

DESNZ Public Attitudes Tracker: Consumer Issues Spring 2023, UK

22 June 2023

Official Statistics

This report covers the results of questions on consumer issues asked in the DESNZ (formerly BEIS) Public Attitudes Tracker. The report includes Spring 2023 results for annual questions on consumer problems.

It also covers the annual (Autumn) questions on the use of online retailers and services, understanding of terms and conditions, knowledge of consumer protection and consumer dispute resolution services, and annual (Winter) questions on shopping around and switching.

What you need to know about these statistics: These results from the DESNZ (formerly 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 Report](#).

The table below shows the topics covered in this report and when these questions were included in the Public Attitudes 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, Autumn 2022	Link
Understanding Terms and Conditions	Autumn 2021, Autumn 2022	Link
Knowledge of consumer protection	Autumn 2021, Autumn 2022	Link
Awareness of consumer protection organisations	Autumn 2021, Autumn 2022	Link
Awareness of consumer dispute resolution services	Autumn 2021, Autumn 2022	Link
Shopping around and purchasing in last 12 months	Winter 2021, Winter 2022	Link
Switching	Winter 2021, Winter 2022	Link
Consumer problems	Spring 2022, Spring 2023	Link

Online retail and services

The public were asked if they had purchased anything from two different types of websites in the last 12 months¹:

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

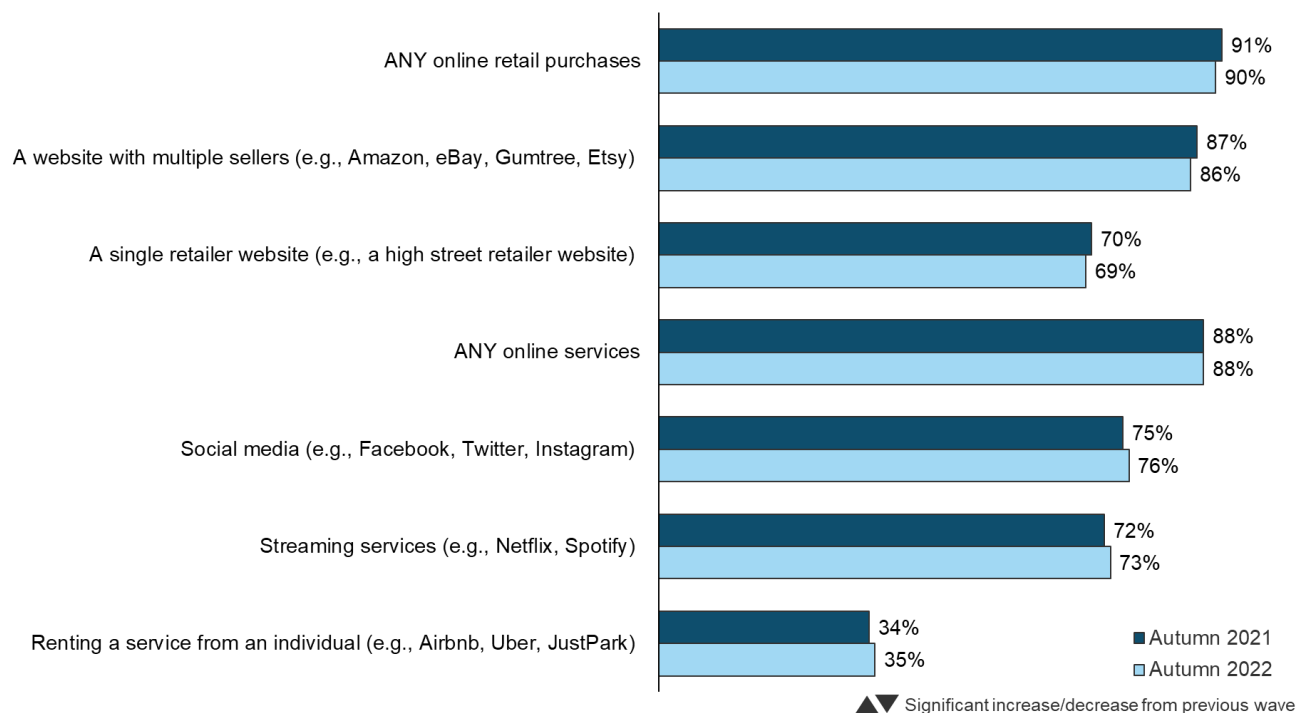
People were also asked about their usage of three different types of online service in the last 12 months:

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

Nine in ten people (90%) said they had made an online retail purchase in the last 12 months. More people had made a purchase from a multiple platform seller (86%) than a single retailer website (69%) (Figure 1.1).

Around nine in ten people (88%) had used one of the listed online services in the last 12 months. More specifically, around three quarters had used social media (76%) and streaming services (73%), while fewer had rented a service from an individual online (35%). These figures remain unchanged from Autumn 2021.

Figure 1.1: Online retail purchases and service use in last 12 months (based on all people), Autumn 2021 and Autumn 2022



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.

¹ 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.

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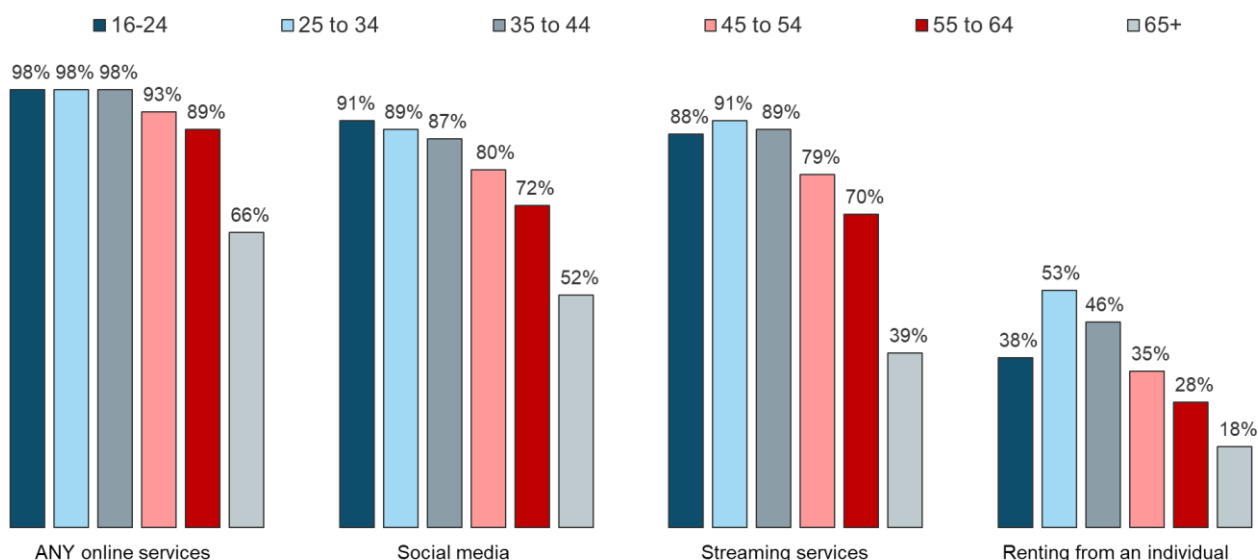
Base: All wave respondents – Autumn 2021: A website with multiple sellers (5,531), a single retailer website (5,513), social media (5,529), streaming services (5,501), renting a service from an individual (5,502); Autumn 2022: A website with multiple sellers (4,161), a single retailer website (4,161), social media (4,136), streaming services (4,161), renting a service from an individual (4,161)

People aged 65 and over were less likely to have made any online retail purchases than younger age groups. A quarter (25%) of those aged 65 and over had not purchased anything online in the last 12 months compared with just 5% of those aged under 65.

Online purchasing was also less common among people with no qualifications (27% of whom had not made an online purchase, compared with 6% of those with any qualifications).

Online services (social media, streaming or renting from an individual) were more likely to be used by those aged under 45 (98% had used at least one of these services in the last 12 months, compared with 81% of those aged 45 and over). Usage was much lower among those aged 65 and over at 66%. Figure 1.2).

Figure 1.2: Online service use in last 12 months (based on all people), by age, Autumn 2022



SERVICOMB. 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 2022: 16 to 24 (267), 25 to 34 (543), 35 to 44 (608), 45 to 54 (671), 55 to 64 (761), 65 or over (1,230)

Similar to online purchasing, use of online services was less common among people with no qualifications (25% had not used an online service, compared with only 9% of those with any qualification).

Online Terms and Conditions

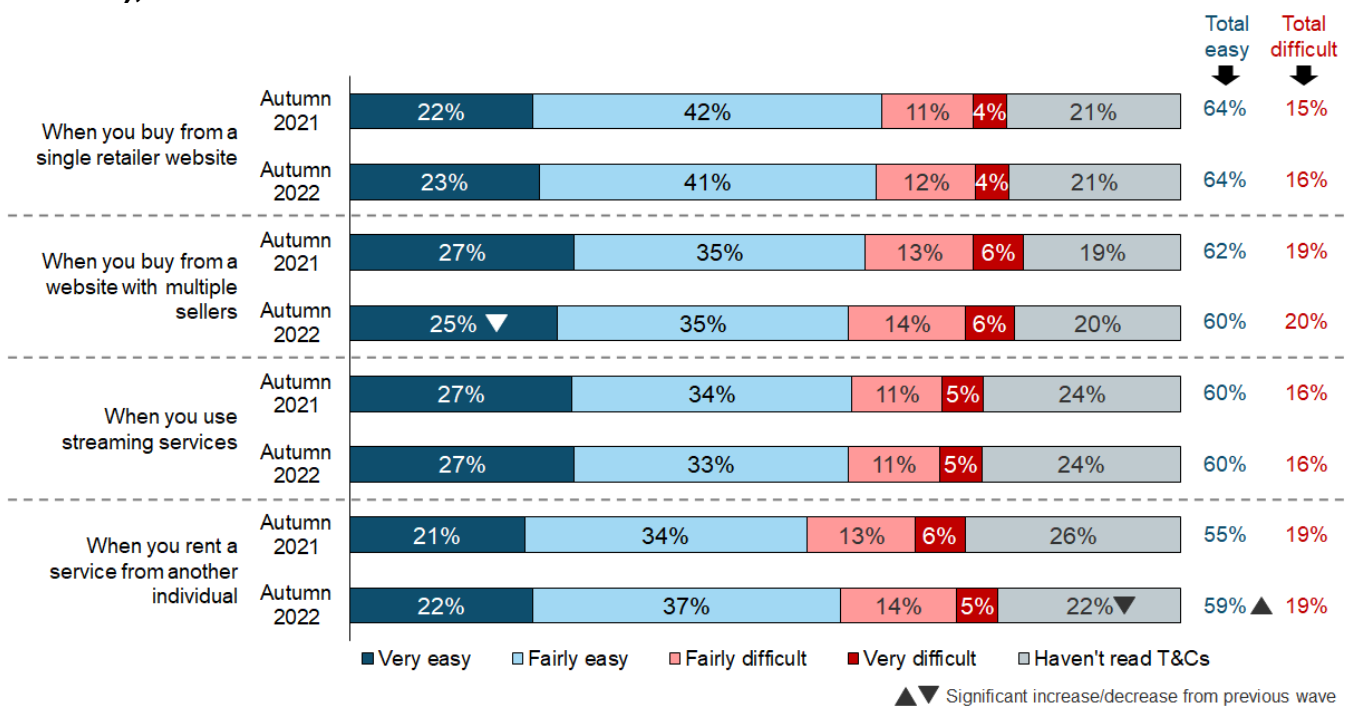
Understanding of terms and conditions when using online services was asked about in Autumn 2021 and Autumn 2022.

Those who had made an online purchase or used the online services outlined 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 (Figure 2.1) or, in the case of social media, privacy notices (Figure 2.2).

Just 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%). The reported ease of understanding the terms and conditions was slightly lower for those who had used multiple seller websites (60%), streaming services (60%) and renting a service from another individual (59%). These findings remained mostly unchanged compared with Autumn 2021, although there has been a small increase in the proportion who found it easy to understand the terms and conditions when renting services from an individual (from 55% to 59%).

The proportion of users that reported that they had not read the terms and conditions for these online services (between 20% and 24% across the different services) remained broadly consistent compared with Autumn 2021.

Figure 2.1: Ease of understanding terms and conditions (among users in the last 12 months), Autumn 2021 and Autumn 2022



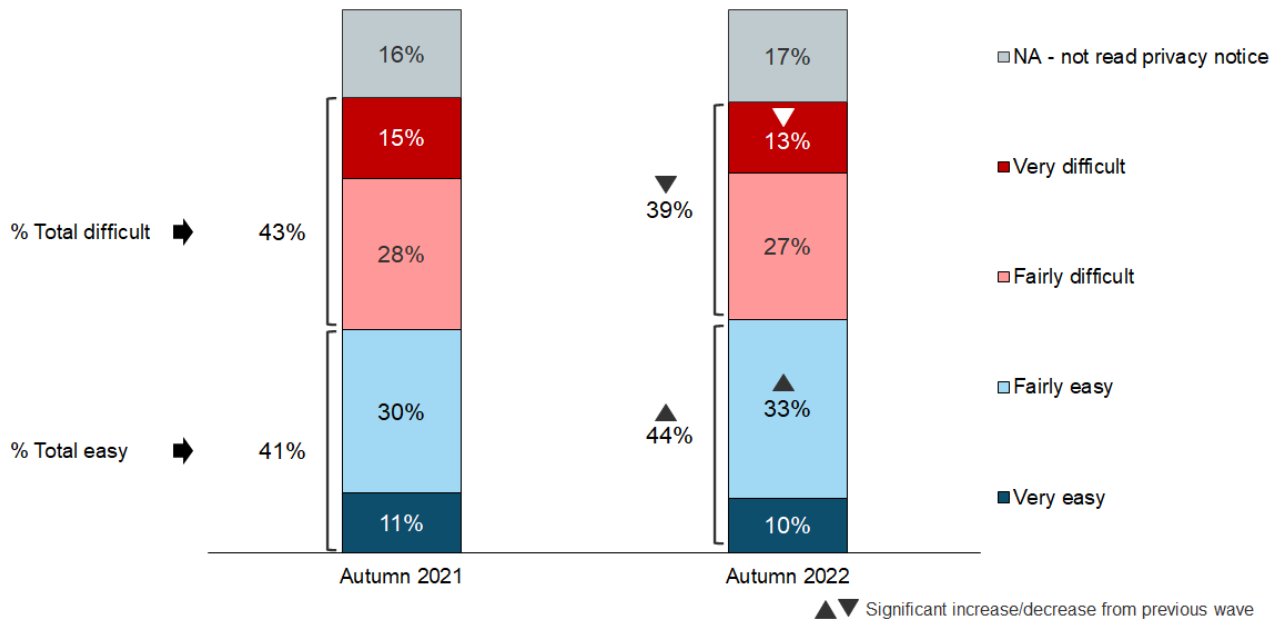
TERMSA-TERMSD. Terms and conditions provide customers with additional information regarding the product or service they are purchasing and their rights if something goes wrong. In the last 12 months, how easy or difficult have you found it to understand the terms and conditions...

Base: All wave respondents who have done each in the last 12 months – Autumn 2021: purchased from site with multiple sellers (4,760), purchased from single retailer website (4,087), used streaming services (3,702), rented service from individual (1,869); Autumn 2022: purchased from site with multiple sellers (3,633), purchased from single retailer website (2,971), used streaming services (2,906), rented service from individual (1,420)

Users aged 65 or over were more likely than users aged under 65 to say they found it difficult to understand the terms and conditions. This applied to buying from multiple platform retailer websites (28% of users aged 65 or over, compared with 18% of those aged under 65), single platform retailer websites (23%, compared with 14%), streaming services (26%, compared with 15%) and renting a service from an individual (29%, compared with 18%).

In Autumn 2022, there was an increase in the proportion of social media users who found social media privacy notices either very or fairly easy to understand, from 41% in Autumn 2021 to 44% in Autumn 2022 (Figure 2.2). Overall, 17% of social media users in Autumn 2022 said they had not read the privacy notices.

Figure 2.2: Ease of understanding privacy notices for social media platforms (among social media users in the last 12 months), Autumn 2021 and Autumn 2022



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), Autumn 2022 (3,068)

Among users of social media, men were more likely to say it was difficult to understand privacy notices (42%, compared with 36% of female users), while users aged under 25 were less likely to say it was difficult (24%), particularly compared with those aged 65 and over (49%).

Users with a degree level qualification were more likely to say that they found the social media privacy notices difficult to understand (48%, compared with 36% of those with another qualification and 33% of those with none).

Knowledge of consumer protection

Consumers have similar protections whether purchasing goods from a high street retailer or a retailer online, although they do have enhanced rights on returns for online purchases². In general, the rights of a consumer are reduced when engaging in a transaction with a private seller, compared with a business online³.

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

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

Knowledge of these issues remained relatively low. For both paired choices, in Autumn 2022 almost half said either the relative level of protection either depended on the shop or website or that they didn't know which option offered the best protection (46% when comparing high street store vs website of a high street retailer, and 47% when comparing website of a high street retailer vs private online seller) (Figure 3.1).

Focussing on the first pairing, in Autumn 2022 only 8% correctly knew that a high street retailer website offered better protection than buying from a store on the high street, while 21% incorrectly thought that buying from a store on the high street offered better protection than buying from a high street retailer website. A quarter (25%) incorrectly thought there was no difference (up slightly from 22% in Autumn 2021).

However, there was better knowledge when considering the second pairing. In Autumn 2022, a third (35%) correctly stated that high street retailer websites offered better protection than buying from a private seller online, while only 1% incorrectly thought that buying from a private seller online offered better protection than a high street retailer website. Around one in five (18%) incorrectly thought that there was no difference in the protection offered by private sellers vs high street retailers online.

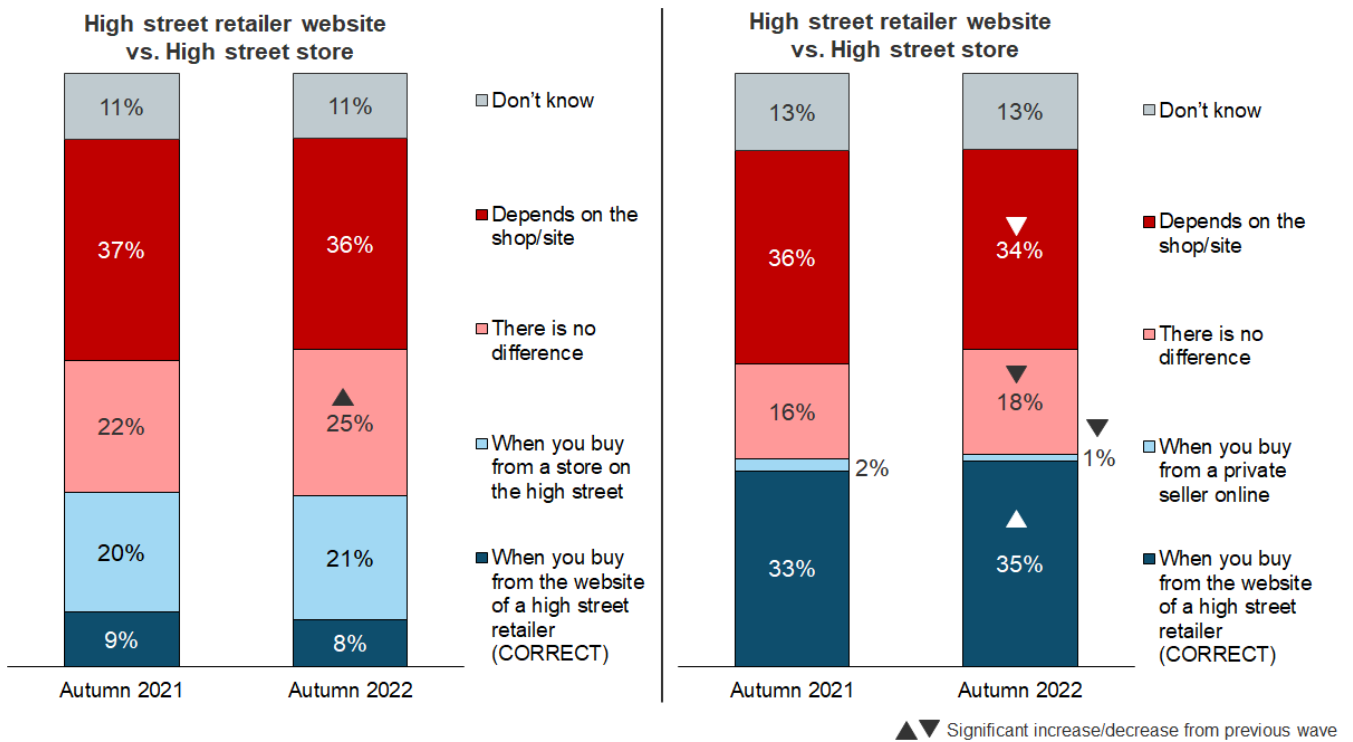
People with no qualifications were more likely to incorrectly believe that protections were better when buying from a store on the high street rather than using the store's website (28%, compared with 16% of those with a degree and 21% of those with other qualifications).

Among internet users, those who use the internet least often (at most daily) were more likely to incorrectly believe that buying from a store on the high street store offered the best consumer protection (29%, compared with 17% of those who use the internet 'almost all the time').

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

³ 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 purchase approach was thought to offer the best protection of consumer rights (based on all people), Autumn 2021 and Autumn 2022

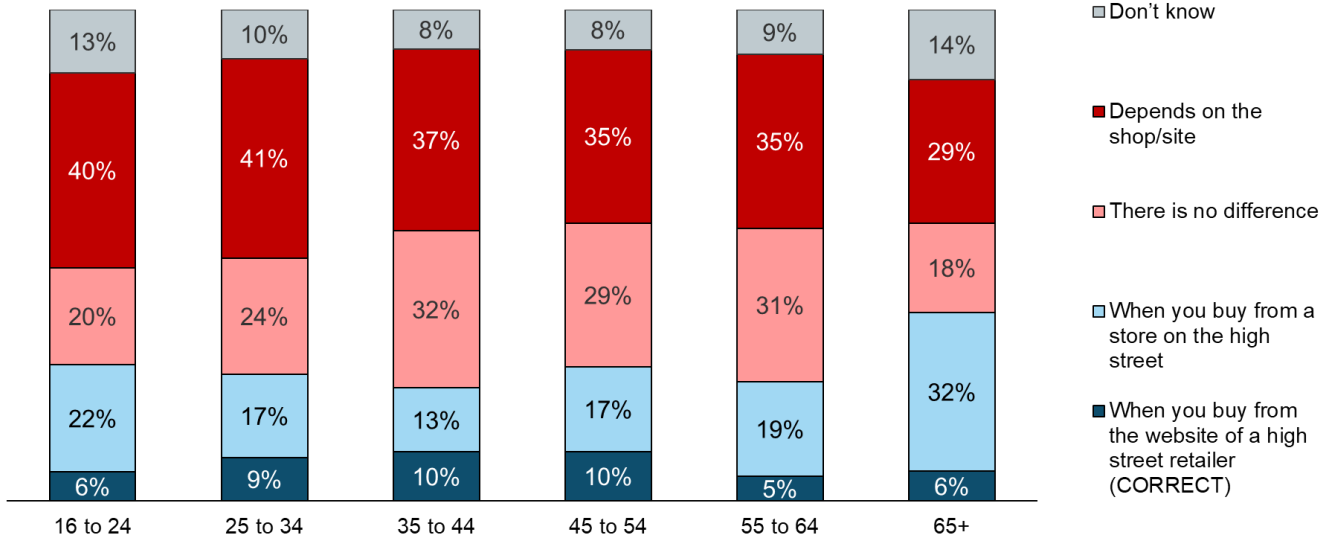


CONPROTECT1-CONPROTECT2. Which of the following do you think offers the best protection in terms of your consumer rights...

Base: All wave respondents – Autumn 2021: high street store vs website (5,547), high street vs private seller online (5,534); Autumn 2022: high street store vs website (4,152), high street vs private seller online (4,143)

In Autumn 2022, people aged over 65 or over were more likely to incorrectly believe that buying from a store on the high street offered better consumer protection than buying from the store's website (32%, compared with 17% of people aged under 65) (Figure 3.2).

Figure 3.2: Which purchase approach (high street retailer website vs. high street store) was thought to offer the best protection of consumer rights (based on all people), by age, Autumn 2022



CONPROTECT1. Which of the following do you think offers the best protection in terms of your consumer rights...
 Base: All wave respondents – Autumn 2022: 16 to 24 (267), 25 to 34 (543), 35 to 44 (608), 45 to 54 (671), 55 to 64 (761), 65 or over (1,245)

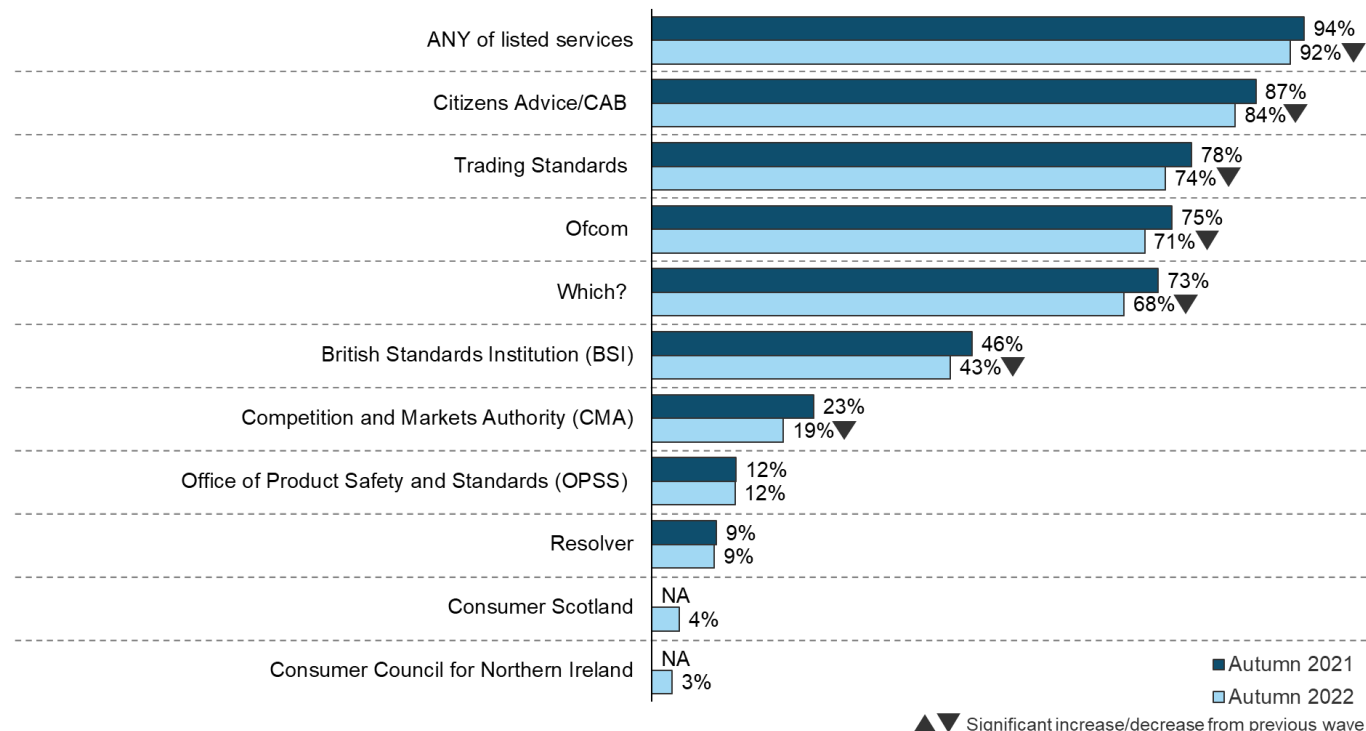
Consumer protection organisations

The public were also asked about their awareness of organisations and public authorities that protect consumers or provide information or help if things go wrong. When presented with a list, in Autumn 2022 the vast majority had heard of at least one of the listed organisations (92%) (Figure 4.1). Between Autumn 2021 and Autumn 2022, there were small reductions in the proportions who had heard of various consumer organisations.

In Autumn 2022, at least two in three people were aware of at least one of each of the following: Citizens Advice (84%, down from 87% in Autumn 2021), Trading Standards (74%, down from 78%), Ofcom (71%, down from 75%) and Which? (68%, down from 73%). Around four in ten had heard of the British Standards Institution (43% down from 46%) and 19% were aware of the Competition and Markets Authority (down from 23%). Much smaller proportions were aware of the Office of Product Safety and Standards (12%) and Resolver (9%).

Although the overall proportions of people mentioning Consumer Scotland and the Consumer Council for Northern Ireland were small, these were considerably higher among people in the relevant country: 32% in Scotland had heard of Consumer Scotland; and 53% of people in Northern Ireland had heard of the Consumer Council for Northern Ireland.

Figure 4.1: Awareness of organisations and public authorities that protect consumers or provide information (based on all people), Autumn 2021 and Autumn 2022⁴



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), Autumn 2022 (4,150)

⁴ In Autumn 2022, two additional response options were added: Consumer Scotland and Consumer Council for Northern Ireland.

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People aged 16 to 24 were less likely than older people to have heard of any of these services (74%, compared with 95% of those aged 25 and over).

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

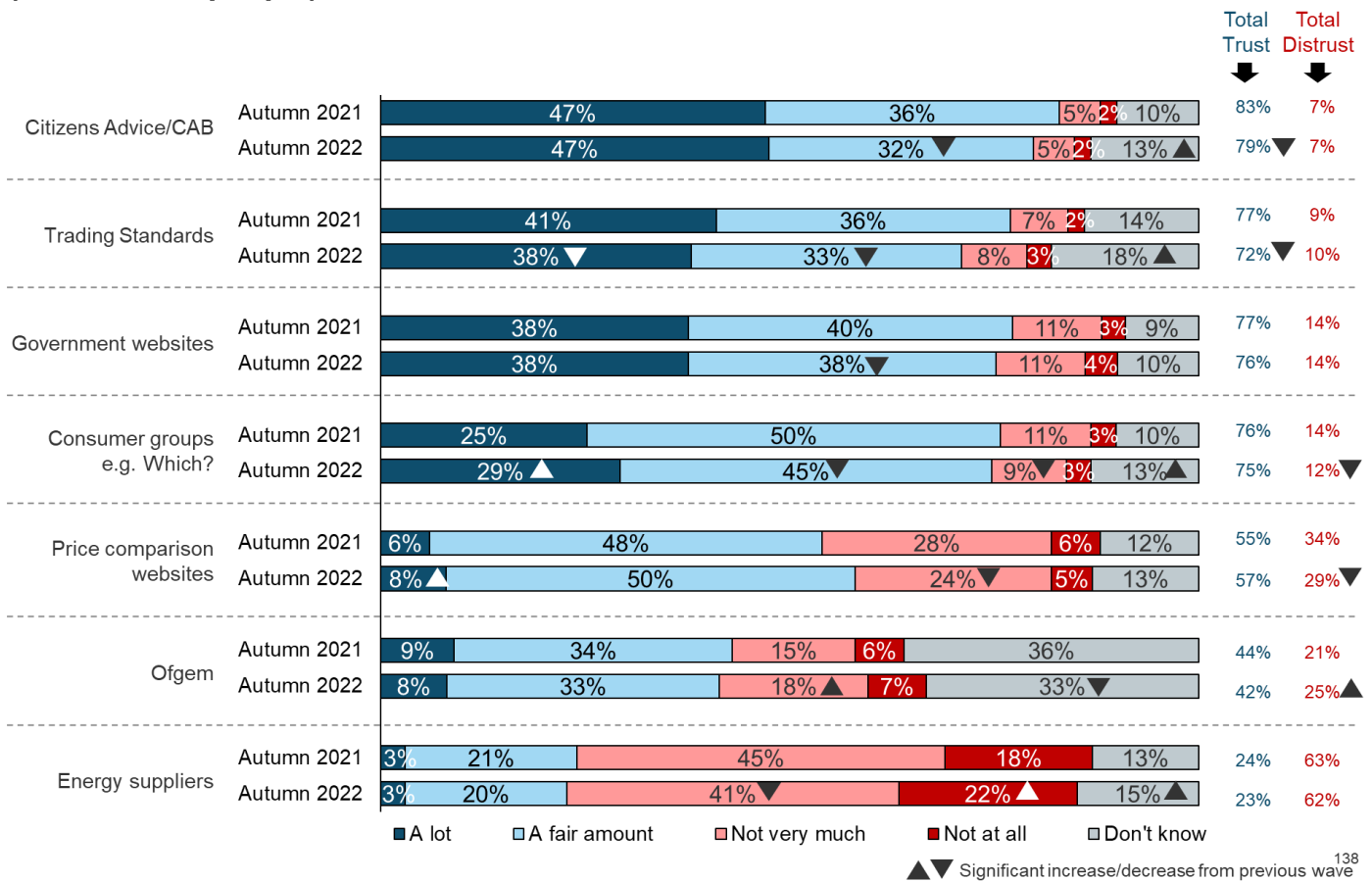
- Citizens Advice
- Trading standards
- Government websites
- Consumer groups, including Which? and Money Saving Expert
- Price comparison websites
- Ofgem
- Energy suppliers

In Autumn 2022, trust remained highest for Citizens Advice (79% trusted them 'a lot' or 'a fair amount'), followed by government websites (76%), consumer groups such as Which? (75%), and Trading Standards (72%) (Figure 4.2). Levels of trust to provide impartial information were lower for price comparison websites, although more than half of people said they trusted them at least a fair amount (57%) and levels of distrust were lower in Autumn 2022 than in Autumn 2021 (29%, down from 34%).

While four in ten people reported they trusted Ofgem at least a fair amount (42%), the proportion that did not trust them increased from 21% in Autumn 2021 to 25% in Autumn 2022. Trust to provide impartial information remained lowest for energy suppliers, with around six in ten people saying they did not trust them (62%) and less than a quarter (23%) saying that they did trust them. The proportion who did not trust energy suppliers at all increased from 18% in Autumn 2021 to 22% in Autumn 2022. Decreased levels of trust in Ofgem and energy suppliers might be related to the prevailing context during fieldwork of cost-of-living increases, particularly centred around increases in energy bills.

Trust in consumer organisations to provide balanced information was generally higher among those with higher qualifications. For example, 82% of those with a degree said they trusted consumer groups at least a fair amount, compared with 76% of those with other qualifications and 68% of those with no qualifications.

Figure 4.2: Trust in organisations and public authorities to give impartial information (based on all people), Autumn 2021 and Autumn 2022



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); Autumn 2022: CAB (4,144), Trading Standards (4,126), Govt websites (4,102), Consumer groups (4,098), Price comparison websites (4,084), Ofgem (4,087), Energy suppliers (4,092).

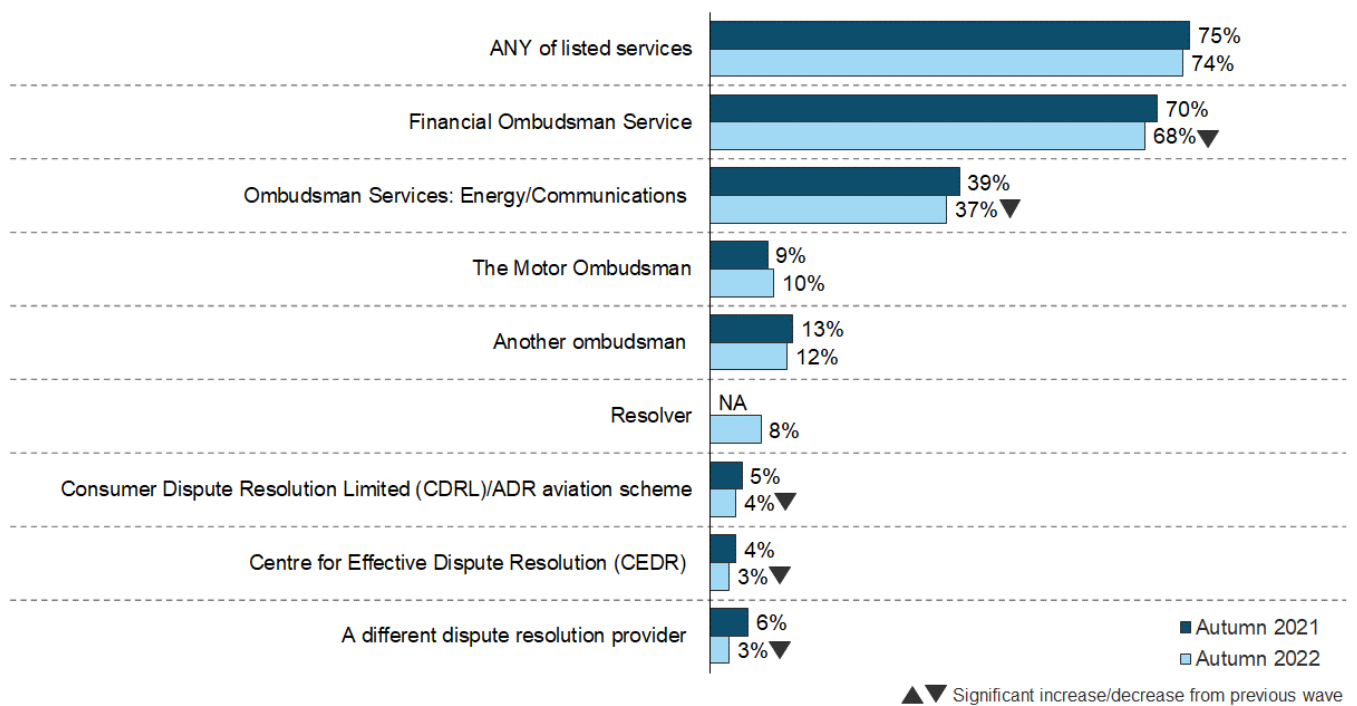
Trust for most of these organisations (with the exception of price comparison websites) to provide impartial information was lowest among those aged under 25 and tended to be highest among those aged 55 to 64. However, this was almost wholly explained by much higher levels of younger people saying they did not know whether these organisations provided impartial information; younger people were less likely be aware of many of these organisations and therefore were less likely to hold an opinion either way.

Consumer dispute resolution services

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. In Autumn 2022, three quarters of people (74%) said that they had heard of at least one of the listed consumer dispute resolution services (Figure 5.1).

Awareness remained highest for the Financial Ombudsman Service (68%) followed by the Ombudsman Services for Energy and Communications (37%). Overall, there were small drops in awareness among some dispute resolution services, since Autumn 2021.

Figure 5.1: Awareness of consumer dispute resolution services (based on all people), Autumn 2021 and Autumn 2022



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?

*ADR: Alternative Dispute Resolution

*CDRL: Consumer Dispute Resolution Limited

Base: All wave respondents – Autumn 2021 (5,556), Autumn 2022 (4,148)

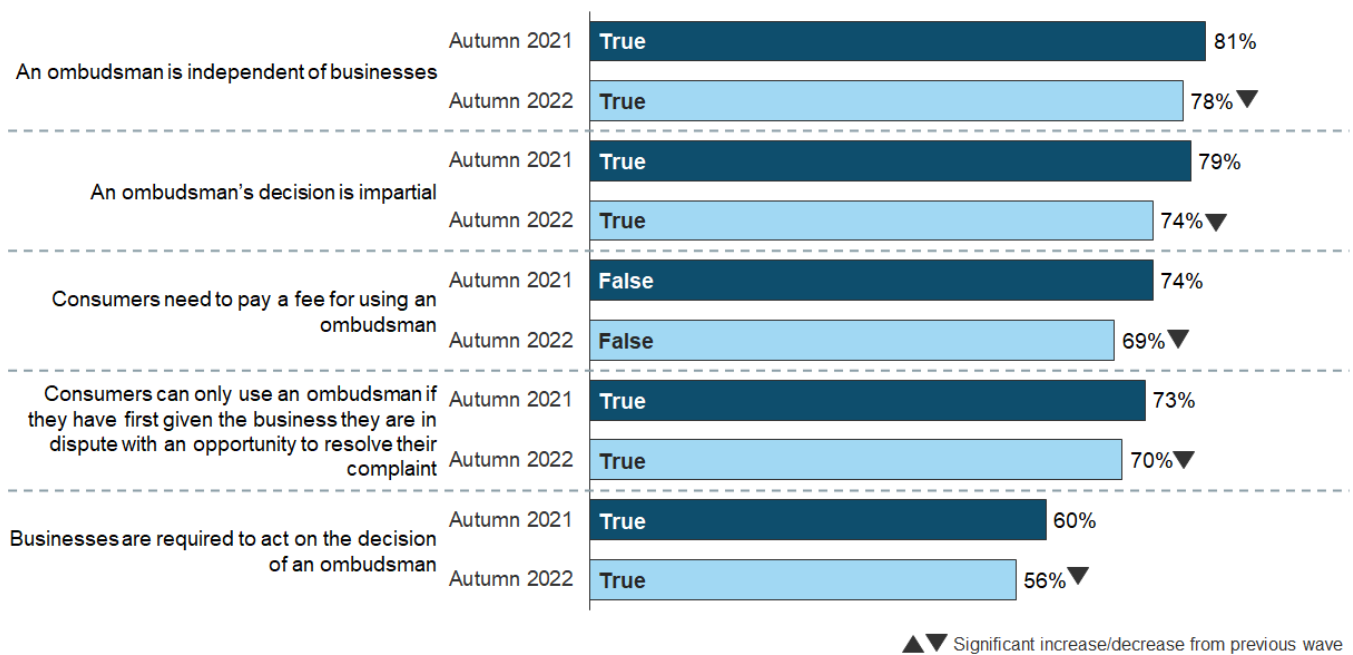
In Autumn 2022, awareness of any dispute resolution organisation was lowest among those aged under 25 (31%), compared with 63% of those aged 25 to 34 and rising through the age bands to a peak of 89% of 55 to 64 year olds and 86% of those aged 65 and over.

Awareness of any dispute resolution organisation was also higher for those with a degree (81%, compared with 74% of those with another qualification and 69% of those with no qualifications).

In order to measure levels of knowledge about Ombudsman services, those who had heard of any Ombudsman in the question presented in Figure 5.1 were presented with a series of five true or false statements about these services. The majority gave the correct response to each statement (Figure 5.2).

In Autumn 2022, people remained most likely to correctly identify that an Ombudsman is independent of businesses (78% down from 81%) and that an Ombudsman’s decision is impartial (74%, down from 79%). People were least likely to know that businesses are required to act on the decision of an ombudsman (56%). Autumn 2022 showed some declines in the proportions of people who provided correct responses in terms of knowledge of Ombudsman services.

Figure 5.2: Knowledge of consumer dispute resolution services based on a true/false quiz (among those who have heard of any ombudsman), Autumn 2021 and Autumn 2022; only correct responses are shown



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); Autumn 2022 (3,198-3,215: varies by statement)

One in three people (30%, down from 33% in Autumn 2021) answered correctly for all five statements.

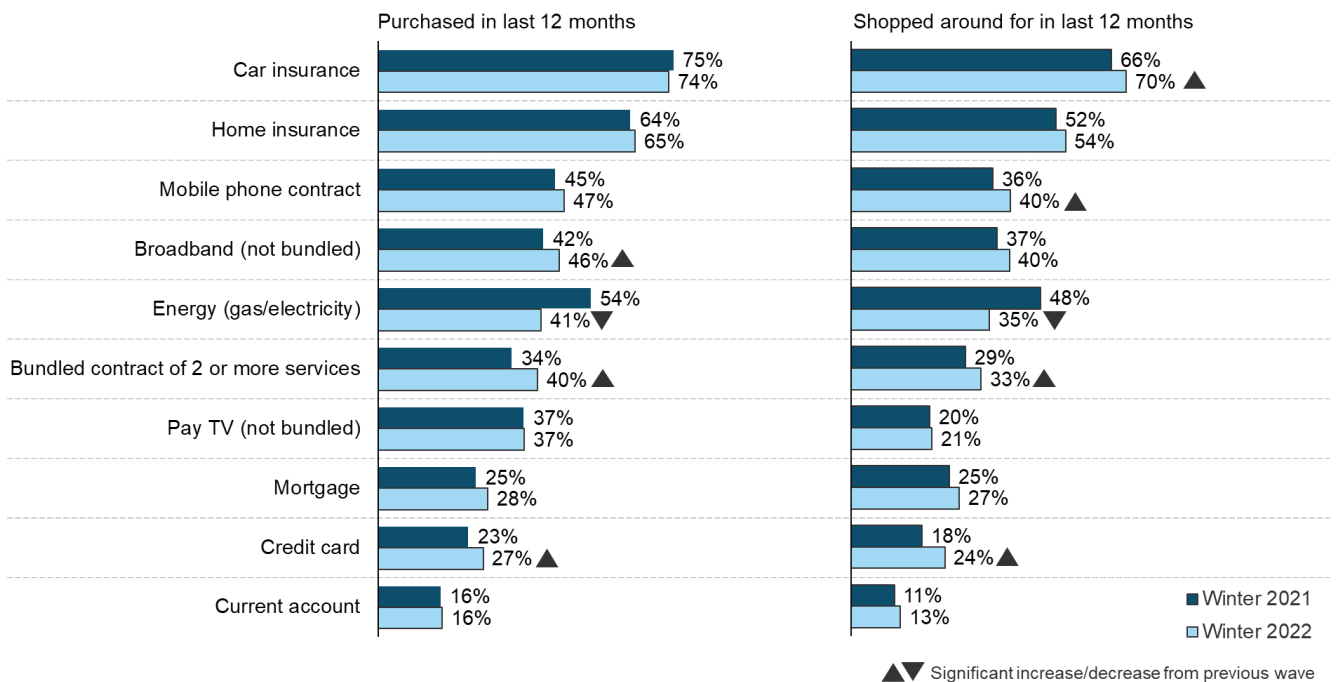
Those aged 35 or older were more likely to get all five answers correct (32%) compared with people aged under 35 (21%).

Shopping around and purchasing

The public are asked annually (in the Winter wave) if they are responsible for purchasing, either solely or jointly, a range of different products. For each product, those who are responsible for it are 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 each of them.

In Winter 2022, based only on those who were responsible for its purchase, the products which were most purchased⁵ in the last 12 months were car insurance (74%) and home insurance (65%). This is consistent with Winter 2021. However, in Winter 2022 a much smaller proportion of people had taken on a new energy contract in the last 12 months than in Winter 2021 (41%, down from 54%), reflecting the changes in the energy market between Winter 2021 and Winter 2022.

Figure 6.1: Whether purchased and whether shopped around for products last 12 months (based on all responsible for purchasing each product), Winter 2021 and Winter 2022



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 each purchase type – 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); Winter 2022: energy (2944), current account (2661), credit card (2155), mortgage (1085), home insurance (2385), car insurance (2430), mobile phone contract (2650), bundled contract (1358), broadband (1467), pay TV (735).

There were small increases in purchases in the last 12 months among those responsible for them for new broadband contracts (from 42% in Winter 2021 to 46% in Winter 2022), bundled contracts combining 2+ services (from 34% to 40%), and credit cards (from 23% to 27%). The

⁵ Making a purchase includes new purchases and renewals, switching, and upgrades.

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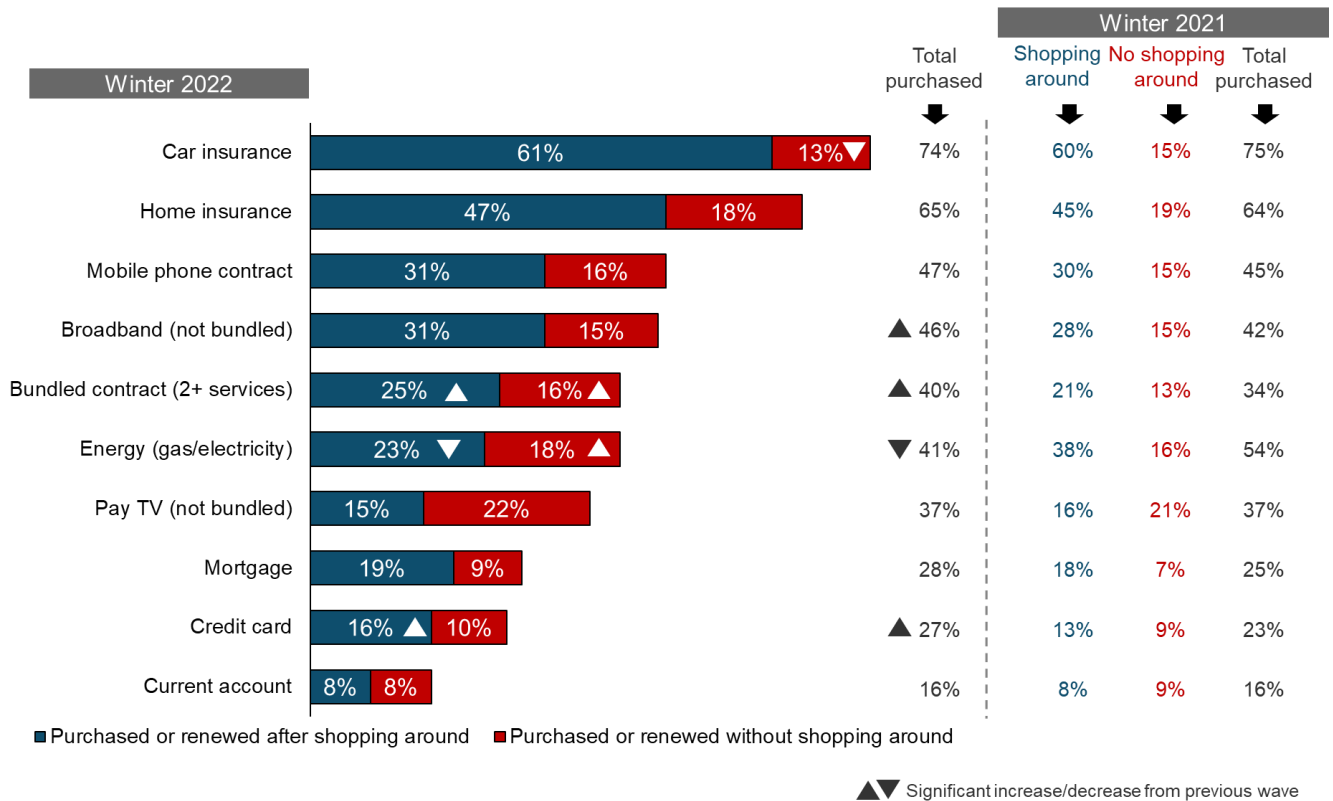
products which were least likely to have been purchased in the last 12 months among those responsible for them were mortgages (28%), credit cards (27%) and current accounts (16%).

Among those who were responsible for purchasing at least one product in Winter 2022, 17% had not purchased any of the products they were responsible for in the last 12 months.

Following a similar pattern to purchasing behaviour, based on all responsible for each of the products, consumers were most likely to have shopped around in the last 12 months for insurance products such as car insurance (70%) and home insurance (54%) and were least likely to have shopped around for financial products such as mortgages (27%), credit cards (24%) and current accounts (13%) (Figure 6.1).

For most of the products asked about in Winter 2022 people who had made a purchase in the last 12 months were more likely than not to have shopped around first before purchasing (Figure 6.2). As in Winter 2021 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 and Winter 2022



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); Winter 2022: energy (2944), current account (2661), credit card (2155), mortgage (1085), home insurance (2385), car insurance (2430), mobile phone contract (2650), bundled contract (1358), broadband (1467), pay TV (735).

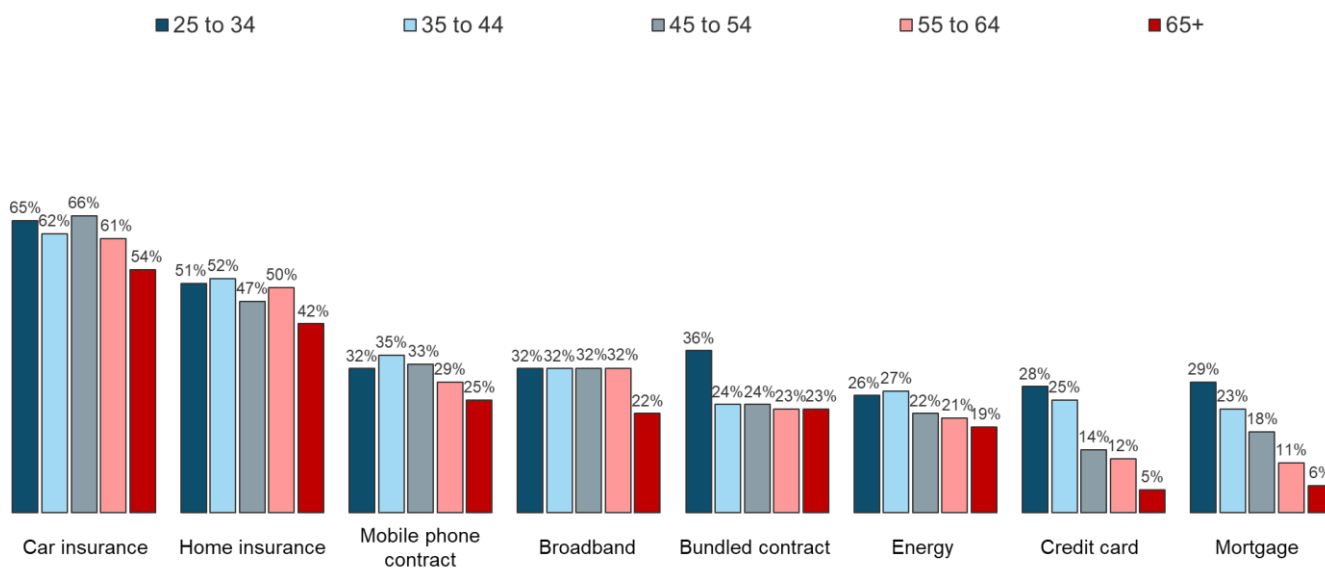
Credit card purchase behaviour in Winter 2022 saw an increase in both total purchase (27%) and shopping around before purchase (16%). The decrease in new energy contracts in Winter

2022 was associated with a sharp decline in shopping around (from 38% to 23%), and there was a small increase in reports of changing energy contracts without shopping around (from 16% to 18%).

Among those responsible for these purchases who had purchased or renewed in the last 12 months, men were more likely than women to report shopping around for energy (25% compared with 21%) and credit cards (19% compared with 14%). Owner occupiers were more likely than renters to report shopping around for mobile phone contracts (32% compared with 27%) and home insurance (49% compared with 34%), but less likely to report shopping around for a credit card (15% compared with 21%).

Age was strongly associated with shopping around, with those aged 65 and over consistently least likely to report shopping around. Among those responsible for their purchase, for insurance products, mobile phones and broadband, those aged 65 and over were less likely to report shopping around than all age bands under 65 (Figure 6.3). For example, among those responsible for broadband, 22% of those aged 65 and over reported shopping around compared with 32% of the age groups aged under 65 (Figure 6.3).

Figure 6.3: Whether shopped around before purchasing in the last 12 months (based on all responsible for purchasing each product by age⁶), Winter 2022



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 2022: 25-34 (114-374), 35-44 (182-427), 45-54 (226-507), 55-64 (193-608), 65+ (109-943)

In Winter 2022, those aged 25 to 34 were the most likely to purchase bundled contracts overall (61%) and were also more likely to report shopping around for this product (36%) than the other age groups in the last 12 months. For financial products, likelihood of shopping around decreased through the age bands. For example, for mortgages, 29% of those aged 25 to 34

⁶ 16-24s are not shown as base sizes are too low for this age group. Pay TV is excluded as the total base size precludes analysis by age. Current accounts are not shown as few respondents had purchased or shopped around for this product.

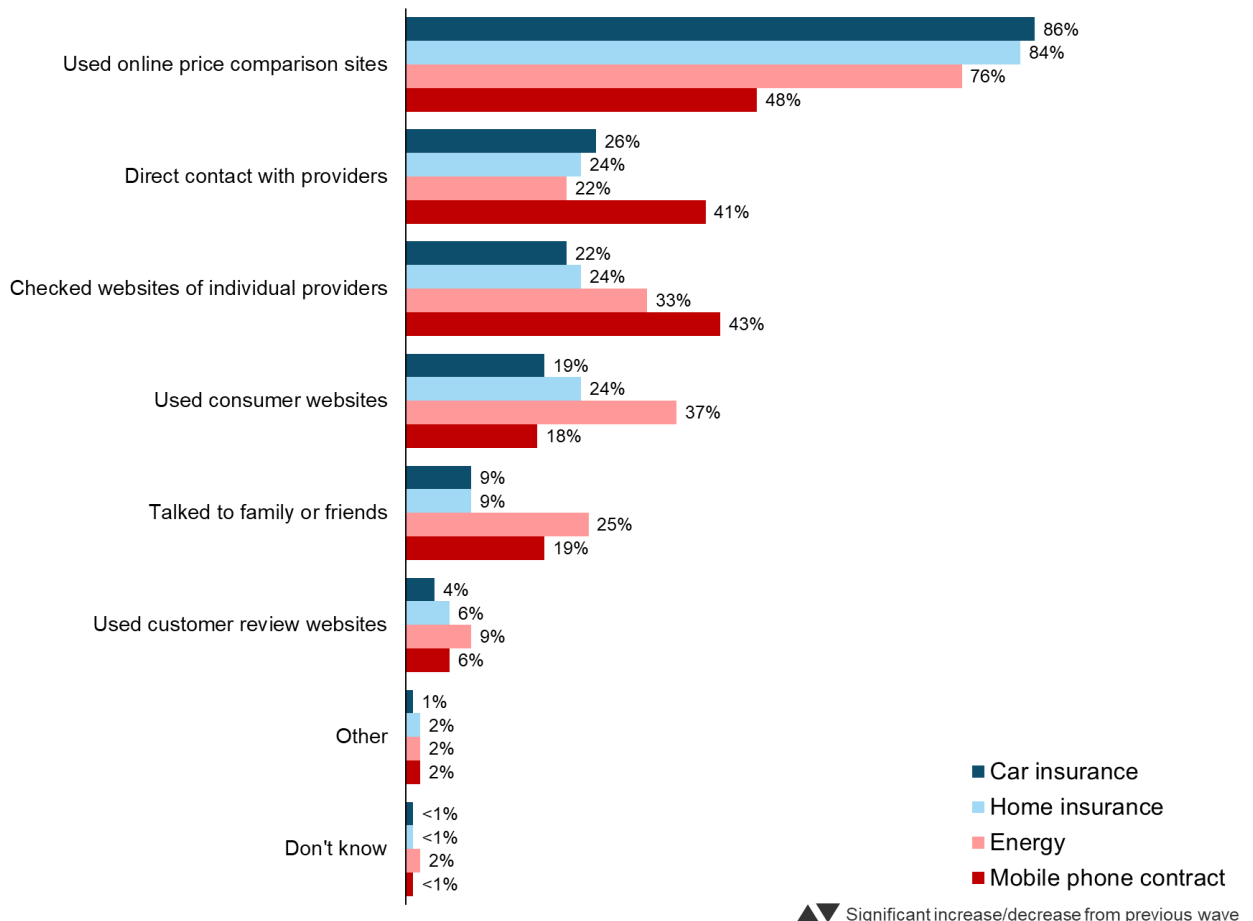
responsible for the decision reported shopping around and this declined through the age bands to 6% of those aged 65 and over.

Ways in which people shopped around

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.

In Winter 2022, as in Winter 2021, across all four products, online price comparison sites were the most popular tool used for shopping around (Figure 6.4). Ways of shopping around were similar to Winter 2021, with just a few small changes in method. At least three quarters of people who had shopped around had used a price comparison site when purchasing car insurance (86%), home insurance (84%, up from 80% in Winter 2021) and energy (76%, down from 80%), although they were not as commonly used when purchasing a mobile phone contract (48%, no change).

Figure 6.4: How shopped around for specific products (among those who have shopped around for each), Winter 2022



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 2022: Car insurance (1,673), Home insurance (1,305), Energy (1,031), Mobile phone contract (1,032)

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 (26%) and checking the websites of providers (22%, down from 25%) and using consumer websites (19%, down from 22%).

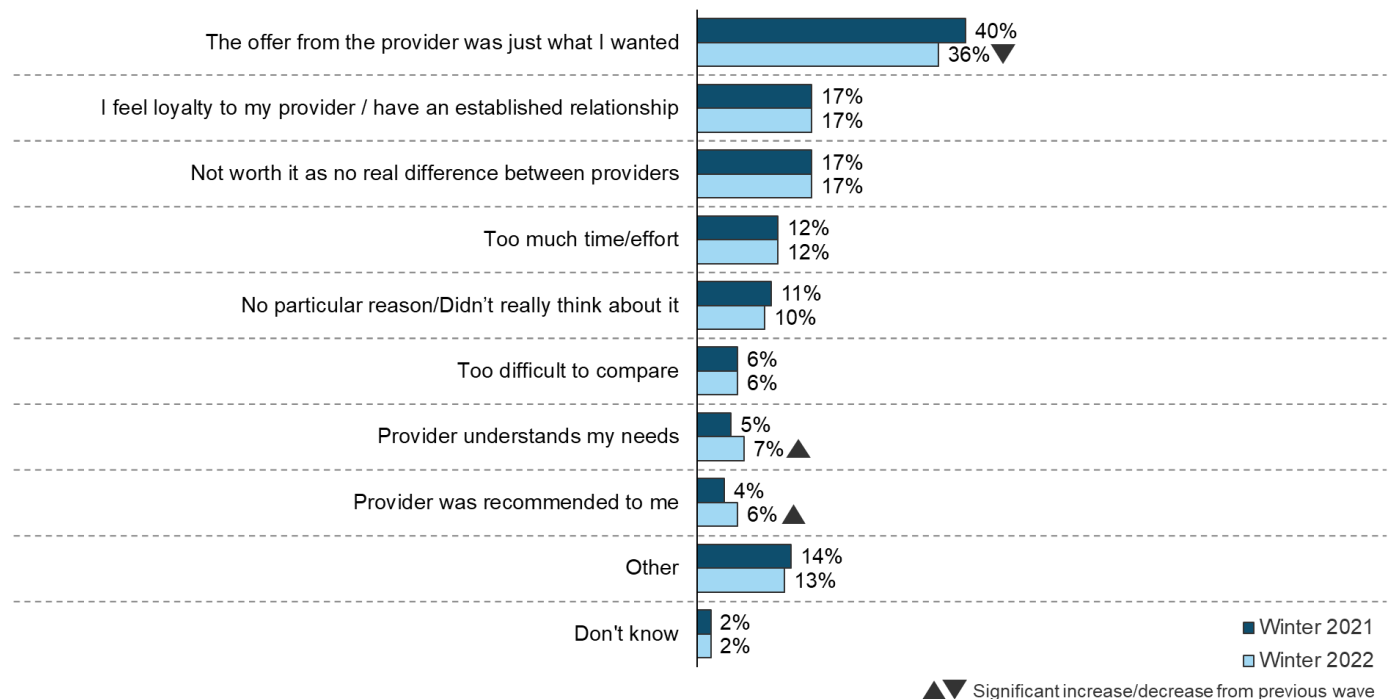
For home insurance, shopping around was equally commonly done by making direct contact with providers (24%), using consumer websites (24%) and checking the websites of providers (24%).

For energy, after the use of price comparison websites, the next most common ways to shop around were to use consumer websites (37%) and checking the websites of providers (33%, up from 26%). For mobile phone contracts, shopping around was also commonly done by checking the websites of providers (43%) and through direct contact with providers (41%).

Reasons for not shopping around

Overall in Winter 2022, 43% of people responsible for its purchase 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' (36%) although this was lower than 40% in Winter 2021 (Figure 6.5). The next most common answers were that people felt 'loyalty to their provider/an established relationship' (17%), that it wasn't worth it as there was 'no real difference between providers' (17%) or it was too much time/effort (12%). One in ten people (10%) said there was 'no particular reason' they had not shopped around.

Figure 6.5: Reasons for making purchase without shopping around (among those who have made purchase without shopping around), Winter 2021 and Winter 2022



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), Winter 2022 (1,373)

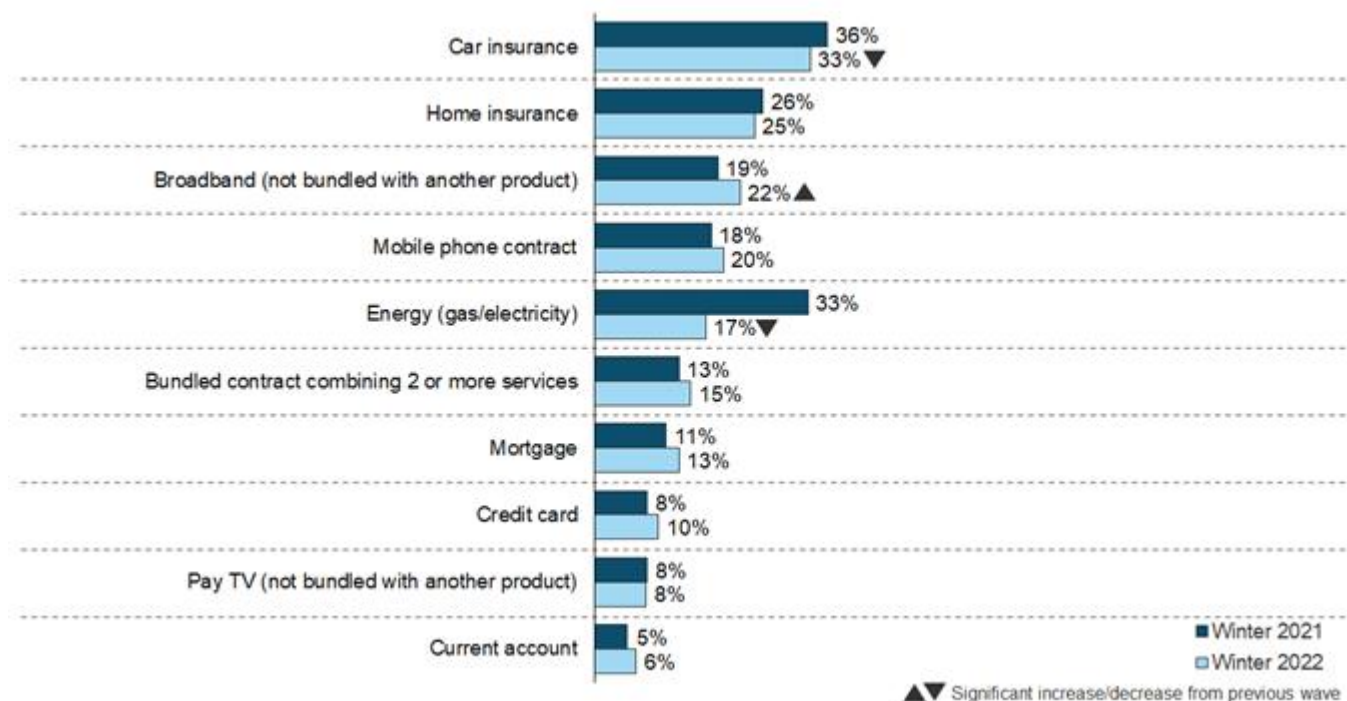
Switching

The public are asked annual questions (in Winter) about switching providers or contracts for different products in the last 12 months. People are first asked if they are responsible for purchasing a range of products. Those that are responsible are then asked if they have 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 2022, one in three people who were responsible for purchasing car insurance had switched provider in the last 12 months (33%), down from 36% in Winter 2021. One in four (25%) said they had switched provider for home insurance, 22% for broadband (up from 19%) and 20% for mobile phone contracts. The proportion reporting having switched in the last 12 months by those responsible for energy had dropped considerably, from 33% in Winter 2021 to 17% in Winter 2022, reflecting general changes in patterns of energy contract purchases shown in Figure 6.1.

As in Winter 2021, relatively few people, among those responsible for such purchases, had switched provider for bundled contracts (15%) and mortgages (13%) in the last 12 months. Fewer still had switched provider for credit cards (10%), Pay TV (8%) and current accounts (6%).

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 and Winter 2022



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.

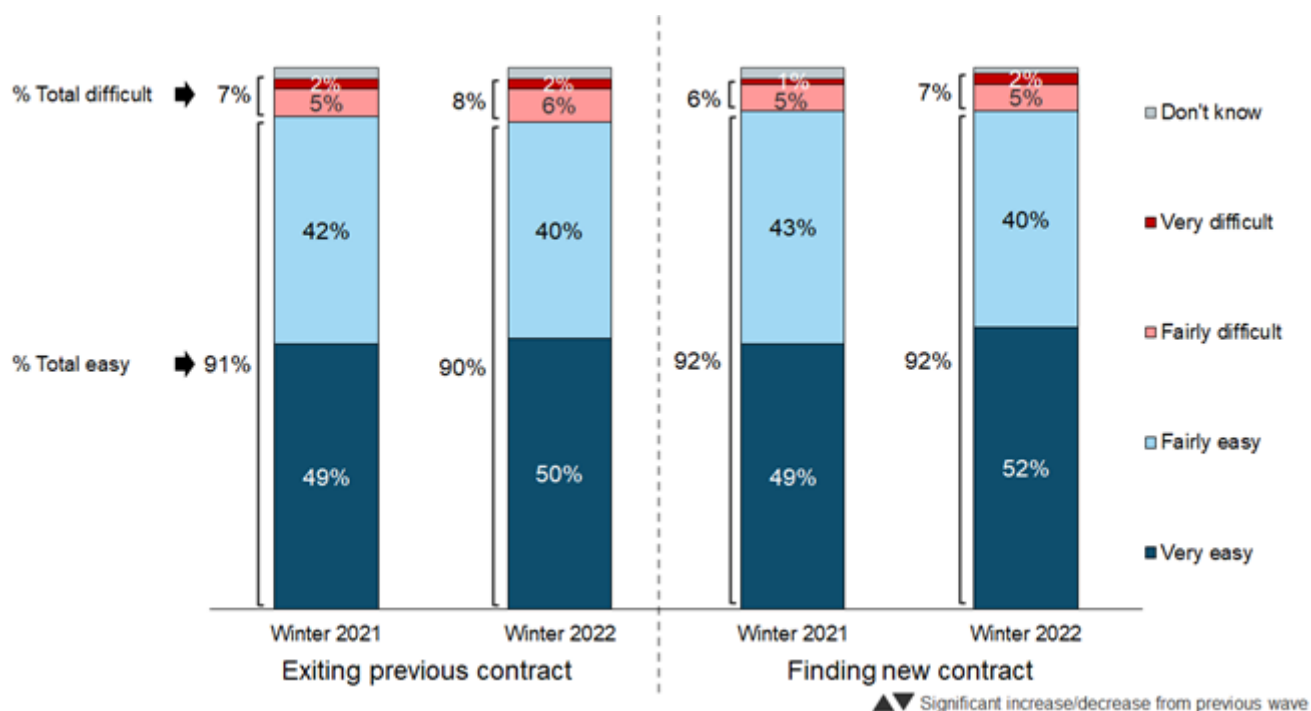
Base: All wave respondents who are responsible for each purchase type – Winter 2021: Energy (2,958), Current account (2,776), Credit card (2,287), Mortgage (1,142), Home insurance (2,506), Car insurance (2,449), Mobile phone contract (2,656), Bundled contract (1,440), Broadband (1,476), Pay TV (754); Winter 2022: energy (2944), current account (2661), credit card (2155), mortgage (1085), home insurance (2385), car insurance (2430), mobile phone contract (2650), bundled contract (1358), broadband (1467), pay TV (735).

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 2022, with no significant changes from Winter 2021, the large majority of people who had made a switch (90%) found it easy to exit their previous contract, with 50% finding it very easy and 40% saying it was 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 and finding a new contract when making most recent switch (among those who have made a switch), Winter 2021 and Winter 2022



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?

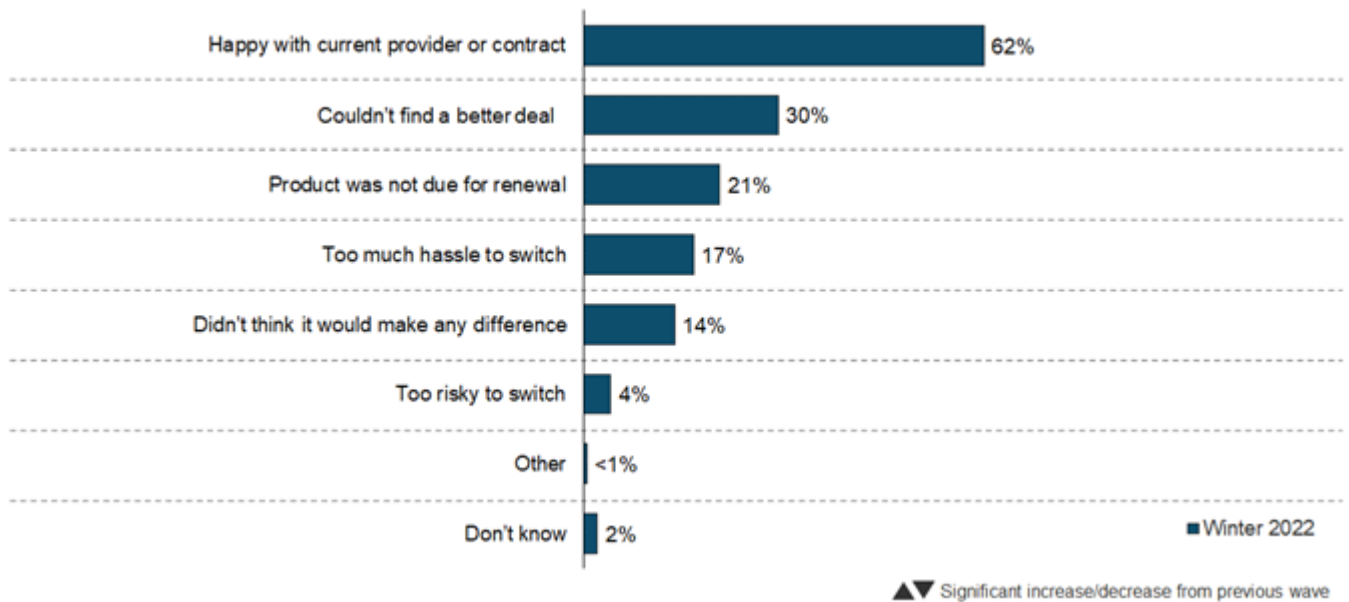
Base: All wave respondents who have made a switch in the last 12 months – Winter 2021: Exiting previous contract (1977), finding a new contract (1979); Winter 2022: Exiting previous contract (1730), finding a new contract (1733)

While just 7% said they had found it fairly or very difficult to find a new provider, this was higher for those aged under 25 (16%) compared with those aged 45 and over (proportions ranging from 4% to 6%).

In total, 88% of people responsible for any purchases had not switched any of the products for which they were responsible in the past 12 months. In Winter 2022, these people were asked their reasons for not having switched. The reason selected most frequently was that they were happy with their current provider or contract (62%) with 30% saying they could not find a better deal (Figure 7.3). Two in ten reported that their product was not due for renewal (21%), while

17% said it was too much hassle to switch and 14% did not believe switching would make any difference.

Figure 7.3: Why have not switched provider or contract for specific products and services in last 12 months (among those who have not switched one or more purchases for which they are responsible, online respondents only), Winter 2022

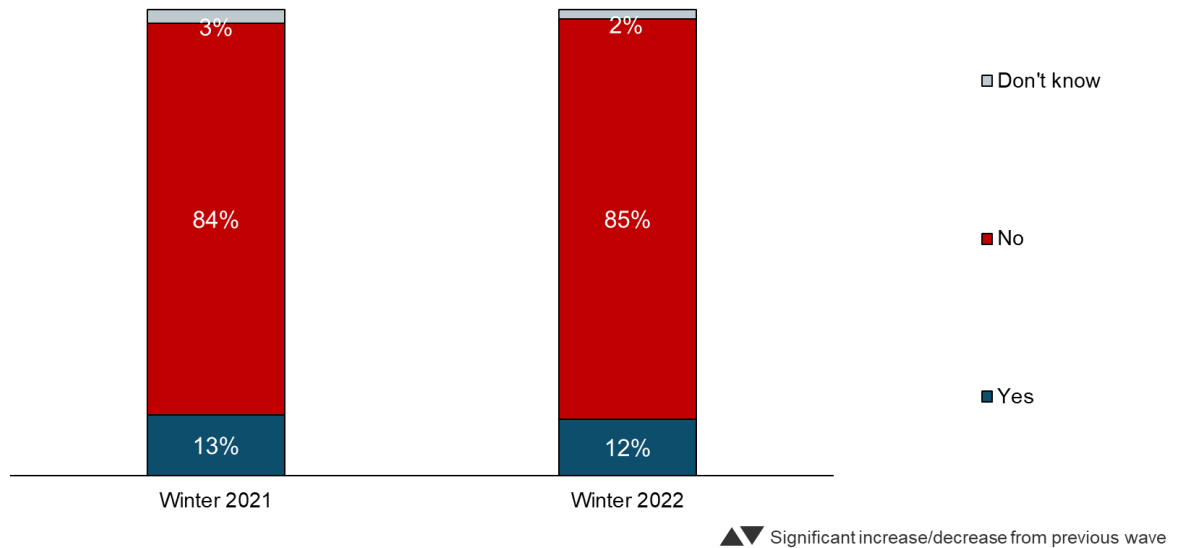


WHYNOSWITCH⁷. You said that you have not switched provider for the following products in the last 12 months. Why have you not switched provider or contract for [this product/these products] in the last 12 months?
Base: All wave respondents who have not switched one or more purchases for which they are responsible: Winter 2022 (2,727)

⁷ WHYNOSWITCH was included for Winter 2022 for online data collection only.

In Winter 2022, the majority (85%) of people who had switched any product said they did not experience problems during the switching process once they had selected a new provider or contract, while 12% said they did experience a problem (Figure 7.4). This figure has not changed since Winter 2021.

Figure 7.4: Whether experienced problems once selected new provider or contract (among those who have made a switch), Winter 2021 and Winter 2022



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), Winter 2022 (1,732)

Consumer problems

In Spring 2023, 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 is defined in the questionnaire as follows:

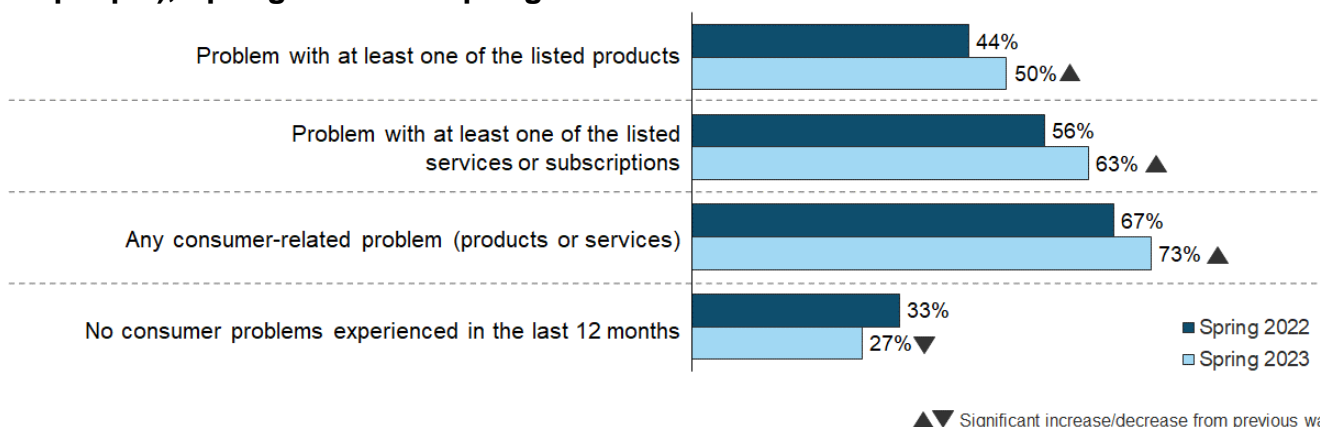
And now some questions about your experiences when purchasing goods or services in the last 12 months.

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*

In Spring 2023, the proportion of people reporting experiencing any consumer problems in the previous 12 months had increased. Half (50%) of people had experienced a problem relating to at least one of the products listed in Figure 8.2 (up from 44% in Spring 2022) and 63% had experienced a problem relating to at least one of the services or subscriptions listed in Figure 8.3 (up from 56%). Overall, 73% had experienced *any* consumer-related problem with a product or service in the last 12 months, up from 67% in Spring 2022 (Figure 8.1).

Figure 8.1: Consumer problems experienced in the last 12 months - Summary (based on all people), Spring 2022 and Spring 2023⁸



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), Spring 2023 (4,396)

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), Spring 2023 (4,393)

At an overall level, consumer problems were more commonly experienced by people aged under 45 (80% of those aged 16 to 24, 86% of those aged 25 to 34, and 82% of those aged 35 to 44), particularly compared with those aged 65 and over (57%). By geography, problems

⁸ In Spring 2023, an additional code was added to the CONSPROB2 question ('I had a problem with a different type of product not listed in this or the previous question'). For both listed products and listed services or subscriptions, 1% of people reported that 'I had a problem with a different type of [product/service] not listed in this or the previous question' (see Figure 8.2)

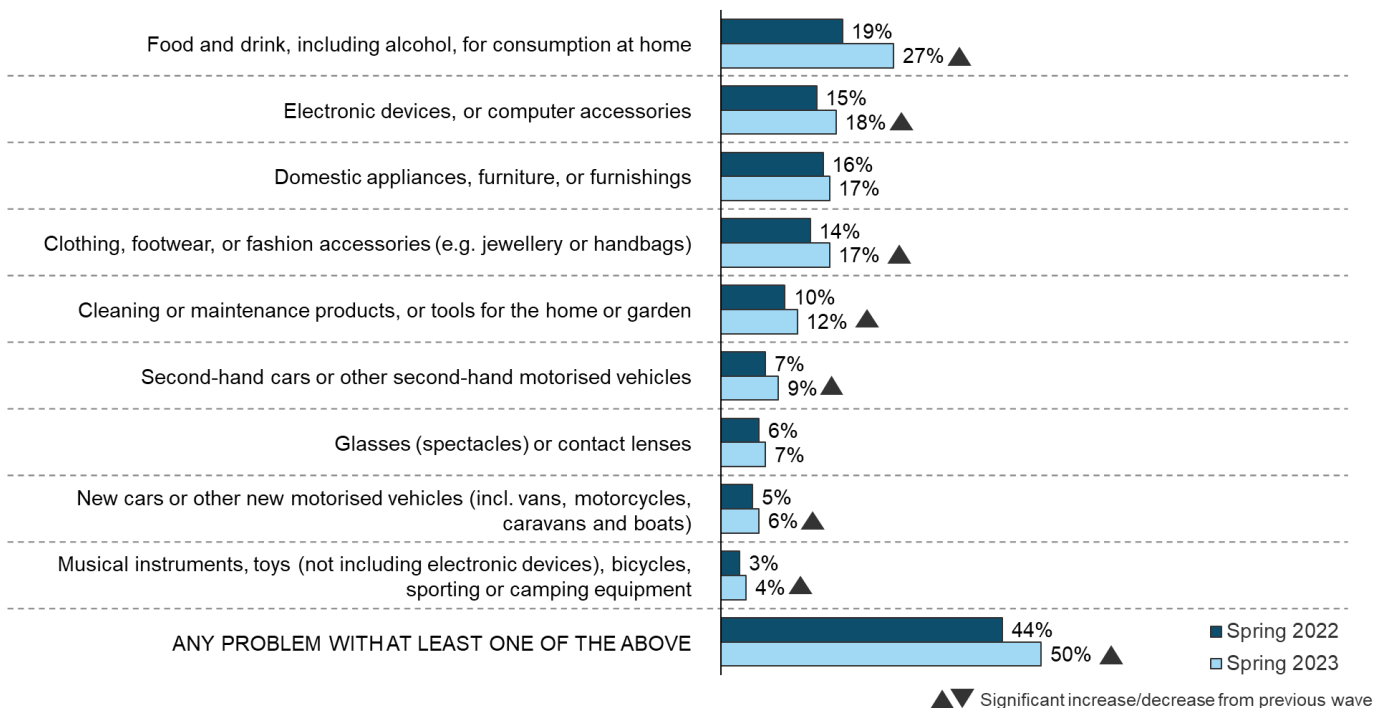
were more commonly reported by people in London (81%), Yorkshire and the Humber (78%) and the West Midlands (77%) compared with those in Wales (66%) and the North East (65%).

Consumer problems experienced when purchasing products

In Spring 2023, 50% of people had experienced at least one problem with a purchase of a product listed in Figure 8.2 in the last 12 months. This was an increase from 44% of people in Spring 2022. This overall increase was driven by increases in reported problems across a wide range of products. The most common product-related consumer problems experienced in the last 12 months were related to food and drink (27%, up from 19%), electronic devices or computer accessories (18%, up from 15%), domestic appliances or furnishings (17%, no change), clothing, footwear or fashion accessories (17%, up from 14%), and cleaning or maintenance products, or tools (12%, up from 10%). Fewer than one in ten people reported problems with products in each of the other listed categories. (Figure 8.2).

It is possible that the increase in prevalence of some of these consumer problems is related to higher levels of inflation, and hence higher cost of living, recorded in Spring 2023 compared to Spring 2022. In particular, this might be part of the explanation for the large rise in the proportion citing consumer problems related to food and drink consumed at home.

Figure 8.2: Consumer problems experienced in the last 12 months in relation to products purchased (based on all people), Spring 2022 and Spring 2023



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), Spring 2023 (4,396)

Younger people aged under 45 were more likely to have experienced at least one product-related consumer problem with any of the listed products (67% of those aged 16 to 24, 65% of those aged 25 to 34, and 59% of those aged 35 to 44), particularly compared with those aged over 65 (32%).

DESNZ Public Attitudes Tracker (Spring 2023, UK)

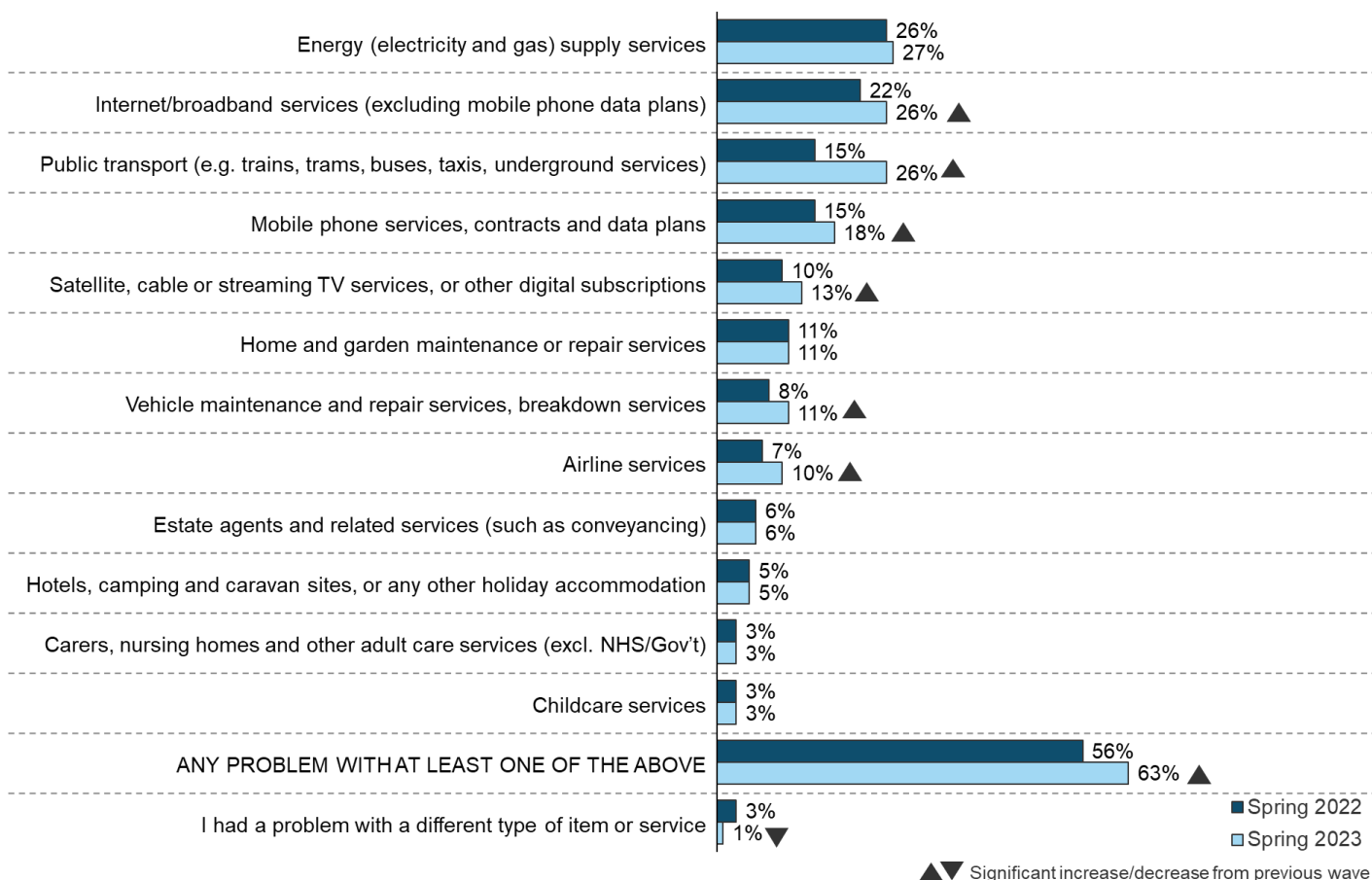
The prevalence of product-related consumer problems with any of the listed products was also higher among people with qualifications (53% of people with a degree and 50% with other qualifications, compared 44% of those with no qualifications). People living in rented accommodation (59%) were also more likely than people in owner-occupied accommodation (46%) to report these types of problems. By geography, problems with these types of products were more commonly reported by those in the West Midlands (56%) and Yorkshire and the Humber (56%) and London (55%), compared with the North East (37%) in particular.

Consumer problems experienced when purchasing services and subscriptions

In Spring 2023, 63% of people had experienced at least one problem with a purchase of a service or subscription listed in Figure 8.3 in the last 12 months. This represents an increase from 56% in Spring 2022. The overall increase was driven by increased reporting of problems across a range of services.

While there was no increase since Spring 2022 in reports of problems with the most commonly cited problem service, energy supply (27%), there were increases for each of: internet and broadband services (26%, up from 22%), public transport (26%, up considerably from 15%)⁹, mobile phone services (18%, up from 15%), TV services (13%, up from 10%), vehicle services (11%, up from 8%) and airline services (10%, up from 7%). Around one in ten or fewer 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 and Spring 2023



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), Spring 2023 (4,393)

⁹ Fieldwork coincided with four 24-hour rail strikes (March 16th, 18th, 30th and April 1st). These followed a number of major rail strikes in the few months preceding fieldwork, from late 2022 to early 2023.

DESNZ Public Attitudes Tracker (Spring 2023, UK)

Focussing on the overall proportion who had experienced any consumer problem with a service listed in Figure 8.3, this was higher for people aged under 45 (70% of those aged 16 to 24, 77% of those aged 25 to 34, and 73% of those aged 35 to 44) thereafter declining by age band to 46% of those aged 65 and over. There was some variation within the younger age bands in terms of which services caused problems. Those aged under 35 were particularly likely to have had issues with mobile phone services, estate agents and public transport.

Overall, service-related consumer problems with any of the listed services were more widespread among degree-educated people (71%, compared with 62% of those with other qualifications and 48% of those with no qualifications). By geography, those in London were more likely to report problems with services (74%) particularly compared with those in the East Midlands (53%) and in Wales (52%).



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