of those aged 40-49, 9% aged 50-59, 5% aged 60-69 and 2% aged 70 or above. The likelihood of giving a reason different to the ones listed in the questionnaire ('Other reason' category) increased with age. Consumers above the age of 60 specified another reason more frequently (27% of those aged 70 or above and 21% of those aged 60-69), compared to younger consumers (15% aged 50-59, 14% aged 40-49, 8% aged 30-39 and 9% aged 18-29). Many of the 'Other reasons' given in the questionnaire were linked to the COVID-19 outbreak – people in later life were subject to greater caution during the pandemic due to higher vulnerability to the virus⁸⁴, and may have wanted to avoid taking actions that involved in-person interactions.

The trend seen by age was also found when looking by frequency of internet use. This is perhaps driven by the fact younger people are more likely to be active internet users⁸⁵. Frequent internet users were more likely to have mentioned that the process would have taken too long (11% of consumers who use the internet several times a day, compared to 4% of those using the internet daily or less) and less likely to have given other reasons (12% of those using the internet several times a day, 15% of consumers using the internet daily and 35% of those using the internet weekly or less gave another reason).

Looking by ethnicity, consumers from Black, Asian, Mixed or other ethnic groups were more likely to have mentioned the process would have taken too long (18% compared to 8% of people from any White background). This probably reflects the relatively younger age of people from ethnic minority groups compared to White British people⁸⁶.

Looking by self-reported household financial situation, consumers finding things difficult financially were more likely to have not taken any actions because the process was expected to take too long: 19% of consumers finding their financial situation quite difficult and 14% of those finding it very difficult gave this reason at least once, whilst the proportion was lower amongst those who were getting by (5%), doing alright (9%) or living comfortably (8%). Consumers finding things difficult financially were also more likely to have reported they did not take any actions because they were not sure who to contact, or how to go about complaining. This reason was given by 19% of those finding things very difficult and 12% of those finding it quite difficult, while it was less common amongst better-off people (3% of consumers getting by or doing alright, 5% of those living comfortably).

One of the questions raised by this is to what extent people with a more difficult financial situation are less knowledgeable about the consumer protection system and to what extent they are more likely to rely on sellers and providers, who may offer less transparent support channels to their customers. More research is needed to explore this pattern.

Differences observed by consumers' level of formal education, whether the consumer lived in an urban or rural area and gender were not statistically significant. There were some differences by

⁸⁴ Steptoe, A., & Steel N. (2020). *The experience of older people instructed to shield or self-isolate during the COVID-19 pandemic*, ELSA. <https://www.elsa-project.ac.uk/covid-19-reports>

⁸⁵ Office for National Statistics. (2021). *Internet users, UK: 2020*. <https://www.ons.gov.uk/businessindustryandtrade/itandinternetindustry/bulletins/internetusers/2020>.

⁸⁶ Office for National Statistics. (2018). *Age groups*. <https://www.ethnicity-facts-figures.service.gov.uk/uk-population-by-ethnicity/demographics/age-groups/latest>.

economic activity – however, the lack of a clear pattern and the small sample size for some groups invite caution with these estimates.

4.4 Satisfaction with the outcome and resolution patterns

Fifteen per cent of consumers in the UK who experienced detriment reported being completely dissatisfied with the final outcome of at least one of their concluded detriment incidents. This proportion did not vary significantly by socio-economic or demographic characteristics, suggesting that the likelihood of being completely dissatisfied with the outcome was better explained by product features, detriment and market characteristics (see **Chapter 2**).

Looking at resolution patterns, the worst resolution (that is: having asked the seller or provider to do or offer something to resolve the incident but having received nothing) was experienced in at least one of the reported detriment incidents by 15% of consumers who experienced detriment. As for the satisfaction with the final outcome, the likelihood of having experienced that resolution scenario did not vary significantly by consumers' characteristics.

5 Consumer detriment in the four UK countries

This chapter addresses Research Question 4: *How does consumer detriment vary between the four UK countries?*

Building on the headline findings discussed in the previous chapters, this section looks at if and how those findings differ between the four UK countries (England, Wales, Scotland and Northern Ireland).

This chapter:

- describes the incidence of detriment, the nature of the detriment and its outcomes by country;
- looks at how the amount of monetised detriment varies across the UK.

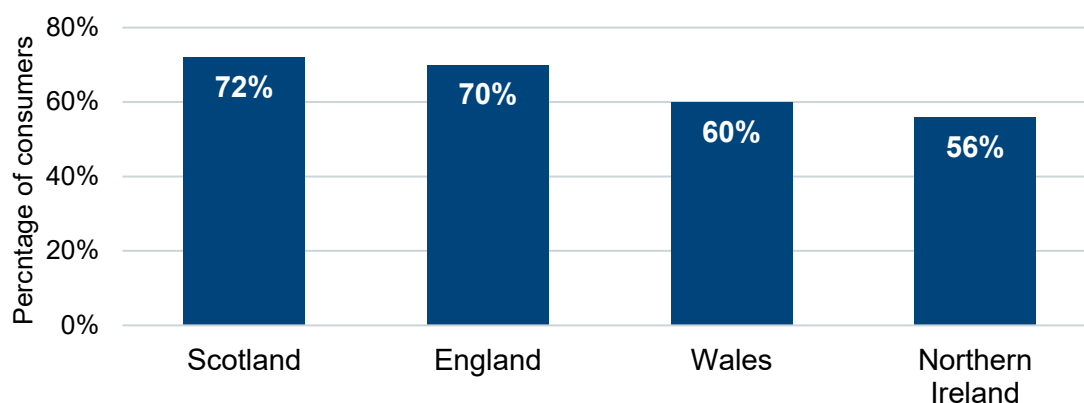
This study finds that the incidence of detriment varied in the four UK countries, with consumers in England and Scotland more likely to have experienced detriment than those living in Wales and Northern Ireland. However, other elements of detriment did not differ, suggesting that the general patterns discussed for the whole of the UK in the previous chapters apply in each of the UK countries.

The total amount of net monetised detriment was £46.1 billion in England, £4.7 billion in Scotland, £2.5 billion in Wales and £0.8 billion in Northern Ireland, reflecting differences in their population sizes. Other elements of net monetised detriment, including median and distribution, did not vary significantly between countries.

5.1 Incidence of consumer detriments in the UK countries

The overall incidence of detriment varied between UK countries: it was higher in Scotland and England, and lower in Wales and Northern Ireland (**Figure 45**). This variance was also found in Chapter 3 (“Identifying consumers at risk of detriment”), where the differences between countries were analysed while controlling for consumer activity and whether the consumers lived in an urban or in a rural area⁸⁷.

⁸⁷ The multivariate analysis presented in chapter 3 (see ‘Model 3b’) found that the likelihood of experiencing detriment was lower amongst consumers living in Wales or Northern Ireland compared to consumers living in England, but did not find statistical differences between consumers living in England and those living in Scotland. The full regression model (see ‘Model 6’ in Appendix D) suggested that – when controlling for age, level of education, ethnic groups and frequency of internet use – the likelihood of experiencing detriment in Scotland was significantly higher than England. This might indicate that the distribution of these four socio-demographic variables varies across the four UK countries.

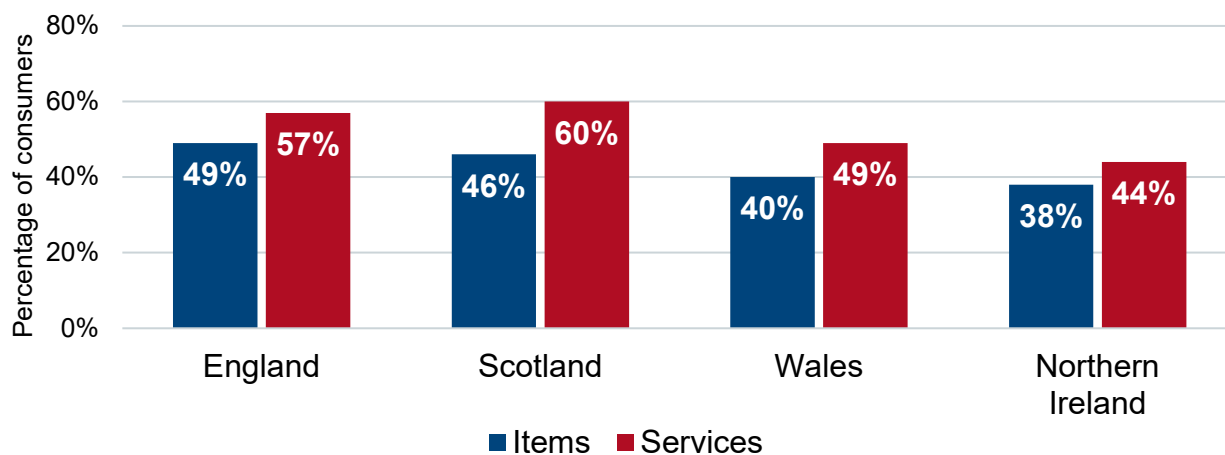
Figure 45 – Incidence of consumer detriment in the four UK countries

Base: UK consumers aged 18+.

Unweighted: 6,520 (England: 4,467; Scotland: 364; Wales: 915; Northern Ireland: 774).

Estimates scaled to the UK population indicate that, in the 12 months to April 2021, 198.8 million incidents of detriment were experienced by consumers in England, 18.6 million in Scotland, 7.9 million in Wales and 4.3 million in Northern Ireland. Consumers in England also faced a higher number of detriment experiences per person, compared to those living in Scotland, Wales and Northern Ireland. Excluding those who did not suffer any detriment, consumers in England had a median of four detriments per person, while it was three for consumers living in Scotland, Wales and Northern Ireland.

Two additional elements emerge when analysing the incidence of detriment in the UK countries by product type. Firstly, consistent with the overall analysis (Chapter 1 – Levels of consumer detriment in the UK), consumers in each country were more likely to have experienced detriment related to services than items (**Figure 46**). This difference was greater for consumers living in Scotland than those living in Northern Ireland. Secondly, the patterns of detriment incidence by country are confirmed across both product types: consumers living in England and Scotland were more likely to have experienced detriment with both items and services than consumers in Wales and Northern Ireland.

Figure 46 – Incidence of consumer detriment in the four UK countries for items and services

Base: UK consumers aged 18+.

Unweighted: Items: 6,530 (England: 4,472; Scotland: 362; Wales: 919; Northern Ireland: 777); Services: 6,426 (England: 4,411; Scotland: 358; Wales: 898; Northern Ireland: 759).

Differences in the incidence of detriment between the four UK countries also emerged within market clusters. **Table 15** shows that consumers in England and Scotland were significantly more likely than consumers in Northern Ireland and Wales to report experiencing detriment in the '(Semi-) durable goods', 'Automotive goods and services', 'Telecoms and other digital subscriptions', 'Utilities', 'Banking and insurance' and 'Recreational services' market clusters. In fact, there were no market clusters where incidence of detriment was significantly higher in Wales or Northern Ireland, versus the respective levels in England or Scotland.

Market Cluster	UWTD base (N)	England	Scotland	Wales	Northern Ireland
Fast-moving retail	6,452	77%	75%	75%	73%
(Semi-) durable goods*	5,662	33%	32%	26%	25%
Automotive goods and services*	5,115	21%	25%	16%	14%
Telecoms and other digital subscriptions*	6,221	35%	35%	28%	28%
Utilities*	5,765	18%	17%	15%	7%
Housing-related services	3,274	15%	18%	11%	12%
Banking and insurance*	5,593	13%	17%	9%	12%
Transport	1,819	18%	28%	16%	20%
Personal services	2,372	14%	16%	15%	9%
Recreational services*	5,224	17%	16%	12%	12%
Other services	2,593	14%	12%	13%	9%

Base: UK consumers aged 18+.

*Statistically significant differences ($p < 0.05$)

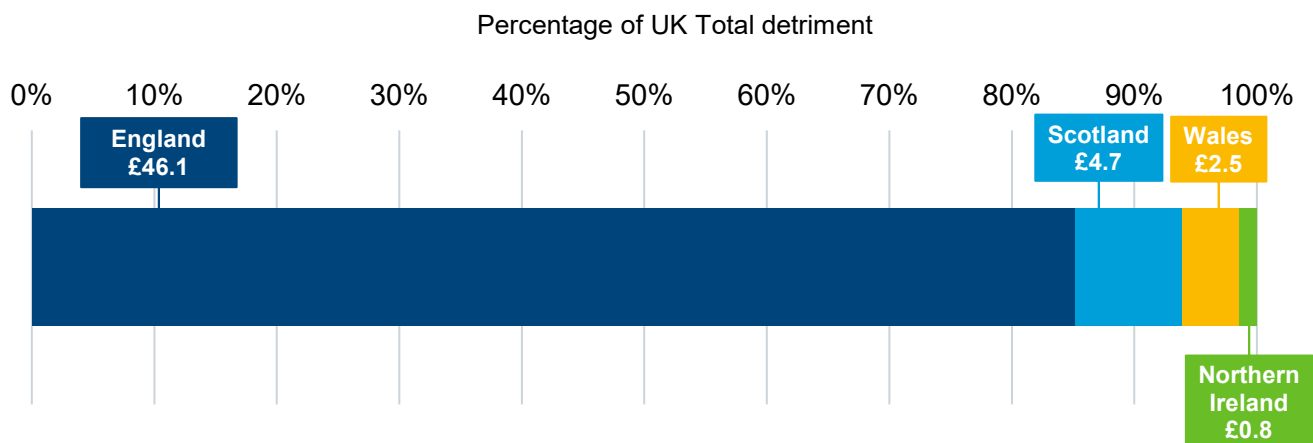
5.1.1 The characteristics of consumer detriment in the UK countries

The differences seen in the incidence of consumer detriment in the four UK countries – either overall, by product type or by market clusters – were not reflected in differences in the characteristics of detriment. Specifically, we did not find any significant differences between the four UK countries when looking at: the value of the product, type of detriment experienced, or whether or not consumers took any actions to address their experiences of detriment. We also did not find any statistically significant differences by satisfaction with the outcome or resolution patterns. The general trends discussed in Chapter 2 (Complaints journey) can therefore be inferred for each of the four countries that form the UK.

The only exception is the proportion of experiences of detriment related to in-person purchases (either from a shop or from a salesperson visiting home or work): 37% of the experiences of detriment in Northern Ireland followed an in-person purchase (35% from a shop, 2% from a salesperson), while the proportion of experiences of detriment from in-person purchases were 29% in England (27% from a shop, 2% from a salesperson), 27% in Scotland (26% from a shop, 1% salesperson) and 24% in Wales (23% from a shop, 1% salesperson).

5.2 Value of monetised detriment in the UK countries

In the 12 months to April 2021 covered by the study, experiences of detriment cost consumers £46.1 billion in England (85% of the UK total monetised detriment), £4.7 billion to those based in Scotland (9% of the UK total), £2.5 billion in Wales (5%) and £0.8 billion in Northern Ireland (2% of the total monetised detriment in the UK) (**Figure 47**).

Figure 47 – Value of net monetised detriment in the UK by country (billion £)

Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,416 (England: 6,732; Scotland: 557; Wales: 1,197; Northern Ireland: 930).

The different values of net monetised detriment across the countries reflect both their population size (84% of the total population in the UK live in England, 8% in Scotland, 5% in Wales and 3% in Northern Ireland⁸⁸) and the number of incidents of detriment (87% of the experiences of detriment in the UK happened in England, 8% in Scotland, 3% in Wales and 2% in Northern Ireland). This suggests that, on average, net monetised detriment varied very little between the four UK countries. Indeed, the median value of net monetised detriment did not vary significantly between countries: £28 in England, Scotland and Wales and £24 in Northern Ireland. Similarly, the distribution of net monetised detriment was not statistically different between countries.

No statistical differences were found between the four UK countries across the different market clusters. Although there were some variations for 'Other services' and 'Recreational services', the number of observations was too small to produce robust statistical evidence. In addition, no significant differences were seen in the value of the different components of monetised detriment: cost components (initial cost of the product and any other costs borne by the consumer, including fixing or replacing a product), mitigation components (the value of having the product replaced or fixed, the use value or other compensations) and time cost (**Table 16**).

Table 16 – Median of the macro-components of net monetised detriment in the four UK countries (£)

Country	UWTD base (N)	Cost components	Mitigation components	Time cost	Monetised detriment
England	6,732	£55	£40	£21	£28
Scotland	557	£69	£48	£28	£28
Wales	1,197	£64	£40	£21	£28
Northern Ireland	930	£60	£43	£14	£24
UK	9,416	£55	£40	£21	£28

Base: All detriment experiences in the UK in the 12 months to April 2021.

⁸⁸ Office for National Statistics. (2021). *Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2020*.
<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annual/midyearpopulationestimates/mid2020>.

6 Respondent estimated impact of COVID-19

This chapter addresses Research Question 5: *What was the impact of the COVID-19 outbreak on the consumer experience and on the incidence of detriment in the UK?*

The following chapter looks at the extent to which respondents felt that the incidents of consumer detriment they experienced between April 2020 and April 2021 were caused or made worse by the COVID-19 pandemic. The chapter focuses on the:

- respondent-estimated impact of the COVID-19 outbreak on consumer detriment, looking firstly at the overall impact, before exploring the impact on monetised detriment and wellbeing.
- respondent-estimated impact of the COVID-19 pandemic and detriment by market characteristics as well as the characteristics of detriment.

The analysis suggests respondents thought that 43% of their experiences of detriment, with a cost of £26.5 billion in net monetised detriment for UK consumers, were caused or made worse by the COVID-19 pandemic. Some market clusters were more affected than others, with 'Transport', 'Recreational services' and 'Personal services' being the ones with the highest proportion of detriment incidents linked to the pandemic. Consumer detriment incidents affected by COVID-19 were more likely to be associated with problems with delivery (either having experienced problematic deliveries or not having received the product at all), and with misleading prices. Consumers were also more likely to report that incidents caused or made worse by COVID-19 were more likely to have had negative effects on their physical and mental health, and their household's finances, and to have made them feel anxious, helpless, upset or misled.

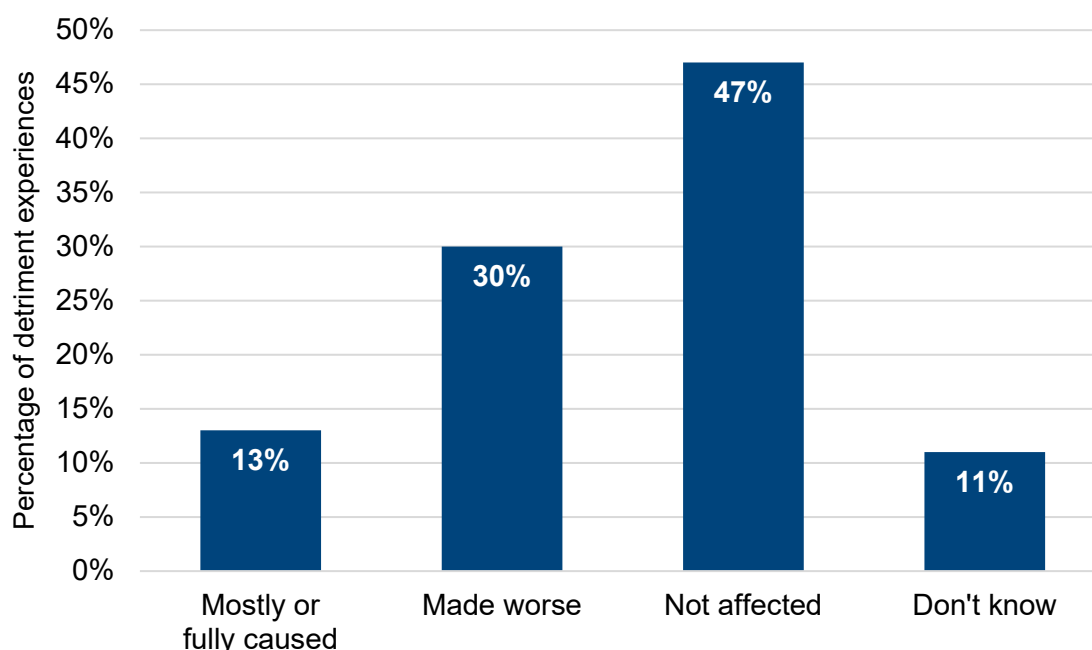
6.1 Impact of COVID-19 on consumer detriment

Since its emergence in early 2020, the COVID-19 pandemic has caused significant social and economic disruption across the world, with businesses forced to close, borders closed, personal restrictions imposed and supply chains interrupted⁸⁹. Consumers were also affected, directly or indirectly, by this disruption.

As part of being asked about their experiences of detriment, respondents were asked to what extent they thought the problem was caused or made worse by the COVID-19 pandemic. The outbreak of the COVID-19 pandemic was considered irrelevant by consumers for almost half of the experiences of detriment (47%), while over 2 in 5 (43%) detriment experiences were felt by consumers to be at least somewhat the result of the COVID-19 pandemic (**Figure 48**).

⁸⁹ See: International Labour Organisation. (2020). *The effects of COVID-19 on trade and global supply chains*. https://www.ilo.org/global/research/publications/WCMS_746917/lang--en/index.htm

Figure 48 – Views on the extent to which detriment experienced was affected by the COVID-19 pandemic



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,407.

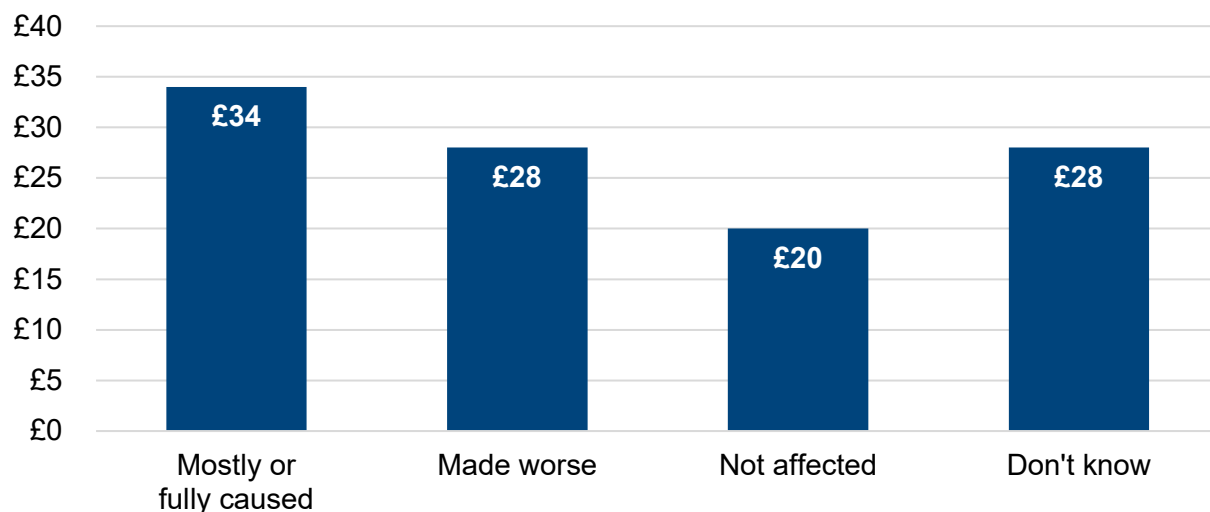
6.1.1 The impact of COVID-19 on monetised detriment

The COVID-19 outbreak had an impact on the total monetised detriment estimated in the UK in the 12 months covered by the study. Overall, detriment affected, at least to some extent, by the pandemic cost £26.5 billion to UK consumers (detriment mostly or fully caused by the pandemic cost £7.7 billion, while £18.8 billion was linked to detriment made worse by the pandemic). In the same period, detriment unrelated to the pandemic had a net monetised value of £23 billion and detriment for which consumers were unsure of the pandemic's role had a net monetised value of £4.5 billion.

These proportions in value broadly reflect the proportions of incidents that were affected. This suggests that, although the pandemic caused additional problems and exacerbated others, detriment incidents associated with the pandemic were not more or less costly than those incidents that were not affected by the pandemic. Nevertheless, the median net monetised detriment varied between incidents caused, made worse or not affected by the pandemic (**Figure 49**)⁹⁰. This was mostly driven by monetised time costs; the median time consumers spent on a problem affected by the pandemic was two hours, compared to one hour for problems not affected by the pandemic or where the role of the pandemic was unclear (the monetised cost of one hour is £13.87).

⁹⁰ The significance test returned a borderline p-value of 0.052 (the commonly accepted threshold is 0.05).

Figure 49 – Median net monetised detriment by whether detriment experienced was affected by the COVID-19 pandemic



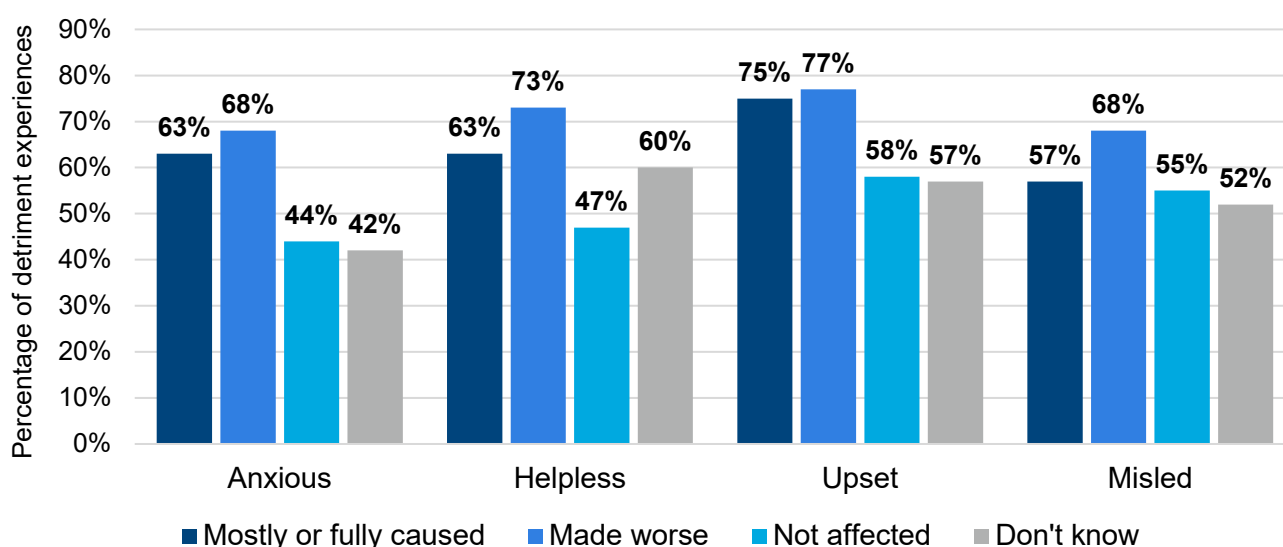
Base: All detriment experiences in the UK in the 12 months to April 2021.
 Unweighted: 9,407.

6.1.2 The impact of COVID-19 on the wellbeing of consumers affected by detriment

Consumers were more likely to have reported an adverse impact on their wellbeing as a result of the detriment for experiences that they thought were caused or made worse by the COVID-19 outbreak.

Where the pandemic was considered the cause or at least partly to blame for detriment experienced, consumers were more likely to have felt to at least some extent upset, helpless, misled or anxious (**Figure 50**).

Figure 50 – Whether felt anxious, helpless, upset or misled as a result of detriment by the extent to which detriment experienced was affected by the COVID-19 pandemic



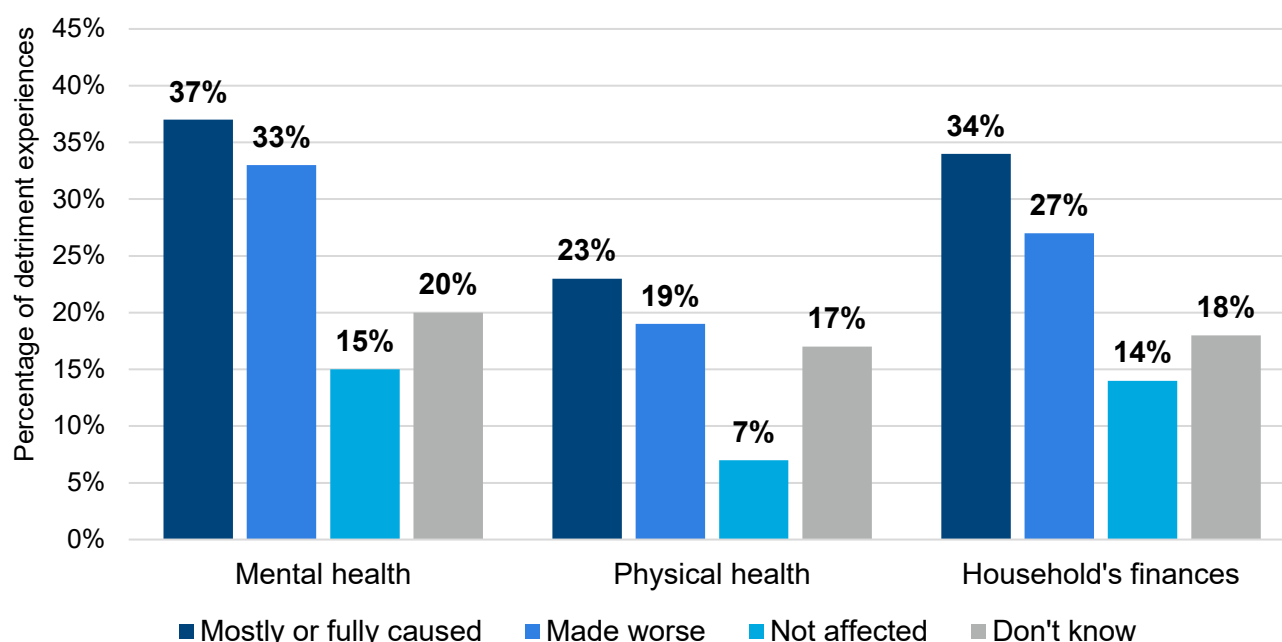
Base: All detriment experiences in the UK in the 12 months to April 2021.
 Unweighted: Mostly or fully caused 1,171; Made worse 2,290; Not affected 5,108; Don't know 838.

The association between the impact of detriment on wellbeing and the extent to which it was affected by the pandemic was weaker for feeling misled. A possible explanation for this may be

that COVID-19-related detriment could be considered structural (caused by major events outside of the seller's control, such as border closures or broken supply chains) as opposed to mistakes, damages, malpractices and errors made by businesses. Additional research is needed to confirm whether structural detriment is less likely to cause consumers to feel misled.

Thinking the COVID-19 pandemic played a role in detriment experienced was also associated with whether consumers felt it had had a 'very negative' or 'negative' effect on their mental health, physical health and their household's finances. The proportion of detriment experiences where consumers reported negative effects on health and finances was consistently higher for incidents considered to have been caused or made worse by the pandemic, than those considered to not have been affected (**Figure 51**).

Figure 51 – Whether consumers felt detriment had a negative effect on health and household finances by the extent to which detriment experienced was considered to be affected by the COVID-19 pandemic



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: Mostly or fully caused 1,171; Made worse 2,290; Not affected 5,108; Don't know 838.

6.2 Impact of COVID-19 and elements of consumer detriment

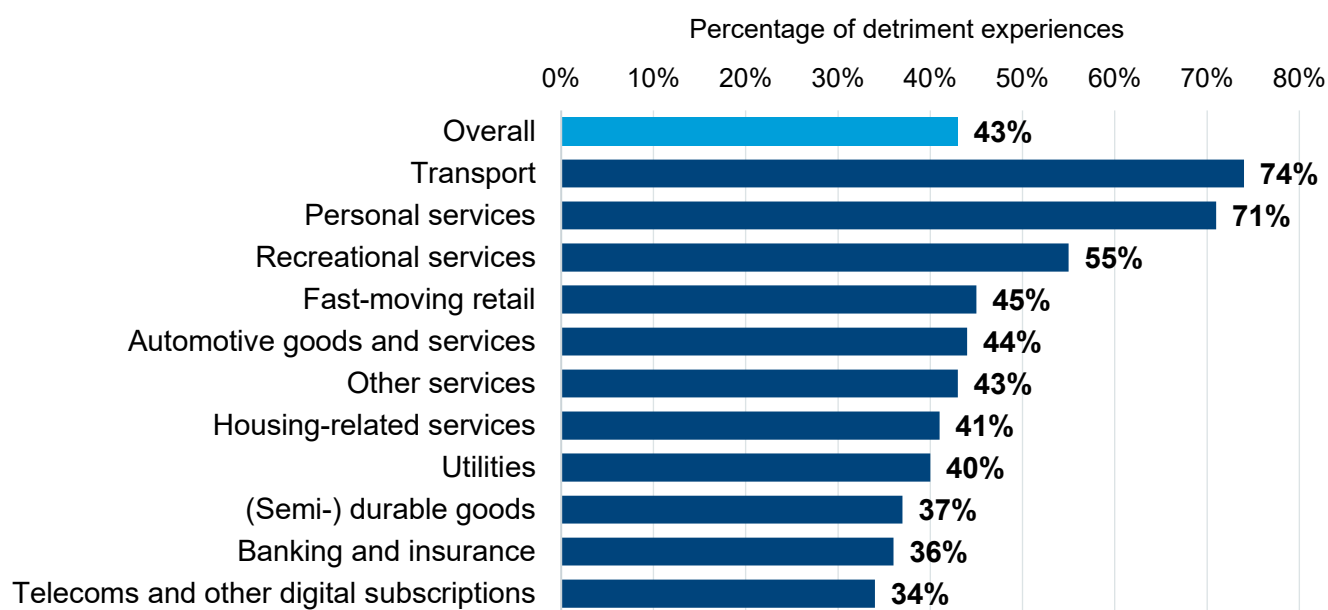
As discussed, the COVID-19 outbreak had an impact on UK consumers, by either being the cause of experiences of detriment or making them worse. However, not all sectors and market clusters were affected in the same way.

6.2.1 Perceived impact of COVID-19 and market characteristics

There was no significant difference in the likelihood of thinking that detriment experienced was caused or made worse by the COVID-19 pandemic by whether the detriment was experienced whilst buying a service or an item. However, the likelihood of thinking the COVID-19 pandemic played a role in detriment experienced did vary by market cluster. Experiences of detriment with

‘Transport’, ‘Personal services’ or ‘Recreational services’⁹¹ were significantly more likely to have been considered to be caused or made worse by the COVID-19 pandemic than other market clusters (**Figure 52**). This finding likely reflects the higher levels of disruption experienced among these market clusters as a result of lockdown and social distancing measures imposed by the Westminster and devolved governments since early 2020⁹².

Figure 52 – Percentage of detriment experiences felt to be caused or made worse by the COVID-19 pandemic by market cluster



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: Fast-moving retail 1,891; (Semi-)durable goods 1,567; Automotive goods and services 845; Telecoms and other digital subscriptions 2,237; Utilities 656; Housing-related services 326; Banking and insurance 523; Transport 266; Personal services 204; Recreational services 641; Other services 251.

Interestingly, the perceived impact of COVID-19 on experiences of detriment in ‘Telecoms and other digital subscriptions’ was considered low (34% of the experiences of detriment in this market cluster were considered to have been caused or made worse by the pandemic), despite the increased pressure that the COVID-19 outbreak put on internet provision. This suggests that the impact on internet provision was less tangible than it was on other sectors, where the role of the pandemic appeared to be more obvious to consumers.

Detriment relating to ‘Airline’, ‘Package holidays and tours’, and ‘Adult care’ were most likely to have been felt as caused or made worse by the COVID-19 pandemic relative to other sectors (96%, 95% and 91%⁹³ respectively), followed by ‘Sport, cultural and entertainment activities’ (85%), ‘Hotels and holiday accommodation’ (80%), ‘Private medical and dental services’ (73%) and ‘Real estate services’ (71%). Sectors in which at least 50% of the experiences of detriment were considered to have been affected by the pandemic are presented in **Figure 53**.

⁹¹ ‘Transport’ includes: airline, public transport, trains and vehicle rental; ‘Personal services’ includes: adult care, education fees and childcare; ‘Recreational services’ includes: hotels and holiday accommodation, package holidays and tours, restaurants, cafés and take-away, sport, cultural and entertainment activities, gambling and lottery.

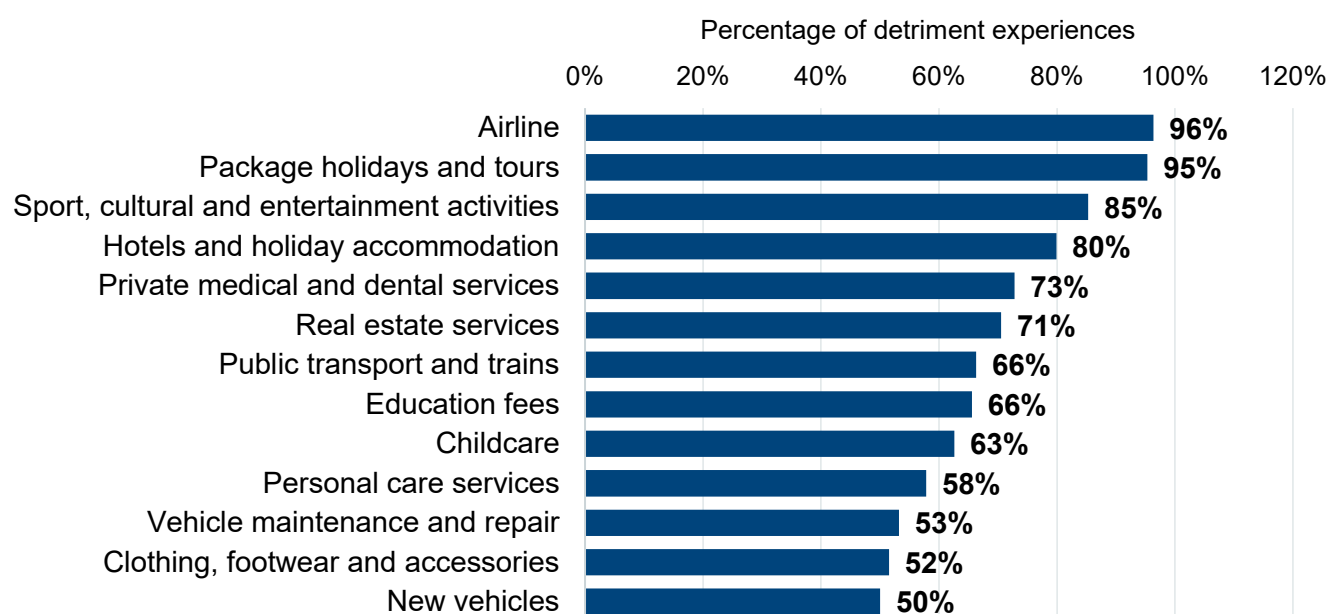
⁹² Senedd Research. (2020). *Coronavirus timeline: Welsh and UK governments’ response*.

<https://research.senedd.wales/research-articles/coronavirus-timeline-welsh-and-uk-governments-response/>

⁹³ This estimate is based on a particularly small number of observations (n < 25).

In contrast, consumers were least likely to think that experiences of detriment with 'Removal and storage' (12%⁹⁴); 'Pension funds and investment services' (13%); and 'Stationery, books, magazines and newspapers' (17%) were the result of the pandemic.

Figure 53 – Sectors in which 50% or more of the experiences detriment were perceived as mostly or fully caused, or made worse by the pandemic



Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: Airline 125; Package holidays and tours 116; Sport, cultural and entertainment activities 110; Hotels and holiday accommodation 180; Private medical and dental services 105; Real estate services 68; Public transport and trains 126; Education fees 43; Childcare 35; Personal care services 56; Vehicle maintenance and repair 409; Clothing, footwear and accessories 822; New vehicles 52.

Note: sectors with unweighted count equal or below 25 are excluded.

6.2.2 Impact of COVID-19 and characteristics of detriment

Detriment type

Feelings around whether the COVID-19 pandemic had an effect on detriment experienced also varied significantly by type of detriment. Experiences of detriment relating to problems with delivery or a complete failure to provide the item or service were more likely to have been thought to be caused or made worse by the pandemic (respectively 57% and 58% of the experiences of detriment where the detriment type was reported, compared to 39% and 38% of the experiences where it was not). These results likely reflect the significant disruption the pandemic caused to supply chains and distribution⁹⁵.

Consumers were also more likely to have thought that detriment experiences which related to a misleading price were caused or made worse by COVID-19 (52% compared to 41% of the detriment experiences where misleading price was not mentioned).

⁹⁴ This estimate is based on a particularly small number of observations ($n < 25$).

⁹⁵ See: International Labour Organisation. (2020). *The effects of COVID-19 on trade and global supply chains*. https://www.ilo.org/global/research/publications/WCMS_746917/lang--en/index.htm

Table 17 – Percentage of detriment experiences considered to be caused, or made worse, by the COVID-19 pandemic by detriment type experienced with the product

Type of detriment	Detriment type experienced	Detriment type not experienced	Statistically significant
Complete failure to provide	58%	38%	*
Problems with delivery	57%	39%	*
Misleading price	52%	41%	*
Warranty and guarantees not honoured	52%	42%	
Misleading information	49%	41%	
Poor quality	41%	43%	
Not usable	41%	42%	
Unfair or unclear T&Cs	37%	43%	
Other	43%	42%	

Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9339; Poor quality (yes: 2615, no: 6724); Not usable (yes: 1812, no: 7527); Problems with delivery (yes: 1451, no: 7888); Complete failure to provide (yes: 1704, no: 7635); Misleading price (yes: 853, no: 8486); Misleading information (yes: 791, no: 8548); Unfair or unclear T&Cs (yes: 602, no: 8737); Warranty and guarantees not honoured (yes: 290, no: 9049); Other (yes: 2242, no: 7097).

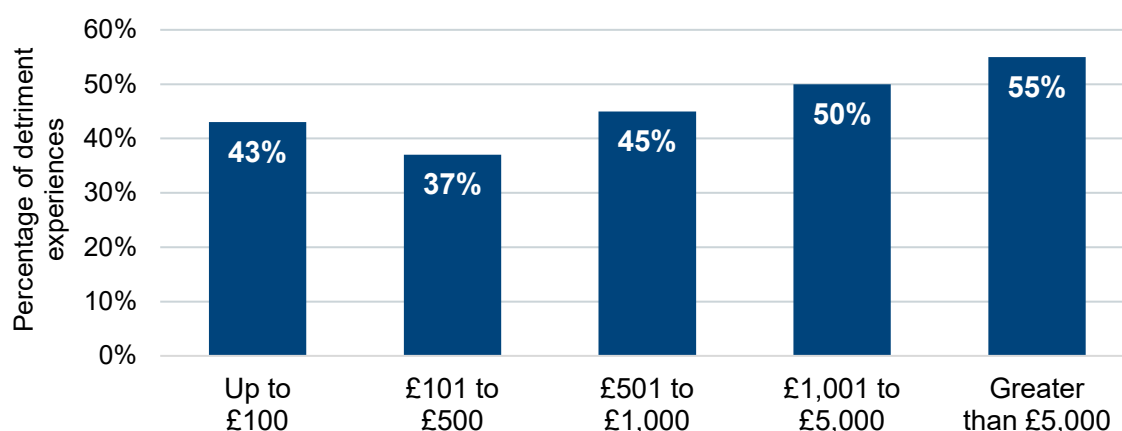
*Statistically significant differences ($p < 0.05$).

Channel of purchase

There was no variation in the extent to which an experience of detriment was considered caused or made worse by COVID-19 by the channel through which respondents purchased the item or service.

Initial cost of the product

Generally, the higher the initial cost of the product with which detriment was experienced, the greater the likelihood of the respondent feeling the detriment was caused or made worse by the COVID-19 pandemic (Error! Reference source not found.). This trend holds true even after taking into account the fact that the initial cost of the products varies between sectors and that some sectors with relatively high-value products have been perceived by consumers as particularly affected by the pandemic.

Figure 54 – Whether consumer felt detriment was caused or made worse by the COVID-19 pandemic by product's value

Base: All detriment experiences in the UK in the 12 months to April 2021.

Unweighted: 9,407 (Up to £100: 2,931; £101 to £500: 3,075; £501 to £1,000: 1,316; £1,001 to £5,000: 1,032; Greater than £5,000: 303).

Conclusions

Consumer detriment is an endemic problem in market economies. Whilst it cannot be entirely eliminated, if its incidence and negative consequence becomes too severe, it can undermine consumers' trust in the market.

The objective of this study was to listen to what consumers could tell us about their experiences, in order to investigate detriment from the point of view of consumers operating in the market, and measure perceived inefficiencies and strengths in the customer protection system.

The study itself represents only a piece of the puzzle; while there are trackers and research based on factual data, the conclusions in this report are based on what consumers reported: their subjective perceptions, considerations and expectations play a key role in the findings. Nevertheless, the subjective dimension of consumer detriment should not be disregarded as secondary or unimportant. After all, trust in the market is a subjective dimension itself, and perceived detriment is as important as factual detriment in determining consumers' trust and behaviours.

The report does not discuss objective data, neither does it engage in such considerations in the conclusions. However, if there are clear discrepancies between what consumers told us and what analyses based on transactional data have found, understanding and investigating these incongruities could represent a first action point for policy teams and consumer protection organisations.

This chapter details a series of conclusions and presents in short summaries the data that led to the formulation of those statements. When reading these conclusions, it is important to remember that the study was carried out during the COVID-19 outbreak – with consumers' perceptions and behaviours likely affected by the pandemic. Similarly, some sectors have faced unforeseen disruptions, such as travel restrictions, the need to implement smart working solutions, sick leave of personnel, sudden decreases/increases in demand, changes in consumers' expectations, additional pressures on logistics or interruption of supply chains. These had an impact on the type of problems experienced, the incidence of detriment and the capacity of sellers and service providers to respond to cases of consumer detriment.

The findings of this study suggest that the consumer protection system⁹⁶ in the UK can be considered generally effective and the response to detriment offered by sellers and service providers is on average adequate.

Between April 2020 and April 2021, 69% of consumers have reported experiences of detriment. Where detriment happened, the financial costs were generally offset by several mitigating factors, such as compensations received and use value of the product.

⁹⁶ The concept of consumer protection system used here encompasses the rights and channel of action afforded to consumers by consumer protection law as well as the willingness of businesses to mitigate and resolve consumer detriment problems (either due to market pressure or due to threat of legal consequences).

- Consumers who experienced detriment had a median of four incidents between April 2020 and April 2021; this averages out to one incident each quarter.
- The median net monetised detriment was £28 per incident.
- Nine percent of the experiences of detriment resulted in consumers receiving a higher amount in compensations, compared to all the costs they faced.

When comparing what consumers asked and what sellers or service providers did in response to the detriment, resolutions were generally favourable for consumers.

- 56% of the experiences of detriment ended with a positive resolution, where consumers received what they asked for, received what they asked for *and* something else, or did not ask for anything and still received some form of compensation for the problem.
- Neutral resolutions (where consumers did not ask for anything and did not receive anything) were seen in 25% of the experiences of detriment.
- Only 19% of the experiences of detriment led to a negative resolution (where consumers asked for something and received nothing, or did not receive what they asked for).

This is reflected in the overall satisfaction with the detriment outcome: the majority of the experiences of detriment were resolved in a form that was considered at least somewhat satisfactory by consumers.

- Consumers reported being satisfied with the outcome in 55% of the concluded experiences of detriment.
- Dissatisfaction with the outcome was reported in 25% of the experiences of detriment.
- Consumers were neither satisfied nor dissatisfied with the outcome in 20% of the experiences of detriment.

While the consumer protection system mitigated the presence of negative outcomes for most consumers, some incidents of detriment led to high levels of net monetised detriment. Interventions should focus on areas where detriment resulting in a relatively higher financial loss for consumers was more common.

Taking into consideration only experiences of detriment that the consumers considered concluded:

- Eighteen percent of all the experiences of detriment had a net monetised detriment above £100, 6% had a value above £500 and 3% above £1000.

Strong variations could be seen between sectors, but also by characteristics of the detriment experience such as the channel through which the product was purchased.

The median net monetised detriment per incident was higher for some purchase channels than others. Actions targeting these channels can represent a step towards the reduction of high levels of net monetised detriment. However, such actions might not be sufficient on their own, as they would be directed to a relatively small number of problems.

- Incidents of detriment resulting from products purchased from a social media platform had a higher median net monetised detriment (£55), compared to those

resulting from other online purchases (£31 when purchasing from private individuals, £17 from a provider's website and £14 from a third-party marketplace).

- The median net monetised detriment resulting from purchases requiring a personal interaction between the seller/service provider and the consumer was higher for those made in-person from a salesperson (£87), compared to over a phone call (£32) and in-person from a shop (£28).
- The median net monetised detriment for purchases made through auto-renewal processes was £55.

While problems with products purchased in-person from a salesman, online on a social media platform or through auto-renewal processes resulted in higher-than-average net monetised detriment (the overall median net monetised detriment was £28), only a small number of detriment incidents originated in these channels. Products from these three channels, combined, accounted for less than 10% of all the experiences of detriment and for 9% of the total net monetised detriment.

Sectors differed by the proportion of consumers who experienced detriment and median values of net monetised detriment per incident. The mitigation of negative financial consequences of consumer detriment should focus on those sectors with a larger baseline of consumers where negative outcomes were more likely.

Policy actions and initiatives are more likely to have a wider impact if targeted towards sectors in which a larger number of consumers purchase products (87% of consumers bought 'Personal care products while only two percent accessed 'Pet breeder services'). Sectors with a high incidence of detriment and high median net monetised detriment, accessed by more than 50% of consumers, were:

- 'Internet provision' (29% incidence of detriment, £55 median net monetised detriment).
- 'Vehicle maintenance and repair' (17% incidence of detriment, £118 median net monetised detriment).
- 'Mobile telephone services' (13% incidence, £59 median net monetised detriment).

Although they are accessed by a lower number of consumers (between 6% and 25% of consumers purchased in these sectors), a high incidence of detriment and net monetised detriment was also observed in:

- 'Second-hand vehicles' (30% incidence of detriment, £463 median net monetised detriment).
- 'Real estate services' (26% incidence of detriment, £142 median net monetised detriment).
- 'New vehicles' (19% incidence of detriment, £71 median net monetised detriment).
- 'Education fees' (19% incidence of detriment, £207 median net monetised detriment).
- 'Legal and accountancy services' (14% incidence of detriment, £110 median net monetised detriment).
- 'Childcare services' (13% incidence of detriment, £210 median net monetised detriment).
- 'Home and garden maintenance and repair' (11% incidence of detriment, £109 median net monetised detriment).
- 'Veterinary' (11% incidence of detriment, £142 median net monetised detriment).

- ‘Private medical and dental services’ (10% incidence of detriment, £101 median net monetised detriment).

Compared to the first group of three sectors, policies and other initiatives directed at this second group of sectors would have an impact on a smaller number of consumers. Problems in other sectors not listed here had a lower incidence, or a lower median net monetised detriment, or both.

It is important to remember the data was collected during the COVID-19 outbreak. Many sectors have been at the centre of unusual disruptions and operating difficulties – which could be the reason for both the high incidence of detriment and the high median net monetised detriment.

The negative consequences of consumer detriment differed not only by market features and problem elements, but also by consumer characteristics. Any initiatives aiming at mitigating detriment, would need to take into account the unequal factor of risks and the varying effects between subgroups of the general population.

The impact of detriment differed by key socio-economic elements and demographic characteristics of consumers. Younger people and those facing financial difficulties were particularly vulnerable to different forms of negative outcomes. However, more research is needed to explore why this happens.

This report identified three negative factors of consumer detriment that varied by consumers’ characteristics:

- Risk of experiencing detriment.
- Risk of facing the most negative consequences of consumer detriment.
- The decision to not take actions to address an experience of detriment.

Younger consumers (especially consumers aged 18-39) and those considering their financial situation difficult were consistently more likely to have faced the most negative outcomes in all those areas. Occasionally, other consumers’ characteristics showed a strong association with the likelihood of experiencing negative outcomes (households with children, smaller households, ethnic groups other than White British, consumers living in urban areas, and unemployed consumers).

Although younger consumers and those living in difficult financial conditions would benefit from initiatives directed to mitigate their vulnerability towards the effects and risks of consumer detriment, the data available in this study cannot tell what direction such initiatives should take and the reasons why the likelihood of negative outcomes are so high in some subgroups of the population, but not in others. The development of a policy aimed at reducing the negative effects of detriment among some subgroups of consumers requires a deep understanding of causes and effects, which can be achieved with additional research and analysis.

Additional research is also needed to explore the impact of consumer detriment on wellbeing. This was one of the most critical, yet somehow unexpected, consequences of detriment on individuals. More research should be carried out to understand specific consequences and how they develop.

While feeling anxious, upset, misled or helpless after experiencing detriment is expected, the study found a substantial number of consumers who reported very negative consequences on their mental and physical health, and on their household finances.

The proportion of consumers who reported having had, at least once in the 12 months between April 2020 and April 2021, a very negative effect on their wellbeing because of consumer detriment was particularly high:

- Ten percent of consumers reported a very negative effect on their mental health.
- Five percent of consumers reported a very negative effect on their physical health.
- Nine percent of consumers reported a very negative effect on their household finances.

The incidence triples (29%, 15% and 27%) if both negative and very negative effects are considered. The study found that experiences of detriment resulting in negative consequences on wellbeing were generally associated with several characteristics of detriment, including: product type, market cluster, channel of purchase, value of the product, and several types of detriment.

Very negative consequences on wellbeing were also more likely to have been reported by consumers with a difficult financial situation, unemployed people, frequent internet users, consumers living in urban areas, those with a Black, Asian, Mixed or other ethnic background as well as consumers in their 30s and 40s.

Variations by socio-economic elements and demographic characteristics were also found in the likelihood of taking action to address an experience of detriment, and in the reasons given for not taking actions by some subgroups of consumers.

Only a minority of incidents were unactioned by consumers and their decision was generally motivated by cost-opportunity considerations. However, there were some exceptions, with some subgroups being more likely to have unactioned detriment because they did not know who to contact or how to complain.

- Consumers did not take actions in 18% of their experiences of detriment.
- Many experiences of detriment were unactioned at the time of the survey because the consumer had not had the chance yet to do so, because someone else did it, or because the problem was somehow fixed without the consumer needing to do anything. Once these incidents of detriment were removed, the proportion of unactioned consumer detriment fell to 11%.
- Consumers did not act when the investment of their time, efforts and resources were not worth it (for example, the problem not being serious enough, the expectation it would be unsuccessful, or the process being difficult or too lengthy).
- The median value of the product was £200 for experiences where action was taken and £150 where no action was taken. However, the median value was lower when detriment was unactioned because the problem was not serious enough (£35), or because the process would have taken too long (£31).

Whilst cost-opportunity was generally the key consideration for unactioned detriment, the findings of the study suggest that this is not always the case, as some reasons for not taking actions differed by consumers' characteristics.

- Consumers finding their financial situation difficult were more likely to not have taken any actions because the process was not clear (they were not sure who to contact, or how to go about complaining).

The data collected in this study cannot explain why this happens. Those with a more difficult financial situation might be less knowledgeable about the consumer protection system or

might be more likely to rely on sellers and providers, who may offer less transparent support channels to their customers.

Encouraging consumers who experienced detriment to take actions should represent a priority in policy development. However, unless other data sources and analyses can offer strong evidence on a causal relationship for the development of specific policies and initiatives, additional research might be necessary to shed light on this trend.

In addition to investigating how consumer detriment, and its consequences, varied between sectors, type of consumers and different typologies of incidents, this study also focused on differences between UK countries.

Although there were some variations in the incidence of consumer detriment between England, Scotland, Wales and Northern Ireland, the study did not find evidence of substantial differences. Consequently, the findings of this report do not support the need for country-specific policy approaches or initiatives.

The data collected in this study did not have sufficient sample size for an in-depth analysis of all the trends within and between the four UK countries. Nevertheless, it was possible to compare top level estimates and conduct subgroup analysis in several macro-groups.

- Scotland and England showed a higher incidence of consumer detriment compared to Wales and Northern Ireland. The trend was confirmed when controlling for levels of urbanisation and patterns of consumer activity.
- The total net monetised detriment and the count of incidents in each country broadly reflected their different population sizes.
- There were some differences between countries in the incidence of detriment in some market clusters or by product type, but they always mirrored the general trend (England and Scotland showed a higher incidence than Wales and Northern Ireland).
- No statistically significant variations were identified by value of the product, type of detriment experienced, whether or not consumers took any actions to address their experiences of detriment, satisfaction with the outcome or resolution patterns.
- The proportion of experiences of detriment from in-person purchases was slightly higher in Northern Ireland, compared to the other three UK countries.

Finally, the study investigated the perceived role that the COVID-19 outbreak had on consumer detriment.

On average, consumers perceived the COVID-19 outbreak as having been a major cause of their experiences of detriment. Detriment incidents perceived as affected by the pandemic resulted in higher median net monetised detriment and took longer to be resolved.

The disruptions caused by the COVID-19 outbreak were generally perceived by consumers as having played an important role in the problems they incurred:

- Consumers thought that 43% of their experiences of detriment were caused or made worse by the COVID-19 pandemic. The net monetised detriment of problems perceived as affected by the pandemic totalled up to £26.5 billion.

Consumers acknowledged the disruptions caused by the pandemic to have been a key reason for the detriment they faced in some sectors, but they did not recognise its role in others.

- Consumers were more likely to have considered their detriment as affected by the pandemic in sectors such as 'Airlines', 'Package holidays and tours', 'Adult care', 'Sport, cultural and entertainment activities', 'Hotels and holiday accommodation', 'Private medical and dental services' and 'Real estate services'.
- They were less likely to consider detriment in 'Removal and storage', 'Pension funds and investment services', and 'Stationery, books, magazines and newspapers' to have been affected by the COVID-19 outbreak.
- Despite the significant disruptions brought by the pandemic upon 'Telecoms and other digital subscriptions', only 34% of the experiences in this market cluster were considered affected by the pandemic. Within this market cluster, 33% of 'Internet provision' problems were perceived as linked to the COVID-19 outbreak.

Consumers were more likely to have perceived detriment instances as caused by the pandemic when the problem was related to not having received a product they purchased, or having received it later than expected.

Detriment incidents perceived as being caused or made worse by the pandemic were reported as being more severe than those that were considered not to have been affected by it.

- The average time spent to resolve a problem perceived as caused or made worse by the pandemic was 2 hours, compared to 1 hour for problems perceived as not affected by the pandemic or where the role of the pandemic was unclear.
- A problem caused or made worse by the pandemic resulted in a higher net monetised detriment, compared to a problem not affected by the disruptions of the COVID-19 outbreak. This is partly explained by the additional time cost.

Appendices

Appendix A. Questionnaire development and testing

A key challenge for this project was the questionnaire design.

‘Consumer detriment’ is a complex concept with a precise definition that may not be understood consistently by policymakers, researchers, and members of the public. In addition, collecting data on detriment requires respondents to accurately recall detailed information about events that may have happened a long time in the past and they may not have given extensive consideration to at the time. In order to minimise risks of measurement error and maximise the quality of the final data and analysis, the questionnaire underwent a thorough pre-testing stage, which included a pilot with 178 respondents recruited from the NatCen Panel and 12 cognitive interviews with people purposefully recruited from the general population.

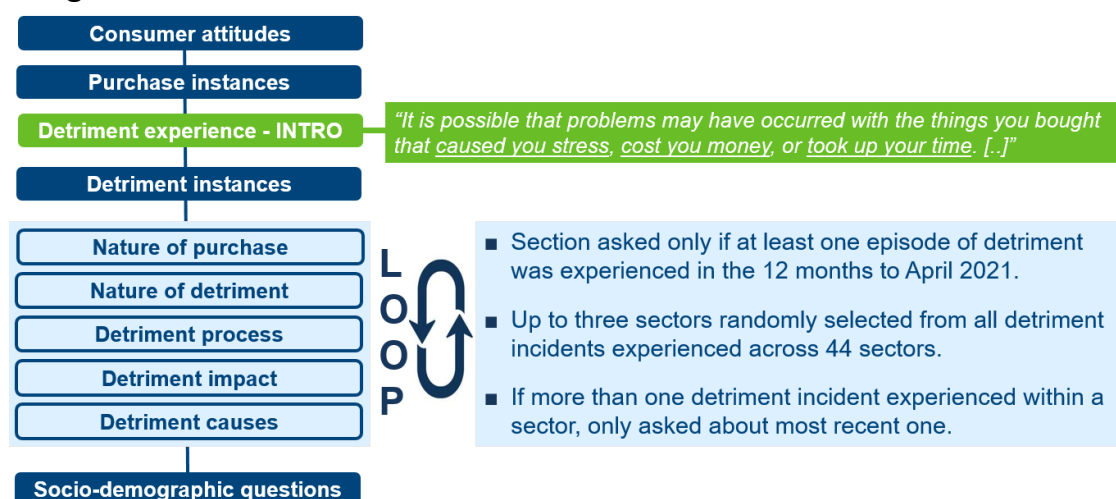
The questionnaire was developed to be administered both online and over the phone to include people without internet access. A unimodal questionnaire design approach was therefore adopted to minimise measurement differences between modes and between different internet enabled devices (large screens such as laptops and tablets, versus small screens such as mobiles).

Questionnaire content and structure

The questionnaire was developed in collaboration between researchers from NatCen, BEIS, and the CPP. While the questionnaire content builds on the questionnaire used in previous waves, there have been substantial changes to content and definitions used. This should be considered when comparing estimates from this wave of the study to previous estimates.

The questionnaire starts broadly, asking people about their purchasing behaviour before introducing a definition of consumer detriment and asking respondents if they had experienced detriment in the last 12 months in sectors they had made a purchase in (or previously made a purchase in, but used in the last 12 months). It then asks for more detail about up to three instances of detriment the respondent experienced. **Image 6** gives an overview of the questionnaire content by section.

Image 6 – Questionnaire flow



The flow of the section investigating detriment incidents was designed such that:

- where people had experienced detriment in more than three sectors, the interview programme randomly selected three sectors to ask about the experience in more detail. This was done to limit the burden on respondents, and thus reduce the risk of survey dropouts or decline in data quality⁹⁷.
- where people have experienced multiple instances of detriment in a sector, they were asked only about the most recent instance within that given sector. This was done to ease recall. However, this approach risks biasing the data if, on aggregate, the ‘most recent’ experience is not representative of all experiences over the year⁹⁸.

The detriment incident questionnaire loops asked about a number of elements of the detriment experience, including the nature of the purchase (i.e. the cost of the product and the channel through which it was bought), the nature of the detriment (i.e. the type of problem encountered and its status), as well as the detriment process, its impact and its causes.

The full questionnaire specification is available in Appendix G.

Cognitive Testing

Cognitive interviews were used to test the questionnaire ahead of fieldwork.

Cognitive interviewing uses ‘think aloud’ and probing techniques to give insight into the thought processes respondents go through when answering survey questions. This approach helps researchers identify problems with question wording and questionnaire design by exploring, for example: comprehension of key terms within the questions; whether respondents were able to select a suitable response option; or sensitivity of questions.

A total of 12 interviews⁹⁹ were carried out by NatCen researchers and expert interviewers. Participants were sampled purposively to cover both consumers who experienced detriment and those who didn’t, as well as a range of sexes, ages, incomes, and education levels (**Table 18**). Participants were given a £30 voucher as a thank you for their time and help.

Table 18 – Cognitive participant characteristics		
Characteristics		Number achieved
Gender	Male	6
	Female	6
Age	Up to 40	6
	Over 40	6
Highest education	A-levels or above	8
	GCSE or below	4
Whether experienced detriment in the 12 months preceding the cognitive interview	Yes	9
	No	3

Interviews were recorded and summarised in a thematic matrix alongside participants’ answers to questions and probes, and interviewers’ observations, allowing for the systematic analysis of

⁹⁷ For details on how the detriment incidents reported by respondents but not fully investigated were taken into account in the net monetised detriment formula, see Appendix D.

⁹⁸ See Appendix B for more information on how this risk of bias was dealt with.

⁹⁹ Interviews were undertaken by video-call interviews, or phone interviews if the recruited participant was unable to access the internet.

the qualitative data. Once all interviews had been completed and analysed, the findings were discussed in depth with BEIS and the CPP alongside findings from the pilot, from which recommendations for the mainstage survey were made.

Piloting

Piloting the questionnaire aimed to: (i) provide indicative estimates of the proportion of the population who experienced detriment in a given 12 month period, as well as the distribution of detriment across the various sectors; (ii) test whether the questionnaire was working, creating clean data and running to the correct length; and (iii) provide insights into how the questionnaire was being answered.

The pilot questionnaire carried the latest version of the questions intended for the mainstage fieldwork, as well as a small number of follow-up probes that asked participants how easy or difficult they found specific questions and for suggestions for improvements, as well as for general feedback on any questions or the questionnaire as a whole.

The pilot sample was drawn from the NatCen Panel, specifically active panel members aged 25+ recruited from the BSA 2020 wave that had email addresses¹⁰⁰. A total of 263 panel members were invited to take part, with 178 doing so. **Table 19** summarises the sample profile.

Table 19 – Pilot sample profile		
Characteristics		Number and % achieved
Gender	Male	80 (45%)
	Female	97 (55%)
	Other	1 (1%)
Age	18-24	0 (0%)
	25-34	23 (13%)
	35-44	36 (20%)
	45-54	32 (18%)
	55-64	32 (18%)
	65+	55 (31%)
Household income	Less than £1,201	15 (8%)
	£1,201 - £2,200	13 (7%)
	£2,201 - £3,300	37 (21%)
	£3,301 or more	59 (33%)
	Don't know/Refused/Missing	54 (30%)
Total		178 (100%)

Fieldwork lasted for five days, running from the 10th March to 14th March 2021, and was conducted online-only. This approach reflected the time constraints before the start of the main fieldwork and that the pilot data would not be used for robust population reporting. The pilot approach differs from the mainstage design, where telephone fieldwork and a longer fieldwork period were used to reduce the risk of bias in the sample.

The analysis of the pilot data included estimating the number of experiences of detriment, the questionnaire length, use of 'other' answer options, use of help links, use of 'Don't know' and

¹⁰⁰ Panel members invited to take part in the pilot were not invited to take part in the mainstage fieldwork. Only those aged 18-24 were recruited from BSA 2020 for the mainstage fieldwork.

‘Refusal’ codes, the selection of ‘invalid’ answers, distributions of answers on scales, and participant feedback in probe questions.

The findings were written into a short report and discussed in depth with the CPP and the other stakeholders alongside findings from the cognitive testing, from which recommendations for the mainstage survey were made.

Appendix B. Fieldwork design, response rate and weighting strategy

Fieldwork design and response rates

Mainstage fieldwork was conducted using sample from the random-probability NatCen Panel ¹⁰¹ and a push-to-web survey. Overall, the survey was completed by 6,582 UK adults (18+).

NatCen Panel survey (main sample)

The NatCen Panel is a panel of people recruited from the British Social Attitudes ¹⁰² (BSA) survey, a high-quality, random probability face-to-face ¹⁰³ survey.

Fieldwork was conducted using a sequential mixed-mode web/telephone design over a three-week fieldwork period. Respondents were initially invited to take part online, and web fieldwork ran from the 8th April to 9th May 2021. Those not taking part online were issued to telephone fieldwork which ran from the 15th April to 9th May 2021 ¹⁰⁴. A total of 5,101 people took part in the survey, of whom 4,616 (90%) completed online and 485 (10%) completed on the phone. An incentive was offered to participants as a thank you for their time ¹⁰⁵.

Response rates are a simple indicator of quality for surveys based on probability samples and are summarised in **Table 20**. For the NatCen Panel sample (main sample), this survey achieved a 75% response rate among those panellists invited to participate. When taking account of non-response at the BSA interview and then also at the point of recruitment to the Panel, the overall response rate was 12%.

Various checks are routinely conducted on the NatCen Panel to ensure accuracy, consistency and non-duplication of the data. Panel members' survey-taking behaviour is monitored and tracked across all surveys with the aim of removing suspect and inactive panellists from eligible sampling pools. After validation checks conducted for this study (see paragraph on data validation procedures), 96 interviews were removed.

¹⁰¹ More information on the design of the NatCen Panel can be found here:

Jessop, C. (2018). The NatCen Panel: developing an open probability-based mixed-mode panel in Great Britain. Social Research Practice. 4(Summer 2018). Available at: <https://the-sra.org.uk/Common/Uploaded%20files/Social%20Research%20Practice%20Journal/social-research-practice-journal-issue-06-summer-2018.pdf>

¹⁰² The BSA survey is designed to yield a representative sample of adults aged 18 or over living in Great Britain. For practical reasons, the BSA sample is confined to those living in private households. People living in institutions (though not in private households at such institutions) are excluded, as are households whose addresses were not on the Postcode Address File (PAF). The PAF is a list of addresses (or postal delivery points) compiled by the Post Office which is used as the sample frame.

¹⁰³ Due to COVID-19 the 2020 wave of BSA was conducted using a 'push-to-web' design. Only participants aged 18-24 recruited from BSA 2020 were issued to the survey in order to refresh the sample.

¹⁰⁴ Using telephone fieldwork allows for people who are unwilling or unable to take part online to do so.

¹⁰⁵ Incentives varied between £5 and £20 depending on the respondent's characteristics: for example, whether or not they received a longer interview.

Table 20 – NatCen Panel sample response rates ¹⁰⁶	
Response to the Consumer Protection Study survey	
Number of issued panel members	6,796
Number of deadwoods ¹⁰⁷ at the time of the survey launch	8
Number of suspected fraudulent cases	96
Number of ‘Consumer Protection Study’ productive and validated cases	5,101
Survey response rate (%)	75%
Overall response	
Number of issued BSA cases	46,860
Number of deadwoods ¹⁰⁸ addresses at BSA stage	4,409
Number of BSA productive and validated cases	18,597
Number of cases recruited to the NatCen Panel	11,480
BSA response rate	44%
NatCen Panel recruitment rate (%)	62%
Number of deadwoods ¹⁰⁹ at the NatCen Panel recruitment stage	114
Overall survey response rate (%)	12%

Push-to-web survey (boost sample)

The push-to-web survey was used to cover Northern Ireland (not covered by the NatCen Panel), and to boost the sample in Wales to allow for more precise estimates in that region.

An unclustered sample of addresses in Northern Ireland and Wales was drawn from the Postcode Address File (PAF), a list of addresses (or postal delivery points) compiled by the Post Office which was used as the sample frame. All PAF addresses within Northern Ireland and Wales were sorted by: (i) population density at Local Authority level, (ii) tenure profile (% owner occupation) at Output Area (OA) level, (iii) postcodes within OAs and (iv) addresses within postcodes. A systematic (1 in N) random sample of addresses was then drawn to select 3,900 addresses in each country.

Every issued address was sent an invitation letter and up to two reminder letters with instructions on how to take part online, but also on how to contact NatCen to schedule a telephone interview if preferred. Where a selected household contained more than one person aged 18 and over, it was decided not to attempt to select at random one person to be interviewed. Although it is possible to provide participants with instructions to randomly select

¹⁰⁶ For participants aged 18-24 recruited from BSA 2020 the same response rate as for other age groups was assumed.

¹⁰⁷ Deadwoods for the NatCen Panel at the time of the survey launch are individuals (i.e. panel members) who, *during* fieldwork, were found to be ineligible (e.g. deceased, moved outside of the UK, etc.).

¹⁰⁸ Deadwoods at BSA stage are sample points (addresses) which were ineligible at the time when the interviewer visited the address. These comprised both residential addresses that were not eligible at the time when the BSA survey was carried out (for example: unoccupied/demolished premises, premises not yet built/under construction, second homes) and non-residential addresses (e.g. solely business, school, office, factory, institution, etc.).

¹⁰⁹ Deadwoods at the NatCen Panel recruitment stage are individuals (i.e. panel members) who, *before* the start of any specific Panel fieldwork, were classified as ineligible and therefore were not issued to the specific panel survey (e.g. deceased, moved outside of the UK, etc.).

one person per household, studies ¹¹⁰ have shown that respondent compliance with the instructions is poor. Instead, the invitation and reminder letters contained two unique access codes to be used by any two adults aged 18 or over living within the household to log in and complete the questionnaire.

The survey response rate for the push-to-web survey (boost sample) was 11%.

The response rate (**Table 21**) was computed making assumptions on (i) the number of ineligible addresses ('deadwood') and (ii) the number of eligible adults per eligible address. In push-to-web surveys it is not possible to record accurately the number of selected addresses which were not eligible because, for example, they were unoccupied or not a main residence. For this study it was assumed the proportion of ineligible addresses was similar to figures found in previous face-to-face surveys (10%). It was assumed there were 1.9 adults eligible to respond per eligible household, based on the ONS Labour Force Survey (ONS, 2021).

As a result of the use of incentives and the availability of multiple log-ins at each address (survey invitations letters contained log-in details for up to two household members), there was a possibility of respondents fraudulently completing interviews in order to claim the incentive. The data processing therefore included procedures to identify and remove potentially fraudulent cases (61 in total).

Table 21 – Push-to-web survey response rates			
	NI	Wales	Total
Number of serials ¹¹¹ issued	7,800	7,800	15,600
Number of addresses issued	3,900	3,900	7,800
Estimated number of deadwoods ¹¹² addresses	390	390	780
Estimated number of adults issued	6,669	6,669	13,338
Number of suspected fraudulent cases	38	23	61
Number of productive and validated cases	789	692	1,481
Response rate (%)	12%	10%	11%

Note: response rate computed assuming 11% deadwood addresses and 1.9 adults per eligible household.

¹¹⁰ See results of Kantar's methodological work conducted between 2012 and 2015 on the Community Life Survey (Hamlyn, B., Fitzpatrick, A., & Williams, J. (2015). Community Life Survey - Investigating the viability of moving from a face-to-face to an online/postal mode: evidence from a series of methodological studies 2012-2015. TNS. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/466921/Investigating_the_viability_of_moving_from_a_face-to-face_to_an_online_postal_mode_FINAL.pdf) and the trial NatCen did in 2012 on the European Social Survey (ESS) (abstract and PowerPoint presentation: Park, A., Humphrey, A., & Agur, M. (2013). Mixed-mode and the European Social Survey (ESS): evidence from the UK [Conference Presentation]. ESRA 2013, Ljubljana, Slovenia. Available at: http://www.websm.org/db/12/17147/Web%20Survey%20Bibliography/Mixedmode_and_the_European_Social_Survey_ESS_evidence_from_the_UK/)

¹¹¹ Serials are the unique access codes needed to access the survey. Each invitation letter contained two serials.

¹¹² Deadwoods for the P2W survey are sample points (addresses) which were not eligible to complete the survey, such as second homes, vacant properties, or business addresses. The number of deadwoods was estimated considering the rate of deadwoods usually obtained in face-to-face surveys.

Data validation

To identify potentially falsified cases, statistical outliers were reviewed to identify problematic cases.

This was done by creating measures for different potential indicators of falsification (e.g. speed of completion), and then examining the proportion of outliers¹¹³ on each measure. This allows outliers to be excluded rather than making subjective judgements about individual cases.

The statistical definition of an outlier is itself arbitrary, but it is a widely used and accepted standard. The following definitions were used:

- UQ = Upper Quartile (The upper quartile is the median of the upper half of a data set. This is located by dividing the data set with the median and then dividing the upper half that remains with the median again)
- LQ = Lower Quartile
- IQR = Inter-Quartile Range (UQ-LQ)
- Low Threshold = $LQ - 1.5 \times IQR$
- High Threshold = $UQ + 1.5 \times IQR$

The responses falling below the Low Threshold or above the High Threshold were deemed to be statistical outliers, and the formulae ($LQ - 1.5 \times IQR$ and $UQ + 1.5 \times IQR$) are the accepted standards for doing so.

For this survey, checks for (i) age eligibility (ii) speeders, (iii) duplicates and (iv) invalid answers were conducted. While straight-lining and high use of 'Don't know' (DK) & 'Prefer not to say' (PNTS) responses are often used in these types of checks, they were not included in our final parameters as the characteristics of this survey meant they were not useful¹¹⁴.

Age eligibility verification¹¹⁵

It was possible for a respondent to enter that their age was under 18, then be shown a screen which said that they were ineligible, and subsequently go back and change their age so that they could complete the questionnaire. Questionnaire paradata were used to identify such cases and they were reviewed alongside other data.

Speeders

If people answer questions too quickly, it may indicate they have not read or answered the questions properly. The approach used to identify speeders was to compare people's overall questionnaire time¹¹⁶ to an estimate of how long they should have taken given their route

¹¹³ A statistical outlier is a value that is much smaller or larger than most of the values in a distribution. An accepted convention is to treat values that fall more than 1.5 times the interquartile range above the upper quartile or below the lower quartile as outliers.

¹¹⁴ Checks of straight-lining were not carried out because the survey presented almost each question on a separate page (one survey question = one web page), and only included a small number of grid questions whose design usually favours negative respondent behaviour by rushing through a survey clicking on the same response every time easier. Checks on DK and PNTS were not implemented because all item nonresponse codes were not displayed upfront to the respondents.

¹¹⁵ This check was only applied to push-to-web participants. NatCen Panel members are all adults (18+), and the majority of them have been recruited face-to-face by a NatCen interviewer.

¹¹⁶ Capped to account for outliers where a respondent may have left and returned to a single question.

through the questionnaire, had they been a 'median length respondent'¹¹⁷ for each of those specific questions. This is a better approach than looking at overall questionnaire length because it accounts for the actual route through the questionnaire taken by each respondent, which varied substantially for this study. Statistical outliers on this speeding measure were identified and reviewed in combination with other data.

Invalid answers

A number of questions had 'invalid' answers which were soft-checked but allowed. An invalid answer may indicate a participant was not paying full attention when answering, and therefore potentially fraudulent. A set of rules were created to identify with a flag potentially fraudulent cases due to invalid answers. These flags were then analysed alongside the results for the other quality indicator measures.

Duplicates

Checks for duplication, within a household, were undertaken to identify any potential duplicated cases. Note that it was impossible to distinguish between people who had disguised the duplication and genuinely different people within the same household. Checking for duplicates was undertaken based on observing matches on the following variables: (i) name and surname; (ii) sex and age within one year¹¹⁸; and (iii) contact details such as mobile numbers and email addresses.

It was also checked whether household-level variables corroborated with individuals' answers to identify where participants might not have answered properly, or when individuals were made up. A record was flagged as potentially fraudulent if:

- two people in a household took part, but one of the participants identified only one adult (18+) living in the household.
- the answers of the two persons taking part for questions about the number of adults, number of children, tenure type, and household income did not match.

Flags for researchers to review were created if there was an exact match of the variables listed above. None of the flags were used on their own to determine whether a case was fraudulent or not as, for example, people within a household can share email accounts. The duplicates flags were reviewed together with speeders and invalid answers flags.

Weighting and scaling

The Consumer Protection Study uses two different weights in its analysis: (i) a respondent-level weight that adjusts for design, recruitment and non-response bias of the panel sample and for the push-to-web component of the study, and (ii) a detriment-level weight used for the analysis of detriment-level data. Both weights were also 'grossed' (i.e. scaled up) to produce counts at population-level i.e. estimates for numbers of people or of detriment experiences in the UK population, rather than in the responding sample.

Detriment-level analysis was carried out using the individual serial number of study participants included in the dataset (CDS_ID) as the primary sampling unit parameter. The use of CDS_ID as PSU ensures a more robust computation of standard errors and accounts for the fact that incidents of detriments were sampled within study participants.

¹¹⁷ The median time taken for each question was used, as the mean would be distorted by high outliers.

¹¹⁸ This check was conducted on NatCen Panel members only.

This section offers an overview on the methodological approach followed in the production of these different weights.

NatCen Panel (main sample)

Non-response for NatCen's probability panel surveys can occur at three stages: (i) non-response at the survey used for recruitment (BSA), (ii) refusal to join the panel at the end of that interview and (iii) non-response in the survey of panel members itself. A weight to account for non-response at each of these three stages was computed. The final weight is the product of these three weights. This three-stage system was used because the variables underlying non-response could be different at each stage. This system also allows for maximising the use of all the information available from the BSA.

These are the weights computed:

- **BSA survey weight:** the panel members were recruited from the BSA 2015 to BSA 2019, plus panel members aged 18-24 from BSA 2020. The BSA survey weights for each year were produced in three stages. Firstly, selection weights account for unequal chances of selection in the BSA sampling. Secondly, a non-response model is used to produce a non-response weight. This weight adjusts for address level non-response at the BSA survey using: region, type of dwelling, whether there were entry barriers to the selected address, the relative condition of the immediate local area, the relative condition of the address, the percentage of owner-occupied properties in quintiles and population density. Finally, the selection weights and non-response weights were combined and adjusted using calibration weighting to make the sample of BSA respondents representative of the general British population in terms of gender, age and Government Office Region (GOR)¹¹⁹.
- **Panel weight:** this weight accounts for non-response at the panel recruitment stage where some people interviewed as part of the BSA survey chose not to join the panel. A logistic regression model (weighted by the BSA weights) was used to derive the probability of response of each panel member; the panel weight non-response weight is computed as the inverse of the probabilities of response. This weight adjusts the panel for non-response using the following variables: age and sex groups, GOR, BSA year, household type, household income, education level, internet access, ethnicity, tenure, social class group, economic activity, political party identification, and interest in politics¹²⁰. The resulting panel weight has been multiplied by the BSA weights, so the panel is representative of the population.
- **Survey weight:** this weight is to adjust the bias caused by non-response to this particular panel survey. A logistic regression model was used to compute the probabilities of response of each participant. The panel survey non-response weight is equal to the inverse of the probabilities of response. The initial set of predictors used to build the model was the same as for the panel weight; and at this wave the final set of variables used was also the same. The final survey weight is the result of multiplying the survey non-response weight by the panel weight.

¹¹⁹ More details on the BSA weight can be found at <http://bsa.natcen.ac.uk/>

¹²⁰ The characteristics that are likely to change with time for an individual and whose distribution differed between 2017 and 2018 BSA sample have been entered into the model in interaction with BSA year.

Push-to-web (boost sample)

Weights were constructed to adjust for differential selection probabilities (between countries) and differential non-response. The “push-to-web” methodology meant that non-response could occur within households as well as at the level of the address.

As described above, addresses were selected with equal probability within Wales and NI, and up to two people in one household at each address were invited to take part. Weighting was therefore required to adjust for (i) differential selection probabilities in Wales and NI ¹²¹, (ii) non-response amongst households at selected addresses, and (iii) non-response within households. Separate non-response models were constructed to deal with each of these elements of non-response.

The first model (address level non-response) was weighted by the selection weight and included area-level covariates ¹²² (plus a binary country indicator). The predicted probability from this model was used to produce a non-response weight to adjust for non-response at the level of the address.

The second (within household) model was weighted by the product of the selection weight and the address-level non-response weight. The model was used to predict the expected number of completed surveys in responding households and included the number of adults in the household and an indicator for whether (or not) someone has a degree (plus a binary country indicator). From this, a within household non-response weight was calculated as the ratio of the number of adults in the household (capped at 4) divided by the expected number of responses. The final step was to produce a composite non-response weight, calculated as the product of the selection weight and the two non-response weights described above.

Final respondent-level weight

Following non-response weighting, the “push-to-web” survey respondents were combined with the panel respondents. The panel weights (for panellists) and the composite non-response weight (for “push-to-web” respondents) were combined to produce a pre-calibration weight. Calibration weighting was then used to adjust the weighted profile of the (combined) responding sample so that it matched the profile of the UK population in terms of age and sex (within country) and (separately) by region/country ¹²³.

Respondent-level grossing weight

The final survey weight (combined panel weight and push-to-web composite weight, calibrated to match the profile of the UK population) is scaled to the responding sample size (mean weight = 1; sum of the weight = 6,582). The grossing weight is the survey weight scaled up so that the weighted total matches the UK population (i.e. the survey weight was multiplied by 8,003). The grossing weight therefore produces estimates for numbers of people in the UK aged 18 or above, rather than numbers in the sample (mean weight = 8,003; sum of the weight = 52,673,433).

¹²¹ The same number of addresses were selected in each country, but Wales is larger than NI, hence the probability of selection was greater in NI.

¹²² Deprivation quintiles (within country), Output Areas Classification (OAC) and percent in professional occupations by LSOA,

¹²³ Based on ONS mid-2019 population estimates.

Detriment-level weight

The survey collected information about the most recent incident of consumer detriment across a random sample of up to three sectors where participants reported having experienced detriment in the 12 months covered by the study.

The experiences of detriment were scaled-up to make them representative of all the incidents of detriment experienced by study participants in the 12 months (**scaling factor**). The scaling factor was the product of:

- Sector scaling: the number of sectors where the participant experienced detriment divided by the number of sectors the participant was asked about in the survey. The resulting values were trimmed at the 99th percentile (93 values were trimmed at 4.3 from a max value of 9.6).
- Detriment scaling: the number of independent incidents of detriment experienced in the sector by the study participant. Missing values were replaced with the median number of incidents in the sector across all study participants. The resulting values were trimmed, removing – within each sector – outliers and extreme values (37 values were trimmed: one value in 12 sectors, two values in seven sectors, three values in one sector and four values in two sectors).

The resulting scaling factor was multiplied by the survey weight to make the data representative of all the incidents of detriment experienced by UK consumers (**detriment weight**).

This approach relies on the assumption that the most recent experience of detriment in each sector can be considered representative of all detriment experiences occurring within the 12 months covered by the study. This assumption was a necessary trade-off within the Total Survey Error framework¹²⁴: measurement errors linked to this assumption were considered less harmful to data integrity than measurement errors caused by a complex questionnaire design and by difficulties in recalling correctly events that happened up to 12 months before the data collection process.

¹²⁴ Biemer, P. (2010). Total Survey Error: Design, Implementation and Evaluation, *The Public Opinion Quarterly*, 74(5), 817-848.

Appendix C. Comparison of sample types and interview mode

This appendix presents and discusses the distribution of respondents, as well as headline figures of the survey, by sample type and mode of completion.

Comparison of the NatCen Panel and Push-to-web (P2W) samples

Table 22 presents the unweighted profile of respondents by sample type; the table includes socio-economic and demographic characteristics found to be important predictors for consumer detriment outcomes in the analysis. Four elements must be noted:

- **The P2W sample and the Panel sample cover different populations.** Both the samples cover adults, that is people aged 18 or over, but they cover different geographical areas: the NatCen Panel is a panel of adults living in Great Britain, while the P2W sample was only employed in Wales ('boost sample' to allow for more precise estimates in that region) and NI (which is not covered by the NatCen Panel).
- **The P2W sample is younger than the Panel sample.** Just under 1 in 5 (19%) Panel respondents are less than 40 years old, while 28% of P2W respondents are below that age. The NatCen Panel profile is slightly older than the P2W profile due to design elements: the minimum age for recruitment in the Panel sample was 18 at the time of the BSA interview and, due to natural ageing, earlier cohorts of BSA participants are relatively older compared to later cohorts¹²⁵. Although younger participants are incorporated in the NatCen Panel sample each year from new BSA studies, the youngest age group (18-24 years) is under-represented in the unweighted data. Additionally, for the P2W sample up to two people per household were invited to take part in the study while within the Panel sample¹²⁶ only one person per household was interviewed – given that larger households tend to include younger residents, the P2W sample is more likely to include younger study participants.
- **The P2W sample is more likely to use the internet frequently.** As might be expected, respondents recruited from the P2W survey were more likely to use the internet several times a day compared to panellists (75% vs. 68%). This is correlated with the different age profile of the two samples and with a different operationalisation of the telephone (CATI) fieldwork. On the latter: for the Panel sample, all participants who did not take part online in the first two weeks of fieldwork and for whom a telephone number was held on record, were contacted by an interviewer to be offered a telephone interview; for the P2W sample, the telephone option was only an opt-in one as telephone numbers weren't available in the sample – thus, it was impossible to actively cover the offline population and those who simply prefer not to take part online within the P2W sample.
- **The P2W sample is 'better off' than the Panel sample.** When asked how well they would say they are managing financially these days, almost 1 in 3 (32%) P2W respondents answered they are '*living comfortably*' compared to 27% of panellists. Looking at the other end of the scale, 8% of panellists said they are finding it quite or

¹²⁵ Respondents who were aged 18 at the time of the BSA baseline interview, when interviewed for the Consumer Detriment 2021 survey were: 23-24 years if recruited from BSA 2015; 22-23 years if recruited from BSA 2016; 21-22 years if recruited from BSA 2017; 20-21 years if recruited from BSA 2018, 19-20 years if recruited from BSA 2019.

¹²⁶ Those recruited from the 2020 wave of BSA which, due to COVID-19 was conducted using a 'push-to-web' design. Only participants aged 18-24 recruited from BSA 2020 were issued at this wave in order to refresh the sample.

very difficult compared to 6% of respondents in the P2W sample. Similar patterns were found when looking at other variables such as tenure or household income. This difference is probably related to the different recruitment approach: the NatCen Panel sample is almost entirely ¹²⁷ recruited via a face-to-face survey which – thanks to the presence of an interviewer – are generally more effective in achieving higher response rates within economically deprived groups compared to recruitment approaches that are not led by interviewers.

Table 22 – Respondents profile by sample type (unweighted)		
	NatCen Panel	P2W
Sex		
Female	57%	56%
Male	43%	44%
Age		
18-29	7%	9%
30-39	12%	18%
40-49	17%	18%
50-59	20%	18%
60-69	21%	19%
70+	22%	17%
Education level		
Degree or equivalent, and above	49%	44%
Below degree or no qualification	51%	56%
Internet		
Several times a day	68%	75%
Daily	25%	20%
Weekly or less	7%	5%
Subjective financial situation		
Living comfortably	27%	32%
Doing alright	42%	43%
Just about getting by	22%	18%
Finding it quite difficult	5%	4%
Finding it very difficult	3%	2%
Economic activity		
Full-time education	2%	2%
Paid work	47%	54%
Unemployed	3%	3%
Retired	30%	24%
Other	17%	17%
Country		
England	88%	-
Scotland	7%	-
Wales	5%	47%
Northern Ireland	-	53%

Unweighted base NatCen Panel (5,084 - 5,098); Push-to-web (1,478 - 1,481)

Table 23 summarises the weighted and unweighted survey headline figures by sample type. In the P2W sample a larger proportion of respondents did not experience any detriment from April 2020 to April 2021, and when they experienced it, they did so in a more limited number of sectors.

¹²⁷ This is true for all the Panel members invited to take part in the Consumer Detriment survey except for those aged 18-24 recruited from BSA 2020 (a very small part of the Panel sample). Due to COVID-19 the 2020 wave of BSA was conducted using a 'push-to-web' design, so up to two people per household are in the panel sample for that cohort.

The study also found that the incidence of detriment was lower in Wales and Northern Ireland compared to England and Scotland. Given the Northern Ireland participants were entirely recruited via the P2W survey and the Wales ones were boosted via it, additional analysis was conducted to assess whether the sample of origin could explain the difference found. These analyses were carried out on the Welsh respondents only as they were the only ones present in both the Panel and P2W sample ¹²⁸. The results suggest that the difference seen in the unweighted figures (68% Panel vs. 61% P2W) was mitigated by the weights (61% Panel vs. 60% P2W). The data available therefore suggests that the differences in detriment incidence by country does not seem to be affected by the sample type.

Table 23 – Survey key findings by sample type				
	Unweighted		Weighted	
	NatCen Panel	P2W	NatCen Panel	P2W
Overall detriment incidence				
Experienced at least one detriment incident	70%	60%	70%	58%
No detriment	30%	40%	30%	42%
Number of sectors experienced detriment in				
One	31%	35%	31%	34%
Two	23%	24%	22%	25%
Three or more	46%	41%	47%	41%
Number of experiences of detriment per person				
Median	2	1	2	1
Net monetised detriment per incident				
Mean	£251	£216	£239	£316
Median	£28	£28	£28	£28
Most common detriment type				
	Poor quality	Poor quality	Poor quality	Poor quality
Percentage of experiences of detriment where the consumers did not take actions				
	15%	17%	18%	20%
Detriment incidence by country				
England	70%	-	70%	-
Scotland	72%	-	72%	-
Wales	68%	61%	61%	60%
Northern Ireland	-	59%	-	56%

Comparison of web (CAWI) and phone (CATI) interview modes

Table 24 presents the profile of respondents by mode of completion. As might be expected older participants, those who are retired, those who do not use the internet regularly and those with a lower educational level were more likely to take part over the phone rather than online.

¹²⁸ Of the total Welsh respondents, 25% were part of the Panel sample and 75% of the P2W sample (weighted percentage: 27% vs. 73%).

Table 24 – Respondents profile by mode of completion (unweighted)		
	Phone	Web
Sex		
Female	57%	57%
Male	43%	43%
Age		
18-29	4%	8%
30-39	7%	14%
40-49	10%	18%
50-59	12%	20%
60-69	20%	21%
70+	48%	19%
Education level		
Degree or equivalent, and above	36%	49%
Below degree or no qualification	64%	51%
Internet		
Several times a day	38%	72%
Daily	23%	24%
Weekly or less	39%	4%
Subjective financial situation		
Living comfortably	31%	28%
Doing alright	38%	43%
Just about getting by	25%	21%
Finding it quite difficult	4%	5%
Finding it very difficult	2%	3%
Economic activity		
Full-time education	1%	2%
Paid work	27%	51%
Unemployed	4%	3%
Retired	52%	26%

Unweighted base Phone (522 - 524); Web (6,039 - 6,054)

Table 25 summarises the survey headline figures by mode of completion. Over the phone a larger proportion of respondents did not experience any detriment from April 2020 to April 2021, and when they experienced it, they did so in a more limited number of sectors. Some differences were observed for the average net monetised detriment, but they were mitigated in the weighted data. As per the analysis by sample type, no differences were found for the most common type of detriment and the rate of 'unactioned' incidents by mode of completion.

Table 25 – Survey key findings by mode of completion				
	Unweighted		Weighted	
	Phone	Web	Phone	Web
Overall detriment incidence				
Detriment experienced	60%	68%	60%	70%
No detriment	40%	32%	40%	30%
Number of sectors experienced detriment in				
One	37%	31%	35%	31%
Two	20%	24%	21%	22%
Three or more	44%	45%	44%	47%
Number of experiences of detriment per person				
Median	1	2	1	2
Net monetised detriment per incident				
Mean	£335	£238	£248	£242
Median	£28	£28	£26	£28
Most common detriment type				
	Poor quality	Poor quality	Poor quality	Poor quality
Percentage of unactioned detriment				
Percentage of experiences of detriment where the consumers did not take actions	14%	15%	13%	18%

Differences between samples

The estimates presented in **Table 24** and **Table 25** do not indicate that the differences in sampling strategies (Panel or P2W) or the operationalisation of a multi-mode design (web and phone) have introduced significant elements of bias in the analysis and the findings of the study. Variations in the estimates are particularly small and likely to be influenced by the different socio-economic and demographic profiles in the samples (as shown in **Table 22** and **Table 24**, web respondents had a different socio-demographic profile compared to those who took part on the phone, and the P2W approach covered a geographical area that was partly different to the area covered by the NatCen Panel).

Appendix D. Comparison with previous UK consumer detriment studies

The Consumer Protection Study presented in this report is not the first of its kind to be carried out in the UK; indeed, other studies investigating consumer detriment in the UK through quantitative surveys have taken place between 2008 and 2016. Key estimates vary substantially between studies, but differences in methodology mean direct comparisons should not be made.

Differences in the methodological approach

While the study presented in this report built upon the methodology of the two most recent ones (2016¹²⁹ and 2014¹³⁰), there are significant methodological and analysis divergences that should be kept in mind when comparing the figures presented in this report, even just with those of the two most recent studies. Some key differences between these studies are summarised in **Table 26**.

The main difference in terms of **survey methodology** is represented by the sampling strategy adopted. While probability-based samples offer data with a known margin of error and the findings can be inferred to the population of interest, quota samples have unknown statistical error and the generalisation of the findings to the population of interest is tentative. Other differences between these three studies (e.g. fieldwork length, survey mode) can be explained by the different methodological approaches needed when working with probability-based samples compared to convenience and nonprobability samples.

There are many differences also in the **study design**. To name some of them: the studies collected information in very different ways (most recent or most serious problem; different number of loops); used different classifications of sectors; included different types of sectors (such as business services, which were not covered in this study); and used different conceptualisations of consumer detriment (in 2021 it was expanded to include problems that caused stress to the consumers, while previous studies focused on financial aspects only or on having genuine cause for complaint).

The **analysis design** also differed between studies. The studies differed by denominators used to calculate the incidence of detriment; followed different weighting strategies for scaling up detriment to the UK population (some of the data used to build the detriment-level weights in this study was not collected in previous studies); dealt in different ways with missing values and outliers; and, finally, used different computations for net monetised detriment.

¹²⁹ Oxford Economics. (2016). *Consumer Detriment - Counting the cost of consumer problems*. Citizens Advice. https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Final_ConsumerDetriment_OE.pdf

¹³⁰ Department for Business, Innovation & Skills. (2014). *Consumer Engagement and Detriment Survey 2014*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/319043/bis-14-881-bis-consumer-detriment-survey.pdf

Table 26 – Key methodological differences in the most recent consumer detriment surveys carried out in the UK			
	2021	2016	2014
Survey methodology			
Sample type	Probability-based samples (NatCen Panel and push-to-web)	Quota samples (two independently recruited samples)	Quota sample
Survey mode	Sequential Web-CATI	Omnibus CAPI; Web	Omnibus CAPI
Fieldwork length	4.5 weeks	3 weeks (CAPI); 2 weeks (Web)	2 weeks
Fieldwork geographical coverage	United Kingdom	Great Britain	United Kingdom
Study design			
Number of sectors	44 sectors	43 sectors	70 sectors
Survey loops about specific detriment incidents	Up to 3 sectors	Up to 5 sectors	Up to 2 sectors
Whether the occurrence of multiple incidents within sectors was accounted for	Yes – respondents reported the total number of detriment incidents in each sector	Yes – respondents reported the total number of detriment incidents in each sector	No – respondents only reported whether they experienced at least an incident in each sector
Selection criteria of the detriment experiences investigated in the survey loops (<i>if multiple problems experienced within one sector</i>)	Most recent	Most recent	Most serious
Conceptualisation of consumer detriment	Problems which caused stress to the consumer, cost them money, or took up their time.	Problems which cost the consumers money, or took up their time, or both.	Problems where the consumers felt they have had a genuine cause for complaint.

Differences in the key findings

The key findings show a strong variation across the consumer detriment studies carried out in the UK. However, given the data does not allow differentiation between changes in the experiences of UK consumers and changes influenced by varying methodological approaches, one should not assume that the differences are a result of real change over time in the population.

A clear example of why figures are incomparable is given by the estimated net monetised detriment in the UK across the different studies. This study found that the cost of consumer detriment in the UK, between April 2020 and April 2021, totalled to £54.2 billion, while previous studies had all reported lower volumes of net monetised detriment¹³¹. However, it is impossible to say whether net monetised detriment in the UK has changed since 2016. Other than the differences in survey methodology (primarily, sampling approach), the estimates of monetised detriment are particularly affected by varying study design and analysis design.

Table 27 summarises the key findings for this study and the one carried out in 2016. It is worth noting that the 2016 study found significant differences also between the two different samples

¹³¹ The difference is particularly marked between earlier studies (which estimated a monetised detriment of £4.15 billion in 2014, £3.08 billion in 2012, and £6.62 billion in 2008) and later studies (the 2016 study estimated monetised detriment to be as high as £22.9 billion a year, yet lower than this 2021 study, at £54.2 billion).

used (the key findings strongly diverged between the Omnibus CAPI and the Web samples, thus they were kept separated in the report).

Table 27 – Key findings of the 2016 and 2021 consumer detriment studies

	2021	2016 (Omnibus CAPI)	2016 (Web)
Estimated number of detriment incidents	229.8 million	123 million	380 million
Percentage of consumers who experienced at least one detriment incident	69%	35%	67%
Number of detriment incidents per person	Average: 6.4 Median: 4	Average: 2.4	Average: 7.4
Average/median monetised cost per detriment incident	Average: £242 Median: £28	Average: £159	Not reported
Total net monetised detriment	£54.2 billion	£22.9 billion	£42.9 billion
Most common problem experienced with the product (item/service)	Poor quality	Poor quality	Poor quality

*Note: The data of the two studies does not allow analysis to differentiate between changes in the experiences of UK consumers from changes influenced by varying methodological approaches – thus from this table it should **not** be concluded that differences between the two studies are a result of real change over time in the population.*

Appendix E. Analysis

Levels of data

The analysis in the report has been carried out using two different levels of data:

- **Respondent-level data** that was weighted to be **representative of the UK population aged 18 or above**. The analysis was carried out using information collected in the first section of the questionnaire (consumer attitudes, having consumed products in the sectors, having experienced detriment), summary variables from the detriment part of the questionnaire, and demographics and socio-economic characteristics.
- **Detriment-level data** that was weighted to be **representative of all the experiences of detriment in the UK** in the period of interest. The analysis was carried out using information collected in the detriment section of the questionnaire (variables linked to single experiences of detriment).

The second and fifth chapters were written using detriment-level data, while the third chapter's analysis was carried out on respondent-level data. Data from both levels was used in the first and the fourth chapters.

The two levels of data were kept separated in this report (e.g. consumers' demographics and socio-economic characteristics were not used in the analysis of detriment-level data), in order to avoid the misestimation of standard errors. Between-level analysis would have required the use of methods that can account for clustering and nested observations (such as multilevel models), which were deemed to be too complex for a descriptive report and outside of the study's scope.

Classification of sectors and market clusters

The classification of the sectors used in this study primarily followed the methodology used in the EU monitor of consumer markets¹³² but was also influenced by the classification used in the previous study¹³³ and by the COICOP classification used by the UN¹³⁴ and adopted by the ONS¹³⁵. Finally, it was adapted following input from BEIS and the CPP group.

In particular, this report follows the hierarchical system employed by the EU (sectors are grouped in market clusters) but differently from the EU system, market clusters are not divided into services vs. items (product type); in this report, such classification happens at a sector level (a market cluster can include both services and items, while each sector includes either services or items, but not both).

¹³² See Consumers, Health, Agriculture and Food Executive Agency. (2018). Monitoring consumer markets in the European Union 2017 – Final report Part 1. European Commission. Available at: <https://op.europa.eu/en/publication-detail/-/publication/92a1589a-fc2f-11e8-a96d-01aa75ed71a1> Previous editions available at: https://ec.europa.eu/info/publications/market-monitoring-survey-previous-editions_en

¹³³ Oxford Economics. (2016). *Consumer Detriment - Counting the cost of consumer problems*. Citizens Advice. Available at: https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Final_ConsumerDetriment_OE.pdf

¹³⁴ Department of Economic and Social Affairs. (2018). *Classification of Individual Consumption According to Purpose (COICOP) 2018*. UN. Available at: https://unstats.un.org/unsd/classifications/unsdclassifications/COICOP_2018_-_pre-edited_white_cover_version_-_2018-12-26.pdf

¹³⁵ Office for National Statistics. (2021, Sep 30). *User guide to consumer trends*. Available at: <https://www.ons.gov.uk/economy/nationalaccounts/satelliteaccounts/methodologies/consumertrendsuk>

Overall, the study classification included 11 market clusters and 44 sectors. Of the latter, 12 were item sectors and 32 service sectors (see **Table 28**).

Table 28 – Classifications of sectors and market clusters			
Market cluster	Survey category	Analysis label	Product type
Automotive goods and services	New cars or other new vehicles	New vehicles	Items
	Second-hand cars or other second-hand vehicles	Second-hand vehicles	
	Fuel, accessories, and maintenance equipment for vehicles	Fuel and accessories for vehicles	
	Vehicle maintenance and repair services	Vehicle maintenance and repair	Services
Banking and insurance	Current accounts, loans and bank services	Current accounts, loans and bank services	Services
	Pension funds and investment services	Pension funds and investment services	
	Insurance services	Insurance services	
Fast-moving retail	Food and drink, including alcohol, for consumption at home (not takeaways)	Groceries and drinks	Items
	Clothing, footwear and fashion accessories	Clothing, footwear and accessories	
	Cleaning or maintenance items and tools for the home or garden	House and garden maintenance products	
	Stationery, books, magazines and newspapers	Stationery, books, magazines and newspapers	
	Toiletries, cosmetics, hair products and beauty appliances	Personal care products	
	Prescription and non-prescription medicines	Prescription and non-prescription medicines	Services
	Hair, beauty, and wellness services	Personal care services	
Housing-related services	Real estate purchases and related services	Real estate services	Services
	Renting a home and associated services	Renting services	
	Home and garden maintenance and repair services	Home and garden maintenance and repair	
	Removal and storage services	Removal and storage	
Other services	Legal, financial advice, and accountancy services	Legal and accountancy services	Services
	Funeral services	Funeral services	
	Veterinary services	Veterinary	
	Pet breeder	Pet breeder	
Personal services	Private medical services and dental services	Private medical and dental services	Services
	Carers, nursing homes and other adult care services	Adult care	
	Private and higher education fees and services	Education fees	
	Childcare services	Childcare	

Table continues on the next page

Table 28 – Classifications of sectors and market clusters			
Market cluster	Survey category	Analysis label	Product type
Recreational services	Hotels and holiday accommodation	Hotels and holiday accommodation	Services
	Package holidays and tours	Package holidays and tours	
	Cafés, fast-food, restaurants and take-away services, bars, pubs and nightclubs	Restaurants, cafés and take-away	
	Sport, cultural and entertainment activities, memberships or events	Sport, cultural and entertainment activities	
	Gambling and lottery services	Gambling and lottery services	
(Semi-) durable goods	Glasses (spectacles) and lenses	Spectacles and lenses	Items
	Furniture, furnishings, domestic appliances and fixtures	Furniture and appliances	
	Electronic devices and software, including computers, phones, media devices	Electronic devices and software	
	Entertainment items including musical instruments, toys, sporting and hobby equipment	Entertainment items	
Telecoms and other digital subscriptions	Mobile telephone services and data plans	Mobile telephone services	Services
	Landline telephone services	Fixed telephone services	
	Internet provision services (excluding mobile phone data plans)	Internet provision	
	Satellite, cable or streaming TV or other digital subscriptions (music, gaming, etc.)	TV and other digital subscriptions	
Transport	Vehicle rental services	Vehicle rental	Services
	Public transport and train services	Public transport and trains	
	Airline services	Airline	
Utilities	Water services	Water services	Services
	Electricity and gas services	Electricity and gas services	

Detriment types

In the detriment incident section of the questionnaire, study participants were asked to select the original cause of the detriment from a list of nine options (detriment types). The categories were worded in different ways, depending if the reported incident occurred in an item sector or a service sector. The wording used in the survey and the corresponding analysis labels are summarised in the table below (**Table 29**).

Table 29 – Analysis labels and survey categories of types of detriment		
Analysis label	Detriment type (item)	Detriment type (service)
Poor quality	The item was of a lower quality or didn't function/look as advertised	The service was of a lower quality or didn't do what was advertised
Not usable	The item was faulty, unsafe or broken	The service was unsafe or didn't work
Problems with delivery	The item arrived late or there were other problems with the delivery	The service was provided late or took longer than expected
Complete failure to provide	I never received the item	The service was not provided / available when I needed it
Misleading pricing	The price charged was more than advertised	The price charged was more than advertised
Misleading information	I was not provided with all relevant information about the item before purchasing	I was not provided with all relevant information about the service before purchasing

Tables continues on the next page

Table 29 – Analysis labels and survey categories of types of detriment

Analysis label	Detriment type (item)	Detriment type (service)
Unfair or unclear T&C	The terms & conditions of the purchase were unclear or unfair	The terms & conditions of the purchase were unclear or unfair
Warranty and guarantees not honoured	The seller or manufacturer did not honour a warranty or guarantee	The service provider did not honour a warranty or guarantee
Other	Other problem	Other problem

Net monetised detriment

The net monetised detriment used in this report is a composite variable resulting from the sum of four cost-bearing elements (initial cost of the product, cost of replacing or fixing the product, other cost and monetised time cost) minus the sum of mitigating factors (value of having the product refunded or fixed, the use value of the product and other compensations received):

MonetisedDetriment

$$= (InitialCost + RepFixBuyer + OtherCost + TimeCost) - (RefundFix + UseValue + OtherCompensation)$$

The seven components used in the formula were complex constructs derived using detriment-level data collected in the survey. Each component was derived using continuous data, which often included a large number of missing values and a small number of heavy and influential outliers.

Several methodologies were considered for the management of missing values. Multiple imputation was deemed inappropriate given the conditions and patterns of missingness and the budget for the study (the demand of resources would not have justified the very small expected improvement of data quality); the prediction of missing values using other multivariate approaches, such as median regressions and multilevel median regressions, were found to return results that did not significantly differ from approaches that did not require statistical modelling; eventually, the approach employed in the study was the replacement of missing values with measures of centrality by key subgroups.

Medians were calculated for each purchase type (ongoing or one-off) within each sector (or only by sector when the sample size was too small) and these values were used to replace the missing values, so that all responses could be included in the analysis. This approach was taken both for some of the source variables of the components and for some components, as discussed in detail in the following sections. This solution was proportionate to the level of observed error in the data and to what was possible within the scope of the study.

Outliers were also an issue in the 2016 consumer detriment study¹³⁶. Similar to the previous study, the assumption was that the most extreme values seen in each market cluster were caused by measurement errors, but a more conservative and cautious approach was taken for this study.

Given the research objectives of the study, it was not possible to code outliers as missing values, as it would have systematically removed extreme observations from the estimation of net monetised detriment. Trimming (i.e. recoding values above a specific threshold to be equal

¹³⁶ Oxford Economics. (2016). *Consumer Detriment - Counting the cost of consumer problems*. Citizens Advice. Available at: https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Final_ConsumerDetriment_OE.pdf

to the threshold) was tested at different percentiles of the data (99.9th, 99.5th, 99th and 95th percentile) and a sensitivity analysis was carried out on the estimates and the distribution resulting from each test. The 99.9th threshold, by market cluster, was found to reduce the range of the final distribution, while maintaining the integrity of the original data.

Five of the components of monetised detriment were trimmed at the 99.9th percentile within each market cluster (that is, any values above the 99.9th percentile were recoded to be equal to the 99.9th percentile). The other two components, UseValue and RefundFix, were computed using the already-trimmed version of InitialCost. This meant that trimming was performed on both sides of the net monetised detriment formula, reducing the range of the net monetised detriment distribution above and below zero.

Within each component, the number of trimmed cases was c. 15 (generally 1 case in each market cluster – up to 2 or 3 cases in the largest clusters). In total, the trimming affected 78 cases across all components (0.8% of all the observations).

Initial cost of the product (InitialCost)

InitialCost was created by combining Value (derived variable which included the value of products from one-off purchases and the annualised value of products from ongoing purchases¹³⁷) and DetIn (length of detriment). Missing values for Value and DetIn were replaced with the median measurements across the mentioned key subgroups (sector and purchase type) ahead of the derivation:

- If the product has an ongoing cost and the length of the detriment is greater than 0 (DetIn > 0), InitialCost is the Value for the weeks of detriment ($(\text{Value}/52) * \text{DetIn}$).
- If the product has an ongoing cost and the length of the detriment is 0 weeks (DetIn = 0), InitialCost is the Value for one week ($\text{Value}/52$).
- If the product has a one-off cost, InitialCost is the Value (Value).

The small number of missing values in the InitialCost variable were replaced with the median measurement across sectors; the variable was subsequently trimmed at the 99.9th percentile.

Cost of replacing or fixing the product (RepFixBuyer)

Questions about replacing or fixing the product were only asked for incidents of detriment where the need to get a replacement or pay to fix the problem was considered feasible, i.e. if the participants reported problems with the quality of the product, a faulty product, that the product was never received, or when the 'other' option was selected.

In the derivation of RepFixBuyer, account was taken for the fact that the replacement or refund could also be offered by the seller after the consumer had already paid for replacing or fixing the problem by themselves. When a replacement or a refund was offered by the seller, the costs experienced by the consumer for the replacement or fixing of a product themselves – if any – were considered equal to 0. This is because the study design could not compute the additional marginal value of having fixed/replaced the product on top of the refund/replacement/fix received by the seller and it was preferred to consider the consumer action as a separate event from the original detriment.

Therefore, RepFixBuyer was derived using data from Payfixrepl (whether the consumer fixed or replaced the product at their own expenses), Payfixreplcost (the cost of doing so),

¹³⁷ Based on apr21_ongoingoneoffloop_ongoingoneoff_q, apr21_oneoffcostloop_oneoffcost_q, apr21_ongoingcostmqyloop_ongoingcostmqy_q and apr21_ongoingcostloop_ongoingcost_q.

Refsummary (information about having received a refund by the seller), Replfix (having received a replacement of having had the product fixed by the seller) and the type of detriment problems experienced by the consumer¹³⁸. Missing values on Payfixreplcost were replaced with the median measurements across key subgroups (sector and purchase type) ahead of the derivation:

- If the consumer paid to fix or replace the product (Payfixrepl = 1), did not receive any refund from the seller (Refsummary = 3,4) and the seller did not replace or fix the product (Replfix = 2,3), the value of RepFixBuyer is the amount of money spent by the study participant to fix or replace the product (Payfixreplcost).
- If the only types of detriments were late deliveries/problems with deliveries (DetType03 = 1) or price problems (DetType05 = 1) or information asymmetry (DetType06 = 1) or problems with T&C/warranty (DetType07 = 1, DetType08 = 1), the value of RepFixBuyer is set to 0.
- If the consumer received a full or partial refund (Refsummary = 1,2) and/or the product was replaced or fixed by the seller (Replfix = 1), the value of RepFixBuyer is set to 0.
- If the consumer did not pay to fix or replace the product (Payfixrepl = 2,3), the value of RepFixBuyer is set to 0.

The small number of missing values in the RepFixBuyer variable were replaced with the median measurement across sectors; the variable was subsequently trimmed at the 99.9th percentile.

Other consumer costs (OtherCost)

OtherCost was derived from Costestimate (cost consumers reported having faced as a consequence of the incident of detriment) and Costexp_q6 (whether they have experienced any costs other than paying for replacing or fixing the product as a consequence of detriment). Missing values on Costestimate were replaced with the median measurements across key subgroups (sector and purchase type) ahead of the derivation:

- If the respondent faced additional costs (Costexp_q6 = 0), OtherCost is the reported cost (Costestimate),
- If the respondent did not incur any additional costs (Costexp_q6 = 1), OtherCost is set to 0.

The small number of missing values in the OtherCost variable were replaced with the median measurement across sectors; the variable was subsequently trimmed at the 99.9th percentile.

Monetised time cost (TimeCost)

The variable TimeCost was the product of the standardised time in minutes (TimeSpentM¹³⁹) and the 1/60th of the hourly monetised cost coefficient, equal to £13.87. Missing values on TimeSpentM were replaced with the median measurements across key subgroups (sector and purchase type) ahead of the derivation:

- The product of time in minutes (TimeSpentM) and the monetised coefficient (£13.87/60).

The small number of missing values in the TimeCost variable were replaced with the median measurement across sectors; the variable was subsequently trimmed at the 99.9th percentile.

¹³⁸ Based on the DetType variables, derived from Dettypegd and Dettypeser.

¹³⁹ Derived from Timemh and Time.

The hourly time coefficient was computed starting from the value estimated by HMRC in 2010¹⁴⁰, which was subsequently updated to account for changes in employment rates¹⁴¹ and inflation.

Value of having the product refunded or fixed (RefundFix)

RefundFix was computed using InitialCost (the trimmed and imputed component of monetised detriment representing the initial cost of the product or service) as well as Replfix (having received a replacement or having had the product fixed by the seller), Refsummary (information about having received a refund by the seller) and Partialref (value of the partial refund received by the consumer). Missing values on Partialref were replaced with the median measurements across key subgroups (sector and purchase type) ahead of the derivation:

- If received a full refund (Refsummary = 1), the RefundFix value is the cost of the product (InitialCost).
- If the product was fixed or replaced by the seller (Replfix = 1) the RefundFix value is the cost of the product (InitialCost).
- If received a partial refund (Refsummary = 2) of the same value of the product or greater (Partialref >= InitialCost), the RefundFix value is the cost of the product (InitialCost).
- If received a partial refund (Refsummary = 2) of less than the initial value of the product (Partialref < InitialCost), the RefundFix value is the value of the partial refund (Partialref).
- If the product was not fixed or replaced (Replfix = 2, 3) and did not receive a refund (Refsummary = 3, 4), RefundFix is 0.

The small number of missing values in the RefundFix variable were replaced with the median measurement across sectors.

Use value of the product (UseValue)

Similar to RefundFix, UseValue also used InitialCost (the trimmed and imputed component of monetised detriment). Its derivation was also based on the type of detriment problems experienced by the consumer¹⁴², Subjectivevalue (how much the consumer thought the product was worth), Replfix (having received a replacement or having had the product fixed by the seller) and Refsummary (information about having received a refund by the seller). Missing values on Subjectivevalue were replaced with the median measurements across key subgroups (sector and purchase type) ahead of the derivation:

- If the detriment type is problem of low quality (DetType01 = 1) or a faulty product (DetType02 = 1) or Other (DetType09 = 1), and the product was received (DetType04 = 0), the UseValue is the subjective value assigned to the product (SubjectiveValue).
- If the only detriment types were problems with delivery (DetType03 = 1) or misleading price (DetType05 = 1) or misleading information (DetType06 = 1) or unfair/unclear T&C (DetType07 = 1) or warranty and guarantees not honoured (DetType08 = 1), the UseValue is the value of the product (InitialCost).
- If the product was never received (DetType04 = 1), the UseValue is set to 0.

¹⁴⁰ Hill, A., & Noti, J. (2010). *Costing Customer Time - Research Paper*. HM Revenue & Customs. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/330346/cost-of-time.pdf

¹⁴¹ The coefficient computed using this methodology is weighted to account for the proportion of in-work and non-working individuals.

¹⁴² Based on the DetType variables, derived from Dettypegd and Dettypeser.

- If the consumer received a full refund (Refsummary = 1) or the problem was fixed or replaced by the trader (Replfix = 1), the UseValue is set to 0.

The small number of missing values in the UseValue variable were replaced with the median measurement across sectors.

Other compensations received (OtherComp)

OtherComp was derived from Refreceivedapprox (value of additional compensations received) and Compobt (lists of monetary and non-monetary compensations, and whether they were received by the consumer). Missing values on Refreceivedapprox were replaced with the median measurements across key subgroups (sector and purchase type) ahead of the derivation:

- If received a monetary compensation (CompObt1 = 1 or CompObt2 = 1 or CompObt3 = 1 or CompObt4 = 1 or CompObt8 = 1), OtherComp is the reported compensation received (RefReceivedApprox).
- If did not receive a monetary compensation (CompObt1 = 0 and CompObt2 = 0 and CompObt3 = 0 and CompObt4 = 0 and CompObt8 = 0) or did not receive any compensation (CompObt9 = 1), OtherComp is set to 0.
- If the compensation was not obtained (CompObt9 = 1), the OtherComp is 0.

The small number of missing values in the OtherComp variable were replaced with the median measurement across sectors; the variable was subsequently trimmed at the 99.9th percentile.

Detriment resolution

Resolution patterns were discussed in the report comparing what the consumers asked the sellers or service providers to do, and what the sellers or service providers did in response.

The variables used in the analysis (SuccessRes) were computed looking at all the actions, with the exception of apologies, providing an explanation for the problem and undefined '*other*' actions. Apologies and providing an explanation were excluded because they were the only actions without potential monetary impact, and they were commonly asked by the consumers and generally offered by the sellers or service providers. '*Other*' undefined actions were excluded because it was not possible to appropriately match undefined actions requested by the consumers against what was offered by the sellers or service providers and undefined actions offered by the sellers or service providers against what was requested by the consumers.

The derivation of SuccessRes was computed in two stages. Firstly, temporary variables were computed for each of the actions below:

- Refund (partial or full).
- Product replacement or fix.
- Voucher or store credit.
- Compensation for extra costs or inconvenience incurred.
- One-off or longer-term discount.
- Review or change of terms and conditions.

For each action, the temporary variable reported the status of the consumer request and of the seller/provider action:

- Did not ask for it.

- Asked for it and did not obtain it.
- Asked for it and obtained it.
- Did not ask for it but obtained it.

Actions offered to be delivered in the future were not considered in the computation (e.g. promises of future refunds were coded as missing values).

Secondly, these six temporary variables were combined in the final variable (SuccessRes), which included the categories below:

- Did not ask for anything, received nothing.
- Received what asked.
- Received what asked and something else.
- Did not ask for anything, received something.
- Asked for something, received something else and/or less than asked.
- Asked for something, received nothing.

Incidence of consumer detriment in the different sectors

Table 30 summarises the incidence of consumer detriment in the different sectors covered in this study, its 95% confidence interval (lower and upper bounds) and the unweighted number of observations in the data. The incidence in the table has been computed using two different denominators; the first set of columns presents the incidence of detriment over the number of consumers in the sector (this is the measure discussed in the report); the second set reports the incidence based on the total population. For example, 19% of consumers who purchased, or used, new vehicles experienced detriment, but only 1% of the UK adults experienced detriment with new vehicles.

Table 30 – Incidence of consumer detriment in the different sectors								
Sector	Denominator = consumers				Denominator = population			
	%	Low CI	Upp. CI	Uwtd n	%	Low CI	Upp. CI	Uwtd N
Airline	36%	28%	44%	463	3%	2%	3%	6,582
Package holidays and tours	35%	28%	43%	429	2%	2%	3%	6,582
Second-hand vehicles	30%	26%	35%	1011	5%	4%	6%	6,582
Internet provision	29%	27%	31%	5,035	20%	18%	21%	6,582
Real estate services	26%	20%	32%	364	1%	1%	2%	6,582
Electronic devices and software	26%	23%	28%	3,655	14%	13%	16%	6,582
Clothing, footwear and accessories	24%	22%	26%	5,321	19%	17%	21%	6,582
Adult care	21%	12%	30%	140	0%	0%	1%	6,582
Furniture and appliances	21%	19%	23%	3,709	11%	10%	13%	6,582
New vehicles	19%	13%	24%	440	1%	1%	1%	6,582
Education fees	19%	13%	24%	369	1%	1%	2%	6,582
Vehicle maintenance and repair	17%	15%	19%	3,840	9%	8%	10%	6,582
TV and other digital subscriptions	17%	15%	18%	4,273	11%	10%	12%	6,582
Electricity and gas services	15%	14%	17%	5,670	12%	11%	14%	6,582
Spectacles and lenses	15%	12%	17%	2435	5%	4%	6%	6,582
Hotels and holiday accommodation	14%	12%	17%	1,659	3%	3%	4%	6,582
Legal and accountancy services	14%	10%	17%	1,056	2%	1%	2%	6,582
Childcare	13%	9%	18%	393	1%	1%	1%	6,582

Table continues on the next page

Table 30 – Incidence of consumer detriment in the different sectors

Sector	Denominator = consumers				Denominator = population			
	%	Low CI	Upp. CI	Uwtd n	%	Low CI	Upp CI	Uwtd N
Renting services	13%	11%	16%	1,189	3%	2%	4%	6,582
Mobile telephone services	13%	11%	14%	5,539	10%	9%	12%	6,582
Public transport and trains	13%	10%	15%	1,430	4%	3%	4%	6,582
Groceries and drinks	12%	10%	13%	6,182	11%	10%	12%	6,582
Home and garden maintenance and repair	11%	9%	13%	2,096	3%	2%	3%	6,582
Veterinary	11%	9%	13%	1,743	3%	2%	3%	6,582
Entertainment items	11%	9%	13%	3,034	5%	4%	6%	6,582
Removal and storage	11%	6%	15%	374	1%	0%	1%	6,582
Private medical and dental services	10%	8%	13%	1,793	2%	2%	3%	6,582
Fixed telephone services	10%	9%	12%	3,976	5%	4%	6%	6,582
Vehicle rental	10%	5%	15%	277	0%	0%	1%	6,582
Funeral services	10%	6%	14%	327	0%	0%	1%	6,582
Pet breeder	9%	3%	16%	149	0%	0%	0%	6,582
Insurance services	9%	8%	11%	4,218	5%	4%	6%	6,582
Fuel and accessories for vehicles	9%	8%	10%	4,546	6%	5%	6%	6,582
Prescription and non-prescription medicines	9%	7%	11%	2,526	4%	3%	4%	6,582
Restaurants, cafés and take-away	9%	7%	10%	4,286	6%	5%	7%	6,582
Current accounts, loans and bank services	8%	7%	10%	4,428	5%	4%	6%	6,582
Sport, cultural and entertainment activities	8%	6%	10%	2,035	3%	2%	3%	6,582
House and garden maintenance products	7%	6%	8%	5,040	5%	5%	6%	6,582
Pension funds and investment services	6%	4%	8%	2,514	2%	1%	3%	6,582
Water services	5%	4%	6%	4,539	4%	3%	4%	6,582
Personal care products	5%	4%	6%	5,732	4%	3%	5%	6,582
Stationery, books, magazines and newspapers	4%	3%	5%	4,666	3%	2%	3%	6,582
Gambling and lottery services	4%	2%	5%	1,963	1%	1%	2%	6,582
Personal care services	3%	2%	5%	3,153	1%	1%	2%	6,582

Components of net monetised detriment by sector

The monetised detriment formula relies on components that offset each other's value (the strongest interdependency can be found between original cost, use value and value of the refund/replacement received). Therefore, any interpretations and comparisons of the values of the individual components should take into account this element. **Table 31** offers a comparison of the values of the different components by sector (figures in million £).

Sector	UWTD base (N)	Net monetised detriment	Original cost	Replacing or fixing the product	Additional cost	Time cost	Use value	Value of the refund/replacement received	Other compensations
Renting services	88	7,422	9,296	4	547	655	1,945	1,124	10
Vehicle maintenance and repair	409	6,967	8,969	1,537	2,244	1,623	2,629	4,685	93
Second-hand vehicles	184	4,061	14,247	875	1,011	1,569	5,972	7,212	457
Internet provision	1025	3,434	1,900	85	683	1,847	150	726	206
Electricity and gas services	522	2,219	1,860	26	375	1,765	766	851	190
Education fees	43	2,188	2,674	108	751	162	1,138	369	1
Pension funds and investment services	71	2,098	6,049	0	325	250	1,300	358	2,868
Real estate services	68	2,089	64,106	18	1,562	149	44,143	19,561	43
TV and other digital subscriptions	517	2,040	1,061	23	638	1,175	101	647	109
Electronic devices and software	593	1,865	3,076	109	343	1,320	1,232	1,621	130
Furniture and appliances	569	1,839	5,314	118	391	1,248	1,997	3,040	195
Home and garden maintenance and repair	148	1,365	4,637	301	272	355	3,322	749	129
Clothing, footwear and accessories	822	1,362	2,172	141	106	921	254	1,548	176
Insurance services	229	1,309	955	462	598	313	377	347	294
Mobile telephone services	418	1,231	664	27	310	784	138	302	113
Veterinary	137	1,164	976	59	574	452	464	320	113
Personal care products	149	1,158	186	6	18	1,145	96	91	10
Current accounts, loans and bank services	224	1,075	2,282	131	742	298	261	2,015	103
Legal and accountancy services	80	843	1,162	25	136	588	714	316	38
Fixed telephone services	277	765	272	115	97	499	25	143	50
Fuel and accessories for vehicles	202	721	1,780	52	70	485	325	1,290	50
Private medical and dental services	106	639	676	88	191	281	424	140	34
New vehicles	52	577	7,164	28	124	112	3,304	3,478	69
Hotels and holiday accommodation	180	523	3,990	28	245	118	556	3,043	259
Groceries and drinks	426	455	665	16	100	355	176	398	107
Public transport and trains	126	420	299	4	110	362	119	148	87

Table continues on the next page

Table 31 – Components of net monetised detriment by sector (million £)

Sector	UWTD base (N)	Net monetised detriment	Original cost	Replacing or fixing the product	Additional cost	Time cost	Use value	Value of the refund/ replacement received	Other compensations
Airline	125	409	1,438	47	196	100	268	1,050	53
Sport, cultural and entertainment activities	110	396	243	11	105	182	21	102	22
Spectacles and lenses	224	392	576	75	163	163	161	394	30
Childcare	35	384	580	26	98	175	252	219	23
House and garden maintenance products	222	300	431	22	51	204	176	219	13
Entertainment items	182	238	553	6	70	154	132	346	66
Prescription and non-prescription medicines	134	190	85	2	22	137	17	28	11
Water services	135	189	134	23	123	119	37	69	104
Package holidays and tours	116	162	4,221	32	88	120	998	2,878	423
Stationery, books, magazines and newspapers	83	90	30	-	3	83	14	8	4
Restaurants, cafés and take-away	191	70	171	2	15	49	39	104	24
Personal care services	56	39	78	1	6	21	4	56	6
Gambling and lottery services	44	34	274	1	8	21	264	5	0
Funeral services	23	*	*	*	*	*	*	*	*
Removal and storage	22	*	*	*	*	*	*	*	*
Adult care	21	*	*	*	*	*	*	*	*
Vehicle rental	15	*	*	*	*	*	*	*	*
Pet breeder	13	*	*	*	*	*	*	*	*

Base: All detriment experiences in the UK in the 12 months to April 2021.

* Unweighted count too small for population estimates (n < 25).

Output of regression models

Multivariate analysis was carried out in the third chapter of this report, where the likelihood of having experienced detriment at least once in the 12 months of the study was analysed across a range of consumer activity measures, socio-economic elements and demographic characteristics. The table below (**Table 32**) reports the odds ratio, significance level, unweighted count and pseudo-R² for the 10 models used in the analysis.

Table 32 – Outputs of regression models

	Model 1	Model 2a	Model 2b	Model 3a	Model 3b	Model 4a	Model 4b	Model 5a	Model 5b	Model 6
	A	B	A+B	C	A+C	D	A+D	E	A+E	A+B+C+D+E
Constant	0.16*	1.1	0.11*	2.38*	0.16*	1.27*	0.11*	0.77*	0.1*	0.09*
Sectors where consumed products (numeric)										
Number of sectors	1.11*		1.12*		1.12*		1.13*		1.12*	1.12*
Sectors where consumed products (category)										
10 or less (reference category)	-		-		-		-		-	-
11-15	1.02		1.03		0.99		1.05		1.01	1.03
16-20	1.16		1.11		1.12		1.14		1.07	1.07
21-25	1.2		1.05		1.15		1.11		1.01	1.02
26 or more	1.24		1.01		1.16		1.19		0.99	1.09
Household income										
£1,410 pm or less (reference category)	-		-		-		-		-	-
£1,411 - 2,560 pm	1.09		0.99		1.09		1.02		0.96	0.96
£2,561 - 4,350 pm	1.15		1		1.15		1.05		0.95	0.94
£4,351 or more pm	1.26		1		1.27		1.1		0.96	0.96
Financial condition										
Living comfortably (reference category)	-		-		-		-		-	-
Doing alright	1.24		1.15		1.23		1.16		1.16	1.17
Just about getting by	1.6*		1.41*		1.56*		1.42*		1.45*	1.49*
Finding it difficult	3.73*		3.08*		3.62*		2.92*		3.12*	3.05*
Whether compares prices before making a purchase										
Does not make price comparisons (reference category)	-		-		-		-		-	-
Makes price comparisons	1.52*		1.53*		1.54*		1.53*		1.49*	1.49*
Age groups										
70 and above (reference category)										
60-69		1.27*	1.09			1.28	1.05	1.17	1.04	1.03
50-59		1.72*	1.28*			1.74*	1.23	1.46*	1.18	1.12
40-49		2.02*	1.53*			2.12*	1.45*	1.66*	1.4*	1.31
30-39		2.87*	2.11*			2.99*	1.89*	2.34*	1.91*	1.63*
18-29		1.86*	2.09*			1.88*	1.98*	1.44*	1.81*	1.68*
Level of education										
Below university degree (reference category)		-	-					-	-	-
University degree or above		1.61*	1.35*					1.48*	1.32*	1.27*
Urban/Rural areas										
Urban area (reference category)				-	-	-	-			-
Rural area				0.82*	0.75*	0.9	0.82*			0.85

Table continues on the next page

Table 32 – Outputs of regression models

	Model 1	Model 2a	Model 2b	Model 3a	Model 3b	Model 4a	Model 4b	Model 5a	Model 5b	Model 6
UK Country										
England (reference category)				-	-					-
Scotland				1.14	1.37					1.49*
Wales				0.69*	0.75*					0.75*
Northern Ireland				0.58*	0.63*					0.53*
Ethnic groups										
White British (reference category)						-	-			-
Any other White background						1.64*	1.56*			1.64*
Black, Asian, Mixed or other ethnic groups						1.26	1.58*			1.51*
Frequency of internet use										
Weekly or less (reference category)										
Daily								1.35	1.13	1.14
Several times a day								2.07*	1.44	1.52*
<i>Unweighted observations</i>	6,246	6,504	6,241	6,520	6,246	6,428	6,168	6,503	6,240	6,165
<i>Pseudo-R² (McFadden)</i>	0.1	0.03	0.12	0	0.1	0.04	0.13	0.04	0.12	0.14

* Statistically significant ($p < 0.5$).

Appendix F. Reporting conventions

The analysis and this report applied the following conventions:

Rounding

To improve readability, and because differences smaller than one percentage point will not be meaningful, percentages are presented to zero decimal points. As a result, figures may not sum to 100%.

Bases

All reported base sizes (i.e. the number of cases on which the analysis is based) are unweighted and exclude those who refused to answer or selected the option 'Don't Know' (unless these options were presented up-front). Small sample sizes reduce the reliability of estimates, and it is indicated where results should be treated with caution. Figures based on a sample size of 25-50 cases are marked with an asterisk. Figures based on a sample size of less than 25 are not presented.

Significance testing

All findings have been tested for statistical significance, and all differences reported are statistically significant unless stated otherwise. Statistical testing was conducted at the 95% confidence level¹⁴³.

Percentages

Some tables and figures in the report relate to questions with mutually exclusive responses. In these tables, percentages will generally sum to 100; however, some percentages will not sum exactly to 100% because of rounding. In addition, percentages will not sum to 100% for questions where respondents could choose multiple responses.

¹⁴³ This means that, if new samples were drawn from our population of interest, 19 out of 20 times the results of the analysis would be consistent with the results presented in this report and that our findings are unlikely to be caused by random variations in the sample.

Appendix G. Questionnaire specification

A unimodal questionnaire design approach was adopted for the development of the survey instrument. This means that differences between the web and telephone survey have been actively minimised. Differences between the two modes, when unavoidable, are marked in the questionnaire specification presented below.

START SURVEY.

Attitudes

{ASK ALL}

ConsAtt [GRID: RANDOMISE, FLIP SCALE]

{WEB: "Below are"; TEL: "I will now read out"} some statements about buying things.

To what extent do you agree or disagree that each of the following apply to you when buying something **substantial**?

{WEB: "Please select one answer on every row"}

INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED

GRID ROWS

1. If I am unhappy with something I have bought, I normally make a complaint
2. Before I buy something I always compare the price and quality of similar items or services

GRID COLUMNS

1. Strongly agree
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Strongly disagree

Purchase and detriment instances

Purchase instances

{ASK ALL}

PurIntro

Our next few questions will ask you about all of the items, subscriptions and services that **you** have bought yourself while in the UK.

We would like to know about things that you have bought in the last 12 months, or you bought at any time and have used in the last 12 months.

{HELPLINK HS: More information on what to include/exclude

- Please include things bought jointly with someone else
- Please **do not** include items, services or subscriptions that you used or acquired but did not cost any money.
- Please **do not** include things bought while you were outside the UK}

DISPLAY

LAYOUT: RANDOMISE WHETHER PurGoodX OR PurServiceX ARE PRESENTED FIRST, AND THE ORDER A...E APPEAR, ADJUSTING 'THINKING FIRSTLY...' ETC. AS APPROPRIATE.

{ASK ALL}

PurGoodA [MULTICODE: RANDOMISE 1...9]

{Thinking firstly/And still thinking/And now thinking} about items you have bought in the last 12 months, or you bought previously but used in the last 12 months...

Which, if any, of the following types of items did you buy?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Food and drink, including alcohol, for consumption at home (not takeaways) {HELPLINK: "Excluding food and drink from cafés, bars, restaurants, or take-aways. Include all groceries, for example fruit and vegetables, meat, dairy products, bread and cereals, pre-prepared meals, alcoholic and non-alcoholic drinks, food boxes delivered to you."}
2. Clothing, footwear and fashion accessories {HELPLINK: "Clothing (including tailor-made goods) and footwear, sportswear, hats, clothing material, furs, protective clothing, jewellery, handbags and accessories"}
3. Cleaning or maintenance items and tools for the home or garden {HELPLINK: "Including cleaning products, products bought to take care of the home and garden, plants, DIY and building products and tools"}
4. Stationery, books, magazines and newspapers {HELPLINK: "Including books, magazines, newspapers, stationery, periodicals (excluding postal delivery). Including subscriptions to newspapers or magazines, whether print or digital."}
5. Toiletries, cosmetics, hair products and beauty appliances {HELPLINK: "Personal care items, including cosmetics, toiletries (including nappies), wigs, hair care products, perfumes, electric razors and hair trimmers, hair dryers, curling tongs and styling combs"}
6. Glasses (spectacles) and lenses {HELPLINK: "Including spectacles, glasses, lenses, sunglasses"}
7. Furniture, furnishings, domestic appliances and fixtures {HELPLINK: "Furnishings and furniture including beds and mattresses, garden furniture, floor coverings, bedding, cushions, curtains and blinds, glassware, tableware and household utensils. Large and small domestic appliances including electronic cookers, fridges and freezers, washing machines, tumble dryers, dishwashers, heaters, vacuum cleaners, microwave ovens, sewing machines, food-processing appliances, coffee machines, irons, toasters, or grills."}
8. Electronic devices and software, including computers, phones, media devices {HELPLINK: "Including computers, laptops, tablets, and software and accessories, monitors, routers, printers and scanners, smartphones and other phones. Including televisions, games consoles and games, DVD players and DVDs, CD players and CDs, radios, and cameras."}
9. Entertainment items including musical instruments, toys, sporting and hobby equipment {HELPLINK: "Not including electronic devices. Including exercise and leisure equipment e.g. bicycles, rackets, weights, camping, hobby items like model cars."}
10. None of these [EXCLUSIVE]

{ASK ALL}

PurGoodB [MULTICODE: RANDOMISE 1...3]

{Thinking firstly/And still thinking/And now thinking} about items you have bought in the last 12 months, or you bought previously but used in the last 12 months...

Which, if any, of the following types of items did you buy?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. New cars or other new vehicles {HELPLINK: "Including cars, vans, motorcycles, caravans or boats"}
2. Second-hand cars or other second-hand vehicles {HELPLINK: "Including cars, vans, motorcycles, caravans or boats"}

3. Fuel, accessories, and maintenance equipment for vehicles {HELPLINK: "Fuel for vehicles (petrol, diesel, electric, lpg), accessories for vehicles, products for routine maintenance of the vehicles (motor oil, water, cleaning products)"}
4. None of these [EXCLUSIVE]

{ASK ALL}

PurServiceA [MULTICODE: RANDOMISE 1...10]

{Thinking firstly/And still thinking/And now thinking} about services or subscriptions you have paid for in the last 12 months, or you paid for previously but used in the last 12 months...

Which, if any, of the following types of services or subscriptions did you pay for?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Mobile telephone services and data plans {HELPLINK: "Including mobile telephone services and smartphone data plans"}
2. Landline telephone services {HELPLINK: "Including landline telephone services and telecom provision. Excluding line rental for internet broadband services"}
3. Internet provision services (excluding mobile phone data plans) {HELPLINK: "Excluding smartphone data plans. Including home broadband, dial-up and mobile internet plans (using dongles)"}
4. Satellite, cable or streaming TV or other digital subscriptions (music, gaming, etc.) {HELPLINK: "Including satellite or cable TV subscriptions (not TV licence fees), cable TV network subscriptions, digital video subscriptions such as Netflix or Now TV, online gaming subscriptions and on-demand music providers such as Spotify, iTunes or YouTube Music."}
5. Water services {HELPLINK: "Including supply but excluding repair services"}
6. Electricity and gas services {HELPLINK: "Including supply but excluding repair services"}
7. Real estate purchases and related services {HELPLINK: "Buying or selling a home or another property. Services related to real estate purchases, such as conveyancers and searches."}
8. Renting a home and associated services {HELPLINK: "Renting a home and associated services such as a deposit scheme."}
9. Home and garden maintenance and repair services {HELPLINK: "Home maintenance, repair and improvement services including cleaning, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, glaziers, architects, carpenters, gardeners, tree-surgeons, paving, fitted kitchens, insulation, burglar alarms, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, etc."}
10. Removal and storage services
11. None of these [EXCLUSIVE]

{ASK ALL}

PurServiceB [MULTICODE: RANDOMISE 1...5]

{Thinking firstly/And still thinking/And now thinking} about services or subscriptions you have paid for in the last 12 months, or you paid for previously but used in the last 12 months...

Which, if any, of the following types of services or subscriptions did you pay for or put your money into?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Current accounts, loans and bank services {HELPLINK: "Any current accounts, debit & credit cards, loans, mortgages, store cards, consumer credit, revolving credit, peer-to-peer lending, such as Funding Circle and Zopa, and other non-bank lending"}
2. Pension funds and investment services {HELPLINK: "Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives."}

3. Insurance services {HELPLINK: "Including transport (car and other vehicles), dwelling insurance, private life-insurance, endowment insurance and annuities."}
4. Legal, financial advice, and accountancy services
5. Funeral services
6. None of these [EXCLUSIVE]

{ASK ALL}

PurServiceC [MULTICODE: RANDOMISE 1...4]

{Thinking firstly/And still thinking/And now thinking} about services or subscriptions you have paid for in the last 12 months, or you paid for previously but used in the last 12 months...

Which, if any, of the following types of services or subscriptions did you pay for?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Vehicle rental services {HELPLINK: "Including car, motorcycle, van, caravan and boat rental."}
2. Public transport and train services {HELPLINK: "Including trams, buses, taxis, boats, metro, underground and railways."}
3. Airline services
4. Vehicle maintenance and repair services {HELPLINK: "Maintenance and repair of vehicles and other transport, including independent and franchise garages or dealers and road assistance"}
5. None of these [EXCLUSIVE]

{ASK ALL}

PurServiceD [MULTICODE: RANDOMISE 1...6]

{Thinking firstly/And still thinking/And now thinking} about services or subscriptions you have paid for in the last 12 months, or you paid for previously but used in the last 12 months...

Which, if any, of the following types of services or subscriptions did you pay for?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Private medical services and dental services
2. Prescription and non-prescription medicines
3. Carers, nursing homes and other adult care services
4. Private and higher education fees and services
5. Childcare services {HELPLINK: "Including nurseries, childminders and nannies"}
6. Veterinary services
7. None of these [EXCLUSIVE]

{ASK ALL}

PurServiceE [MULTICODE: RANDOMISE 1...7]

{Thinking firstly/And still thinking/And now thinking} about services or subscriptions you have paid for in the last 12 months, or you paid for previously but used in the last 12 months...

Which, if any, of the following types of services or subscriptions did you pay for?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Hair, beauty, and wellness services {HELPLINK: "Including hairdressers, diet clubs, beauty and cosmetic treatments, nail shop services, spas, saunas, etc."}
2. Hotels and holiday accommodation {HELPLINK: "Including hotels, bed & breakfasts, hostels, caravan sites and camp sites."}
3. Package holidays and tours

4. Cafés, fast-food, restaurants and take-away services, bars, pubs and night clubs {HELPLINK: "Including restaurants, cafés, caterers, takeaways, mobile food vendors, night clubs, bars and pubs"}
5. Sport, cultural and entertainment activities, memberships or events {HELPLINK: "Including health clubs and gyms, sports facilities, sports instructors (not including 'not-for-profit' sports clubs or activities), theatres, cinemas, festivals, museums, zoos, amusement parks, and other ticket-selling services"}
6. Gambling and lottery services {HELPLINK: "Online, in-person, and other gambling and betting involving monetary value including lotteries, casino games, poker, bingo and sports betting (including horse and dog racing)"}
7. Pet breeder {HELPLINK: Someone who has supplied you with a pet dog, cat etc}
8. None of these [EXCLUSIVE]

Detriment instances

{IF PurGoodA=1...9 OR PurGoodB=1...3 OR PurServiceA = 1...10 OR PurServiceB = 1...5 OR PurServiceC = 1...4 OR PurServiceD = 1...6 OR PurServiceE = 1...7}

CDIntro

It is possible that problems may have occurred with the things you bought that caused you stress, cost you money, or took up your time.

For example, you may have:

- Bought items or services which were faulty or of lower quality than advertised.
- Experienced problems with the delivery of items or services you ordered.
- Had problems claiming under a warranty, guarantee, or insurance policy.
- Paid more for an item or service than advertised.

For the next set of questions, please think about all problems with the things you bought that happened in the last 12 months and caused you stress, cost you money, or took up your time.

DISPLAY

{IF PurGoodA=1...9 OR PurGoodB=1...3}

DMGood [MULTICODE: RANDOMISE 1...12]

{WEB: "Below are"; TEL: "I will now read out"} the types of items you said you have bought in the last 12 months, or bought previously but used in the last 12 months.

For each type of item, did you experience any problems in the last 12 months which caused you stress, cost you money, or took up your time?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. {IF PurGoodA = 1: "Food and drink, including alcohol for consumption at home (not takeaways) {HELPLINK: "Excluding food and drink from cafés, bars restaurants, or take-aways. Include all groceries, for example fruit and vegetables, meat, dairy products, bread and cereals, pre-prepared meals, alcoholic and non-alcoholic drinks, food boxes delivered to you."}}
 2. Etc.
 - .
 - .
 - .
- [..] None of these [EXCLUSIVE]

{IF DMGood = 1...12}

DMGoodCount [GRID: RANDOMISE ROWS]

And for each of these types of item...

How many different items did you experience problems with which caused you stress, cost you money, or took up your time?

Please count multiple experiences of stress caused, money lost, or time lost as a result of the same item as one instance.

{WEB: "Please enter one answer on every row"}

INTERVIEWER: READ OUT EACH OPTION AND ENTER ONE ANSWER ON EVERY ROW

GRID ROWS

1. {IF DMGood = 1: "Food and drink, including alcohol for consumption at home (not takeaways) {HELPLINK: "Excluding food and drink from cafés, bars restaurants, or take-aways. Include all groceries, for example fruit and vegetables, meat, dairy products, bread and cereals, pre-prepared meals, alcoholic and non-alcoholic drinks, food boxes delivered to you."}}
2. Etc.
- .
- .
- .
- [..] None of these [EXCLUSIVE]

GRID COLUMNS

RANGE 1...99

SOFTCHECK: IF DMGoodCount GT 5: "You have said that you have experienced six or more problems with a type of item. Remember that multiple issues with the same item should be counted as one instance. For example, if an item broke multiple times, this should count as one instance."

SOFTCHECK: IF DMGoodCount = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

{PurServiceA = 1...10 OR PurServiceB = 1...5}

DMSERVICEA [MULTICODE: RANDOMISE 1...15]

{WEB: "Below are"; TEL: "I will now read out"} some of the types of services and subscriptions you said you paid for in the last 12 months, or you paid for previously but used in the last 12 months.

For each type of service or subscription, did you experience any problems in the last 12 months which caused you stress, cost you money, or took up your time?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. {IF PurServiceA = 1: "Mobile telephone services and data plans {HELPLINK: "Including mobile telephone services and smartphone data plans"}"}
2. Etc.
- .
- .
- .
- [..] None of these [EXCLUSIVE]

{IF DMSERVICEA = 1...15}

DMSERVICECOUNTA [GRID: RANDOMISE ROWS]

And for each of those types of service or subscription ...

How many different services or subscriptions did you experience problems with which caused you stress, cost you money, or took up your time?

Please count multiple experiences of stress caused, money lost, or time cost as a result of the same service or subscription as one instance.

{WEB: "Please enter one answer on every row"}

INTERVIEWER: READ OUT EACH OPTION AND ENTER ONE ANSWER ON EVERY ROW

GRID ROWS

1. {IF DMServiceA = 1: "Mobile telephone services and data plans {HELPLINK: "Including mobile telephone services and smartphone data plans"}"}
2. Etc.

GRID COLUMNS

RANGE 1...99

SOFTCHECK: IF DMServiceCountA GT 5: "You have said that you have experienced six or more problems with a type of service or subscription. Remember that multiple issues with the same service or subscription should be counted as one instance. For example, if your gas company has been sending you the wrong bill for months, this should be counted as one single incident. Please check your answers before continuing."

SOFTCHECK: IF DMServiceCountA = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

{IF PurServiceC = 1...4 OR PurServiceD = 1...6 OR PurServiceE = 1...7}

DMServiceB [MULTICODE: RANDOMISE 1...17]

{WEB: "Below are"; TEL: "I will now read out"} some of the types of services and subscriptions you said you paid for in the last 12 months, or you paid for previously but used in the last 12 months....

For each type of service or subscription, did you experience any problems in the last 12 months which caused you stress, cost you money, or took up your time?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. {IF PurServiceC = 1: "Vehicle rental services {HELPLINK: "Including car, motorcycle, van, caravan and boat rental."}"}
2. Etc.

.

.

.

[..] None of these [EXCLUSIVE]

{IF DMServiceB = 1...17}

DMServiceCountB [GRID: RANDOMISE ROWS]

And for each of those types of service or subscription...

How many different services or subscriptions did you experience problems with which caused you stress, cost you money, or took up your time?

Please count multiple experiences of stress caused, money lost, or time cost as a result of the same service or subscription as one instance.

{WEB: "Please enter one answer on every row"}

INTERVIEWER: READ OUT EACH OPTION AND ENTER ONE ANSWER ON EVERY ROW

GRID ROWS

1. {IF DMServiceB = 1: ""Vehicle rental services {HELPLINK: "Including car, motorcycle, van, caravan and boat rental."}}
2. Etc.
- .
- .
- .
- [..] None of these [EXCLUSIVE]

GRID COLUMNS

RANGE 1...99

SOFTCHECK: IF DMServiceCountB GT 5: "You have said that you have experienced six or more problems with a type of service or subscription. Remember that multiple issues with the same service or subscription should be counted as one instance. For example, if your gas company has been sending you the wrong bill for months, this should be counted as one single incident. Please check your answers before continuing."

SOFTCHECK: IF DMServiceCountB = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

{COMPUTE FOR ALL}**DetSectCount****COUNT of number of selected options at DMGood, DMServiceA, DMServiceB****{COMPUTE FOR ALL}****DetIncidentCount****SUM of answers given at DMGoodCount, DMServiceCountA, DMServiceCountB****{IF DetSectCount >= 1}****Loop1Sector****Randomly select one of selected options at DMGood, DMServiceA, DMServiceB (1...44)****{IF DetSectCount >= 2}****Loop2Sector****Randomly select one of selected options at DMGood, DMServiceA, DMServiceB (1...44), excluding option selected for Loop1Sector****{IF DetSectCount >= 3}****Loop3Sector****Randomly select one of selected options at DMGood, DMServiceA, DMServiceB (1...44), excluding options selected for Loop1Sector and Loop2Sector****{IF DetSectCount >= 1}****Sector_Text**

IF LoopXSector = 1	LoopXSector_Text = "food or drink, including alcohol for consumption at home (not takeaways)".
IF LoopXSector = 2	LoopXSector_Text = "clothing, footwear or fashion accessories".
IF LoopXSector = 3	LoopXSector_Text = "cleaning or maintenance items or tools for the home or garden".
IF LoopXSector = 4	LoopXSector_Text = "stationery, books, magazines or newspapers".
IF LoopXSector = 5	LoopXSector_Text = "toiletries, cosmetics, hair products or beauty appliances".
IF LoopXSector = 6	LoopXSector_Text = "glasses (spectacles) or lenses".
IF LoopXSector = 7	LoopXSector_Text = "furniture, furnishings, domestic appliances or fixtures".
IF LoopXSector = 8	LoopXSector_Text = "electronic devices or software, including computers, phones and media devices".
IF LoopXSector = 9	LoopXSector_Text = "entertainment items including musical instruments, toys, sporting or hobby equipment".
IF LoopXSector = 10	LoopXSector_Text = "new cars or other new vehicles".

IF LoopXSector =	11	LoopXSector_Text = "second-hand cars or other second-hand vehicles".
IF LoopXSector =	12	LoopXSector_Text = "fuel, accessories, or maintenance equipment for vehicles".
IF LoopXSector =	13	LoopXSector_Text = "mobile telephone services or data plans".
IF LoopXSector =	14	LoopXSector_Text = "landline telephone services".
IF LoopXSector =	15	LoopXSector_Text = "internet provision services".
IF LoopXSector =	16	LoopXSector_Text = "satellite, cable or streaming TV or other digital subscriptions (music, gaming, etc.)".
IF LoopXSector =	17	LoopXSector_Text = "water services".
IF LoopXSector =	18	LoopXSector_Text = "electricity or gas services".
IF LoopXSector =	19	LoopXSector_Text = "real estate or related services".
IF LoopXSector =	20	LoopXSector_Text = "home rental or associated services".
IF LoopXSector =	21	LoopXSector_Text = "home or garden maintenance or repair services".
IF LoopXSector =	22	LoopXSector_Text = "removal or storage services".
IF LoopXSector =	23	LoopXSector_Text = "current accounts, loans or bank services".
IF LoopXSector =	24	LoopXSector_Text = "pension funds or investment services".
IF LoopXSector =	25	LoopXSector_Text = "insurance services".
IF LoopXSector =	26	LoopXSector_Text = "legal, financial advice or accountancy services".
IF LoopXSector =	27	LoopXSector_Text = "funeral services".
IF LoopXSector =	28	LoopXSector_Text = "vehicle rental services".
IF LoopXSector =	29	LoopXSector_Text = "public transport or train services".
IF LoopXSector =	30	LoopXSector_Text = "airline services".
IF LoopXSector =	31	LoopXSector_Text = "vehicle maintenance or repair services".
IF LoopXSector =	32	LoopXSector_Text = "private medical services or dental services".
IF LoopXSector =	33	LoopXSector_Text = "prescription or non-prescription medicines".
IF LoopXSector =	34	LoopXSector_Text = "carers, nursing homes or other adult care services".
IF LoopXSector =	35	LoopXSector_Text = "private or higher education services".
IF LoopXSector =	36	LoopXSector_Text = "childcare services".
IF LoopXSector =	37	LoopXSector_Text = "veterinary services".
IF LoopXSector =	38	LoopXSector_Text = "hair, beauty or wellness services".
IF LoopXSector =	39	LoopXSector_Text = "hotels or holiday accommodation".
IF LoopXSector =	40	LoopXSector_Text = "package holidays or tours".
IF LoopXSector =	41	LoopXSector_Text = "café, bar, pub, fast-food, restaurant or take-away services".
IF LoopXSector =	42	LoopXSector_Text = "sport, cultural or entertainment facilities, memberships or events".
IF LoopXSector =	43	LoopXSector_Text = "gambling or lottery services".
IF LoopXSector =	44	LoopXSector_Text = "pet breeder services".

START FILTER: IF DMGood = 1...12 OR DMServiceA = 1...15 OR DMServiceB = 1...17

{IF DetSectCount>=3}

LongInt

"As you have experienced several different types of problem as a consumer, we would like to ask you some extra questions and this survey may take a little longer than normal – around 25 to 30 minutes.

It is really important that your experiences are represented, and as a thank you for your extra time, we will now send you a {IF VouchType = 5: "£10"; IF VouchType = 10: "£20"} voucher when you complete the questionnaire.

We hope that you would like to continue."

DISPLAY

{ASK ALL}

IntroLoop

We would now like to understand more about the problems which caused you stress, cost you money, or took up your time when using or buying {IF DetSectCount=1: {LOOP1SECTOR_TEXT}; IF DetSectCount>=2:

- {LOOP1SECTOR_TEXT}

- {LOOP2SECTOR_TEXT};
- IF DetSectCount>=3: {LOOP3SECTOR_TEXT}.

{IF DetIncidentCount GT DetSectCount: “If you have had multiple problems with {IF DetSectCount=1: “this type”; IF DetSectCount>=2: “these types”} of item, subscription or service, please think about the problem that started most recently.”}

DISPLAY

START LOOP: IF DetSectCount=1 Loop once; IF DetSectCount=2 Loop twice; IF DetSectCount>=3 Loop thrice

Detriment experience loops – nature of purchase

Purchase channel

{ASK ALL}

DetChan1 ... DetChan3

{IF LOOP = 1: “Thinking firstly about the problem you had when using or buying {LOOP1SECTOR_TEXT}”; IF LOOP = 2: “And now thinking about the problem you had when using or buying {LOOP2SECTOR_TEXT}”; IF LOOP = 3: “And finally thinking about the problem you had when using or buying {LOOP3SECTOR_TEXT}”} that started most recently...

How were these {IF LOOP = 1: {LOOP1SECTOR_TEXT}; IF LOOP = 2: {LOOP2SECTOR_TEXT}; IF LOOP = 3: {LOOP3SECTOR_TEXT}} originally bought?

INTERVIEWER: READ OUT

1. In-person from a shop or other outlet
2. In-person from salesperson who visited my home or work
3. Over a phone call
4. Online, from the provider’s/retailer’s/operator’s website {HELPLINK: “For example the Argos or Matalan website or app”}
5. Online, from a third-party marketplace website or app {HELPLINK: “For example Amazon, Expedia or Deliveroo”}
6. Online, from a website where private individuals sell to each other, such as eBay or Airbnb
7. Online through a social media platform {HELPLINK: “For example Facebook marketplace”}
8. ‘Auto-renewal’ where the money is automatically taken from your account
9. Other (Please describe)

Cost of good/service at purchase

{ASK ALL}

OngoingOneoff1... OngoingOneoff3

Did the problem you had relate to something that was paid for through a subscription or on an ongoing basis, or a ‘one-off’ purchase?

1. Subscription or ongoing purchase
2. One-off purchase

{ASK IF OngoingOneoff1... OngoingOneoff3 = 1}

OngoingCostMQY1...OngoingCostMQY3

“We would like to know the approximate cost of the subscription or ongoing purchase at the time of the problem.

Would you be best able to estimate the cost per month, per quarter or per year?

1. Month
2. Quarter
3. Year

{ASK IF OngoingCostMQY1...OngoingCostMQY3 = 1...3}

OngoingCost1...OngoingCost3

"What was the approximate {IF OngoingCostMQY1...OngoingCostMQY3 = 1: "monthly"; IF OngoingCostMQY1...OngoingCostMQY3 = 2: "quarterly"; IF OngoingCostMQY1...OngoingCostMQY3 = 3: "yearly"} cost of the subscription or ongoing purchase at the time of the problem?"

{HELPLINK: "What if it was paid for as part of a bundle?"

"If the item, service or subscription was paid for as part of a bundle, please give the total cost of the bundle."}

Please give your best estimate to the nearest pound.

RANGE £0....1000000

1. It did not cost anything
2. Don't know

SOFTCHECK: IF OngoingCostMQY1...OngoingCostMQY3 = 1 AND OngoingCost1...OngoingCost3 GT 999: "You have said that the approximate monthly cost of the subscription or ongoing purchase was £1,000 or more. Please check your answers before continuing."

SOFTCHECK: IF OngoingCostMQY1...OngoingCostMQY3 = 2,3 AND OngoingCost1...OngoingCost3 GT 9999: "You have said that the approximate {IF OngoingCostMQY1...OngoingCostMQY3 = 2: "quarterly"; IF OngoingCostMQY1...OngoingCostMQY3 = 3: "yearly"} cost of the subscription or ongoing purchase was £10,000 or more. Please check your answers before continuing."

SOFTCHECK: IF OngoingCost1...OngoingCost3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

SOFTCHECK: IF OngoingCost1...OngoingCost3 = 0 OR 'It did not cost anything': "You have said that it did not cost you anything. Please check your answer before continuing."

{COMPUTE FOR ALL}

OngoingCost1_Year...OngoingCost3_Year

IF OngoingCostMQY1...OngoingCostMQY3 = 1 OngoingCost1_Year...OngoingCost3_Year = OngoingCost1...OngoingCost3 x 12

IF OngoingCostMQY1...OngoingCostMQY3 = 2 OngoingCost1_Year...OngoingCost3_Year = OngoingCost1...OngoingCost3 x 4

IF OngoingCostMQY1...OngoingCostMQY3 = 3 OngoingCost1_Year...OngoingCost3_Year = OngoingCost1...OngoingCost3

{ASK IF OngoingOneoff1... OngoingOneoff3 = 2}

OneoffCost1... OneoffCost3

"What was the approximate original cost of the item or service?"

{HELPLINK: "What if it was paid for as part of a bundle?"

"If the item, service or subscription was paid for as part of a bundle, please give the total cost of the bundle."}

Please give your best estimate to the nearest pound."

RANGE £0....10,000,000

1. It did not cost anything

2. Don't know

SOFTCHECK: IF OneoffCost1... OneoffCost3 GT 9999: "You have said that the approximate cost of the item or service was £10,000 or more. Please check your answers before continuing."

SOFTCHECK: IF OneoffCost1... OneoffCost3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

SOFTCHECK: IF OneoffCost1... OneoffCost3= 0 OR 'It did not cost anything': "You have said that it did not cost you anything. Please check your answer before continuing"

Detriment experience loops – nature of detriment

Initial problem type

{IF LOOP ABOUT A GOOD}

DetTypeGd1 ... DetTypeGd3 [MULTICODE: RANDOMISE 1...8]

And still thinking about the problem you had when using or buying {IF LOOP = 1: "LOOP1SECTOR_TEXT "; IF LOOP = 2: "LOOP2SECTOR_TEXT "; IF LOOP = 3: "LOOP3SECTOR_TEXT "} that started most recently...

Which of the following best describes the nature of the original problem you experienced?

{HELPLINK HS: More information on what to include/exclude

- If this problem has led to further issues, please tell us about the original problem here.
- Please do not include any problems you experienced if you tried to get compensation.}

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. The item was of a lower quality or didn't function/look as advertised {HELPLINK: "Including missing parts and items not fitting"}
2. The item was faulty, unsafe or broken
3. The item arrived late or there were other problems with the delivery
4. I never received the item
5. The price charged was more than advertised
6. I was not provided with all relevant information about the item before purchasing
7. The terms & conditions of the purchase were unclear or unfair
8. The seller or manufacturer did not honour a warranty or guarantee
9. Other problem (Please specify)

{IF LOOP ABOUT A SERVICE}

DetTypeSer1 ... DetTypeSer3 [MULTICODE: RANDOMISE 1...8]

And still thinking about the problem you had when using or buying {IF LOOP = 1: "LOOP1SECTOR_TEXT "; IF LOOP = 2: "LOOP2SECTOR_TEXT "; IF LOOP = 3: "LOOP3SECTOR_TEXT "} that started most recently...

Which of the following best describes the nature of the problem you experienced?

{HELPLINK HS: More information on what to include/exclude

- If this problem has led to further issues, please tell us about the original problem here.
- Please do not include any problems you experienced if you tried to get compensation.}

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. The service was of a lower quality or didn't do what was advertised

2. The service was unsafe or didn't work
3. The service was provided late or took longer than expected
4. The service was not provided / available when I needed it
5. The price charged was more than advertised
6. I was not provided with all relevant information about the service before purchasing
7. The terms & conditions of the purchase were unclear or unfair
8. The service provider did not honour a warranty or guarantee
9. Other problem (Please specify)

{IF (DetTypeSer1... DetTypeSer3 = 1,2,3,4 OR DetTypeGd1... DetTypeGd3 = 1,2,3,4) AND OngoingOneoff1... OngoingOneoff3 = 1}
DetLn1 ... DetLn3

You said that you experienced the following problems:

{IF DetTypeGd1... DetTypeGd3=1: "- The item was of a lower quality or didn't function/look as advertised"}

{IF DetTypeGd1... DetTypeGd3=2: "- The item was faulty, unsafe or broken"}

{IF DetTypeGd1... DetTypeGd3=3: "- The item arrived late or there were other problems with the delivery"}

{IF DetTypeGd1... DetTypeGd3=4: "- I never received the item"}

{IF DetTypeSer1... DetTypeSer3=1: "- The service was of a lower quality or didn't do what was advertised"}

{IF DetTypeSer1... DetTypeSer3=2: "- The service was unsafe or didn't work"}

{IF DetTypeSer1... DetTypeSer3=3: "- The service was provided late or took longer than expected"}

{IF DetTypeSer1... DetTypeSer3=4: "- The service was not provided / available when I needed it"}

For how many weeks did this problem/these problems last during the last 12 months?

If the problem is still ongoing, please say how many weeks the problem has lasted so far

RANGE 1..52 weeks

1. Less than a week

Current status

{ASK ALL}

DetStatus1 ... DetStatus3 [FLIP SCALE]

And which of the following best describes the current status of the problem?

If you do not expect yourself or anyone else to take any further action related to the problem {WEB: "please select that"; TEL: "then"} it is closed, irrespective of whether or not the problem was resolved to your satisfaction.

INTERVIEWER: READ OUT

1. The problem is closed
2. The problem is still ongoing

Detriment experience loops – process

Actions taken and what obtained

{ASK ALL}

ActTake1 ... ActTake3 [MULTICODE: RANDOMISE 1...8]

And still thinking about the problem you had when using or buying {IF LOOP = 1:

"LOOP1SECTOR_TEXT "; IF LOOP = 2: "LOOP2SECTOR_TEXT "; IF LOOP = 3:

"LOOP3SECTOR_TEXT "} that started most recently...

Which, if any, of the following actions {IF DetStatus1...DetStatus3 = 1: "did you take"; IF DetStatus1...DetStatus3 = DK, REF, 2: "have you taken so far"}?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Contacted the seller, producer or service provider directly
2. Tried to claim under a guarantee, warranty or insurance policy
3. Contacted a consumer rights/advice organisation
4. Left a review on a website or social media platform
5. Withheld payment
6. Used a dispute resolution service or Ombudsman {HELPLINK: "For example the Financial Ombudsman Service and Ombudsman Services, the Centre for Effective Dispute Resolution (CEDR) or Consumer Dispute Resolution Limited (CDRL)"}
(CEDR) or Consumer Dispute Resolution Limited (CDRL)}
7. Took legal action against the seller, producer or service provider
8. Asked family members or friends for help with the problem
9. Other (Please describe)
10. None of these [EXCLUSIVE]

{IF ActTake1...ActTake3 = 1...9}

ActClaim1 ... ActClaim3 [MULTICODE: RANDOMISE 1...8]

And which, if any, of the following did you ask the seller, producer or service provider to do?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Provide a refund (full or partial)
2. Provide a voucher or store credit
3. Provide a replacement or fix the problem (e.g. by repairing an item or restoring a service)
4. Provide compensation for extra costs or inconvenience incurred {HELPLINK: "Please include both monetary and non-monetary compensation, for example, a voucher, a free night at the hotel, a new broadband router, etc."}
5. Provide a one-off discount or longer-term price reduction
6. Review/change the contract conditions
7. Apologise for the inconvenience caused
8. Explain the problem
9. Other (Please describe)
10. None of these [EXCLUSIVE]

{IF ActTake1...ActTake3 = 10}

WhyNoAct1...WhyNoAct3 [RANDOMISE 1...6]

What {IF DetStatus1...DetStatus3 = 1: "was the main reason you did not ask for anything, make a complaint, or take any other action"; IF DetStatus1...DetStatus3 = DK, REF, 2: "is the main reason you have not asked for anything, made a complaint, or taken any other action so far"}?

INTERVIEWER: READ OUT

1. The problem was not serious enough
2. It was not clear who to contact, or how to go about complaining
3. I did not think it would be successful
4. The process would have taken too long
5. The process would have been too complicated
6. There wasn't a way to take action I felt comfortable using
7. The issue was resolved without me having to take action
8. Somebody else took action (on my behalf)
9. I will do in the future
10. Other reason (Please describe)

{ASK ALL}

RefSummary1...RefSummary3

Apart from a voucher or store credit that you may have been given, have you received a refund for the item or service{IF DetStatus1...DetStatus3 = DK, REF, 2: " so far"}?

INTERVIEWER: READ OUT

1. Yes – full refund
2. Yes – partial refund
3. No
4. Not yet, but have been promised one

{ASK IF RefSummary1...RefSummary3 = 2}

PartialRef1...PartialRef3

How much was the refund you received?

RANGE £0.... {IF OngoingOneoff1... OngoingOneoff3 = 1: 1,000,000; ELSE: 10,000,000}

1. It did not have any value
2. Don't know

SOFTCHECK: IF PartialRef1...PartialRef3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

SOFTCHECK: IF PartialRef1...PartialRef3 GT OngoingCost1...OngoingCost3 AND OngoingCost1...OngoingCost3 GT 0: "You have said that the refund you received was greater than the approximate {IF OngoingCostMQY1...OngoingCostMQY3 = 1: "monthly"; IF OngoingCostMQY1...OngoingCostMQY3 = 2: "quarterly"; IF OngoingCostMQY1...OngoingCostMQY3 = 3: "yearly"} cost. Please check your answers before continuing."

SOFTCHECK: IF PartialRef1...PartialRef3 GT OneoffCost1... OneoffCost3 AND OneoffCost1... OneoffCost3 GT 0: "You have said that the refund you received was greater than the approximate original cost. Please check your answers before continuing."

SOFTCHECK: IF PartialRef1...PartialRef3 = 0 OR 'It did not have any value: "You have said that the refund did not have any value. Please check your answer before continuing."

{ASK ALL}

ReplFix1...ReplFix3

And{IF DetStatus1...DetStatus3 = DK, REF, 2: ", so far,"} has the item or service been replaced, fixed or restored without additional charge?

INTERVIEWER: READ OUT

1. Yes
2. No
3. Not yet, but have been promised it will be

{ASK IF OngoingOneOff1... OngoingOneOff3=1 AND ReplFix1... ReplFix3 = 1} [1 item]

ReplFixTime1...ReplFixTime3

How many weeks did it take for it to be replaced, fixed or restored after the problem started?

RANGE 1...52 weeks

1. Less than a week

{ASK ALL}

CompObt1...CompObt3 [MULTICODE: RANDOMISE 1...6]

And which, if any, of the following other things has the seller, producer or service provider done {IF DetStatus1...DetStatus3 = DK, REF, 2: "so far"}?

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Provided a voucher or store credit
2. Provided compensation for extra costs or inconvenience incurred {HELPLINK: "Please include both monetary and non-monetary compensation, for example, a free night at the hotel, a new broadband router, etc."}
3. Provided a one-off discount or longer-term price reduction
4. Reviewed/changed the contract conditions
5. Apologised for the inconvenience caused
6. Explained the problem
7. Promised something, but not yet provided it
8. Other (Please describe)
9. None of these [EXCLUSIVE]

Compensation value

{ASK IF CompObt1...CompObt3 = 1,2,3,4,8}

RefReceivedApprox1... RefReceivedApprox3

{IF RefSummary1...RefSummary3 = 1,2 OR ReplFix1...ReplFix3 = 1: "Apart from the {IF RefSummary1...RefSummary3 = 1,2: "refund"}{IF RefSummary1...RefSummary3 = 1,2 AND ReplFix1...ReplFix3 = 1: " and "}{IF ReplFix1...ReplFix3 = 1: "replacement", approximately"; ELSE "Approximately"} what was the total value of the {IF RefSummary = 1,2 OR ReplFix = 1: "other" ELSE: ""} monetary or other types of compensation that you received?

Please include your best estimate of the value of both monetary and non-monetary compensation you received

Please give your best estimate to the nearest pound.

RANGE £0....10000000

1. It did not have any value
2. Don't know

SOFTCHECK: IF RefReceivedApprox1... RefReceivedApprox3 = 0: "You have said that the total value of the monetary and other compensation that you received was £0 – is this right?"

SOFTCHECK: IF RefReceivedApprox1... RefReceivedApprox3 GT 9999: "You have said that the total value of the monetary and other compensation that you received was £10,000 or more. Please check your answers before continuing."

SOFTCHECK: IF RefReceivedApprox1... RefReceivedApprox3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

Detriment experience loops – impact

Financial detriment experienced

{ASK IF DetTypeSer1... DetTypeSer3 = 1,2,4,9 OR DetTypeGd1... DetTypeGd3 = 1,2,4,9}

PayFixRepl1... PayFixRepl3

{“IF ReplFix=1: Before the item or service was replaced, fixed or restored by the seller, d”; ELSE “D”}id you pay to replace, fix or restore the item or service at your own expense?

INTERVIEWER: READ OUT

1. Yes
2. No
3. Not yet

{ASK IF PayFixRepl1... PayFixRepl3 = 1}

PayFixReplCost1... PayFixReplCost3

How much did you pay to replace, fix or restore the item or service?

RANGE £0.... 10000000

1. It did not cost anything
2. Don't know

SOFTCHECK: PayFixReplCost1... PayFixReplCost3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

SOFTCHECK: IF PayFixReplCost1... PayFixReplCost3 GT OngoingCost1...OngoingCost3 AND OngoingCost1...OngoingCost3 GT 0: "You have said that the cost to replace, fix, or restore the item or service was greater than the approximate original {IF OngoingCostMQY1...OngoingCostMQY3 = 1: "monthly"; IF OngoingCostMQY1...OngoingCostMQY3 = 2: "quarterly"; IF OngoingCostMQY1...OngoingCostMQY3 = 3: "yearly"} cost. Please check your answers before continuing."

SOFTCHECK: IF PayFixReplCost1... PayFixReplCost3 GT OneoffCost1... OneoffCost3 AND OneoffCost1... OneoffCost3 GT 0: "You have said that the cost to replace, fix, or restore the item or service was greater than the approximate original cost. Please check your answers before continuing."

SOFTCHECK: IF PayFixReplCost1... PayFixReplCost3=0 OR 'It did not cost anything': "You have said that it did not cost you anything to replace, fix or restore the item. Please check your answer before continuing"

{ASK ALL}

CostExp1... CostExp3 [MULTICODE: RANDOMISE 1...4]

{IF PayFixRepl=1: "Apart from what you have already mentioned, in"; ELSE "In"} which, if any, of the following ways did you incur additional costs as a result of your problem?

By "additional costs" we mean any financial costs you experienced in addition to the original cost of the item or service.

{WEB: "Please select all that apply"}

INTERVIEWER: READ OUT EACH OPTION AND CODE ALL THAT APPLY

1. Loss of earnings
2. Paying to repair damage caused by an incident {HELPLINK: "For example to repair or replace items damaged by a leak"}
3. Not being able to use another item or service that you paid for {HELPLINK: "For example not being able to use tickets for an event you missed because of the problem"}
4. Costs from contacting the seller or seeking compensation {HELPLINK: "For example fees paid to a lawyer or specialist adviser, costs of using a help line, postage costs to return an item, or the cost of travel to the seller's premises"}
5. Other (Please describe)
6. I did not incur any additional costs [EXCLUSIVE]

{IF CostExp1... CostExp3 = 1...5}

CostEstimate1... CostEstimate3

And thinking about those additional financial costs...

What has been the approximate total additional financial cost to you so far?

Please give your best estimate of all the costs to the nearest pound."

RANGE £0....1000000

1. No additional financial costs
2. Don't know

SOFTCHECK: IF CostEstimate1... CostEstimate3 = 0 OR 'No additional financial costs': "You have said that the additional cost to you so far was £0. Please check your answers before continuing."

SOFTCHECK: IF CostEstimate1... CostEstimate3 GT 9999: "You have said that the total additional financial cost to you so far was £10,000 or more. Please check your answers before continuing."

SOFTCHECK: IF CostEstimate1... CostEstimate3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

**{IF OneoffCost1...OneoffCost3 = RESPONSE OR OngoingCost1...OngoingCost3 = RESPONSE}
SubjectiveValue1...SubjectiveValue3**

You said that you originally paid £{IF OneoffCost1...OneoffCost3 = RESPONSE:

"{OneOffCost1...OneoffCost3}"; IF OngoingCost1...OngoingCost3 = RESPONSE

"{OngoingCost1...OngoingCost3} per {IF OngoingCostMQY1...OngoingCostMQY3 = 1: "month"; IF OngoingCostMQY1...OngoingCostMQY3 = 2: "quarter"; IF OngoingCostMQY1...OngoingCostMQY3 = 3: "year"}" for the item or service.

{IF ReplFix1...ReplFix3 =1 OR PayFixRepl1... PayFixRepl3 = 1: "Before it was replaced, fixed or restored, w"; ELSE "W"}hat would you say was the actual value of the item or service to you{" per {year/quarter/month}"?"

RANGE £ 0.... {IF OngoingOneoff1... OngoingOneoff3 = 1: 1,000,000; ELSE: 10,000,000}

1. It had no value to me
2. Don't know

SOFTCHECK: SubjectiveValue1...SubjectiveValue3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

SOFTCHECK: IF SubjectiveValue1...SubjectiveValue3 GT OngoingCost1...OngoingCost3 AND OngoingCost1...OngoingCost3 GT 0: "You have said that the value was greater than the approximate {IF OngoingCostMQY1...OngoingCostMQY3 = 1: "monthly"; IF OngoingCostMQY1...OngoingCostMQY3 = 2: "quarterly"; IF OngoingCostMQY1...OngoingCostMQY3 = 3: "yearly"} cost. Please check your answers before continuing."

SOFTCHECK: IF SubjectiveValue1...SubjectiveValue3 GT OneoffCost1... OneoffCost3 AND OneoffCost1... OneoffCost3 GT 0: "You have said that the value was greater than the approximate original cost. Please check your answers before continuing."

Time spent on the problem

{ASK ALL}

TimeMH1... TimeMH3 [FLIP SCALE]

Experiencing problems with items, services or subscriptions, and efforts to resolve them or seek compensation, can take up people's time.

We would like to know approximately how much time you have personally spent on the problem so far, including any time loss caused by the problem itself, any time spent trying to resolve the problem, and any time spent pursuing compensation.

Would you be best able to estimate the time in minutes or hours?

1. Minutes
2. Hours

{ASK IF TimeMH1... TimeMH3 = 1,2}

Time1... Time3

In total, approximately how many {IF TimeMH1... TimeMH3 = 1: "minutes"; IF TimeMH1... TimeMH3 = 2: "hours"} did you personally spend on the problem?

Please include any time loss caused by the problem itself, any time spent trying to resolve the problem, and any time spent trying to get compensation.

Please give your best estimate.

RANGE 0...999 {IF TimeMH1... TimeMH3 = 1: "minutes"; IF TimeMH1... TimeMH3 = 2: "hours"}

1. I did not spend any time on it
2. Don't know

SOFTCHECK: IF Time1... Time3 GT 99: "You have said that you have personally spent 100 {IF TimeMH1... TimeMH3 = 2: "hours"; IF TimeMH1... TimeMH3 = 1: "minutes"} or more on the problem. Please check your answers before continuing."

SOFTCHECK: IF Time1... Time3 = DK: "Your best estimate would be fine here, but otherwise please continue. Thanks!"

{COMPUTE FOR ALL}

Time1_Hrs... Time3Hrs

IF TimeMH1... TimeMH3 = 1 Time1_Hrs... Time3Hrs = Time1... Time3 / 60

IF TimeMH1... TimeMH3 = 2 Time1_Hrs... Time3Hrs = Time1... Time3

Satisfaction with outcome

{IF DetStatus1 ... DetStatus3 = 1}

DetOCSat1 ... DetOCSat3 [FLIP SCALE]

And how satisfied or dissatisfied are you with the outcome?

INTERVIEWER: READ OUT

1. Completely satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Completely dissatisfied

Other detriment experienced

{ASK ALL}

Feeling [GRID: RANDOMISE, FLIP SCALE]

And to what extent, if at all, did your experience make you feel...?

{WEB: "Please select one answer on every row"}

INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED

GRID ROWS

1. Anxious
2. Helpless
3. Misled

4. Upset

GRID COLS

1. To a great extent
2. To some extent
3. Hardly at all
4. Not at all

{ASK ALL}

WellBeing [GRID: RANDOMISE ROWS, FLIP SCALE]

Overall, to what extent, if at all, has this problem had a negative effect on each of the following?

{WEB: "Please select one answer on every row"}

INTERVIEWER: READ OUT EACH STATEMENT AND THE ANSWER CODES. REPEAT ANSWER CODES AS REQUIRED

GRID ROWS

1. Your mental health
2. Your physical health
3. Your household's finances

GRID COLS

1. A very negative effect
2. A negative effect
3. A slightly negative effect
4. No negative effect

Detriment experience loops – causes

Pandemic

{ASK ALL}

Pandemic [FLIP SCALE 1...3]

To what extent, if at all, do you think this problem was caused or made worse by the COVID-19 pandemic?

INTERVIEWER: READ OUT

1. The problem was mostly or fully caused by the COVID-19 pandemic
2. The problem was made worse by the COVID-19 pandemic
3. The problem was not affected by the COVID-19 pandemic
4. Don't know

END LOOP: IF DetSectCount=1 Loop once; IF DetSectCount=2 Loop twice; IF DetSectCount>=3 Loop thrice

END FILTER: IF DMGood = 1...12 OR DMServiceA = 1...15 OR DMServiceB = 1...17

END SURVEY.

Glossary

Term	Definition
Action(s) taken to address an experience of detriment	A situation where a consumer has taken any initiative to address a detriment problem (including, amongst other things: contacting the seller or a consumer rights organisation, claiming under a guarantee, writing online reviews, withholding payments, taking legal actions, using a dispute resolution system, asking family members or friends for help).
Complaints journey	The journey taken by a consumer following an experience of detriment towards a potential resolution.
Confidence interval (CI)	The confidence interval (CI) around each estimate is the symmetrical range of values within which values of repeated similar experiments are likely to lie. Statistical testing to determine the CIs was conducted at the 95% confidence level. This means that, by performing the same experiment 100 times with different samples of the same population of interest, 95 times the point estimate would lie within the CI presented. Such a level of confidence is possible because the study is based on a random-probability sample (each individual in the population of interest has a known and non-zero probability of being selected to this study).
Consumer detriment	The monetised, emotional and wellbeing impacts/consequences of detriment incidents experienced by consumers.
Consumer protection system	The rights and channels of action afforded to consumers by consumer protection law as well as the willingness of businesses to mitigate and resolve consumer detriment problems (either due to market pressure or due to threat of legal consequences).
Consumer vulnerability	The vulnerabilities faced by certain consumers as a result of socio-demographic characteristics, behavioural characteristics, personal situation, or market environment – including: a higher risk of experiencing negative outcomes in the market; a limited ability to maximise their well-being; an increased difficulty in obtaining or assimilating information; a reduced ability to buy, choose or access suitable products; and an increased susceptibility to certain marketing practices.
Consumers	People in the UK who – between April 2020 and April 2021 – purchased an item or a service, or used an item or a service previously purchased. When discussing a specific sector or market cluster, consumers are considered as those who purchased an item or a service, or used an item or a service previously purchased, in the sector, or in at least one of the sectors included in the market cluster.

Costs	The costs faced by a consumer after experiencing detriment, including the initial cost of the product and any other costs borne by the consumer, including fixing or replacing a product.
Detriment characteristics	Characteristics which relate to detriment, including value of the product, purchase channel, and type of detriment (e.g. poor quality, misleading pricing etc.).
Detriment incident (or experience of detriment)	Problems with the products consumers bought in the last 12 months, or bought at any time and used in the last 12 months, that caused them stress, cost them money, or took up their time
Detriment resolution	The comparison of the actions requested by consumers and those taken by sellers or service providers to achieve a resolution to an incidence of detriment.
Impact	The study focused on perceptions and subjective views. Study participants were asked to indicate to what extent they believed the incident of detriment had an impact on aspects such as their finances and well-being, as well as to estimate to what extent they believed the COVID-19 outbreak had an impact on their detriment experience. As such, impact in this report should be considered as a self-reported perception, as opposed to an assessment of direct causality.
Incidence of consumer detriment	The proportion of consumers who have experienced detriment overall, or in a given market cluster or sector, calculated over the total number of consumers overall, or in a given market cluster or sector.
Items	Goods that are produced or manufactured for sale and that can typically be consumed after production. Goods are typically, but not always, tangible, discernible and re-sellable.
Market characteristics	Characteristics which relate to the market, including product type (whether the product was a service or an item), market clusters and sectors.
Market clusters	Groups of thematically linked sectors. Each market cluster can include both items and services. For more info see Appendix E .
Median	Value lying in the midpoint of a frequency distribution (50% of the other values would fall above it, and 50% below it).
Mitigations	Elements which mitigated the overall cost faced by a consumer after experiencing detriment, including the value of having the product replaced or fixed, the use value and other compensations.
Net monetised detriment	The difference between the costs faced by the consumer as a result of detriment (including the monetised value of the time spent solving the problem) and the mitigations (such as having the value of having product fixed or replaced).
Products	Items, and services or subscriptions.
Sectors	Categories of items or services/subscriptions for which the consumers reported making a purchase or using a product previously purchased in the 12 months covered by the study. For more info see Appendix E .

**Services or
subscriptions**

Work that is done often by a person for a consumer and is more likely to involve the consumer in its production. Their benefit is typically intangible, often realised in parallel with the service being rendered, and cannot generally be returned or resold. Throughout the report 'services' is used as a summary term for both 'services and subscriptions'.

**Use value of a
product**

The value that is retained by a product. It is a combination of assumed and self-reported subjective value, depending on the detriment type (e.g. if the only problem was a late delivery of an item, the use value is assumed to be the same as the cost of the item; self-reported subjective values are used, for example, when the consumer purchased or used a substandard product).

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