## BEIS Public Attitudes Tracker: Consumer Issues Spring 2022, UK

16 June 2022 Official Statistics

This report covers questions on consumer issues from the Autumn 2021, Winter 2021 and Spring 2022 waves of the BEIS Public Attitude Tracker. This report includes questions on the use of online retailers and services, understanding of terms and conditions, knowledge of consumer protection, awareness of consumer dispute resolution services and awareness and trust of consumer organisations (Autumn 2021), shopping around and switching (Winter 2021) and consumer problems (Spring 2022).

What you need to know about these statistics: These results from the BEIS Public Attitudes Tracker (PAT) were collected using the Address Based Online Surveying (ABOS) methodology introduced in Autumn 2021, which uses random probability sampling. The results should not be compared with previous PAT surveys, which used different data collection methods. For details, see the Technical Overview.

The table below shows the topics covered in this report and when these questions were included in the BEIS Public Attitude Tracker. Links are included to the findings for each topic within this report.

Topic	When included	Link to findings
Use of online retailers and services	Autumn 2021	<u>Link</u>
Understanding Terms and Conditions	Autumn 2021	<u>Link</u>
Knowledge of consumer protection	Autumn 2021	<u>Link</u>
Awareness of consumer dispute resolution services	Autumn 2021	<u>Link</u>
Awareness and trust of consumer organisations	Autumn 2021	<u>Link</u>
Shopping around and purchasing in last 12 months	Winter 2021	<u>Link</u>
Switching	Winter 2021	<u>Link</u>
Consumer problems	Spring 2022	<u>Link</u>

### Use of online retailers and services

Use of online retail and other online services was last asked about in Autumn 2021.

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

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

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

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

In Autumn 2021, nine in ten people (91%) said they had made an online retail purchase in the last 12 months, with more making a purchase from a multiple platform seller like Amazon (87%) than a single retailer website (70%) (Figure 1.1). A similar proportion of people (88%) had used one of the listed online services in the last 12 months, most commonly social media (75%) and streaming services (72%) with fewer renting a service from an individual online (34%).

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

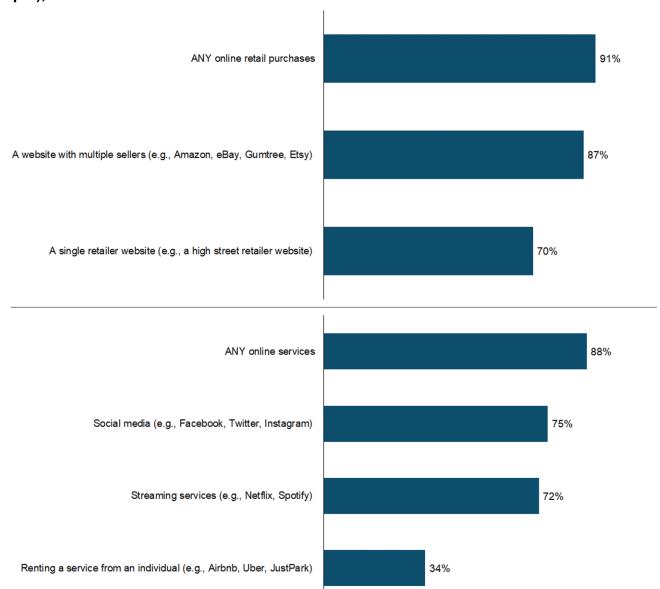


Figure 1.1: Online retail purchases and service use in last 12 months (based on all people), Autumn 2021

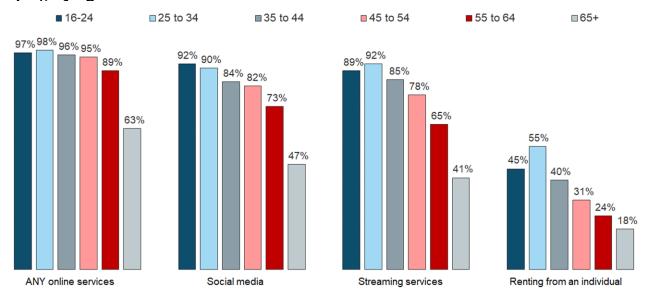
RETAILCOMB. In the last 12 months, have you bought anything online from the following types of website? Please select all that apply. SERVICECOMB. Which, if any, of the following online services have you used in the last 12 months? Please select all that apply.

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

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

Online services (social media, streaming, renting from an individual) were most likely to be used by those aged under 55 (97% had used at least one of the services in the last 12 months, compared with 89% of 55 to 64s, and 63% of those aged 65 or over - see Figure 1.2). Usage of social media and streaming was highest amongst those aged 16 to 34 (social media, 91%; streaming services, 91%) and lowest for those aged 65 or over (social media, 47%; streaming services, 41%). However, renting a service from an individual online was most common among those aged 25 to 34 (55% compared with 45% of 16 to 24s, and 27% of those aged 35 or over).

Figure 1.2: Online retail purchases and service use in last 12 months (based on all people), by age Autumn 2021



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

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

When you ...

... buy from a single

retailer website

## **Understanding Terms and Conditions**

Understanding of terms and conditions when using online services was last asked about in Autumn 2021.

Those who had used each type of online service covered in the previous section in the last 12 months were asked follow-up questions to determine how easy they had found it to understand the terms and conditions (see Figure 3) or, in the case of social media, privacy notices (see Figure 2.1).

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

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

19% ■ Haven't read T&Cs 21% 24% 26% 6% % Total difficult 15% 19% 6% ■ Very difficult 13% 16% 11% 19% 13% ■ Fairly difficult 35% 34% 42% 34% % Total easy **▶** 64% 62% 60% □ Fairly easy 55% 27% 27% 22% 21% ■ Very easy

Figure 2.1: Ease of understanding terms and conditions (among users in the last 12 months), Autumn 2021

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

... buy from a website

with multiple sellers

... Use streaming

services

... rent a service from

another individual

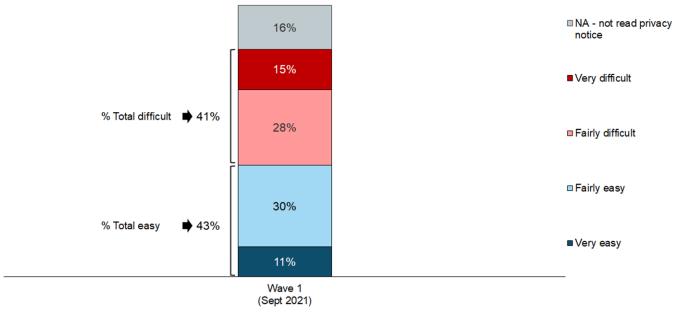
Base: All wave respondents who have done each in the last 12 months – Autumn 2021: purchased from site with multiple sellers (4,760), purchased from single retailer website (4,087), used streaming services (3,702), rented service from individual (1,869)

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

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

Focussing on privacy notices for social media sites, 43% reported that they found social media privacy notices either very or fairly easy to understand, with 41% finding them either very or fairly difficult to understand (Figure 2.2). One in ten people (11%) reported that they had not seen or read any social media privacy notices.

Figure 2.2: Ease of understanding terms and conditions (among users in the last 12 months), Autumn 2021



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

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

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

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

## Knowledge of consumer protection

Questions on consumer protection were last asked about in Autumn 2021. Consumers have similar protections whether purchasing goods from a high street retailer or a retailer online, although they do have enhanced rights on returns for online purchases<sup>2</sup>. In general, the rights of a consumer are reduced when engaging in a transaction with a private seller, compared with a business online<sup>3</sup>.

In order to ascertain level of knowledge about these issues, consumers were asked to compare approaches to online purchasing and decide which offers the best protection. Consumers were asked which of each of the following pairs offered the best protection in terms of consumer rights:

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

Knowledge of these issues was relatively low. In both cases, around half said the relative level of protection either depended on the shop or website or that they didn't know. (Figure 3.1).

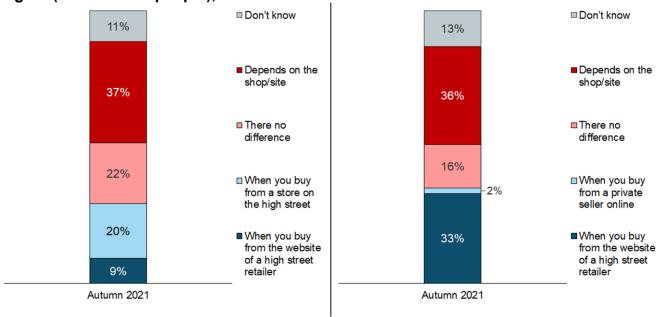
Buying from a store on the high street was seen as offering better protection (20%) than a high street retailer website (9%), while a fifth felt there was no difference (22%).

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

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

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

Figure 3.1: Which online purchase approach offers the best protection of consumer rights (based on all people), Autumn 2021

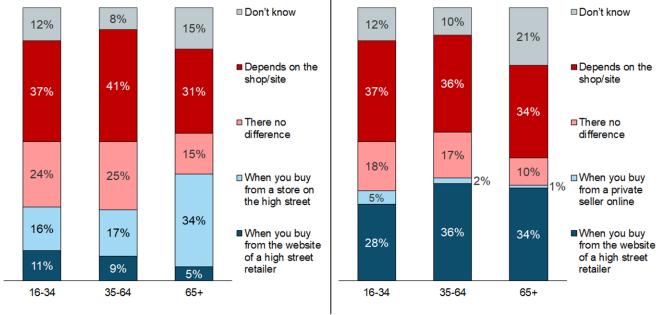


CONPROTECT1-CONPROTECT2. Which of the following do you think offers the best protection in terms of your consumer rights...

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

People aged over 65 were more likely to (incorrectly) believe that a high street store offers the best consumer protection when compared with the store's website (34% compared with 17% of people aged under 65) while younger people were more likely to say that there is no difference (25% of 16 to 64s compared with 15% of those aged 65 or over) (Figure 3.2).

Figure 3.2: Which online purchase approach offers the best protection of consumer rights (based on all people), by age, Autumn 2021



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

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

#### BEIS Public Attitudes Tracker (Spring 2022, UK)

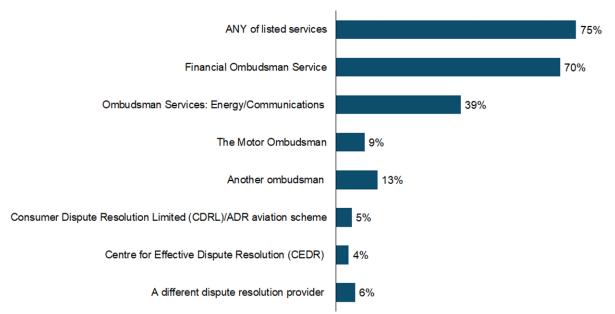
People with no qualifications were (incorrectly) more likely to say a store on the high street offers better protection than its website (32% compared with 19% of those with qualifications).

# Awareness of consumer dispute resolution services

Awareness of different consumer dispute resolution services was last asked about in Autumn 2021.

In Autumn 2021, three quarters of people (75%) said that they had heard of at least one consumer dispute resolution service based on a list (Figure 4.1). Awareness was highest for the Financial Ombudsman Service (70%) and the Ombudsman Services for energy and communications (39%), while a smaller proportion had heard of the Motor Ombudsman (9%). Awareness of the two dispute resolution services listed was also low; only 5% had heard of Consumer Dispute Resolution Limited (CDRL) and 4% had heard of the Centre for Effective Dispute Resolution (CEDR).

Figure 4.1: Awareness of consumer dispute resolution services (based on all people), Autumn 2021



CDRKNOW. Consumer dispute resolution services are independent organisations which help people resolve a consumer dispute. Before today, had you heard of any of these consumer dispute resolution services? \*CDRL: Consumer Dispute Resolution Limited Base: All wave respondents – Autumn 2021 (5,556)

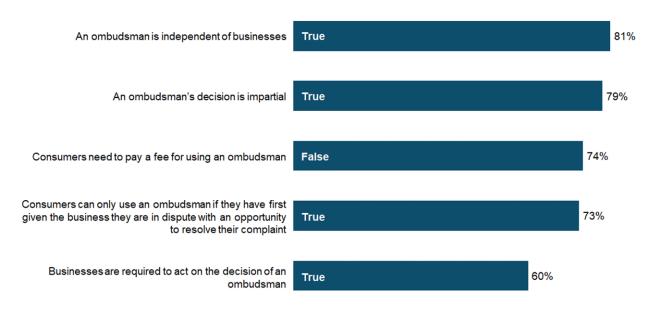
People aged 45 or over were more likely to be aware of at least one of the listed services (86% compared with 34% of 16 to 24s). This was largely driven by higher levels of awareness of the Ombudsman Services for finance and energy and communications.

In order to measure levels of knowledge about Ombudsman services, those who had heard of any ombudsman were presented with a series of five true or false statements about these services. The majority gave the correct response to each statement (Figure 4.2). In particular, eight in ten correctly identified that an ombudsman is independent of businesses (81%) and that an ombudsman's decision is impartial (79%).

Slightly fewer (around three in four) were correctly aware that you do not have to pay a fee to use an ombudsman (74%) and that consumers can only use an ombudsman after first having

given the business they are in dispute with an opportunity to resolve their complaint (73%). Awareness was weakest for the final statement, with six in ten (60%) knowing that businesses are required to act on the decision of an ombudsman. Few (fewer than one in ten) gave the wrong answer to each statement.

Figure 4.2: Knowledge of consumer dispute resolution services based on a true/false quiz (among those who have heard of any ombudsman), Autumn 2021



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

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

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

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

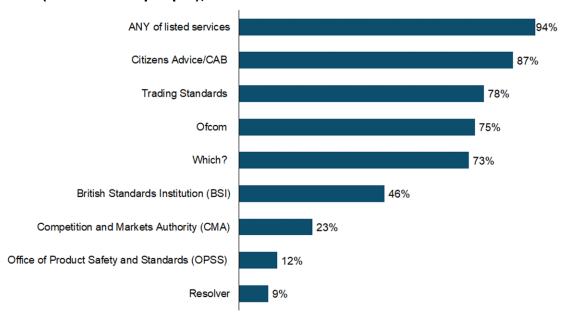
It is worth noting that people aged 16 to 34 were particularly unlikely to be aware of the independence and impartiality of ombudsman services: 68% of 16 to 24s thought ombudsmen were independent of businesses compared with 82% of those aged 25 or over, while 62% of 16 to 24s knew that they were impartial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

## Consumer organisations

Awareness of consumer organisations was last asked about in Autumn 2021.

The public were also asked about their awareness of organisations and public authorities that protect consumers or provide information or help if things go wrong. When presented with a list, 94% of people said they had heard of at least one of the listed organisations (Figure 5.1). At least three quarters of people were aware of each of the following: Citizens Advice (87%), Trading Standards (78%), Ofcom (75%) and Which? (73%). Just under half had heard of the British Standards Institution (46%) and 23% were aware of the Competition and Markets Authority (23%). Much smaller proportions were aware of the Office of Product Safety and Standards (12%) or Resolver (9%).

Figure 5.1: Awareness of organisations and public authorities that protect consumers or provide information (based on all people), Autumn 2021



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

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

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

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

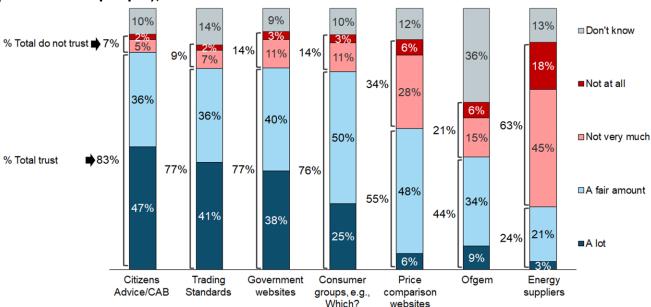
- Citizens Advice
- Trading standards
- · Government websites
- Consumer groups, including Which? and Money Saving Expert
- Price comparison websites

- Ofgem
- · Energy suppliers

Four organisations and public authorities stood out as most trusted, with at least three in four people saying they trusted them a lot or a fair amount (Figure 5.2). Trust was highest for Citizens Advice (83% trusting a lot or a fair amount), Trading Standards (77%), government websites (77%) and consumer groups such as Which? (76%).

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

Figure 5.2: Trust in organisations and public authorities to give impartial information (based on all people), Autumn 2021



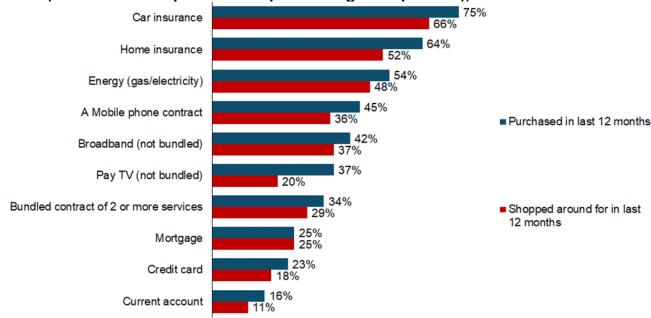
CONSTRUST1-CONSTRUST7. How much, if at all, do you trust the following to give you impartial information? Base: All wave respondents – Autumn 2021: CAB (5,526), Trading Standards (5,497), Govt websites (5,469), Consumer groups (5,474), Price comparison websites (5,451), Ofgem (5,437), Energy suppliers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

## Shopping around and purchasing

In Winter 2021, the public were asked if they were responsible for purchasing, either solely or jointly, a range of different products. For each product, those who were responsible for it were then asked if they had purchased and/or shopped around for it in the last 12 months. Figure 6.1 shows the proportion who purchased and shopped around for each product, based only on those who were responsible for purchasing them.

Based only on those who were responsible for its purchase, the products which were most purchased<sup>4</sup> in the last 12 months were car insurance (75%), home insurance (64%) and energy (54%). Other products purchased in the last 12 months by at least 30% of people responsible for their purchase included mobile phone contracts (45%), broadband (42%), pay TV (37%) and bundled contracts combining 2+ services (34%). The products which were least likely to have been purchased in the last 12 months among those responsible for them were mortgages (25%), credit cards (23%) and current accounts (16%).





SHOP12M. Which, if any, of these products or services have you personally shopped around for in the last 12 months whether or not you made a purchase? Please include shopping around you did online, by telephone, or in person.

PURCH12M. Which of these products or services have you taken out in the last 12 months? This includes making a new purchase, switching providers, upgrading or renewing existing deals.

Base: All wave respondents who are responsible for any of these purchase types – Winter 2021 energy (3075), current account (2839), credit card (2341), mortgage (1157), home insurance (2609), car insurance (2555), mobile phone contract (2729), bundled contract (1481), broadband (1519), pay TV (780)

Of those who were responsible for purchasing at least one product in Winter 2021, one in four (24%) had not purchased any of the products they were responsible for in the last 12 months.

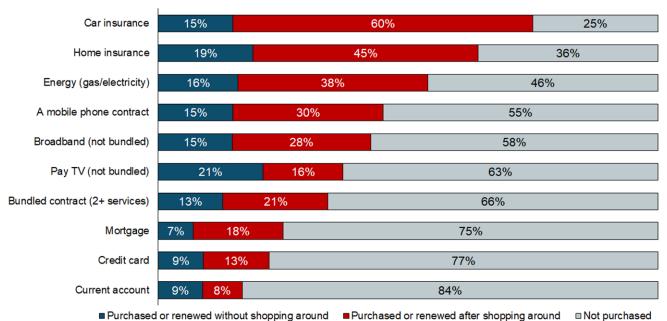
Following a similar pattern to purchasing behaviour in the last 12 months, based on all responsible for the products, consumers were most likely to have shopped around in the last

<sup>&</sup>lt;sup>4</sup> Making a purchase includes both new purchases, and also renewals, switching, and upgrades.

12 months for insurance and energy, and were least likely to shop around for financial products such as mortgages, credit cards and current accounts.

For most of the products asked about in Winter 2021, people who had made a purchase in the last 12 months were more likely than not to have purchased after shopping around first (Figure 6.2). The only exceptions to this were current accounts and pay TV.

Figure 6.2: Whether purchased products with or without shopping around in the last 12 months (based on all responsible for purchasing each product), Winter 2021



SHOP12M. Which, if any, of these products or services have you personally shopped around for in the last 12 months whether or not you made a purchase? Please include shopping around you did online, by telephone, or in person.

PURCH12M. Which of these products or services have you taken out in the last 12 months? This includes making a new purchase, switching providers, upgrading or renewing existing deals.

Base: All wave respondents who are responsible for any of these purchase types – Winter 2021 energy (3075), current account (2839), credit card (2341), mortgage (1157), home insurance (2555), mobile phone contract (2729), bundled contract (1481), broadband (1519), pay TV (780)

For three of the four most commonly purchased products - car insurance, energy and mobile phone contracts - younger people were more likely than older people to makes purchases after shopping around. Amongst those responsible for their purchase, the proportion of people aged under 45 compared with those aged 45+ who shopped around were as follows: 64%, compared with 57% for car insurance; 42%, compared with 35% for energy; 34%, compared 27% for mobile phone contracts.

#### Ways in which people shopped around

In Winter 2021, people who had shopped around for car insurance, home insurance, energy and mobile phone contracts in the last 12 months were asked how they had shopped around.

Across all four products, online price comparison sites were the most popular tool used for shopping around (Figure 6.3). At least eight in ten people who had shopped around, had used a price comparison site when purchasing car insurance (86%), energy (80%) and home

insurance (80%), although they were not as commonly used when purchasing a mobile phone contract (45%).

Aside from online comparison tools, other methods used for shopping around varied in prominence by product. For car insurance, other common ways of shopping around included making direct contact with providers (28%) and checking the websites of providers (25%). For home insurance, shopping around was also commonly done by making direct contact with providers (26%), using consumer websites (26%) and checking the websites of providers (22%).

For energy, after the use of price comparison websites, the next most common ways to shop around were to use consumer websites (36%) and to check the websites of providers (26%). And finally, for mobile phone contracts, shopping around was also commonly done by checking the websites of providers (42%) and through direct contact with providers (41%).

86% 80% Used online price comparison sites 80% 45% 26% Used consumer websites 25% Checked websites of providers 26% 42% 28% Direct contact with providers ■ Car insurance 19% Home insurance Energy 8% 8% ■ Mobile phone contract Talked to family or friends 17% 16% 6% Used customer review websites 8% 2% Other 3%

Figure 6.3: How shopped around for specific products (among those who have shopped around for each), Winter 2021

SHOPWAYS[EN/HOM/CAR/MOB]. Please think about the last time you shopped around for [energy (gas/electricity) / home insurance / car insurance / a mobile phone contract] in the last 12 months. In which ways did you shop around for this? Please select all that apply

Base: All wave respondents who have shopped around for energy (gas/electricity) / home insurance / car insurance / a mobile phone contract – Winter 2021: Car insurance (1,642), Home insurance (1,352), Energy (1,462), Mobile phone contract (949)

<1%

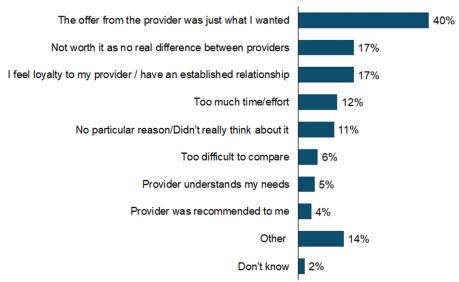
1%

Don't know

#### Reasons for not shopping around

Overall, 36% of people responsible for purchases had bought at least one product without shopping around. This group were asked whether there were any particular reasons they had bought without comparing products first. By far the most common reason given was that the offer from the provider was "just what they wanted" (40%) (Figure 6.4). The next most common answers were that people felt "loyalty to their provider/an established relationship" (17%) or that it wasn't worth it as there was "no real difference between providers" (17%). Around one in ten people (11%) said there was "no particular reason" they had not shopped around.

Figure 6.4: Reasons for making purchase without shopping around (among those who have made purchase without shopping around), Winter 2021



WHYNOSHOP. You mentioned that you bought the following products without shopping around [...] Are there any particular reasons why you took out this/these products without shopping around?

Base: All wave respondents who bought any product without shopping around – Winter 2021 (1,329)

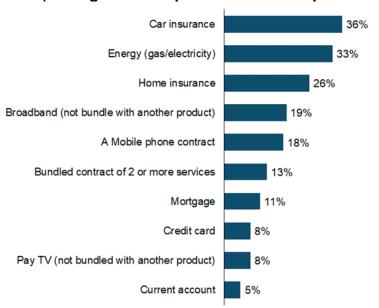
## **Switching**

In Winter 2021, the public were asked questions on switching providers or contracts for different products in the last 12 months.

People were first asked if they were responsible for purchasing a range of products. Those that were responsible were then asked if they had switched provider or contract for any of the products that they were responsible for. Figure 7.1 shows the proportion who switched provider or contract in the last 12 months based on those who were responsible for purchasing that product.

In Winter 2021, around one in three people who were responsible for purchasing car insurance had switched provider for it (36%), with a similar level of switching reported by those responsible for energy (33%). One in four (26%) said they had switched provider for home insurance, and one in five for broadband (19%) and mobile phone contracts (18%). Fewer people, around one in ten of those responsible for such purchases, had switched provider for bundled contracts (13%) and mortgages (11%). Fewer still had switched provider for credit cards (8%), Pay TV (8%) and current accounts (5%).

Figure 7.1: Whether switched provider or contract for specific products and services in last 12 months (among those responsible for such purchases), Winter 2021



SWITCH12M. In the last 12 months, that is since December 2020 have you switched provider or contract for any of these products or services? This includes switching to a new provider or taking out a different contract with an existing provider.

Base: All wave respondents who are responsible for each purchase type – Winter 2021: Energy (2,958), Current account (2,776), Credit card (2,287), Mortgage (1,142), Home insurance (2,506), Car insurance (2,449), Mobile phone contract (2,656), Bundled contract (1,440), Broadband (1,476), Pay TV (754)

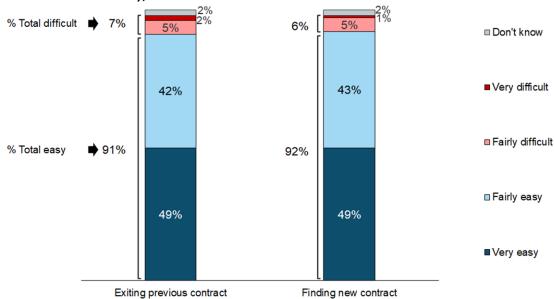
People who had switched provider or contract for a product or service in the last 12 months were then asked:

How easy or difficult it was to exit the previous contract

- How easy or difficult it was to find a new provider or contract
- Whether they experienced any problems during the switching process once a new provider or contract was selected

In Winter 2021, the large majority of people who had made a switch (91%) found it easy to exit their previous contract, with 49% finding it very easy and 42% finding it fairly easy. Most people who had switched also found it easy (either very or fairly) to find a new provider or contract (92%) (Figure 7.2).

Figure 7.2: Ease of exiting previous contract when making most recent switch (among those who have made a switch), Winter 2021

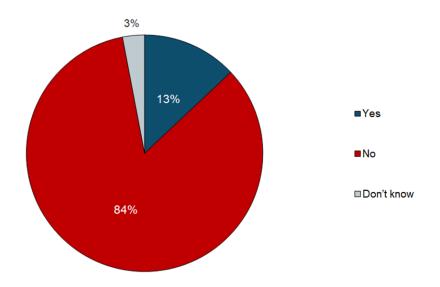


SWITCHEXIT. You said that you switched the following products in the last 12 months [...] [If more than one product: Thinking about the product that you switched most recently] How easy or difficult did you find it to exit the previous contract? SWITCHNEW. Still thinking about this product that you switched [most recently], how easy or difficult was it for you to find a new provider or contract?

Base: All wave respondents who have made a switch in the last 12 months – Winter 2021: Exiting previous contract (1977), finding a new contract (1979)

A majority (84%) of people said they did not experience problems during the switching process once they had selected a new provider or contract and 13% said they did experience a problem (Figure 7.3).

Figure 7.3: Whether experienced problems once selected new provider or contract (among those who have made a switch), Winter 2021



SWITCHPROB. Did you experience any problems during the switching process once you selected a new provider or contract?

Base: All wave respondents who have made a switch in the last 12 months - Winter 2021 (1,976)

## Consumer problems

In Spring 2022, people were asked whether they had experienced any of a range of consumer problems in the last 12 months in relation to both product purchases, and services and subscriptions. A consumer problem was defined in the questionnaire as follows:

And now some questions about your experiences when purchasing goods or services in the last 12 months.

Some people experience problems when buying goods or services, for example:

- Buying items or services that are faulty or of poor quality
- Problems with delivery of items or services
- Problems claiming under a warranty or guarantee
- Problems returning items, or getting a refund
- Paying more for an item or service than originally quoted

Overall, in the last 12 months, 44% of people had experienced a problem relating to at least one of the products listed in Figure 8.2 and 56% had experienced a problem relating to at least one of the services or subscriptions listed in Figure 8.3. Overall, 67% had experienced any consumer-related problem in the last 12 months (Figure 8.1).

Figure 8.1: Consumer problems experienced in the last 12 months - Summary (based on all people), Spring 2022



CONSPROB1/CONSPROB2. In the last 12 months did you personally experience any problems when you bought the following types of items? Please only include problems which caused you stress, cost you money, or took up your time. Please select all that apply

Base: All wave respondents - Spring 2022 (4,361)

CONSPROB3/CONSPROB4. In the last 12 months did you personally experience any problems when you bought the following types of services and subscriptions. Please select all that apply

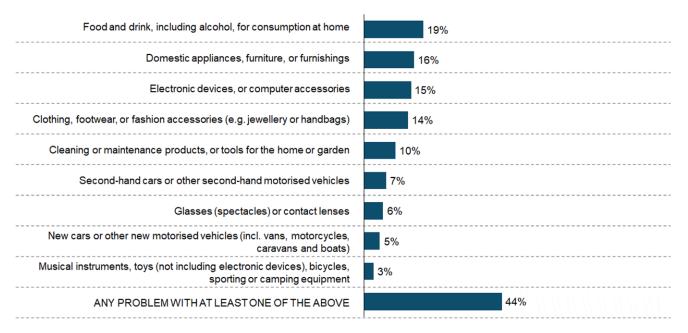
Base: All wave respondents – Spring 2022 (4,365)

At an overall level, consumer problems were most commonly experienced by people aged 25-34 (79% had experienced a consumer problem) while those aged 65+ were least likely to have experienced a consumer problem (52%).

#### Consumer problems experienced when purchasing products

In Spring 2022, overall, 44% had experienced at least one consumer problem with a product purchase listed in Figure 8.2 in the last 12 months. The most common product-related consumer problems related to food and drink (19%), domestic appliances or furnishings (16%), electronic devices or computer accessories (15%), clothing or fashion accessories (14%), and cleaning or maintenance product (10%) (Figure 8.2). Fewer than one in ten people reported problems with products in each of the other categories.

Figure 8.2: Consumer problems experienced in the last 12 months in relation to products purchased (based on all people), Spring 2022



CONSPROB1/CONSPROB2. In the last 12 months did you personally experience any problems when you bought the following types of items? Please only include problems which caused you stress, cost you money, or took up your time. Please select all that apply

Base: All wave respondents - Spring 2022 (4,361)

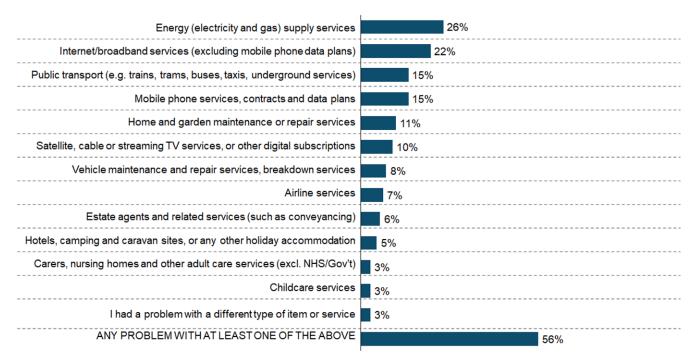
Younger people aged 16-44 were most likely to have experienced at least one consumer problem with any of the listed products (55%). This declined by age to 48% of those aged 45-54, 36% of those aged 55-64 with the least problems experienced amongst those aged over 65 at 27%.

The prevalence of consumer problems with any of the listed products was also higher among degree-educated people (50% compared with 34% of those with no qualifications).

# Consumer problems experienced when purchasing services and subscriptions

In Spring 2022, overall, 56% had experienced at least one consumer problem with a purchase of a service or subscription listed in Figure 8.3 in the last 12 months. Most commonly these related to energy supply (26%), internet and broadband services (22%), public transport (15%), mobile phone services (15%), home and garden maintenance or repair (11%) and TV services (10%). Fewer than one in ten reported problems with each of the other services asked about (Figure 8.3).

Figure 8.3: Consumer problems experienced in the last 12 months in relation to purchasing services and subscriptions (based on all people), Spring 2022



CONSPROB3/CONSPROB4. In the last 12 months did you personally experience any problems when you bought the following types of services and subscriptions? Please select all that apply Base: All wave respondents – Spring 2022 (4,365)

Focussing on the overall proportion who had experienced any service-related consumer problem listed in Figure 8.3, this was highest for people aged 25-34 (69%) thereafter declining by age to 41% of those aged 65+.

Service-related consumer problems were also higher among degree-educated people (65% compared with 41% of those with no qualifications).



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