Consumer Detriment Survey 2024

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Executive summary

The Consumer Detriment Survey (CDS) aims to understand consumers' experiences of detriment[1] with items and services they purchase, providing insight into the problems they face and into how they engage with the consumer protection system. This report focuses on the findings from the 2024 survey. This study is the sixth in the series of surveys conducted since 2008[2].

The 2024 study, which gathered data on consumer experiences over a 12-month period, found that 7 out of 10 UK consumers experienced some form of detriment. When problems arose, they were often minor and typically resolved in line with customers' expectations. Nevertheless, the total cost of consumer detriment in the UK amounted to a substantial £71.2 billion[3], and many consumers felt its consequences on their mental and physical well-being.

This report provides an overview of these findings, highlighting how certain product types accounted for a large portion of unresolved detriment and how some purchase channels and problem types were more likely to result in negative consequences for the consumer. The report also explores how some groups of consumers were more likely to experience problems and face more negative consequences as a result.

Overview of consumer detriment in the UK

In the 12 months to April/May 2024, an estimated **72% of consumers in the UK experienced consumer detriment**[4]. This translates to approximately 38.5 million[5] consumers experiencing at least one problem with a product they bought or used during that period, which caused them stress, cost them money, or took up their time. The incidence of detriment has increased slightly since 2021, when the proportion of UK consumers experiencing detriment was 69%.

The median number of incidents per affected consumer in the 12 months to April/May 2024 was 4, the same as in 2021, while the average (mean) number of incidents increased to 7.7 (up from 6.4). These figures lead to an estimate of **294.9 million problems in the UK over**

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[1] Consumer detriment in the context of this report is defined as experiencing problems with an item or a service that caused stress to the consumer, cost them money, or took up their time.
[2] This study follows the same methodology to analysis and data collection used in the 2021 study and, therefore, the findings of these studies can be directly compared. The findings of the 2021 study were published in 2022. See BEIS (2022), Consumer protection study 2022: understanding the impact and resolution of consumer problems, BEIS Research Paper Number 2022/005, prepared by the National Centre for Social Research. https://www.gov.uk/government/publications/consumer-protection-study-2022

[3] 95% Confidence Interval: 58.1 – 89.3 billion
[4] 95% Confidence Interval: 71 – 74 %
[5] 95% Confidence Interval: 37.4 – 39.6 million

12 months[6]. Combined, these findings suggest that a small group of consumers may be experiencing more issues, rather than an increase across the board.

Consumers were more likely to experience detriment with services (61% of consumers who purchased a service detriment) compared to items (49%). The incidence rate also differed across sectors, ranging from 29% for 'Public transport and trains' to 4% for 'Stationery, books, magazines and newspapers'. 'Public transport and trains' was a sector identified as impacted by the COVID-19 outbreak in the 2021 survey, yet unlike other COVID-affected sectors, detriment incidence increased further in 2024. Respondents often cited strikes, late-running and cancellations as the issues faced.

More than one in three experiences of detriment were a consequence of poor-quality products (35%), followed by delivery issues (20%), the product being defective or unsafe (19%) and complete failure to provide (18%).

Net monetised detriment

The total monetised harm or loss experienced by consumers, defined here as net monetised detriment, was estimated at **£71.2 billion** to UK consumers between April/May 2023 and April/May 2024. This figure accounts for the costs faced by consumers, the compensation received, the remaining value of any problematic products, and the time spent dealing with issues.

While most incidents had low net monetised detriment, some were more costly. The average (median) loss per incident was £32, including the value of time spent by the consumer in resolving the incident. The median net monetised detriment was higher for services (£41) compared with items (£15). It also differed substantially across sectors, ranging from £7 for problems with 'Personal care services' to £747 for issues with 'Real estate services'.

The value of net monetised detriment varied by channel of purchase. A higher average net monetised detriment was found for problems with products purchased in-person from a private individual (median of £158), or in-person from a salesperson who visited the home or workplace (£110), compared to problems with products purchased through other channels.

There was no statistically significant increase in the estimate of overall net monetised detriment since 2021, once adjusted for inflation.

Impact of detriment on well-being and finances

Some experiences of detriment had significant non-financial impacts on consumers. When looking at dimensions of well-being and emotions, 44% of detriment experiences left consumers feeling anxious, helpless, upset or misled (one or more of these), to a great extent. Furthermore, 24% of detriment experiences had a 'negative' or 'very negative' effect on mental health, 22% on household finances, and 14% on physical health. Including those who felt a 'slightly negative' effect, more than half (51%) felt an effect on their mental health and nearly a third (30%) on their physical health.

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[6] 95% Confidence Interval: 275.2 – 314.5. million

Consumers were generally more likely to experience negative consequences on their well-being after having problems with a service rather than an item, as well as when they felt the terms and conditions were unclear or unfair or found either the price or information to be misleading.

Actioned and unactioned consumer detriment

When facing detriment, consumers were likely to take actions to address the problem. They generally did so by getting in contact with the seller or the service provider directly. This type of action was taken in 75% of the detriment incidents where consumers sought to address the problem.

Only a small proportion of incidents remained unactioned by consumers (22%). Inaction was generally driven by cost-opportunity considerations. Common reasons for not taking action to address detriment were not finding the problem serious enough (27% of the unactioned incidents) or not believing a successful resolution was likely (21%).

The likelihood of taking action to address an incident of detriment varied by the channels through which the product was purchased. The research found that consumers were less likely to have taken action in experiences of detriment which related to a product bought online through a social media platform.

Outcomes and resolutions

When consumers took actions, they generally requested sellers and service providers to provide a refund (34% of the actioned incidents of detriment), replace or fix the product (26%), apologise (21%), or provide an explanation for the problem (21%).

On average, the actions requested by consumers mirrored what the sellers or service providers did. They generally restored or fixed the product (43%), apologised (39%), offered a full refund (27%), or provided an explanation (17%).

The patterns of resolution confirmed the general alignment seen between requests made (by consumers) and solutions offered (by sellers or service providers): 52% of the experiences of detriment ended with a positive resolution, where consumers generally received what they asked for, or more. Nineteen percent 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 28% of experiences of detriment.

Consumers at risk of negative detriment outcomes

Younger consumers (especially those aged 18-39) and consumers who considered their financial situation difficult were consistently more likely to experience detriment, not to take actions in response and to suffer the most negative consequences, compared to other groups.

Those struggling financially were also more likely to experience high absolute values of net monetised detriment (more than £1,500 from all the incidents of detriment experienced in a 12-month period), and perceived negative effects on their household finances.

Additionally, **consumers with health conditions that affected their day-to-day life were found to be at higher risk** of experiencing detriment and facing more severe consequences, both financially and in terms of well-being.

However, it is important to recognise that these are not the only groups at risk, and there were other statistically significant differences between groups, such as those who use the internet more often being at greater risk of detriment. Meanwhile, respondents with an ethnic background of mixed, black, or white background other than British were more likely to suffer detriment.

Since many of these demographics may be correlated with each other, it is difficult to isolate specifically which aspects contribute to frequency and impact of consumer detriment without further analysis.

Consumer detriment in the four UK countries

The proportion of consumers who experienced detriment varied between the four UK countries. 73% of consumers experienced detriment in England, compared to 71% in Wales, 69% in Scotland, and 64% in Northern Ireland[7].

Notably, Wales saw a significant increase in detriment incidence from 60% in 2021 to 71% in 2024[8], with smaller increases in Northern Ireland (56% to 64%) and England (70% to 73%). 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 with items and services.

England accounted for £62.4 billion (88%) of net monetised detriment, Scotland for £4 billion (6%), Wales £3.6 billion (5%) and Northern Ireland £1.1 billion (2%). Differences in the volume of net monetised detriment were driven by the different population size of the four countries; indeed, we found no differences in the average (median) monetised detriment per consumer between England, Scotland, Wales and Northern Ireland.

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[7] The only statistically significant difference between individual countries was between England (73%, [C.I. 71; 74]) and Northern Ireland (64% [C.I. 59; 69])
[8] 95% Confidence Interval: 67 – 76%

Introduction

In December 2023, the Competition and Markets Authority (CMA) commissioned the National Centre for Social Research (NatCen) to conduct a comprehensive study on consumer detriment in the UK. The commission was carried out on behalf of a wider consortium of organisations including the Consumer Protection Partnership[9] (CPP), Ofcom and Which?.

The main aim of the 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.

In addition to providing an up-to-date and robust assessment of the scale and cost of consumer detriment in the UK, this study (i) analyses differences in the scale of detriment across demographic groups and product categories; (ii) investigates the nature of the detriment experienced by consumers and the methods used to address the issues encountered; (iii) assesses the emotional and well-being impact of such experiences; (iv) and compares how these have changed since the last wave of the study. 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 exploring how different demographic groups experience detriment.

This study, referred to as the 'CDS 2024 study', is the 6th in a series of surveys. Previous studies were conducted in 2008, 2012, 2014, 2016, and 2021. Due to a major redesign implemented in 2021, comparisons in this report are made exclusively with data from the 2021 study[10].

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[9] 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), Advice Direct Scotland, 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), Consumer Scotland, 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 & Trade (DBT).

[10] References to the "2021 study" or "2021 figures" refer to data collected in 2021 and published in the 2022 report. The report is available at: https://www.gov.uk/government/publications/consumer-protection-study-2022

Research questions

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

RQ 1 *What is the overall incidence, monetised value and impact on well-being of consumer detriment in the UK? And how do these metrics compare to the previous data collection period (2021)?*

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?*

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

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 service[11]. 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.

Consumer detriment encompasses various forms of negative consumer experiences, but not all are measurable. Consumer detriment can be:

- **Personal or structural** – i.e. affecting an individual only, or all consumers.
- **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).
- **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' well-being, emotions and feelings.

In line with the previous wave, this study measured **revealed personal consumer detriment**, both monetary and non-monetary.

For this study, **consumer detriment**[12] was conceptualised as:

problems 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).

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[11] See: OECD. (2024). *OECD Recommendation of the Council on Consumer Policy Decision Making.* *https://legalinstruments.oecd.org/public/doc/303/303.en.pdf*

[12] For how the concept was presented to respondents, see question 'CDIntro' in the questionnaire spec (Appendix E).

The data in this study records respondents' perceptions of consumer detriment, which vary by individual expectations. What may be perceived as an experience of consumer detriment by 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 were 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 population estimates presented in this report are **not an objective measure of consumer detriment** in the UK - perceived detriment does not always match what is defined as detriment ('actual' detriment), and vice versa.

Furthermore, rising costs may also be driving perceptions of detriment, especially in the current cost-of-living climate.

Even if consumers interpret detriment more broadly than intended by the study, this mismatch has likely persisted over time. Therefore, while some reported issues may fall outside strict definitions, the data still provides valuable insight into sectors where consumers feel they have had a poor experience.

Study context

Since the 2021 wave of the study, the UK has moved beyond lockdowns but has faced a series of significant events that may have collectively impacted supply chains, altered demand for various goods and services, and triggered price surges. These factors have likely had both short-term and long-term effects on consumers' experiences of detriment.

Geopolitical tensions added to the list of external negative influences on global supply chains, which were already under strain from the COVID-19 pandemic and the aftermath of the UK leaving the EU. Alongside these, the UK experienced inflation for everyday consumer products such as groceries, in a series of challenges termed a 'cost-of-living crisis'. High energy prices notably increased the cost of electricity and gas for millions of households, potentially exacerbating financial strain and elevating incidences of consumer detriment in the utilities sector. Additionally, rising interest rates affected not only mortgages but also personal loans and credit card rates, further intensifying financial pressure on consumers and worsening experiences of both financial and non-financial detriment. Industrial action and strikes in critical sectors such as transportation and postal services during this period disrupted the delivery of goods and services, causing delays, cancellations, and a rise in consumer complaints and potentially detriment.

Collectively, these factors have shaped the context of the study, underscoring the diverse challenges faced by consumers. This report aims to provide insights to inform future policy interventions designed to protect consumer rights and enhance market fairness.

Summary of methodology

Questionnaire content

The questionnaire largely replicates the one used in the 2021 wave of the study (see Image 1 for more detail on the questionnaire flow). Ensuring consistency between the 2021 and 2024 surveys was a priority during the questionnaire design stage to enable robust measurement of detriment over time. However, some changes were made to allow for more precise analysis, improve clarity for respondents, or ensure the content remains relevant in the current societal context.

Respondents were first asked to select from randomised lists the items and services they paid for in the 12 months to April/May 2024, or purchased at any time and used within that period, across 43 sectors[13]. They were instructed to include purchases and/or services shared with others (e.g., a Netflix account), but to exclude those that were free (e.g., a free trial of a subscription) or bought outside the UK. They then selected the sectors where they experienced detriment and reported the occurrence of these experiences. Those reporting detriment in at least one sector were asked for more detailed information about their experiences (from the nature of the original purchase to the type, causes and impact of the actual detriment). If a respondent had experienced detriment in more than three sectors, data was collected from three randomly selected sectors. When a respondent reported multiple instances of detriment in a given sector, they were asked to focus on the most recent instance for their answers[14].

Respondents can therefore be classified into five groups:

- Consumers who didn't know or preferred not to say whether they experienced any detriment or not;

- 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.

The survey gathered more detailed data on a total of 9,957 instances of detriment.

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[14] 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.

Image 1 – Questionnaire flow
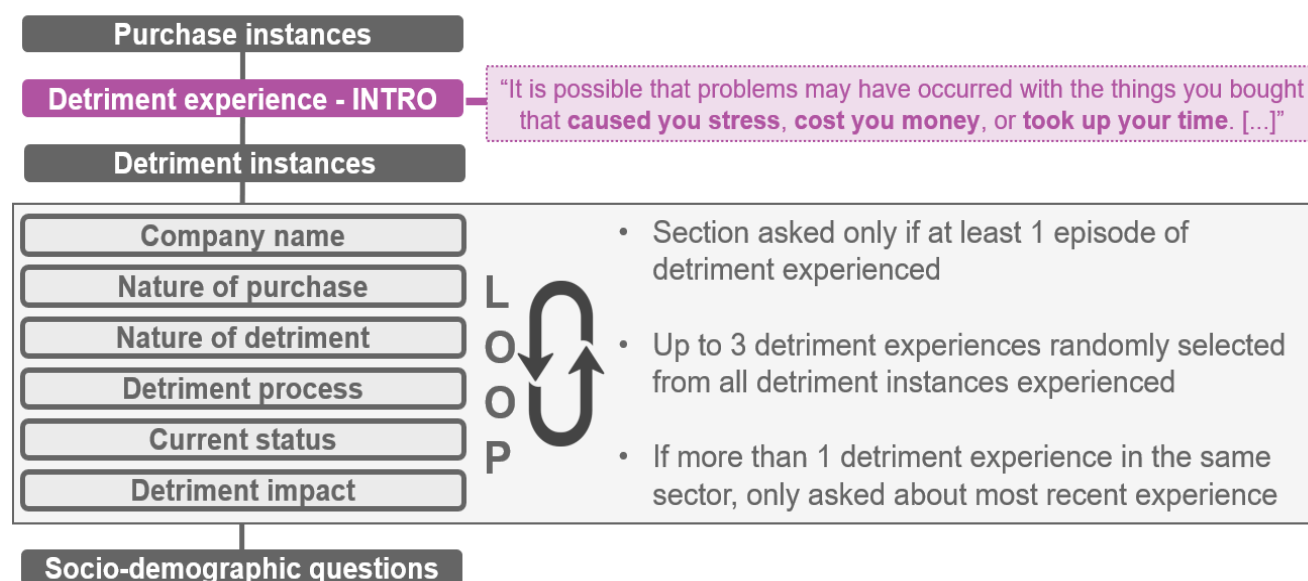
Sample design

To guide policy making and evaluate progress in tackling consumer detriment, a high-quality and replicable survey methodology is crucial for obtaining robust prevalence estimates and enabling reliable comparisons over time. This project employed a probability-based sampling approach, drawing its sample from the NatCen Opinion Panel, a random-probability research panel owned by NatCen. The target population was adults aged 18 and over living in the UK. People living in Scotland, Northern Ireland and Wales were over-sampled to enable analysis of experiences within those countries.

This method ensures that the findings are generalisable to the UK adult population, allowing for an accurate estimate of the overall economic impact of consumer detriment.

Table 1 – Survey response rate by country

	Total	England	Scotland	Wales	Northern Ireland
Issued (N)	11,990	7,494	1,697	1,451	1,348
Complete (N)	6,371	4,140	856	748	627
Survey response rate (%)	53%	55%	50%	52%	47%

For more details on the sample design, see Appendix B.

Fieldwork and response rates

Data were collected over a six-week fieldwork period (18th April – 2nd June) with a sequential 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. Those choosing not to, or unable to, complete the survey online were followed up by an interviewer from the NatCen Telephone Unit.

The survey was completed by 6,371 NatCen Opinion Panel members across the UK for a survey response rate of 53%[15]. More details on response rates and sample quality, as well as the weighting approach, are included in 0

Study reference period

Participants were asked to respond based on the 12- month period prior to their interview. Fieldwork took place between 18th April and 2nd June 2024, with the majority of participants (99.8%) taking part in either April or May (54.3% and 45.5% respectively). As a result, the specific 12-month reference period varied slightly between participants. For consistency, we refer to this period as "*April/May 2023 to April/May 2024*" or "*the 12 months to April/May 2024*".

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.

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

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 (purchase habits, 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 12 months to April/May 2024. The analysis was carried out using information collected in the detriment section of the questionnaire (variables linked to single experiences of detriment).

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[15] This figure reflects the participation rate among active panellists invited to the CDS 2024 study. However, since the sample comes from a panel, non-response can occur at earlier stages, including the recruitment survey and joining the panel. More information on the overall response rate for the NatCen Opinion Panel is available in 0

Study limitations

While this research offers valuable insights into consumer detriment in the UK, some limitations should be considered:

- *Seasonality and recall bias*. Issues may arise more frequently at certain times of the year, and respondents often recall recent problems more clearly, potentially under-reporting earlier incidents. For details on this limitation, see the 2021 report's Appendices.

- *Sample size for devolved nations*. While people in devolved nations were oversampled in this study, the sample size was still particularly small for some forms of analysis, such as testing differences between nations within sectors. Small sample sizes would influence the likelihood of finding statistically significant differences and effects.

- *Changes and refinements of questions and definitions*. Modifications to questions affect comparability with the 2021 data. See Appendix A for details on changes.

- *Bundles*. Consumers often don't know the cost of individual components of bundles, such as landline plus Wi-Fi subscriptions, making it cognitively challenging for them to estimate accurately the financial aspects of their problem in a survey. In this report, bundles are treated as single items, which may lead to initial cost overestimation. This is mitigated in the overall net monetised detriment analysis because it is adjusted for the value respondents place on those components still working. However, this is likely to be only a partial adjustment as people may place a higher value on the faulty elements[16].

Additional materials

In addition to the tables presented in this report, two sets of analysis tables are available. The base for the first set ("ConsumerDetrimentSurvey2024_TABLES_RespondentLevel") is respondents (N=6,371). Therefore, these 29 tables are useful for exploring what socio-economic characteristics 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 ("ConsumerDetrimentSurvey2024_TABLES_DetrimentLevel") is all detriment instances experienced by respondents in the 12 months preceding the survey (N=9,957). These 48 tables are therefore useful for exploring how the experiences of detriment vary by predictors such as sector, market cluster and product type.

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[16] This is a form of cognitive bias related to loss aversion, identified in the Prospect Theory. See Kahneman, D. and Tversky, A. (1979). "Prospect Theory: An Analysis of Decision under Risk". Econometrica. 47 (4): 263–291.

1. Levels of consumer detriment in the UK

Research Question 1

What is the overall incidence, monetised value and impact on well-being of consumer detriment in the UK? And how do these metrics compare to the previous data collection period (2021)?

The chapter examines:

- levels of consumer detriment in the UK overall, by market characteristics and by nature of the detriment;

- the amount of net monetised detriment;

- detriment to well-being.

The findings suggest that 72% or 38.5 million UK adult consumers experienced a total of 294.9 million incidents of detriment between April/May 2023 and April/May 2024 with an estimated net monetised detriment of £71.2 billion. The percentage of consumers who reported experiencing at least one problem with a purchase increased slightly from 69% in 2021.

More than one in three (35%) experiences of detriment occurred following purchases made online via the seller's or trader's website. And more than one in three (35%) experiences of detriment were due to the poor quality of the products.

Looking at the effect on well-being: 44% of experiences left the consumer feeling anxious, helpless, upset or misled to a great extent, and 64% of consumers felt this way about at least one experience. 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 this report are based on perceived experiences of detriment by respondents, which may not always match with what is defined as 'objective' or considered as 'actual' detriment by market regulators, sellers, or service providers. Nonetheless, from a consumer's perspective they have experienced detriment and this survey enables us to understand the nature and characteristics of such perceived detriment.

1.1 Incidence and numbers of consumer detriment

1.1.1. Consumer detriment key figures

Respondents were shown the list of items and services they said they had bought or used in the 12 months to April/May 2024 and asked which, if any, they had experienced problems with.

This study found that, within the UK, 72% [C.I. 71; 74][17] of consumers experienced at least one problem with something they bought in the 12 months to April/May 2024, or bought at any time and used in that period, which caused them stress, cost them money, or took up their time. The remaining 28% did not recall or report experiencing any problems.

Scaling up to the UK population this means that, overall, 38.5 million consumers [C.I. 37.4; 39.6] experienced a total of 294.9 million incidents of detriment [C.I. 275.2; 314.5] between April/May 2023 and April/May 2024. Among those who experienced consumer detriment the median number of detrimental experiences was 4.0 per person, while the mean was 7.7.

Image 2 – Consumer detriment key figures
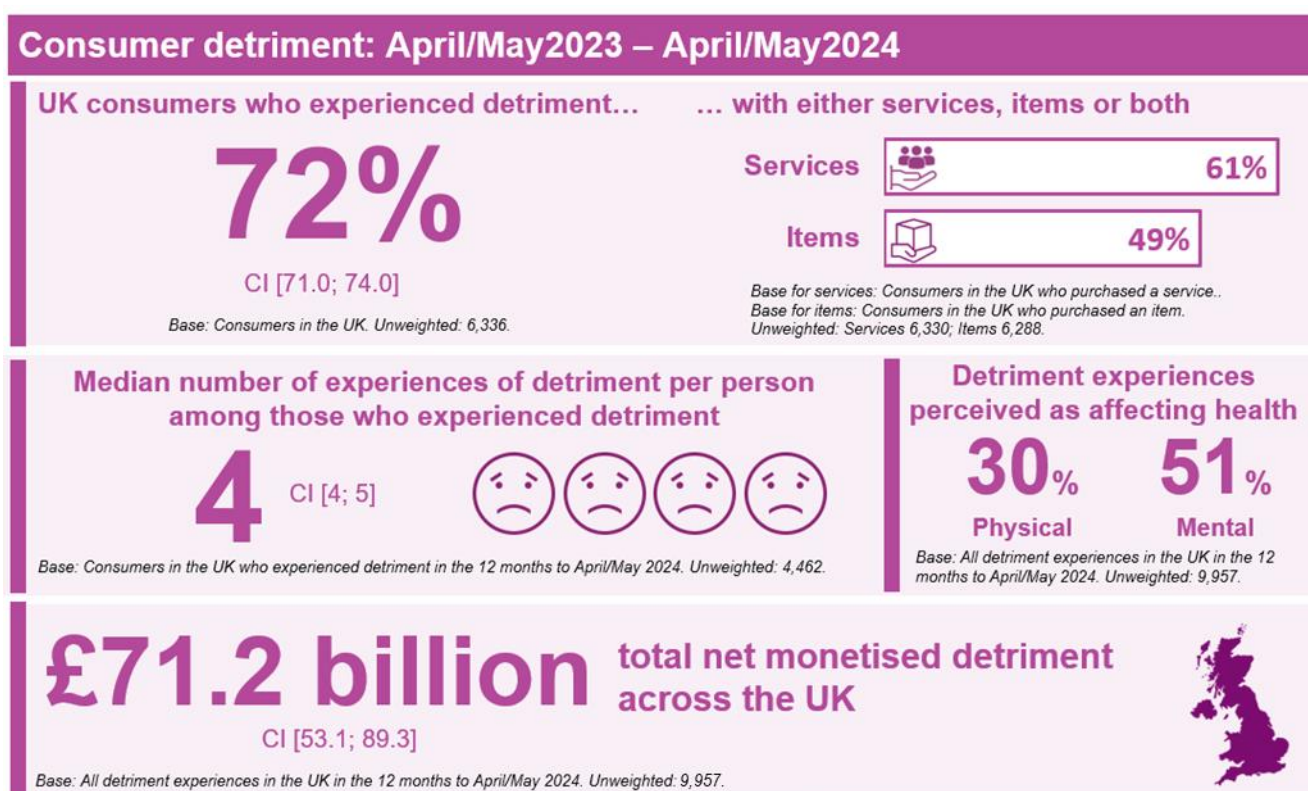
1.1.2. Incidence of consumer detriment by market characteristics

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[18]) and market sectors.

In this report, a 'detriment incident' or 'experience of detriment' refers to any issue or problem that a consumer encountered with a product they purchased within the last 12 months, or bought earlier but used within the last 12 months. These issues caused the consumer stress, financial loss, or required their time to resolve.

The 'incidence of detriment' within a specific market sector represents the proportion of consumers who experienced at least one detriment incident with any product they purchased or used from that sector during the 12 months leading up to April/May 2024.

Product type

The detriment incidence[19] was higher for services than for items. In the 12 months to April/May 2024, over half (61%) of consumers who purchased a service or subscription experienced detriment with it, while this was just below half (49%) for those who purchased an item.

Market sector

There was great variation in the detriment incidence by sector (**Table 2**). The sectors with the highest levels of detriment were 'Public transport and trains', 'Second-hand vehicles' and 'Adult care', where a little over a quarter of adults who purchased from the sector (29%, 28% and 26% respectively) reported detriment experiences. These sectors were followed by 'Real estate services' (24%), 'Internet provision' (24%), 'Clothing, footwear and accessories' (24%), 'Electronic devices and software' (22%) and 'New vehicles' (22%).

When examining detriment incidence across various sectors, it's important to note that the data reflects the proportion of detriment experienced by those who have purchased or used services within each sector. Therefore, a high incidence rate in a sector means that a significant percentage of consumers who purchased from that particular sector experienced detriment, but it does not necessarily indicate a high incidence rate across the broader UK population. The incidence rate across the population would only be high if that sector also had high levels of usage among UK consumers overall. For example, in the 'Adult care' sector, 26% of adults who utilised these services reported detriment. While this is a notable proportion within the sector, it is also important to note that only 2% of adults purchased from the sector and therefore the proportion of all UK adults who experienced detriment related to adult care services is much lower.

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[18] While each of the 43 sectors considered in this study is categorised separately for analytical and practical reasons, some do not fit neatly into either 'items' or 'services.' For instance: the 'food and drink' sector, classified here as items, often involves service elements like delivery; similarly, 'prescription and non-prescription medicines', though classified as services, are also sold as physical items/products in stores. The classification used for this study largely follows international frameworks like the EU Consumer Markets Scoreboard and COICOP 2018. Decisions on how to group categories were based on factors such as past problem incidence, policy interest, and the need for meaningful aggregation.
[19] The incidence of detriment within each sector is the proportion of consumers who had purchased or used a product within a sector in the 12 months to April/May 2024 that experienced detriment with any of those products.

Table 2 - Incidence of purchases and detriment by product type and sectors

	PURCHASES	DETRIMENT INCIDENCE	
	Adults who purchased (%)	Base (N)	Detriment incidence (%)
Product Type			
Services	99%	6,288	61%
Items	99%	6,330	49%
Market sector			
Public transport and trains	57%	3,437	29%
Second-hand vehicles	17%	1,121	28%
Adult care	2%	132	26%
Real estate services	5%	290	24%
Internet provision	74%	4,922	24%
Clothing, footwear and accessories	91%	5,796	24%
Electronic devices and software	51%	3,076	22%
New vehicles	6%	438	22%
Vehicle maintenance and repair	54%	3,823	18%
Furniture and appliances	57%	3,714	17%
Renting services	23%	1,082	17%
Electricity and gas services	79%	5,298	17%
Groceries and drinks	95%	6,051	17%
Tv and other digital subscriptions	66%	4,143	17%
Childcare	8%	417	16%
Spectacles and lenses	43%	2,915	16%
Vehicle rental	8%	527	16%
Airline	39%	2,484	15%
Mobile telephone services	86%	5,526	15%
Legal and accountancy services	14%	1,020	13%
Insurance services	64%	4,390	13%
Fuel and accessories for vehicles	67%	4,541	12%
Education fees	8%	395	12%
Veterinary	27%	1,839	12%
Funeral services	4%	282	12%
Services for home and garden maintenance	26%	1,984	12%
Removal and storage	5%	305	11%
Prescription and non-prescription medicines	47%	2,848	11%
Private medical and dental services	32%	2,321	11%
Restaurants, cafes and take-aways	81%	5,200	11%
Fixed telephone services	35%	2,708	10%
Entertainment items	43%	2,617	10%
Current accounts, loans and bank services	70%	4,609	9%
Products for home and garden maintenance	73%	4,795	9%
Hotels and holiday accommodation	56%	3,698	9%
Package holidays and tours	28%	1,840	8%
Water services	69%	4,192	7%

Table continues on the next page…

	Adults who purchased (%)	Base (N)	Detriment incidence (%)
Personal care products	89%	5,700	7%
Pension funds and investment services	42%	2,726	6%
Personal care services	56%	3,686	5%
Gambling and lottery services	33%	2,214	4%
Sport, cultural and entertainment activities	50%	3,195	4%
Stationery, books, magazines and newspapers	66%	4,437	4%

Base for purchases: All UK adults (18+). Unweighted: n = 6,371 for all sectors.
Base for detriment incidence: UK consumers who purchased a product in the 12 months to April/May 2024, or bought at any time and used in that period, for any given sector or – when looking at product type – in at least one sector within the given product type. Unweighted N specified in the table. The market sectors are ordered from high to low detriment incidence (%).

1.1.3. Comparison with 2021

Consumer detriment key figures

There was a slight, statistically significant increase in the number and frequency of detriment experiences recorded by this survey compared to the 2021 survey. A notable exception was that the median number of experiences of detriment per consumer remained unchanged between the two timepoints.

The percentage of consumers who experienced at least one problem with a purchase increased slightly from 69% [C.I. 68; 70] to 72% [C.I. 71; 74]. Correspondingly, the population-scaled total number of consumers experiencing detriment increased from 36.0 million [C.I. 34.6; 37.3] in 2021 to 38.5 million [C.I. 37.4; 39.6] people in 2024.

The total number of detriment incidents in the UK increased from 229.8 million [CI 210.0; 250.0] in 2021 to 294.9 million [C.I. 275.2; 314.5] in 2024. Additionally, the mean number of detriment incidents per person was lower in 2021 at 6.4 [C.I. 5.9; 6.9], compared to 7.7 [C.I. 7.2; 8.1] in 2024, although the median remained the same. The median's stability amid rising totals and means indicates more frequent problems for some consumers, rather than a uniform increase across the population.

Incidence of consumer detriment by market characteristics

This report found changes in the incidence of consumer detriment by market characteristics from 2021 to 2024.

When comparing figures for product types, there was an increase in the percentage of consumers who experienced detriment for services, from 56% in 2021 to 61% in 2024. No statistically significant difference was found for items.

From 2021 to 2024, most market sectors saw no change in detriment incidence. However, this was not the case for every sector, with a small number showing an increase and others showing a decrease. Detriment incidence increased in the following sectors (**Figure 1**):

- 'Public transport and trains' saw the most substantial increase in reported detriment incidence: from 13% in 2021 to almost a third in 2024 (29%).
- 'Groceries and drinks' also experienced a noticeable rise in detriment incidence, though less pronounced.
- 'Mobile telephone services', 'Insurance services', 'Fuel and accessories for vehicles', 'Water services' and 'Personal care products' had smaller, but still statistically significant, increases in detriment incidence.

Figure 1 – Incidence of detriment by sector: increase from 2021 to 2024
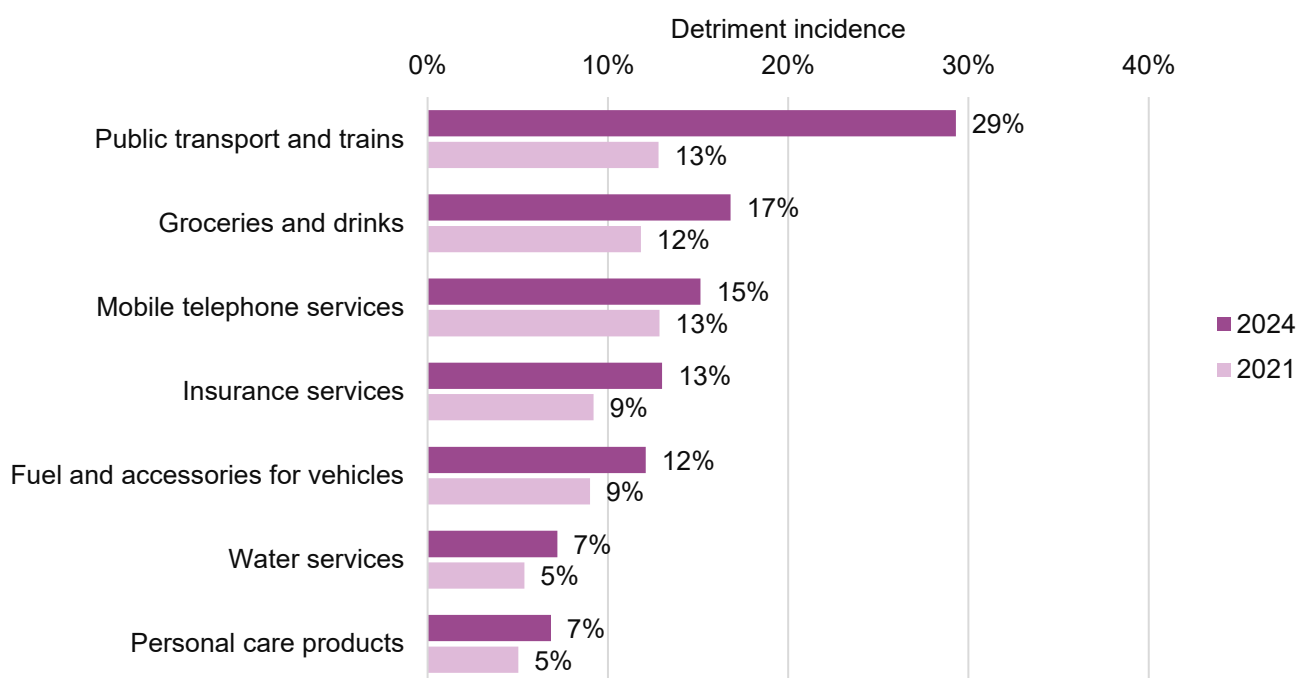
Base: Adult (18+) UK consumers who purchased from a sector.

Unweighted 2024: Public transport and trains n = 3,437; Groceries and drinks n = 6,051; Mobile telephone services n = 5,526; Insurance services n = 4,390; Fuel and accessories for vehicles n = 4,541; Water services n = 4,192; Personal care products n = 5,700.

Unweighted 2021: Public transport and trains n = 1,430; Groceries and drinks n = 6,182; Mobile telephone services n = 5,539; Insurance services n = 4,218; Fuel and accessories for vehicles n = 4,546; Water services n = 4,539; Personal care products n = 5,732.

Detriment incidence decreased in the following sectors (**Figure 2**):

- 'Furniture and appliances'
- 'Sport, cultural and entertainment activities'
- 'Internet provision'
- 'Hotels and holiday accommodation'
- 'Package holidays and tours'
- 'Airline'

The most substantial decreases were observed in the 'Airline' and 'Package holidays and tours' categories. Reported incidents of detriment for the 'Airline' sector were twice as common in 2021 compared to 2024. For 'Package holidays and tours', they were four times more common in 2021 compared to 2024.

The 2021 report suggested that the high incidence of detriment in the 'Airline' and 'Package holidays & tours' sectors was likely related to the significant disruption experienced by the travel industry due to measures implemented to limit the spread of COVID-19. Similarly, the detriment incidence observed in 2021 for 'Internet provision' may have been driven by shifts towards working-from-home arrangements. The decrease in detriment incidence in these sectors may likewise be, in part, due to the COVID-19 restrictions being lifted.

Figure 2 – Incidence of detriment by sector: decrease from 2021 to 2024
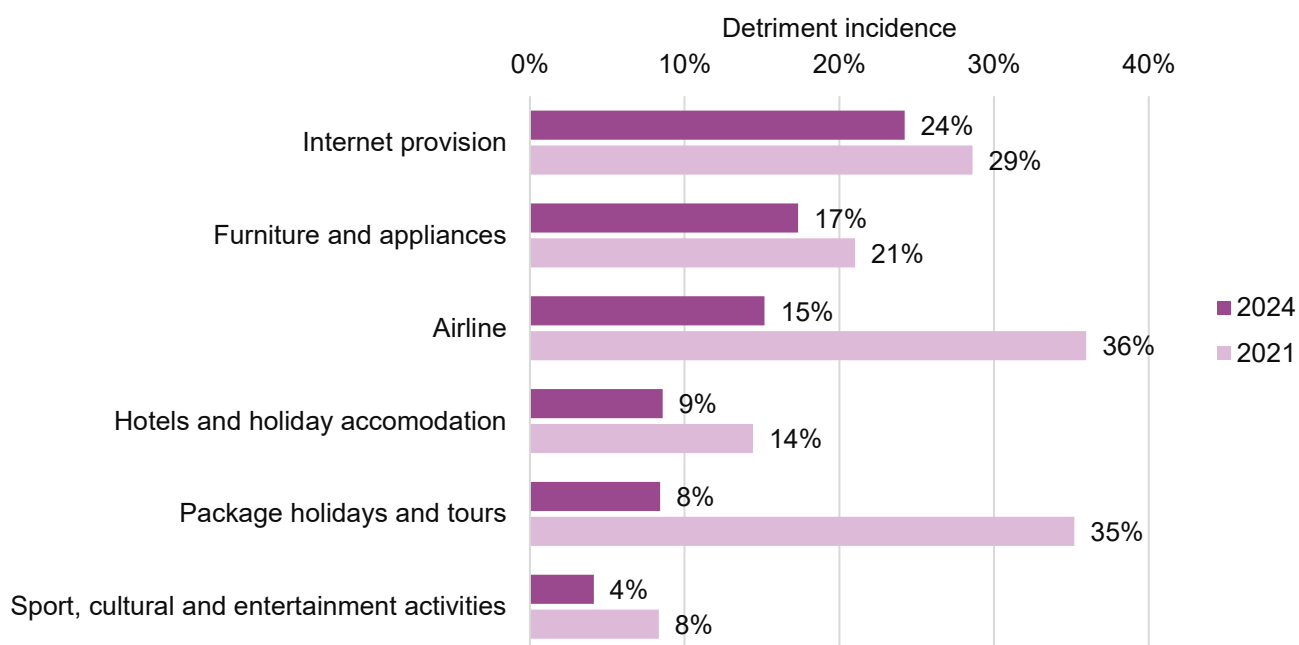
Base: Adult (18+) UK consumers who purchased from a sector.

Unweighted 2024: Internet provision n = 4,922; Furniture and appliances n = 3,714; Airline n = 2,484; Hotels and holiday accommodation n = 3,698; Package holidays and tours n = 1,840; Sport, cultural and entertainment activities n = 3,195.

Unweighted 2021: Internet provision n = 5,035; Furniture and appliances n = 3,709; Airline n = 463; Hotels and holiday accommodation n = 1,659; Package holidays and tours n = 429; Sport, cultural and entertainment activities n = 2,035.

1.1.4. The characteristics of consumer detriment: forms of detriment

Detriment type

Respondents were asked to state the nature of the original problem they experienced with the product (**Figure 3**)[20].

Figure 3 – Detriment type in detrimental experiences
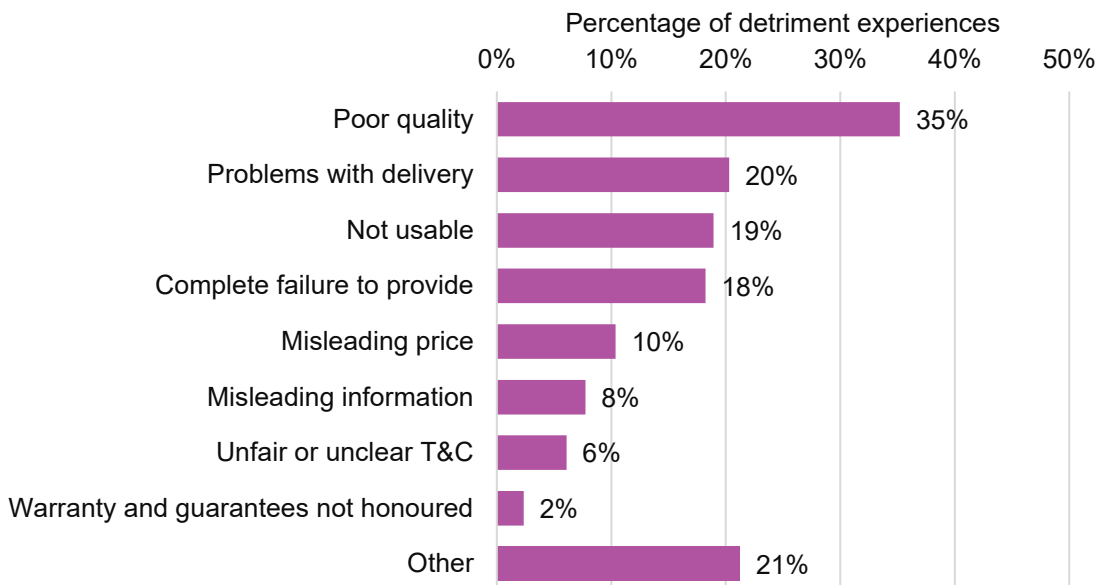
Percentage of detriment experiences

Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,844.

More than one in three experiences of detriment (35%) were a consequence of poor-quality products. Delivery issues were responsible for one in five (20%) detriment experiences, while products being unusable generated 19% of detriment experiences, and a complete failure to provide caused 18%. However, there were some notable differences in the type of detriment people experienced, depending on whether the product was an item or a service (**Figure 4**).

Compared with 2021, the percentages of different types of detriment across detriment experiences were very similar, but some statistically significant differences were observed. Namely, there was a reduction in the percentage of detriment incidents related to 'Misleading information' from 11% to 8% and 'Warranty and guarantees not honoured' from 4% to 2%.

[20] Respondents were allowed to select more than one option, so percentages may sum to >100%

Figure 4 – Detriment type in detrimental experiences for services and items

Service ■ Items

Percentage of detriment experiences

Category	Service	Items
Poor quality	29%	43%
Problems with delivery	28%	11%
Complete failure to provide	25%	10%
Misleading price	15%	5%
Misleading information	10%	5%
Not usable	10%	31%
Unfair or unclear T&C	9%	3%
Warranty and guarantees not honoured	3%	2%
Other	23%	19%
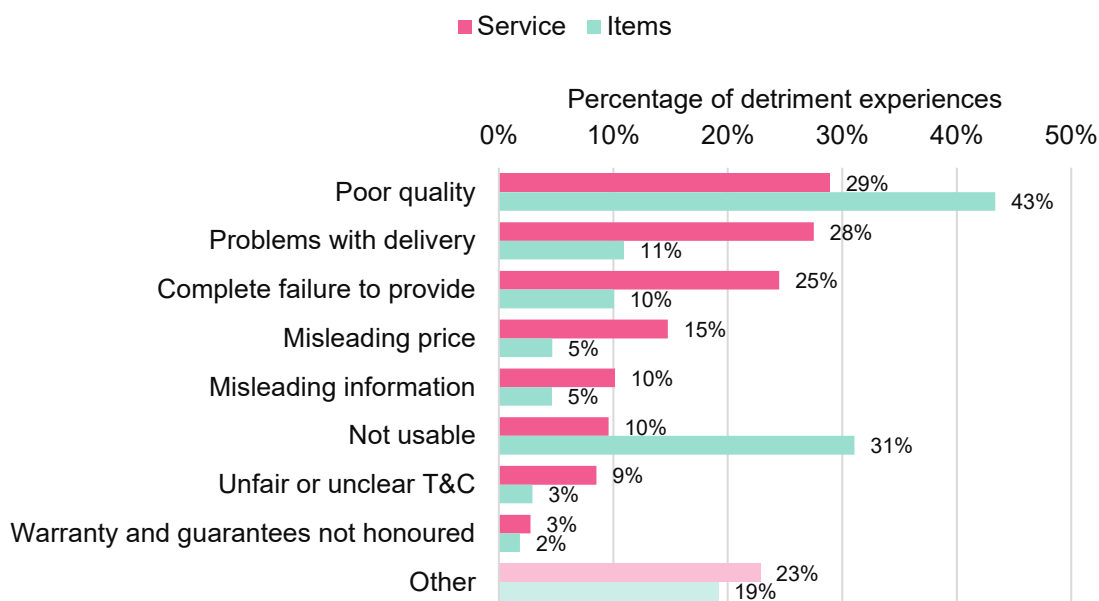
Base: All detriment experiences with services and items in the UK in the 12 months to April/May 2024.

Unweighted: Services n = 6,354; Items n = 3,490.

Nature of the detriment

Respondents were also asked to describe the nature of their specific detriment experience in their own words. These responses were analysed using natural language processing techniques[21] to group similar responses and extract theme keywords in those groups.

Items and services were analysed separately as their themes were quite different in terms of language and sometimes clustered unhelpfully. Techniques were applied to guide the clustering algorithm towards grouping on the nature of the problem, rather than other themes, but some clusters around identifiable products or services (prescription glasses and lenses, trains, prescription medications), or broader non-specific themes (price rises) could not be avoided. While a per-sector analysis could have controlled for these, a broad analysis across sectors was necessary to ensure enough responses for themes to be identified, even though certain themes may be strongly associated with certain sectors.

The clusters found several themes beyond those captured in the questions about detriment type. For items (**Figure 5**), respondents reported on the specifics of items that were not as advertised, including:

- Items of the wrong size, that did not fit, or where measurements were different to listed.
- Items where the colour was different to what they expected.
- Items that were substantially different than advertised in some other way.

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[21] The text was embedded using transformers, clustered with HDBSCAN and keywords extracted via C-TF-IDF. Further details can be found in the technical appendix.

- Items where the quality was not as expected.

Themes around quality showed issues with allergic reactions to items, or perishable items that were spoiled or past their best before dates. Other issues with items included poor quality instructions, durability or missing parts. A small number of respondents reported they were the victim of fraud or scams, which may be genuine or perceived.

The themes are shown as clusters in Figure 5, where each dot represents a survey response about detriment, and their proximity indicates how similar the text responses were. Identified themes and their labels are shown in coloured groupings.

Figure 5 – Nature of the detriment (items) - clusters
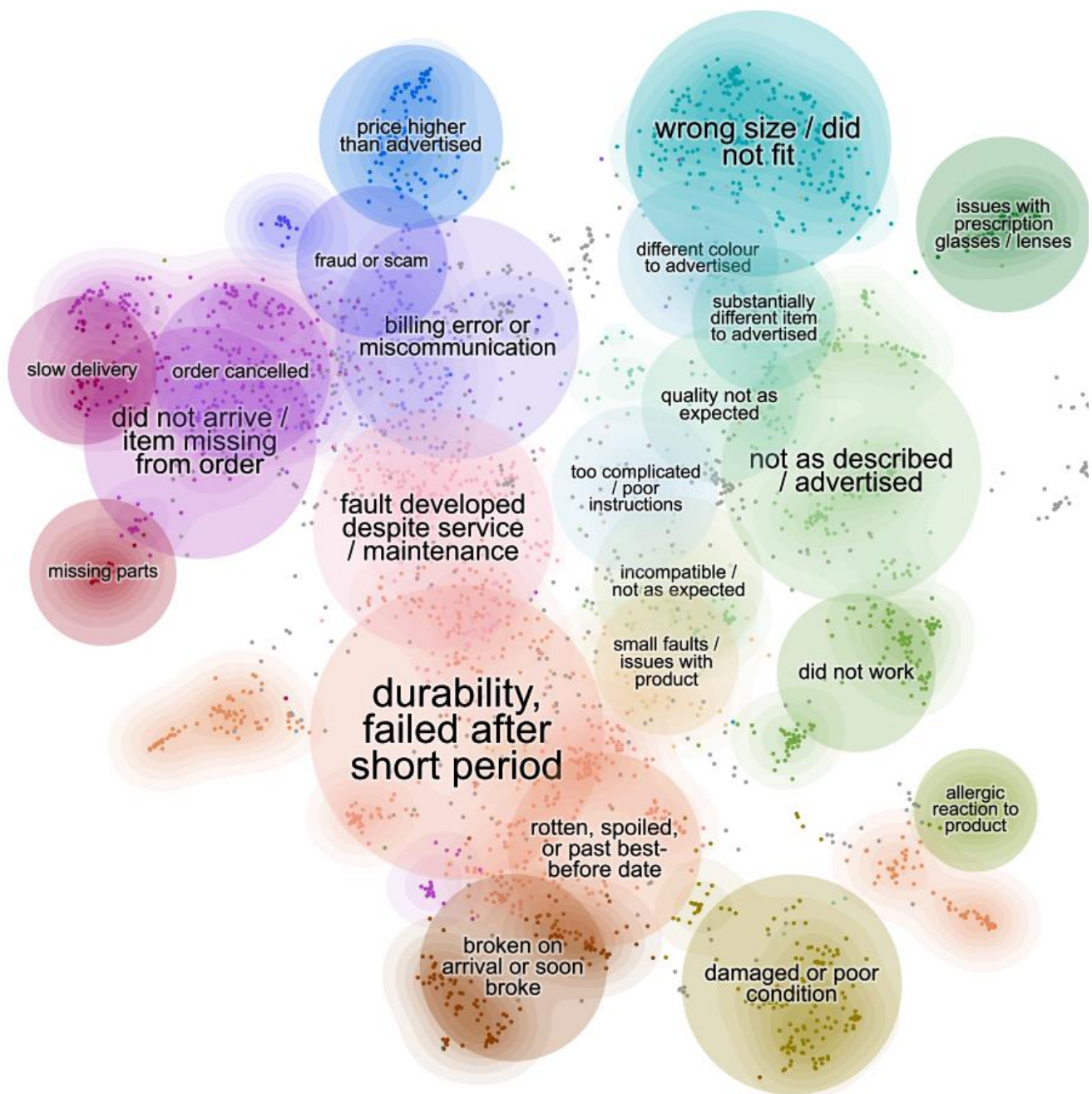
Base: Detriment experiences in the UK related to items, where the nature of detriment was described.
Unweighted: n = 2,984.

The themes were also grouped into larger topics, broadly informed by the detriment types (**Figure 6**). This provides some detail on the sub-themes of each detriment type, weighted to provide estimates of the prevalence of themes across the population. Since the respondent's own description of the problem is the basis, these will not necessarily match the closed-ended categories, where multiple responses could be selected.

Figure 6 – Nature of the detriment (items) – grouped to detriment type
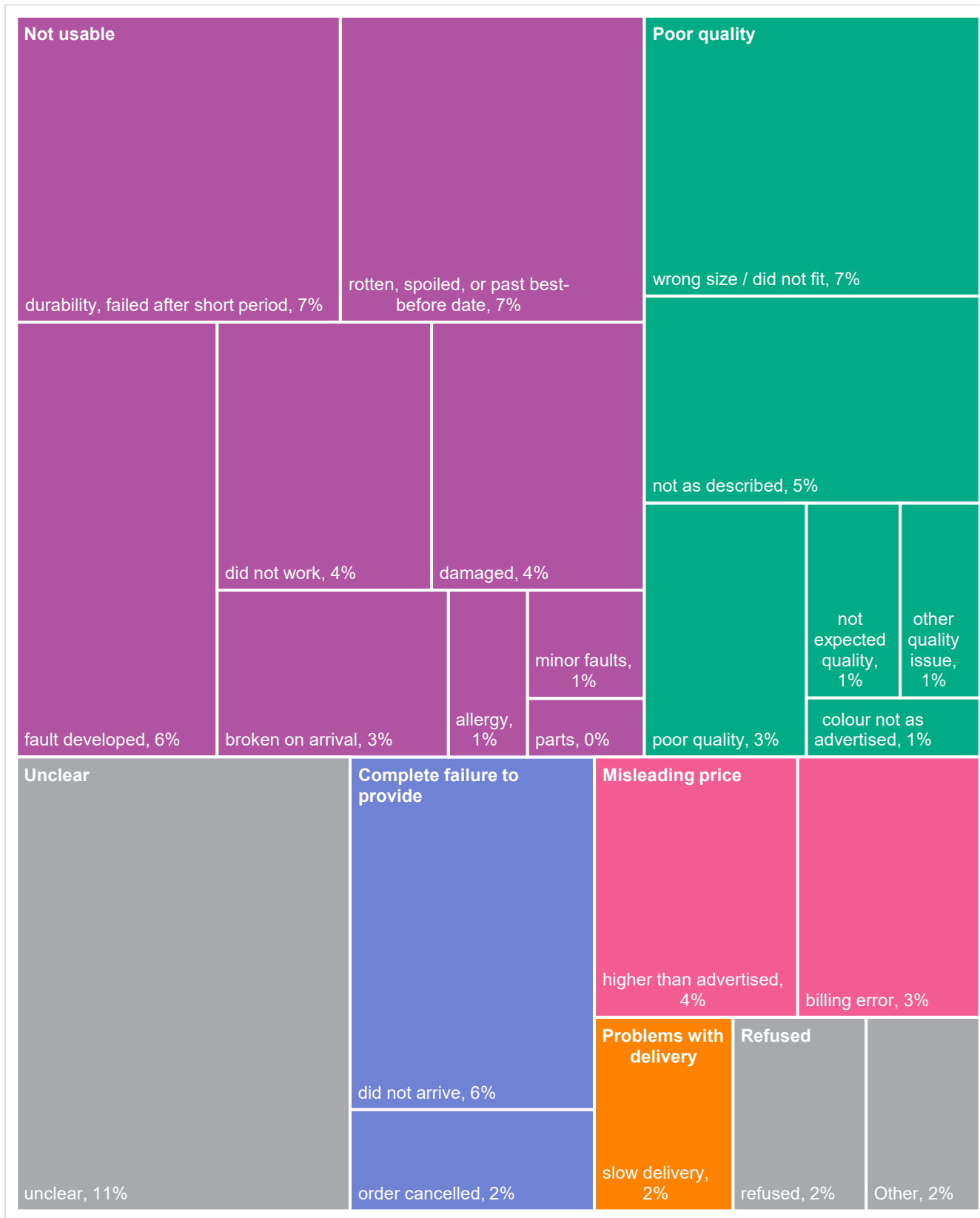
Base: Detriment experiences in the UK related to items, where the nature of detriment was described.

Unweighted: n = 2,984. 'Unclear' indicates a response that was an outlier or could not otherwise be coded.

For services, the range of themes was more disparate. This is likely because the possible offerings of service products are broader than for items. The themes arising from the clustering process are shown in Figure 7.

Similar to items, there are some clear sub-themes, some of which are strongly associated with certain sectors. Trains, airlines and other public transport displayed themes around delayed services, cancelled services, and services disrupted due to strike action. Themes where the respondents described a service being unavailable or faulty were more prevalent in the 'Internet provision', 'Mobile telephone services' and 'TV and other digital subscriptions' sectors.

There were several sub-themes around contracts, including price rises written into contracts, price increases at contract renewal, hidden costs and difficulty cancelling. There were also issues reported with accounts either not working as expected or – as with items – a number of respondents perceiving they had experienced fraud or a scam or been hacked.

Figure 7 – Nature of the detriment (services) – clusters
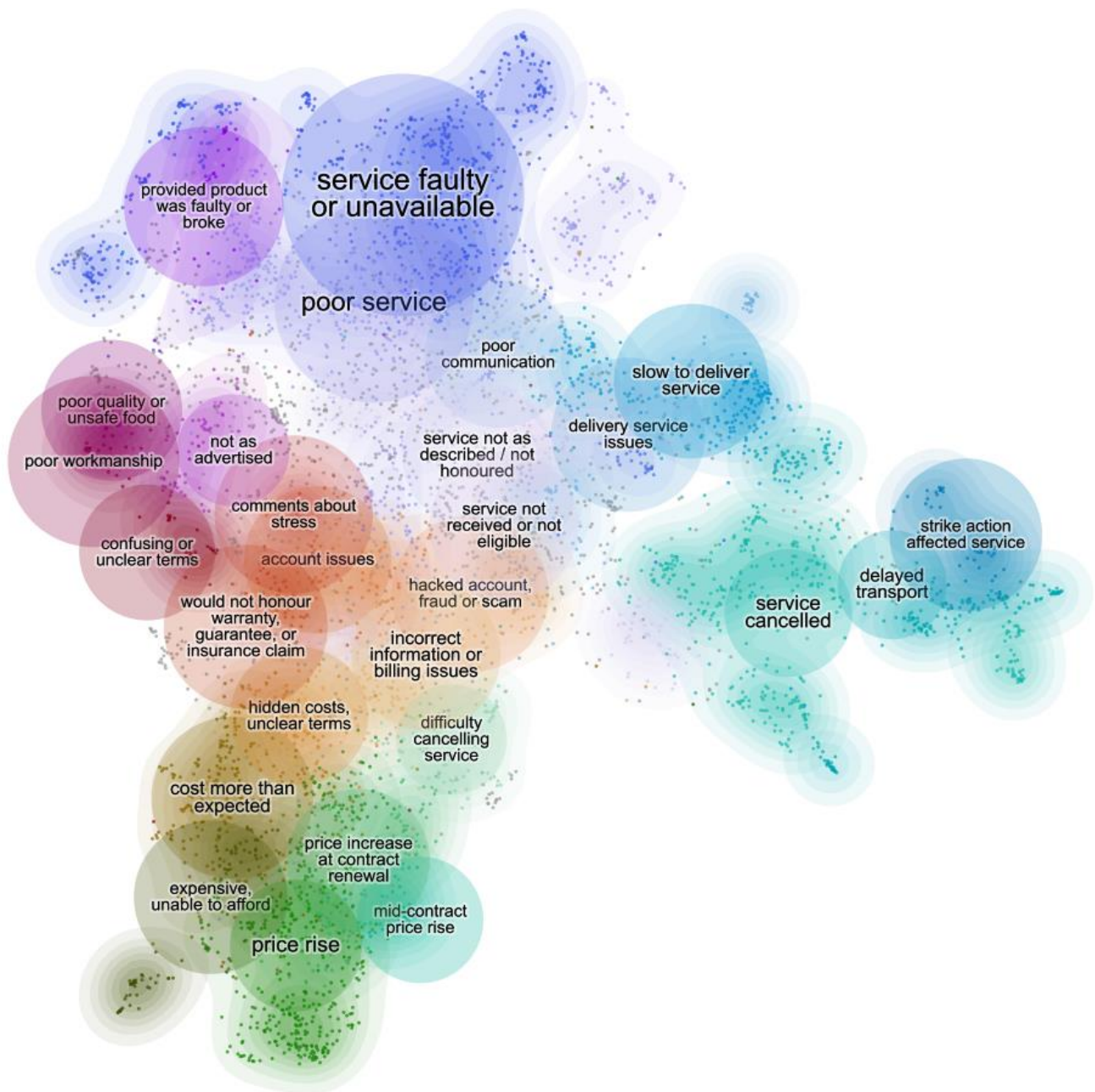
Base: Detriment experiences in the UK related to services, where the nature of detriment was described.
Unweighted: n = 5,614.

When grouped into higher-level categories, the main contributors to specific detriment types can be seen. In the case of services, one large theme was not easily classified: around 8% reported a price rise as the nature of the detriment, separate and distinct (although related to) the detriment type of 'misleading price'. Although respondents may not have perceived the price as misleading, they nevertheless perceived the rise as a detriment.

Figure 8 – Nature of the detriment (services) – grouped to detriment type

Poor quality
poor service, 9%
not as described, 3%
other quality issue, 2%

Unclear
unclear, 13%

Problems with delivery
slow to deliver service, 5%
delayed public transport, 4%
delivery service issues, 3%

Complete failure to provide
service cancelled, 7%
strike action, 2%
not received, 1%

Price rise
price rise, 8%

Not usable
service faulty or unavailable, 11%

Other
other, 6%

Misleading price
higher cost, 4%

Misleading information
incorrect info, billing, or communications, 3%

Unfair or unclear T&C
hidden costs or unclear, 2%
unable to cancel, 1%

Refused
refused, 1%
don't know, 1%

Base: Detriment experiences in the UK related to services, where the nature of detriment was described.

Unweighted: n = 5,614. 'Unclear' indicates a response that was an outlier or could not otherwise be coded. 'Other' includes identified topics too few in frequency to be displayed: all topics are listed in Appendix C.

Channel of purchase

Respondents were asked how they originally purchased the product from which they experienced detriment. As shown in Figure 9, over three quarters (78%) of detriment experiences occurred following purchases made either online via the seller's or trader's website (35%), in-person from a shop or other outlet (31%), or online from a third-party marketplace website or app (12%). Half of all purchases were made from an online channel.

It is important to note that this distribution may reflect the proportion of consumers using these purchase channels rather than indicating whether certain purchase routes are more or less likely to lead to detriment. For example, in a sector nearly all the experiences of detriment may come from online purchases because in that sector purchases take place almost exclusively online.

Figure 9 – The characteristics of consumer detriment: channel of purchase
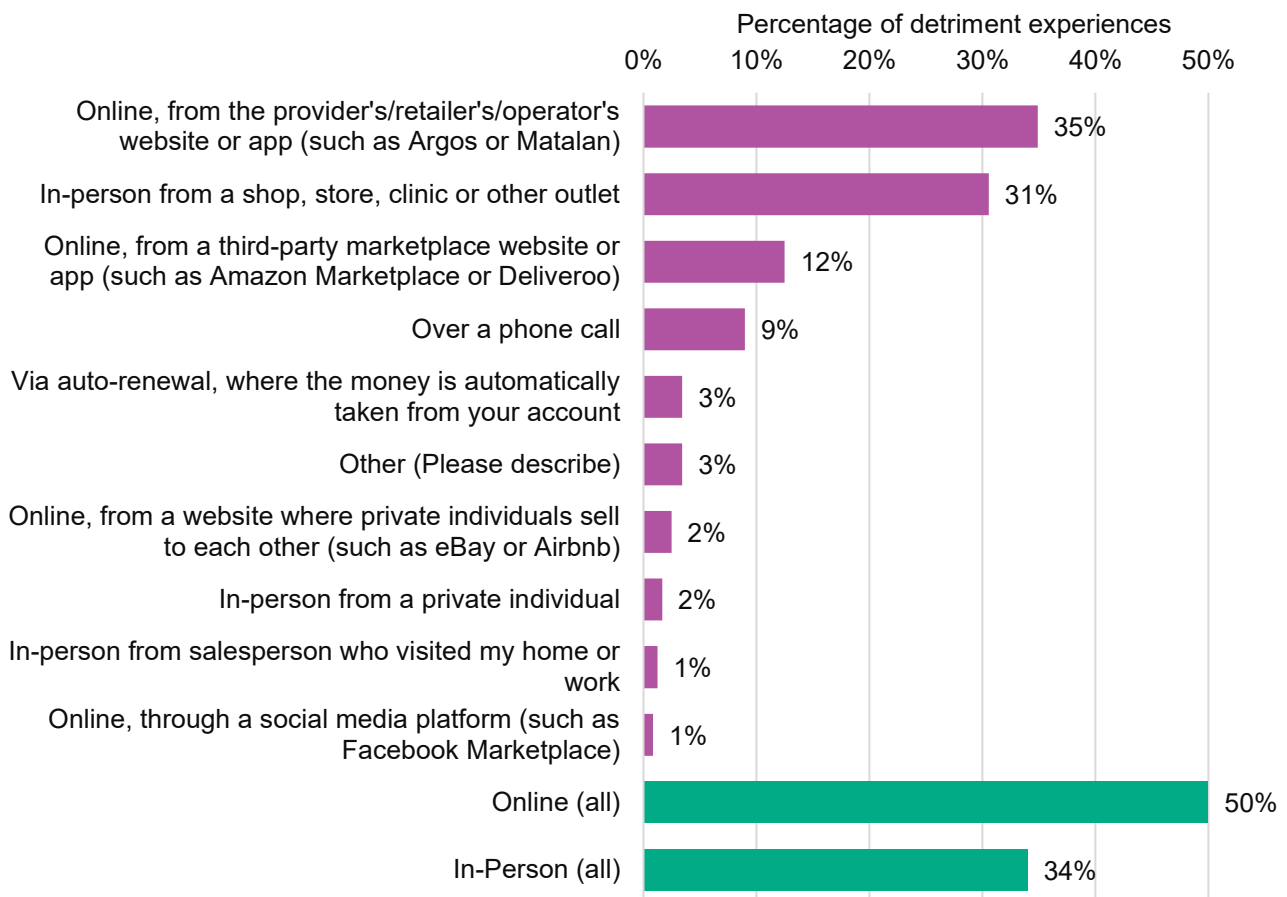
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,901.

Channel of purchase and detriment incidence by sector

The channels of purchase for detrimental experiences varied by sector. Over 60% of detrimental experiences occurred after an online purchase in nine sectors (**Figure 10**).

To have an indication of whether the high volume of detriment coming from online channels was caused by a large number of consumers purchasing online or by a greater vulnerability to detriment of online consumers, the survey collected data on consumers' shopping habits. This involved asking study participants to report the frequency of online and in-person purchases across a selection of market sectors[22].

By comparing this additional data on shopping habits with the data on the purchase channel in detrimental experiences, we found that some sectors with a high proportion of detriment from online purchase channels were also characterised by a high rate of consumers purchasing online within these sectors. For example, a majority of consumers reported making purchases from the 'Airline' sector via online channels at least once in the last 12 months (91%) (Table 3), while only a third (31%) purchased from this sector in-person in the past 12 months. The pattern is similar for the following sectors:

- 'Gambling or lottery services'
- 'Hotels and holidays accommodation'
- 'Packaged holidays and tours'
- 'Vehicle rental services'
- 'Electronic devices and software'

Thus, the high share of purchases that result in detriment via the online channel for these sectors may be related to the fact that people are more likely to use online channels for purchases in these sectors.

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[22] Each survey participant was asked to report how frequently they engaged with online/in-person shopping for up to two sectors, randomly selected from the list of sectors used in this study. Participants were asked about two sectors only in order to reduce the survey length and complexity. While this produced robust estimates, we do not have information about the purchasing habits in all the sectors for all the consumers and therefore are not able to establish a precise link between purchasing habits and experience of detriment. This limitation should be taken into consideration when comparing channels of purchase in detriment experience with purchasing habits.

Figure 10 – Channel of purchase in detrimental experiences for sectors with high detriment incidence via online channels
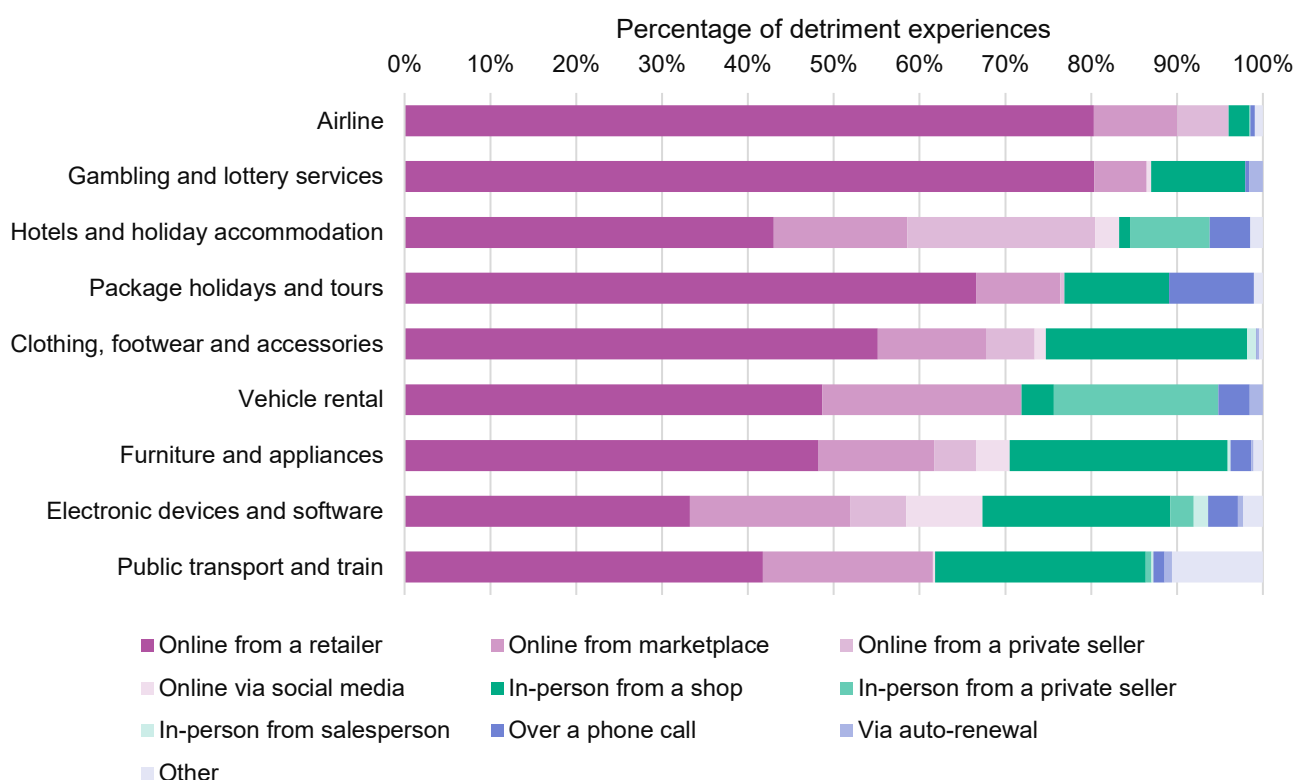
Percentage of detriment experiences

Legend:
- Online from a retailer
- Online from marketplace
- Online from a private seller
- Online via social media
- In-person from a shop
- In-person from a private seller
- In-person from salesperson
- Over a phone call
- Via auto-renewal
- Other

Base: All detriment experiences per market sector in the UK in the 12 months to April/May 2024.

Unweighted: Airline n = 247; Gambling and lottery services n = 36; Hotels and holiday accommodation n = 172; Package holidays and tours n = 107; Clothing, footwear and accessories n = 849; Vehicle rental n = 47; Furniture and appliances n = 398; Electronic devices and software n = 371; Public transport and train n = 660.

Note: Only market sectors where over 60% of detrimental experiences occur through online channels (online from retailer, online from marketplace, online from a private seller and online via social media) are shown in the chart.

Table 3 – Detriment incidents and purchase frequency per sector for sectors with high detriment incidence via online channels

Market sector	% of detriment experiences after purchases via online channels (NET)	% of detriment experiences after purchases via in-person channels (NET)	% of people who reported shopping online at least once	% of people who reported shopping in-person at least once
Airline	96%	3%	91%	31%
Gambling and lottery services	87%*	11%*	77%	61%
Hotels and holiday accommodation	83%	11%	93%	31%
Package holidays and tours	77%	12%	93%	33%
Clothing, footwear and accessories	75%	25%	88%	93%
Vehicle rental	72%*	23%*	85%*	33%*
Furniture and appliances	70%	26%	85%	77%
Electronic devices and software	67%	26%	90%	52%
Public transport and train	62%	25%	77%	83%

Base: All detriment experiences per market sector in the UK in the 12 months to April/May 2024.

Unweighted: Airline n = 247; Gambling and lottery services n = 36; Hotels and holiday accommodation n = 172; Package holidays and tours n = 107; Clothing, footwear and accessories n = 849; Vehicle rental n = 47; Furniture and appliances n = 398; Electronic devices and software n = 371; Public transport and train n = 660.

Base: Consumers who purchased from the sector in the UK in the 12 months to April/May 2024.

Unweighted: Airline n = 239; Gambling and lottery services n = 210; Hotels or holiday accommodation n = 357; Package holidays or tours n = 171; Clothing, footwear or fashion accessories n = 653; Vehicle rental services n = 42; Furniture and appliances n = 337; Electronic devices and software n = 285 Public transport or train services n = 340.

*Unweighted sample size between 25 and 50.
Market sectors listed from high to low detriment incidents via online channels.

Similarly, for sectors where most of the detriment incidents resulted from in-person channels, the frequency of online purchases was lower than the frequency of in-person purchases (Table 4).

Table 4 - Detriment incidents and purchase frequency per sector for sectors with high detriment incidence via in-person channels

Market sector	% of detriment experiences after purchases via online channels (NET)	% of detriment experiences after purchases via in-person channels (NET)	% of people who reported shopping online at least once	% of people who reported shopping in-person at least once
Spectacles and lenses	14%	85%	40%	77%
Second-hand vehicles	15%	80%	25%	70%
New vehicles	13%*	75%*	30%*	80%*
Veterinary	20%	73%	46%	91%
Prescription and non-prescription medicines	17%	71%	48%	94%
Vehicle maintenance and repair	14%	70%	49%	88%
Fuel and accessories for vehicles	21%	65%	46%	91%
Stationery, books, magazines and newspapers	31%	62%	71%	89%

Base: All detriment experiences per market sector in the UK in the 12 months to April/May 2024.

Unweighted: Spectacles and lenses n = 286; Second-hand vehicles n = 206; New vehicles n = 50; Veterinary n = 132; Prescription and non-prescription medicines n = 161; Vehicle maintenance and repair n = 415; Fuel and accessories for vehicles n = 265; Stationery, books, magazines and newspapers n = 84.

Base: Consumers who purchased from the sector in the UK in the 12 months to April/May 2024.

Unweighted: Spectacles and lenses n = 265; Second-hand vehicles n = 117; New vehicles n = 39; Veterinary n = 190; Prescription or non-prescription medicines n= 267; Vehicle maintenance and repair n = 356; Fuel and accessories for vehicles n = 442; Stationery, books, magazines or newspapers n = 467.

*Unweighted sample size between 25 and 50.
Market sectors listed from high to low detriment incidents via in-person channels.

However, this potential alignment between channels of detriment and consumers' purchasing habits is less clear in some other sectors. For example, most people reported purchasing 'Clothing, footwear, or fashion accessories' both online and in-person at least once in the last 12 months (88% and 93% respectively), but 3 in 4 experiences of detriment happened after online purchases (Table 3). When this happens, several factors may be behind the higher number of detrimental experiences through a specific channel. In the case of 'Clothing, footwear, or fashion accessories', some consumers may be buying more or more frequently online, or detriment may be more likely to happen when purchasing online rather than in-person.

1.2 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 have already paid for; experience a loss of earnings; or face other unforeseen expenses. Detriment can also take up consumers'

time, which can also be considered an additional indirect 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.

Image 3 – Net monetised detriment formula and its components
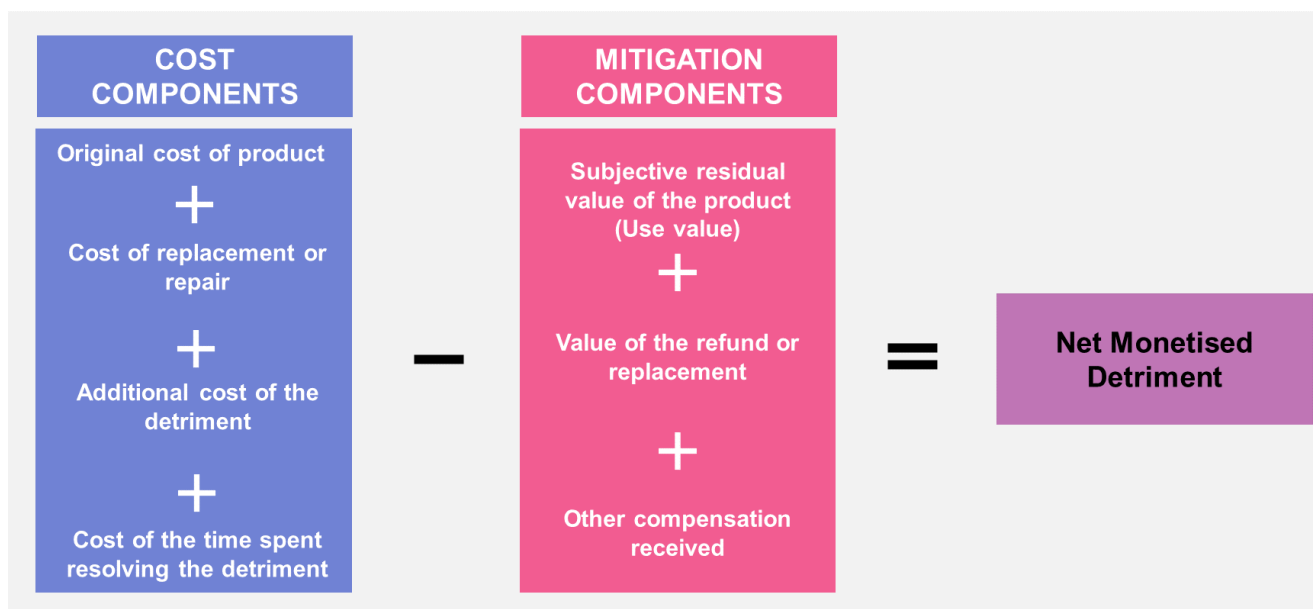
Data collected in the Consumer Detriment Survey was used to quantify seven different monetised components for each experience of detriment. These components were then combined into an overall net monetised detriment.

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 for.[23]
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 £15.76.[24]

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[23] 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.
[24] The cost of time is estimated, that is 'monetised', following specific assumptions. See Appendix C 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. The self-reported subjective value was standardised for the period that the detriment lasted for.
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 compensation.

Note that in some cases, the overall net monetised detriment may be negative if the mitigation components exceed the cost components. This is likely to be the case where the consumer has received a refund, replacement or compensation for the complaint.

The net monetised detriment presented in this report has been computed for all the detriment experiences collected in the study. However, 17% of these were unresolved at the time of the survey. For these, net monetised 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 for the consumer, 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 C.

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

1.2.1. Amount of net monetised detriment in the UK

In the 12 months to April/May 2024, UK consumers experienced an estimated net monetised detriment of £71.2 billion (C.I.: £53.1 - £89.3).[25] In a similar period (Q2 2023 to Q1 2024) household consumption expenditure was estimated at £1,616 billion.[26] At the same time, this study estimated the original cost of the products/services that caused detriment to be £192 billion. While the figures are not directly comparable, an illustrative ratio can be derived by comparing the original cost of purchases (£192 billion) that resulted in detriment to the total household expenditure. This suggests that around 12% of total household spending may have incurred some form of consumer detriment. However, this estimate remains tentative, as the figures are based on different types of data.

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[25] 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.

[26] Office for National Statistics (2024), UK national and domestic total expenditure, in "Consumer Trends – Publication Tables". Available at:
https://www.ons.gov.uk/economy/nationalaccounts/satelliteaccounts/datasets/consumertrendscurrentpricenotseasonallyadjusted

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The cost of detriment varied substantially between experiences of detriment. Figure 11 shows the weighted distribution of monetised detriment for values between -£500[27] and £1,000. Most of the detriment experiences had a net monetised detriment of small value. In fact, the median net monetised detriment for a detriment experience was £32.

Figure 11 – Distribution of the values of net monetised detriment
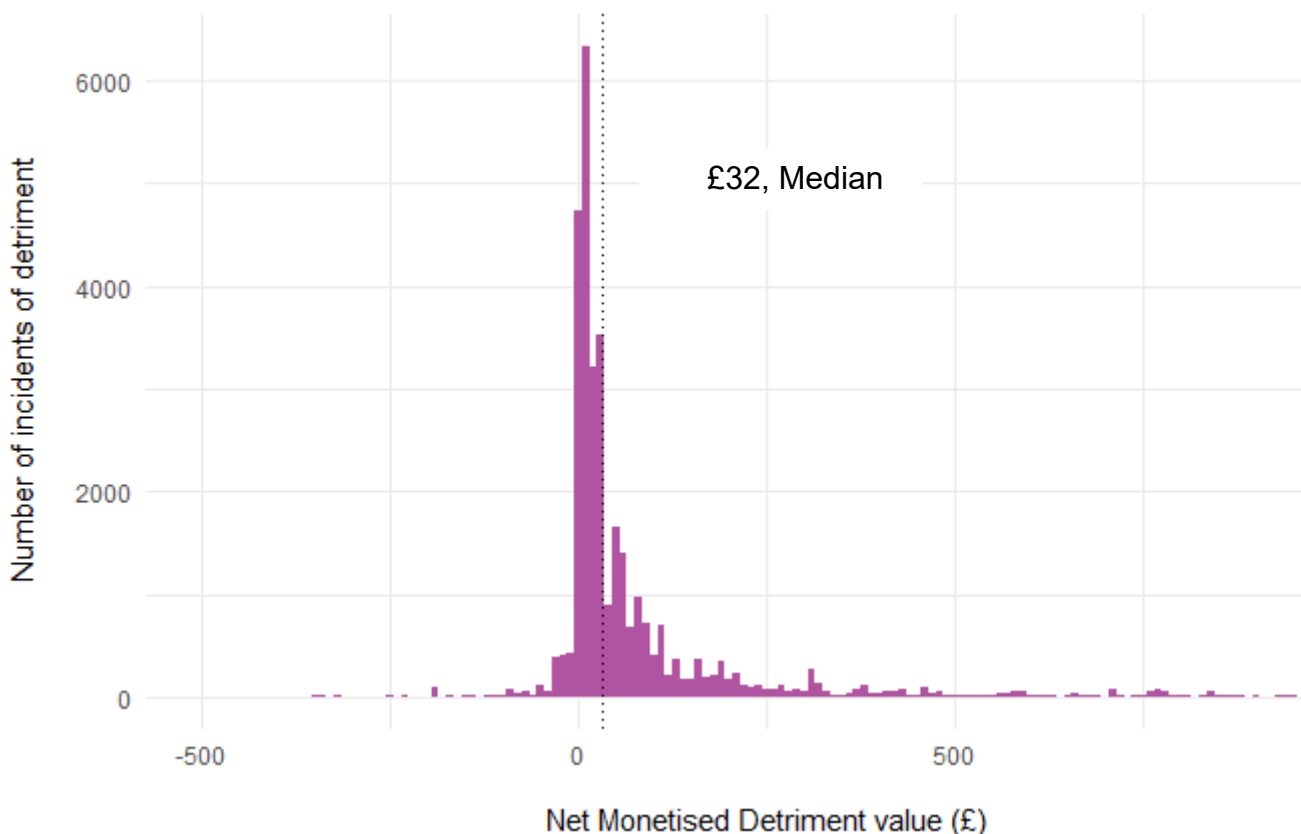
Base: Detriment experiences in the UK in the 12 months to April/May 2024 with a net monetised detriment between -£500 and £1,000.

Unweighted: n = 9,476. Median is shown as a dotted line on the chart.

Figure 12 presents the values of the different components. It shows that net monetised detriment is primarily driven by refunds, replacements and use value of the product as well as the original cost. Please note that the components of net monetised detriment should be observed together, and not separately, as some components heavily influence the values of others.

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[27] Net monetised detriment may be negative if the value of mitigation components exceeds the cost components.

Figure 12 - Value of the net monetised detriment components (billion £)
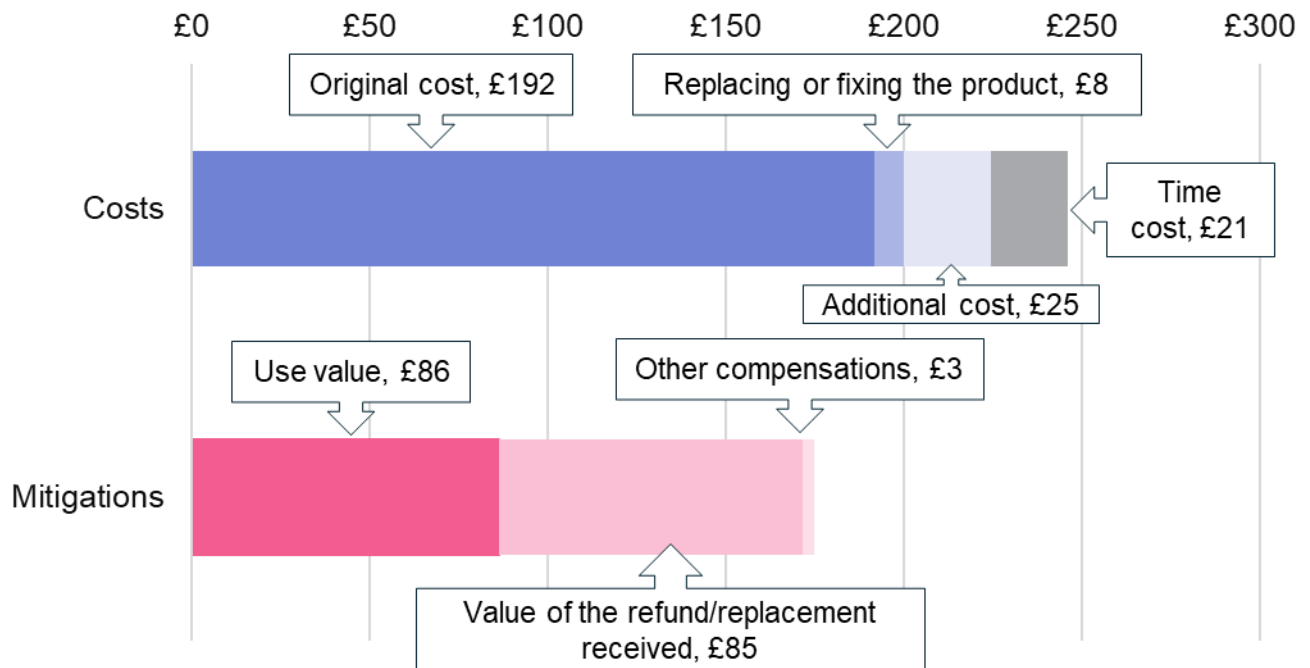
Base: All detriment experiences in UK in the 12 months to April/May 2024.
Unweighted: n = 9,957.

1.2.2. Net monetised detriment and market characteristics

The net monetised detriment in the UK varied between items and services and different market sectors (Table 5).

Items and services

The total net monetised detriment in services equated to £54.7 billion. This represented 77% of the total monetised detriment in the UK and was more than three times higher than the monetised detriment estimated for items (£16.5 billion). A similar ratio was observed for the median net monetised detriment which was £41 for services and £15 for items. This suggests that the overall difference appears to be primarily driven by a detriment experience that was more costly for people consuming services compared to those consuming items.

Market sectors

No single sector was responsible for the majority of the total net monetised detriment in the UK, as the share per sector was fairly evenly distributed. The sectors with the highest incidence of detriment were not necessarily the ones with the highest amounts of net monetised detriment. The highest net monetised detriment of £10.3 billion was observed in 'Services for home and garden maintenance', while only 12% of adults who purchased from the sector reported detriment. It was followed by 'Public transport and trains', 'Real estate services' and 'Electricity and gas services', each with net monetised detriment of approximately £5 billion. The confidence intervals should be considered when evaluating these estimates: many sectors, including 'Services for home and garden maintenance',

presented much larger upper bounds including extreme values, due to high purchase costs. When combined with small sample sizes, this resulted in a very large margin of error, while other sectors, such as 'Public transport and trains' or 'Electricity and gas services', showed narrower confidence intervals.

The median net monetised detriment for the 'Public transport and trains' sector was relatively low at only £24, indicating that the total value of the net monetised detriment is driven by the number of incidents of detriment in the sector rather than their individual costs to consumers. Additionally, it had a relatively high baseline of consumers, with over half (57%) of the population having purchased from the sector. This contrasts with the 'Real estate services' sector, where only 5% of adults made purchases, but the median net monetised detriment was much higher at £747, with about one in four people who purchased from the sector reporting detriment.

Table 5 – Total net monetised detriment by sector

Sector	Total (billion £)	Lower 95% CI (billion £)	Upper 95% CI (billion £)	Share of UK total	Median (£)	UWTD base (N)
Services for home and garden maintenance	10.3	-2.3††	22.9	14%	94.6	140
Public transport and trains	4.7	2	7.5	7%	23.9	663
Real estate services	4.6	-1.8††	10.9	6%	747.3	50
Electricity and gas services	4.5	1.7	7.4	6%	52.6	600
Insurance services	4.2	-1.4††	9.9	6%	47.3	382
Second-hand vehicles	3.7	0.5	6.9	5%	326.1	206
Airline	3.3	-0.5††	7.1	5%	127.9	248
Stationery, books, magazines and newspapers	3	-2.5††	8.6	4%	23.6	86
Internet provision	3	1.9	4.1	4%	66.9	791
Vehicle maintenance and repair	2.8	1.7	4	4%	63	418
Renting services	2.4	0.6	4.3	3%	78.8	91
Fuel and accessories for vehicles	2.3	1.3	3.3	3%	31.5	267
Clothing, footwear and accessories	2.3	0.1	4.5	3%	11.8	849
Mobile telephone services	1.6	0.7	2.5	2%	47.3	485
TV and other digital subscriptions	1.5	0.7	2.2	2%	32.6	462
Legal and accountancy services	1.3	0.3	2.2	2%	126.1	71
Furniture and appliances	1.2	0.7	1.7	2%	31.5	398
Pension funds and investment services	1.2	0.1	2.3	2%	47.3	96
Electronic devices and software	1.2	0.7	1.6	2%	47.3	372
Private medical and dental services	1.1	0.5	1.7	2%	47.3	146
Current accounts, loans and bank services	1.1	-0.2††	2.4	2%	31.5	245
Groceries and drinks	1	0.2	1.9	1%	7.9	502
Veterinary	1	0.3	1.7	1%	57.9	134
Water services	1	0.4	1.5	1%	63	164
Package holidays and tours	0.8	0.4	1.2	1%	78.8	107
Restaurants, cafés and take-away	0.6	0	1.1	<1%	11.8	284
Spectacles and lenses	0.5	0.3	0.7	<1%	31.5	286

Sector	Total (billion £)	Lower 95% CI (billion £)	Upper 95% CI (billion £)	Share of UK total	Median (£)	UWTD base (N)
Products for home and garden maintenance	0.4	0.2	0.6	<1%	20.8	229
Hotels and holiday accommodation	0.4	0.2	0.6	<1%	31.5	172
New vehicles	0.4	-0.2[††]	1.1	<1%	78.8	51
Fixed telephone services	0.4	0.1	0.6	<1%	40.8	190
Prescription and non-prescription medicines	0.4	0.2	0.5	<1%	30.3	161
Entertainment items	0.3	0	0.5	<1%	15.5	122
Removal and storage	0.3[†]	-0.1[††]	0.6[†]	<1%[†]	43[†]	26
Childcare	0.2[†]	0[†]	0.4[†]	<1%[†]	71.5[†]	34
Vehicle rental	0.2[†]	0[†]	0.4[†]	<1%[†]	127.3[†]	47
Personal care products	0.2	0.1	0.2	<1%	12.3	158
Gambling and lottery services	0.1[†]	0[†]	0.1[†]	<1%[†]	11.8[†]	36
Sport, cultural and entertainment activities	0.1	0	0.1	<1%	15.8	72
Personal care services	0.1	0	0.1	<1%	6.6	57
Education fees	†††	†††	†††	†††	†††	20
Adult care	†††	†††	†††	†††	†††	18
Funeral services	†††	†††	†††	†††	†††	21

Base: All detriment experiences in the UK in the 12 months to April/May 2024. Bases are unweighted.

† Unweighted sample size between 25 and 50.
†† 95% confidence intervals are below zero for some sectors. While this does not indicate a likelihood to be zero, small sample sizes mean that there is uncertainty around the true value, resulting in large ranges.
†††Unweighted count too small for population estimates (n < 25).

1.2.3. Comparison with 2021

To compare the median monetised detriment and population-level estimate of the net monetised detriment between 2021 and 2024, the 2021 figures were adjusted for inflation. The Consumer Price Inflation (CPI) index was used to make this adjustment. CPI is produced by the ONS which estimates changes to the total cost of a large and representative sample of over 700 items and services.[28] When comparing to the previous year it is important to remember that the formula for the computation of the net monetised detriment was slightly adjusted. This adjustment is likely to affect the market sectors where ongoing purchases are more common.

Net monetised detriment

There was no increase in the estimates of overall net monetised detriment over time. The inflation-adjusted 2021 population-level estimate of the net monetised detriment was £66.2 billion with a 95% confidence interval ranging from £49.9 billion to £82.6 billion. Although it looks like this amount has increased overtime, the confidence intervals for the 2021 and 2024 estimates overlap. This overlap indicates that the difference is not statistically significant.

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[28] ONS (2024). Consumer price inflation time series. Available at:
https://www.ons.gov.uk/economy/inflationandpriceindices/timeseries/l522/mm23

Similarly, inflation-adjusted 2021 median net monetised detriment of £33.9 [C.I. 33.9; 46.1] did not statistically differ from the 2024 median of £31.5 [C.I. 31.5; 37.5].

Product type and Market sectors

It should be noted that the inflation adjustment for net monetised detriment does not account for how inflation may have varied between sectors, so these findings should be interpreted with caution.

Median values and population-level estimates of the net monetised detriment did not change compared with 2021 for either items or services.

Median net monetised detriment increased for the 'Electricity and gas services' and 'Stationery, books, magazines and newspapers' market sectors, while there was a decrease for 'Spectacles and lenses', 'Furniture and appliances', 'Renting services', 'Current accounts, loans and bank services', 'Vehicle maintenance and repair' and 'Private medical and dental services'.

There was no change found in the estimates for the total net monetised detriment between 2021 and 2024 for most of the sectors, with a few exceptions:

- Monetised detriment for 'Sport, cultural and entertainment activities' decreased from £0.5 billion in 2021 to £0.1 billion in 2024,

- Monetised detriment for 'Water services' increased from £0.2 billion in 2021 to £1 billion in 2024,

- Monetised detriment for 'Public transport and trains' increased from £0.5 billion in 2021 to £4.7 billion in 2024.

However, the median monetised detriment for these sectors did not change from 2021 to 2024, indicating that the increases and decreases are related to the number of detriment incidents rather than the value of net monetised detriment per sector. This is borne out when looking at the percentage of consumers who experienced detriment in these sectors:

- The detriment incidence more than doubled for the 'Public transport and trains' sector: in 2021, about 13% of people who purchased from the sector reported detriment, increasing to 29% in 2024. In absolute terms this was an increase from 1.9 million [C.I. 1.5; 2.3] consumers affected in 2021 to 9 million [8.3; 9.7] in 2024.

- Similarly, there was a slight increase for 'Water services': about 5% of people who purchased from the sector reported detriment in 2021, compared with 7% in 2024. In absolute terms this was an increase from 1.9 million [C.I. 1.6; 2.3] consumers affected in 2021 to 2.7 million [C.I. 2.3; 3] in 2024.

- The detriment incidence for the 'Sport, cultural and entertainment activities' sector halved: detriment was reported by 9% of the people who purchased from the sector in 2021, compared with 4% in 2024. In absolute terms this was a decrease from 1.3 million [C.I. 1;1.6] consumers affected in 2021 to 1.1 million [C.I. 0.9;1.4] in 2024. This reduction in detriment incidence can be related to the fact that consumers experienced a lot of detriment in the sector in 2021 due to the COVID-19 pandemic.

1.2.4. Net monetised detriment and dynamics of detriment

Channel of purchase

Greater volumes of net monetised detriment were observed in 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 over the phone or in-person from a salesperson. 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 £)
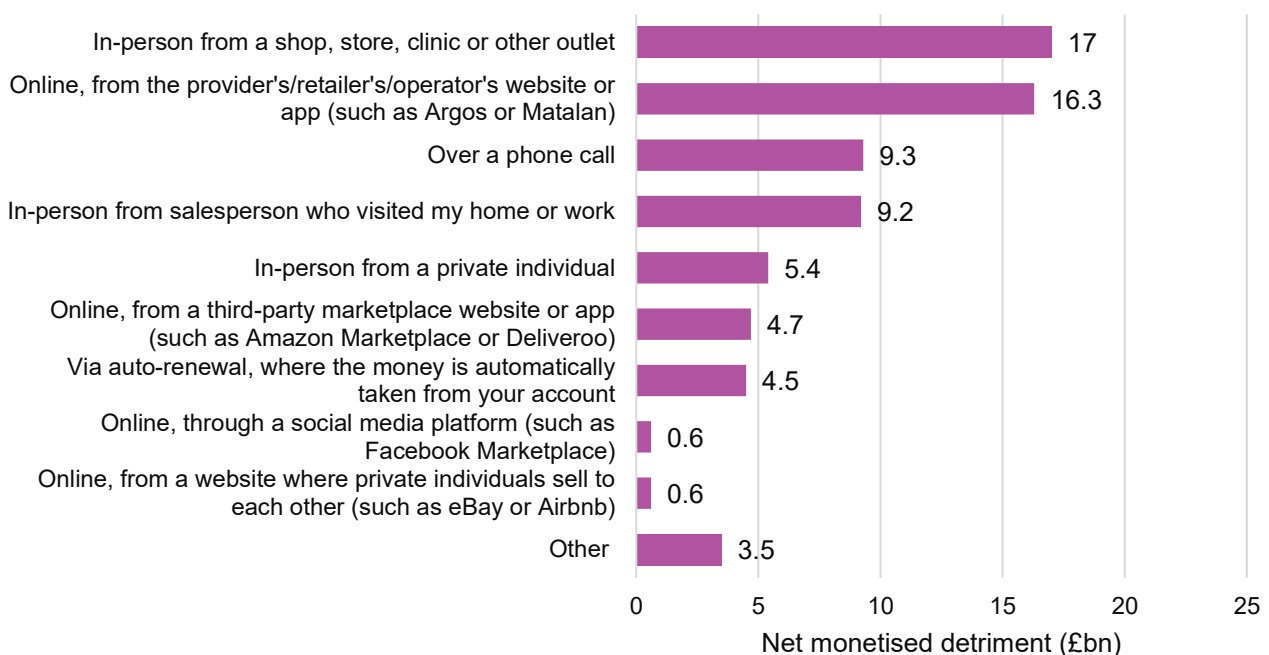
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,898.

The median net monetised detriment was estimated to be particularly high for purchases made in-person from a private individual and from a salesperson who visited the home or work, followed by purchases made online via social media (**Figure 14**). These channels may be less regulated or involve peer-to-peer trade.

The medians are estimated to be the lowest for purchases made in-person from a shop, store, clinic or other outlet and online from the provider's website or app. Median net monetised detriment was also relatively low for purchases made online from a website where private individuals sell to each other. This is despite purchases from private individuals being the highest for in-person experiences.

Figure 14 – Median net monetised detriment by channel of purchase
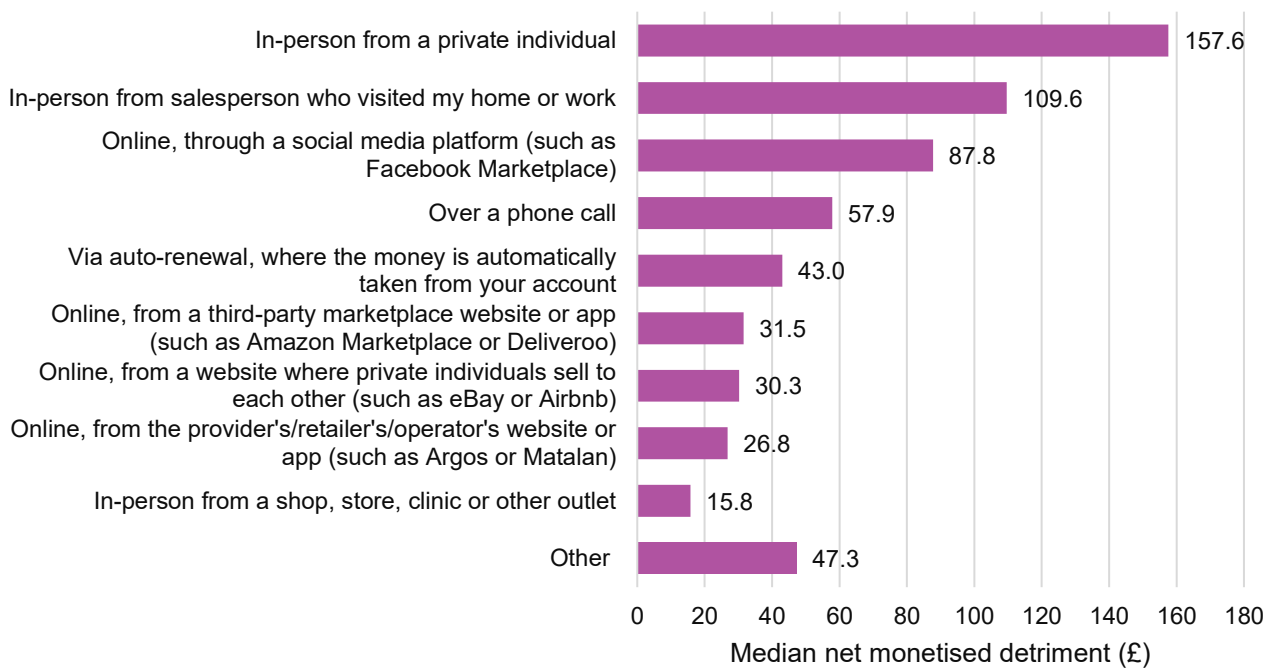
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,898.

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, it remains to be seen whether differences in value are driven by the nature of the items or services purchased (such as the product value), difficulties in accessing compensation, or other factors.

Detriment type

The level of net monetised detriment varied by detriment type, with products identified as being poor quality having the highest net monetised detriment followed by failure to provide the product and the product not being usable (**Figure 15**).

Figure 15 – Total net monetised detriment by detriment type (billion £)
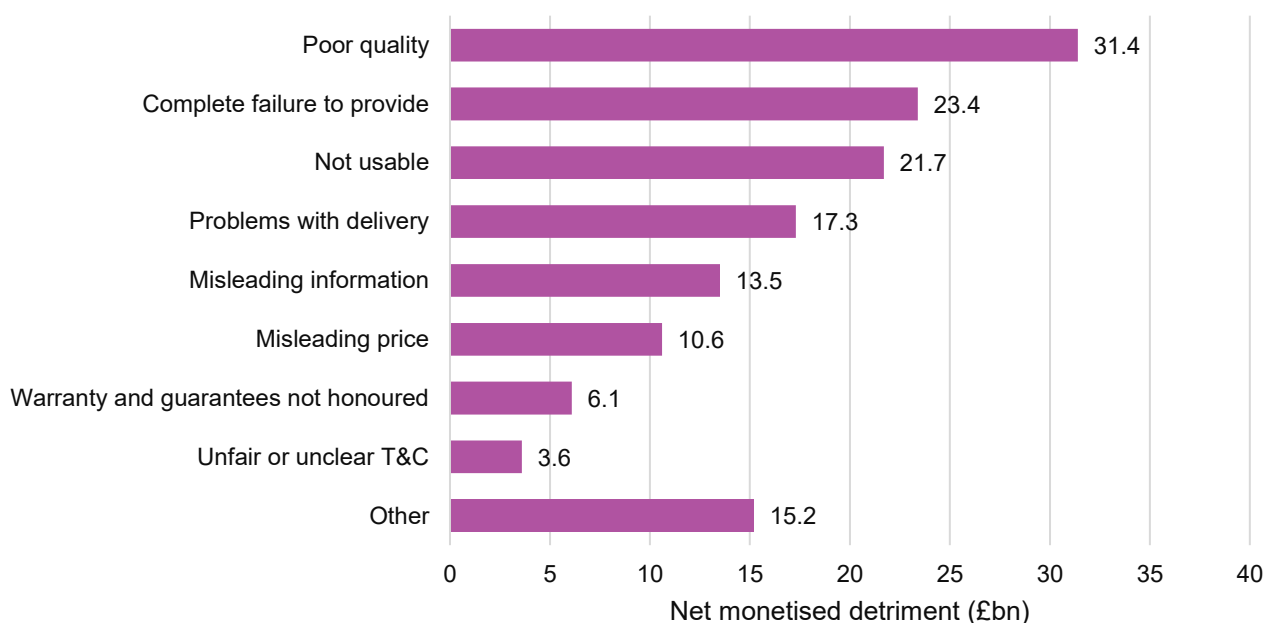
Base: All detrimental experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,957.

The median net monetised detriment also varied between the detriment types experienced (**Figure 16**). It was £82 for 'Warranty and guarantees not honoured' (versus £32 when this issue wasn't reported), £60 when a 'Complete failure to provide' the product was reported (versus £21 when this issue wasn't reported), £47 for 'Misleading information' (versus £28 when this issue wasn't reported), and £46 for 'Unfair or unclear terms and conditions' (versus £30 when this issue 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 16 – Median net monetised detriment by detriment type (£)
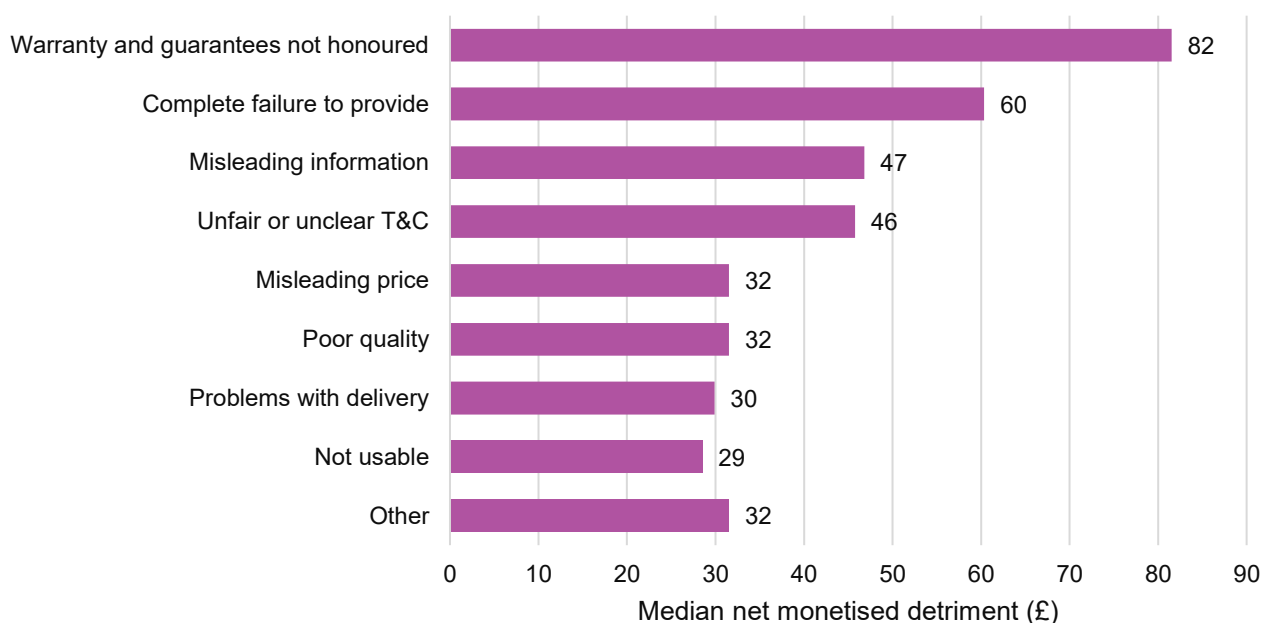
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,844.

1.3 Detriment to well-being

This section focuses on the impact that the different incidents of detriment had on consumers' well-being. The analysis presented here looks at the characteristics of the incidents of detriment and explores if and how those incidents' features were associated with the effects on well-being.

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

1.3.1. Impact of detriment on well-being in the UK

The survey asked respondents about seven elements of well-being. 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 *'slightly negative', 'fairly negative'* or *'very negative'* – our analysis focuses on those reporting a *'fairly negative'* or *'very negative'* effect.

Overall, nearly one in four incidents (24%) were deemed to have caused a negative effect on consumers' mental health; one in five incidents (22%) had a negative impact on the

household finances; and 14% of detriment incidents negatively affected the consumers' physical health (**Figure 17**).

Figure 17 – Negative impact of the detriment experiences on consumers' health and household finances
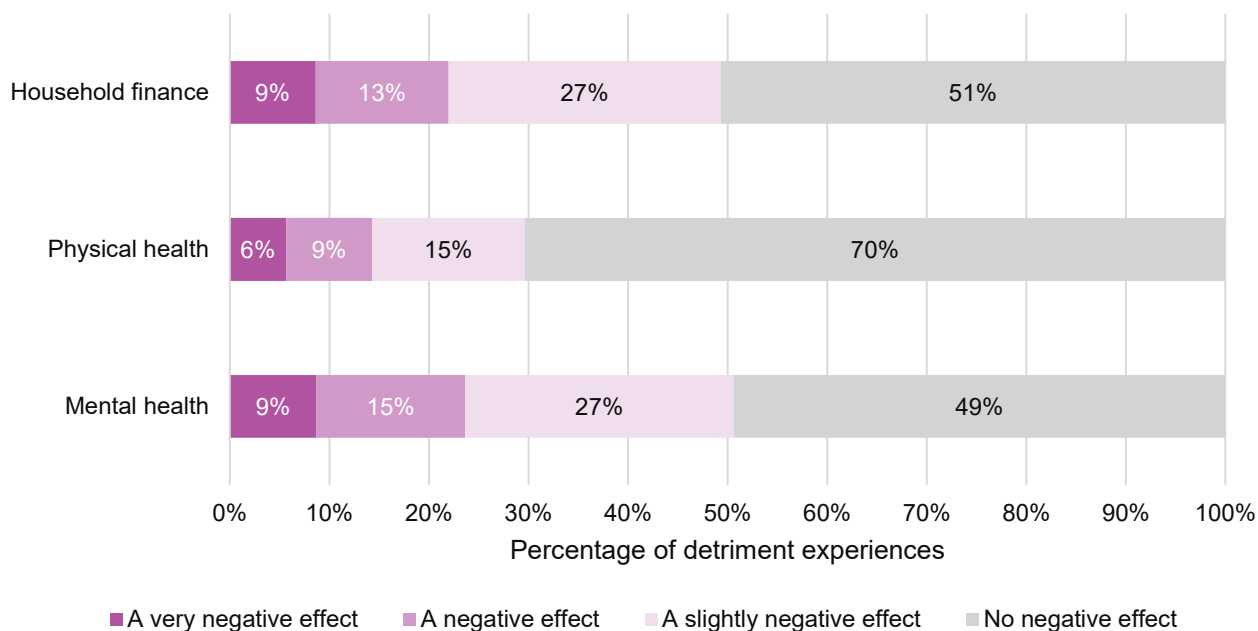
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: Mental health n = 9,912; Physical health n = 9,912; Household finance n = 9,908.

The relatively modest impact on household finances aligns with the low median monetised detriment: half of the affected consumers experienced financial losses of less than £32. The comparatively low impact of detriment on 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, 2.2 (22%) negatively affected consumers' household finance and 1.4 (14%) negatively affected consumers' physical health.

These findings are in line with the previous report. Compared with 2021, the effects of detriment experiences on consumers' well-being and household finances were very similar and no statistically significant differences were observed.

Image 4 – Number of detriment experiences that had a negative impact on consumers' mental health, household finances and physical health for every 10 detriment experiences

Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: Mental health n = 9,912; Physical health n = 9,912; Household finance n = 9,908.

1.3.2. Impact of detriment on consumers' feelings

As in the 2021 survey, respondents were asked the extent to which each incident of detriment made them feel upset, misled, helpless or anxious. Negative emotions were expressed either as '*not at all*', '*hardly at all*', '*to some extent*', or '*to a great extent*'. 44% of all experiences resulted in the consumer reporting that they felt one or more of these emotions to a great extent.

To simplify reporting, and because reported emotions in response to detriment are highly correlated with each other on an incident-level basis, these emotion variables were combined into a single synthetic variable which retains 65% of the explanatory value of the individual emotions[29]. The resulting measure is a 0-10 score which indicates, per experience, whether it caused the consumer to experience negative emotions. A score of 10 indicates that the respondent felt upset, misled, helpless and anxious to a great extent, while a score of 0 applies where they reported feeling these '*not at all*'. The overall incidence of negative feelings across all experiences of detriment, rounded to the nearest whole number, is shown in Figure 18.

While more than 1 in 10 consumers felt they did not feel anxious, helpless, misled or upset as a result of the detriment, most reported some degree of negative feeling. With a score mean of 5.3, the typical consumer would have experienced negative emotions to some extent, whether evenly spread across those aspects asked about, or more strongly in some than others. 12% of consumers experienced a score of 9 or 10, indicating a very strong incidence of feelings across the four emotions.

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[29] The synthetic, unified score for negative feelings was created through an approach called Principal Component Analysis. Further details can be found in the appendix.

Compared to 2021[30], there are no statistically significant differences in the distribution of feeling resulting from detrimental experiences. The mean for both years was 5. Although the peak (mode) incidence moved from 5 in 2021 to a score of 6 in 2024, and the percentage of incidents reporting a score of 0 increased, Figure 19 shows that the results are very close.

Figure 18 – Incidence of negative feelings as a result of detriment (%)
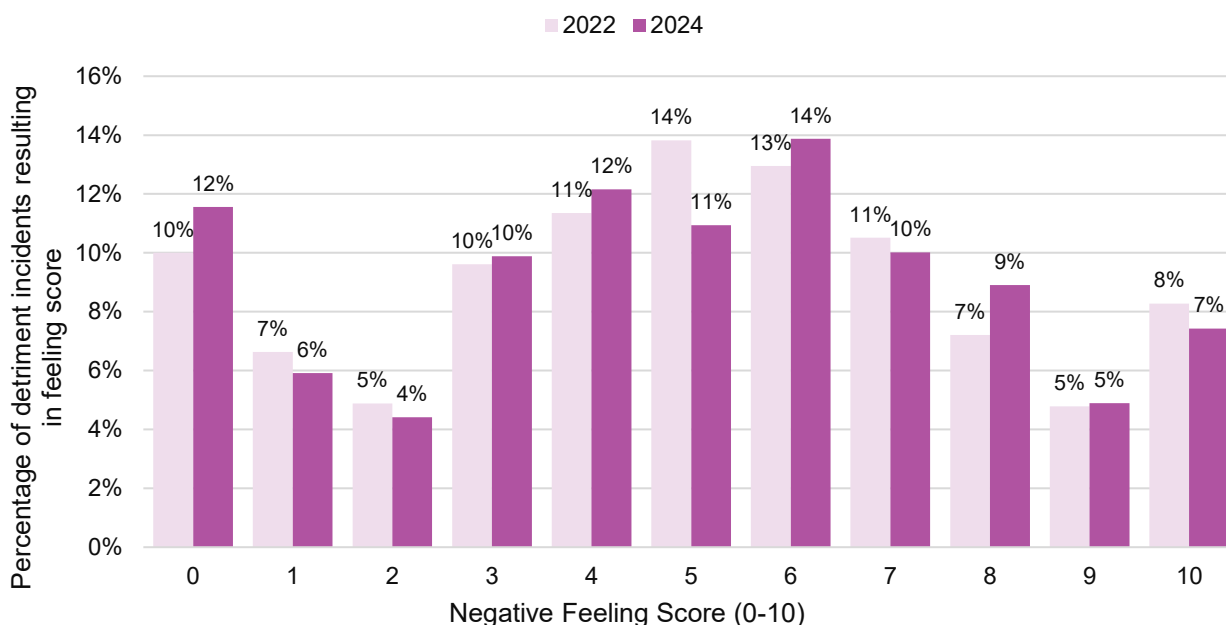
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted 2024: n = 9,957.

Unweighted 2021: n = 9,416.

1.3.3. Impact of detriment on well-being and by market characteristics

Detriment resulting from the consumption of services was more likely to have negatively impacted consumer well-being than detriment related to the purchase or use of items. This was true across all categories of well-being (Table 6).

The impact on well-being varied across market sectors for all the seven measures of well-being.

Over half of the detriment experiences in the 'Childcare', 'Electricity and gas services', and 'Renting services' market sectors had a negative impact on household finances. Other market sectors where consumers were more likely to report a negative impact on their household finances included: 'Stationery, books, magazines and newspapers', 'Water services', 'Private medical and dental services', 'Fuel and accessories for vehicles', 'Veterinary', 'Second-hand vehicles', 'Legal and accountancy services', 'Insurance services', 'Services for home and

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[30] The single measure of well-being was not calculated in the 2021 report, but the calculation developed for the 2024 data has been applied to the previous responses to give a comparable measure.

garden maintenance', 'Vehicle maintenance and repair', and 'Current accounts, loans, and bank services'.

More than one in two (56%) detriment experiences associated with 'Renting services' and 'Real estate services' had a negative impact on consumers' mental health. This made detriment in these market sectors by far the most damaging to mental health (over twice the overall percentage of 24%). Other market sectors where consumers were more likely to report a negative impact on their mental health included: 'Water services', 'Current accounts, loans, and bank services', 'Private medical and dental services', 'Electricity and gas services', 'Mobile telephone services', and 'Second-hand vehicles'.

Over a third of detriment experiences associated with 'Water services', 'Private medical and dental services', and 'Prescription and non-prescription medicines' were more likely to be reported by consumers as having a negative impact on their physical health. People experiencing detriment in the 'Electricity and gas services' sector were also more likely to report a negative impact on their physical health.

Finally, a number of sectors showed significant impact on the emotions felt by consumers as a result of the detriment. Amongst these, the highest levels of negative emotions were recorded for 'Renting services', 'Real estate services', 'Childcare' and 'Vehicle rental'. While there is some correlation between monetised detriment and negative feelings, it seems that consumers feel more negative when the experience affects their home, family, health, or travel. While purchases in these sectors may typically be more expensive, it's a more complex picture than cost alone.

Interpreting Table 6 – a brief guide:

This table shows the effects of negative experiences on finances, mental health, and physical health. The effects are expressed as the **percentage of experiences** that negatively impacted these areas. Additionally, the table presents the **mean negative emotion score** (on a 0-10 scale) , with higher scores indicating stronger negative emotions. The table is sorted by this score from high to low. Purple shading indicates a statistically significant association between a given sector and wellbeing measure.

Table 6 - Percentage of detriment experience that had a negative impact on well-being and mean negative emotion score, by product type and sector

Market sector	Base (N)	Negative effect on HH finances (%)	Negative effect on mental health (%)	Negative effect on physical health (%)	Negative emotion score - mean (0-10)
Overall	9,908	22	24	14	5.3
Service	6,400	25	28	16	6.0
Item	3,508	18	18	12	4.4
Renting services	91	50	56	23	7.2
Real estate services	48	29†	56†	19†	7.2†
Childcare	33	62†	23†	15†	7.0†
Vehicle rental	47	30†	11†	23†	6.8†
Electricity and gas services	596	51	37	25	6.6
Airline	248	16	27	13	6.6
Private medical and dental services	144	45	39	35	6.5
Veterinary	131	40	31	15	6.5
Second-hand vehicles	206	39	33	22	6.2
Services for home and garden maintenance	140	34	33	13	6.2
Water services	162	45	43	36	6.1
Legal and accountancy services	71	39	23	15	6.1
Insurance services	380	37	27	13	6.1
Pension funds and investment services	95	22	25	14	6.0
Restaurants, cafés and take-away	284	11	30	11	6.0
Current accounts, loans and bank services	245	29	40	13	5.9
Fixed telephone services	189	20	19	20	5.9
Prescription and non-prescription medicines	160	15	30	35	5.9
Hotels and holiday accommodation	171	14	24	15	5.9
Public transport and train	663	11	19	8	5.9
Mobile telephone services	483	28	37	24	5.8
Internet provision	786	23	21	15	5.8
Package holidays and tours	106	22	20	15	5.8
Removal and storage	26	26†	19†	21†	5.8†
Vehicle maintenance and repair	414	33	22	12	5.7

Table continues on the next page…

Market sector	Base (N)	Negative effect on HH finances (%)	Negative effect on mental health (%)	Negative effect on physical health (%)	Negative emotion score - mean (0-10)
TV and other digital subscriptions	460	23	24	14	5.6
Fuel and accessories for vehicles	264	44	32	19	5.5
New vehicles	50	15	24	14	5.3
Furniture and appliances	397	18	21	14	5.1
Stationery, books, magazines and newspapers	85	49	46	36	4.9
Entertainment items	121	19	19	13	4.9
Sport, cultural and entertainment activities	70	12	16	10	4.7
Electronic devices and software	370	11	12	5	4.7
Personal care products	156	18	28	14	4.6
Personal care services	57	14	22	29	4.6
Spectacles and lenses	285	13	13	13	4.6
Groceries and drinks	498	16	19	12	4.3
Products for home and garden maintenance	227	21	17	11	3.9
Clothing, footwear and accessories	848	11	9	7	3.8
Gambling and lottery services	36	10[†]	27[†]	4[†]	3.8[†]
Funeral services	21	[††]	[††]	[††]	[††]
Education fees	20	[††]	[††]	[††]	[††]
Adult care	17	[††]	[††]	[††]	[††]

Base: All detriment experiences in the UK in the 12 months to April/May 2024. Bases are unweighted.

Note 1: Differences by product type and sector are statistically significant (p < 0.05) in the shaded columns. For example, the likelihood of reporting negative effects on household finances statistically varied by market sectors. Market sectors with a higher chance of negative effects are highlighted with pink cells.

[†] *Unweighted sample size between 25 and 50.*

[††]*Unweighted sample size too small for population estimates (n < 25).*

1.3.4. Comparison with 2021

Compared with 2021, there were changes in the negative impact of the detriment experiences on consumers' health and household finances for a few market sectors, with the most noticeable increase in negative effects for the 'Electricity and gas services' market sector in all three areas (Table 7).

There was also an increase in the percentage of detriment incidents that negatively or very negatively impacted both consumers' household finances and their mental health for 'Fuel and accessories for vehicles'.

Table 7 – Negative impact of detriment on consumers' well-being by market sector and year (%) for market sectors where significant difference between years were detected

Well-being domain	Market sector	2024	2021	Change	Base 2024 (N)	Base 2021 (N)
Household finances	Electricity and gas services	51%	28%	23	597	522
	Stationery, books, magazines and newspapers	49%	11%	38	85	82
	Private medical and dental services	45%	12%	33	145	104
	Fuel and accessories for vehicles	44%	15%	29	264	202
	Insurance services	37%	23%	14	380	229
	Pension funds and investment services	22%	49%	-27	95	71
	Products for home and garden maintenance	21%	5%	16	227	221
	Public transport and train	11%	28%	-17	663	123
	Gambling and lottery services	10%†	37%†	-27†	36	43
Mental health	Electricity and gas services	37%	20%	17	596	519
	Second-hand vehicles	33%	17%	16	206	182
	Fuel and accessories for vehicles	32%	14%	18	265	202
	Clothing, footwear and accessories	9%	22%	-13	848	821
Physical health	Water services	36%	8%	28	162	135
	Electricity and gas services	25%	10%	15	597	519
	Airline	13%	4%	9	248	125
	Restaurants, cafés and take-away	11%	3%	8	284	190

Base: All detriment experiences in the UK in the 12 months to April/May 2024. Bases are unweighted.
† *Unweighted sample size between 25 and 50.*

1.3.5. Impact of detriment on well-being and dynamics of detriment

Detriment incidents were more likely to have negatively affected consumers' well-being in all three domains if the consumer did not receive compensation from the seller (Table 8). Across all well-being measures, an incident of detriment was more likely to result in a negative impact on well-being if the consumer had asked for something and either received no compensation or the compensation received did not meet the consumer's expectations.

Table 8 – Percentage of detriment experiences that had a negative impact on the seven well-being categories by whether the consumer took actions to resolve the detriment

Whether took actions to resolve	Base (N)	Negative effect on mental health (%)	Negative effect on physical health (%)	Negative effect on HH finances (%)
Did not ask for anything, and received nothing	2,535	25%	17%	27%
Did not ask for anything, but received something	1,839	20%	13%	19%
Asked for something, but received nothing	947	48%	20%	37%
Asked for something, but received something else and/or less than asked	844	27%	21%	28%
Received what asked	1,576	15%	5%	10%
Received what asked and something else	1,535	14%	10%	14%

Base: All detriment experiences in the UK in the 12 months to April/May 2024. Bases are unweighted.

Impact of detriment on well-being by characteristics of detriment

The proportion of detriment instances that affected consumers' well-being also varied by types of detriment (Table 9). While detriment experiences related to 'Misleading price', 'Misleading information', and 'Unfair or unclear terms and conditions' negatively impacted consumer well-being across all well-being measures, others only affected specific areas. 'Complete failure to provide' was more likely to have triggered a negative effect on mental and physical health, while 'Warranty and guarantees not being honoured' was associated with negative effects on mental health and household finances.

Interpreting Table 9 – a brief guide:

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

Table 9 – Percentage of detriment experiences that had a negative impact on the well-being categories by whether a detriment type was experienced or not

	Experienced	Not experienced	Statistically significant
Poor quality			
Base (N)	7,203	2,754	
Mental health	24%	23%	
Physical health	14%	14%	
Household finance	20%	23%	
Not usable			
Base (N)	8,231	1,726	
Mental health	20%	24%	
Physical health	13%	15%	
Household finance	18%	23%	
Problems with delivery			
Base (N)	8,251	1,706	
Mental health	26%	23%	
Physical health	15%	14%	
Household finance	18%	23%	
Complete failure to provide			
Base (N)	8,386	1,571	
Mental health	31%	22%	*
Physical health	19%	13%	*
Household finance	25%	21%	
Misleading price			
Base (N)	8,935	1,022	
Mental health	35%	22%	*
Physical health	22%	13%	*
Household finance	39%	20%	*
Misleading information			
Base (N)	9,168	789	
Mental health	33%	23%	*
Physical health	22%	14%	*
Household finance	34%	21%	*
Unfair or unclear T&C			
Base (N)	9,295	662	
Mental health	40%	23%	*
Physical health	22%	14%	*
Household finance	39%	21%	*
Warranty and guarantees not honoured			
Base (N)	9,678	279	
Mental health	35%	23%	*
Physical health	17%	14%	
Household finance	37%	22%	*

Table continues on the next page…

	Experienced	Not experienced	Statistically significant
Other			
Base (N)	7,352	2,605	
Mental health	21%	24%	
Physical health	11%	15%	
Household finance	25%	21%	

Base: All detriment experiences in the UK in the 12 months to April/May 2024. Bases are unweighted.

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 multi-code, 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 well-being 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.

1.4 Overview of detriment across sectors

The analysis presented in this chapter highlights the complexity of the landscape of consumer detriment across the different market sectors. We looked at the proportion of consumers experiencing detriment, which tells how many people, engaging with a market sector, experienced detriment; we assessed net monetised detriment values as a social cost, by looking at the total volume of net monetised detriment by market sector, and as an individual cost, by focusing on the median cost faced by the single consumer. The effect of consumer detriment on individuals was also studied looking at its consequences on physical and mental health and on household finances, as well as on feeling negative emotions.

Across these different indicators, the analysis has uncovered general patterns, but also identified market sectors that don't follow these overall trends.

'Public transport and trains', for example, does not seem to have a strong impact on the individual consumer, as the impact on well-being, the emergence of negative feelings and the median net monetised detriment are relatively small when compared to other sectors. However, given the incidence of detriment in this sector and the number of consumers affected, it has an important social cost, and is among the market sectors that contribute the most towards the overall net monetised detriment in the UK.

Another sector with a high volume of net monetised detriment, which in addition shows a very negative impact on the individual consumer, is 'Real estate services'. This sector was consistently high in almost all the negative indicators, including incidence of detriment, net monetised detriment, and impact on well-being. The contribution of this sector towards the overall net monetised detriment in the UK is particularly noteworthy if we consider the relatively low number of consumers active in this market sector.

Alongside 'Real estate services' there are other sectors that were particularly likely to have a very negative impact on consumers. 'Second-hand vehicles', 'Renting services', 'Electricity and gas services', 'Private medical and dental services', and 'Water services' were all likely to have a high incidence of negative outcomes in at least two different dimensions of consumer detriment.

The analysis presented here also shows how consumer detriment in different sectors has shifted since the 2021 study. Most of the market sectors with a decreased incidence of detriment in 2024 were those influenced by the COVID-19 pandemic, as were some of the sectors where we have observed an increase, such as 'Public transport and trains'.

'Internet provision' was one of the sectors where the impact of the pandemic may have been most strongly felt. Two years later, we have observed a decrease in the incidence rate, but the median monetised detriment per incident appears unchanged. As such, this market sector was in 2021, and remains in 2024, one of the top 10 contributors to the overall monetised detriment observed in the UK.

2. Complaints journey

Research Question 2

What is the complaints' journey? What are the dynamics that the experience of detriment sets off?

This chapter examines:

- what happens when detriment is experienced;

- how consumers respond and why;

- the resolutions requested and offered.

It focuses on how these varied by characteristics relating to the detriment incident.

The findings suggest that only a small proportion of experiences of detriment were unactioned by consumers. When consumers decided not to take action, factors such as the severity of the problem and the likelihood of success played a major role in this decision. When consumers decided to act, by far the most common response was to contact the seller directly, 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 detriment experiences ended in a positive resolution.

The stages of the complaint journey – from deciding to raise a problem to the final resolution – *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, differences between market sectors *consistently* influenced the complaint journeys, indicating that market sector is a significant factor in these variations.

2.1 Actioned and unactioned detriment

When experiencing detriment, consumers must decide if they want to take action to address it. This typically involves contacting the seller or provider and asking 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.

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

Consumers took <u>any</u> 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.

In 78% of detriment experiences in the UK over the 12 months to April/May 2024, consumers took some form of action. This is similar to the level observed in the previous wave, where action was taken by consumers in 82% of detriment experiences over the year to April 2021 (the change in the proportion of unactioned detriment between the studies was not statistically significant). These figures, as well as the reasons for not taking action, varied by market characteristics and product features.

2.1.1. Actioned consumer detriment

The likelihood of taking action to address detriment did not vary statistically by whether the detriment experience related to an item or service or by product's value. However, it did vary by market sector. Consumers were most likely to have taken action after experiencing detriment in 'Furniture and appliances' (91%); 'Entertainment items' (88%); and 'Internet Provision' (87%). They were least likely to have acted on detriment related to 'Stationery, books, magazines and newspapers' (41%); 'Personal care services' (58%); and 'Products for home and garden maintenance' (58%).

The proportion of incidents where action was taken also differed by the purchase channel (**Figure 19**)[31]. Consumers were least likely to have taken action for products bought online through a social media platform. Meanwhile, they were most likely to have acted after experiencing detriment relating to purchases made online from a website where private individuals sell to each other, online from a provider's website or app, or online from a third-party marketplace website or app.

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[31] 'Other' purchase channels mentioned by respondents included: via an employer; via an agent, landlord or broker; received as a gift; as part of the property or accommodation they moved into; on a bus or at a train station; via a combination of channels; and by post.

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

Percentage of detriment experiences
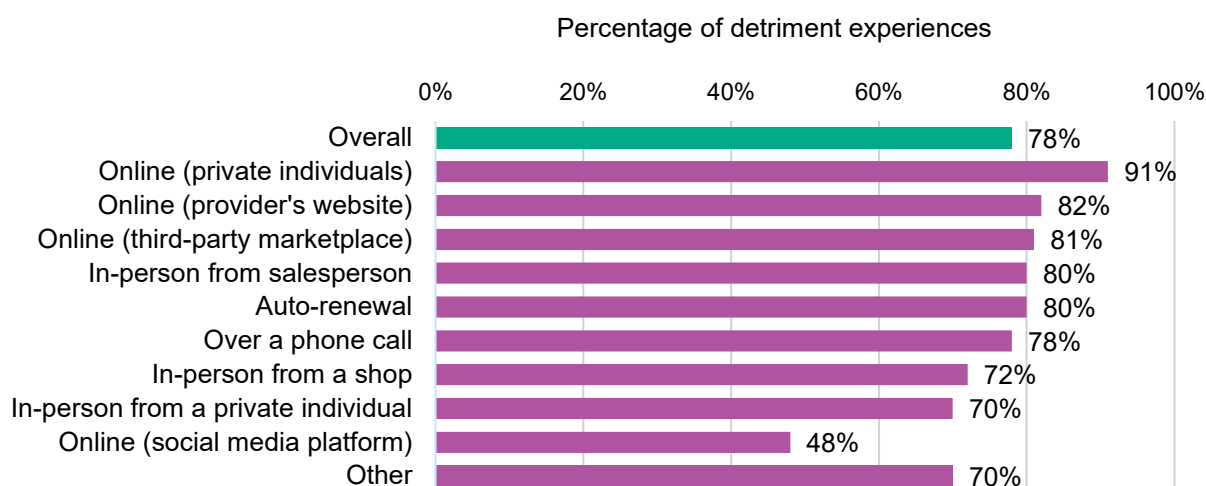
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,928. In-person from a shop or other outlet n = 2,866; In-person from salesperson who visited my home or work n = 147; In-person from a private individual n = 192; Over a phone call n = 1,215; Online from the provider's/retailer's/operator's website n = 3,516; Online from a third-party marketplace website or app n = 811; Online from a website where private individuals sell to each other, such as eBay or Airbnb n = 236; Online through a social media platform n = 73; Auto-renewal where the money is automatically taken from your account n = 485; Other n = 350.

Additionally, the probability of taking action varied across types of detriment (**Figure 20**). Consumers were statistically more likely to have taken action when experiencing 'Poor quality' as well as 'Unfair or unclear terms and conditions' compared to experiences of detriment where these types of detriment were not faced. The likelihood of taking, or not taking, action did not statistically vary for other types of detriment.

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

Percentage of detriment experiences
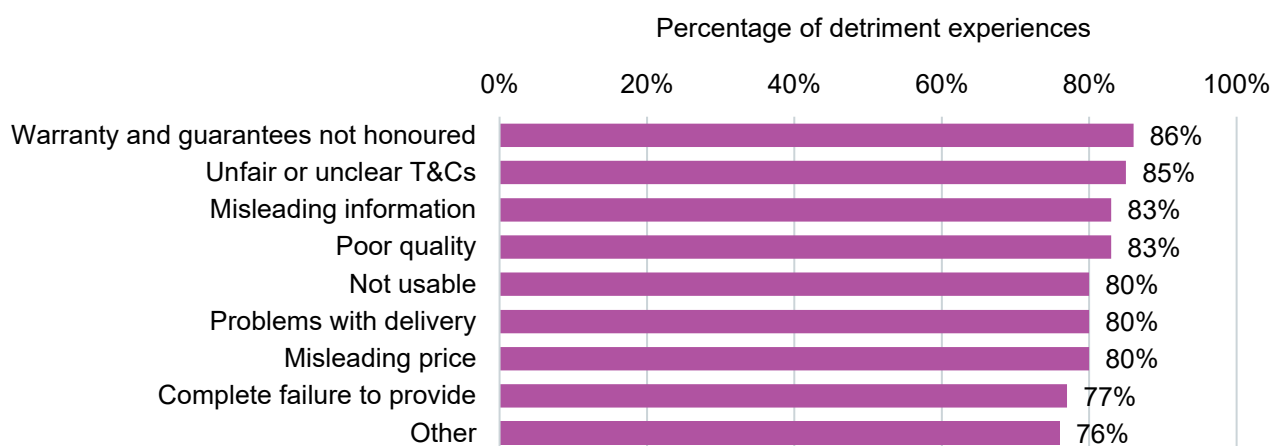
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,839. Poor quality n = 2,750; Not usable n = 1,726; Problems with delivery n = 1,706; Complete failure to provide n = 1,571; Misleading price n = 1,020; Misleading information n = 788; Unfair or unclear T&Cs n =661; Warranty and guarantees not honoured n = 278; Other n = 2,604.

2.1.2. Unactioned consumer detriment

Consumers may decide not to take any action after experiencing detriment for various reasons. The most common reason for not taking any action was feeling the problem was not serious enough, followed by thinking that their actions would not be successful (**Figure 21**).

The decision to act or not was a trade-off between the expected benefit of a resolution of detriment experienced and the expenditure of personal time and money. Consumers did not act when they felt 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).

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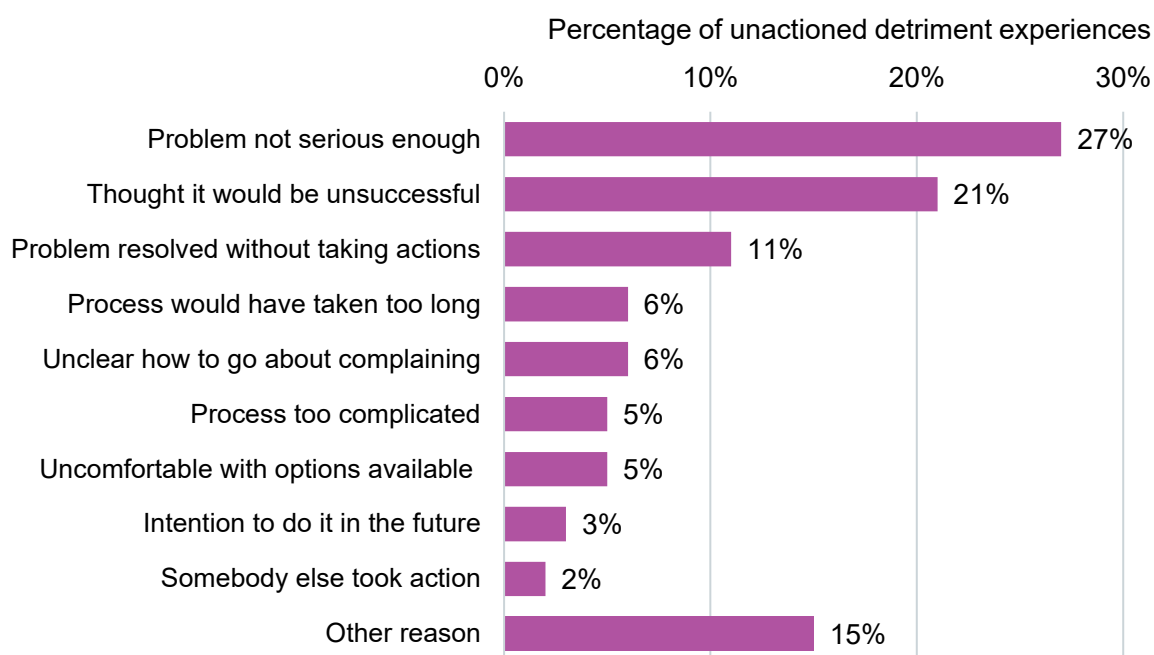
Percentage of unactioned detriment experiences

- Problem not serious enough: 27%
- Thought it would be unsuccessful: 21%
- Problem resolved without taking actions: 11%
- Process would have taken too long: 6%
- Unclear how to go about complaining: 6%
- Process too complicated: 5%
- Uncomfortable with options available: 5%
- Intention to do it in the future: 3%
- Somebody else took action: 2%
- Other reason: 15%

Base: Detriment experiences in the UK in the 12 months to April/May 2024, where no actions were taken by the consumer.

Unweighted: n = 1,989.

This is reflected in the finding that the median value of the product was higher for detriment experiences where the consumer took action (£100) compared to those where no action was taken (£60) (**Table 10**). The difference was particularly marked for products in incidents deemed not serious enough to warrant action (£30).

Table 10 – 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	300	79
Thought it would be unsuccessful	189	361
Other reason	120	338
Problem resolved without taking actions	70	252
Process too complicated	60	111
Uncomfortable with options available	50	106
Unclear how to go about complaining	30	102
Problem not serious enough	30	502
Process would have taken too long	25	115
Somebody else took action	*	23

Base: Detriment experiences in the UK in the 12 months to April/May 2024, where no actions were taken by the consumer.

Unweighted: n = 1,989.

* Unweighted count too small for population estimates (n < 25).

2.1.3. Actions taken when experiencing detriment

When deciding to take action, consumers can choose from a range of options. **Figure 22** shows that the most common action was to directly contact the seller, producer or service provider. Conversely, consumers were least likely to have taken legal action against the seller, producer or service provider, contacted a consumer rights or advice organisation, withheld payment, or used a dispute resolution service or Ombudsman.

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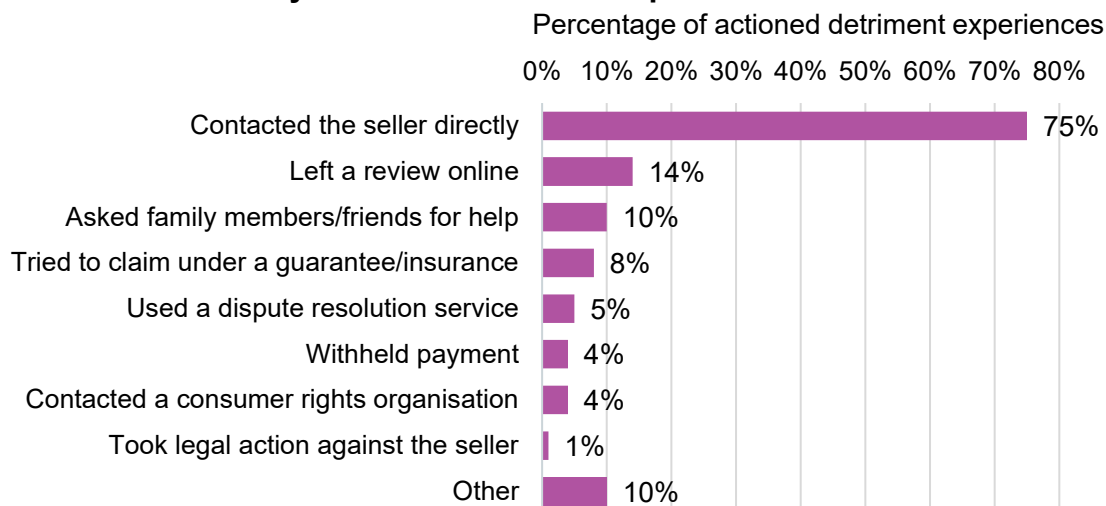
Percentage of actioned detriment experiences

Action	Percentage
Contacted the seller directly	75%
Left a review online	14%
Asked family members/friends for help	10%
Tried to claim under a guarantee/insurance	8%
Used a dispute resolution service	5%
Withheld payment	4%
Contacted a consumer rights organisation	4%
Took legal action against the seller	1%
Other	10%

Base: Detriment experiences in the UK in the 12 months to April/May 2024, where actions were taken by the consumer.

Unweighted: n = 7,902.

2.2 Detriment resolution

2.2.1. What consumers ask and what sellers do

Consumers who decided to address their experience of detriment were faced with a second choice: what could be done to make things right? Consumers were most likely to have asked for a full or partial refund to be provided, a replacement, or the problem to be fixed (**Figure 23**). Requests for an apology or an explanation were also common. However, consumers were least likely to have asked the seller or supplier to review or change the contract conditions, provide a voucher or store credit, provide a one-off discount or longer-term price reduction, or request something else.

Figure 23 – Actions requested by consumers after having experienced detriment
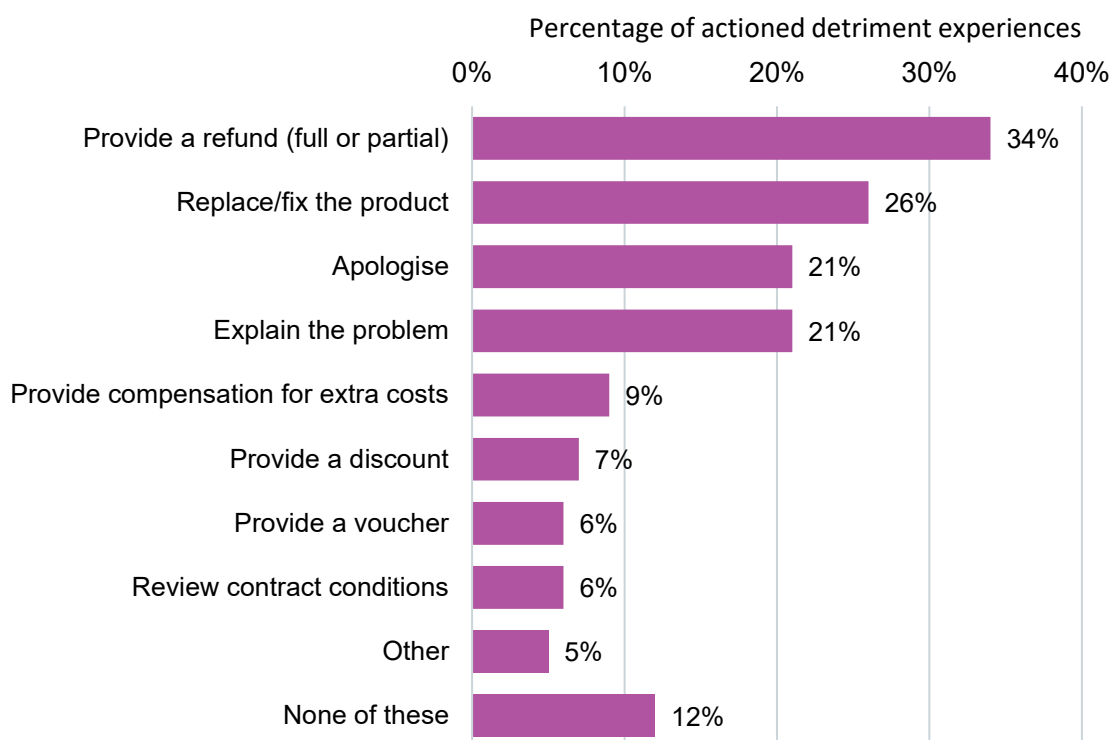
Percentage of actioned detriment experiences

Action	Percentage
Provide a refund (full or partial)	34%
Replace/fix the product	26%
Apologise	21%
Explain the problem	21%
Provide compensation for extra costs	9%
Provide a discount	7%
Provide a voucher	6%
Review contract conditions	6%
Other	5%
None of these	12%

Base: Detriment experiences in the UK in the 12 months to April/May 2024, where actions were taken by the consumer.

Unweighted: n = 7,893.

We also asked respondents what action sellers *actually* took. **Figure 24** shows that the most common responses from 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 actions most commonly requested by consumers – however, the discrepancy between the consumer and the seller estimates indicates that consumers did not always receive their desired resolution.

For incidents where consumers requested a full or partial refund, sellers or service providers met these requests in 83% of instances. In two percent of these incidents, consumers were promised a future refund that had not yet been provided. In 15% of the cases no refund was given at all.

Figure 24 – Actions taken by sellers after detriment experience

Percentage of detriment experiences

Action	Percentage
Restored/fixed the product	43%
Apologised	39%
Offered a full refund	27%
Explained the problem	17%
Offered a partial refund	11%
Promised a refund or fix (not yet provided it)	8%
Provided a voucher	6%
Provided a discount	5%
Provided compensations for extra costs	4%
Reviewed contract conditions	3%
Other	5%
None	25%
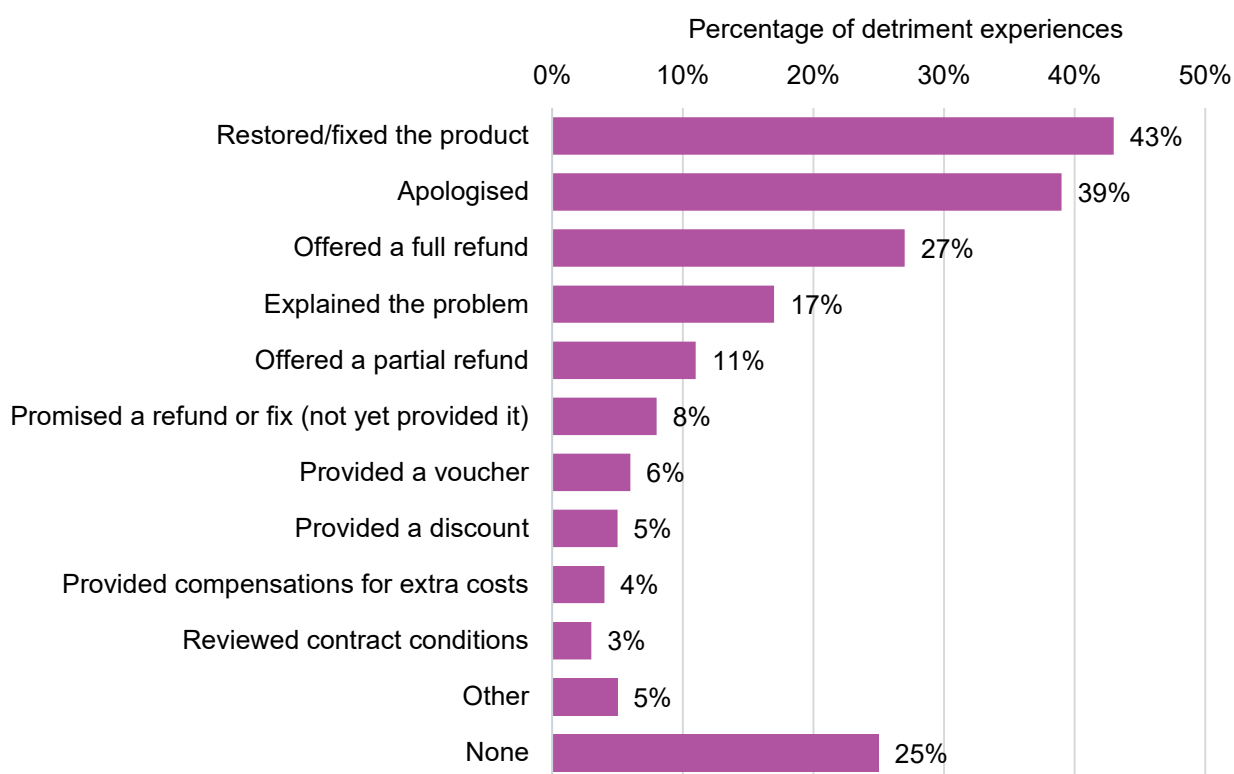
Base: All detriment experiences in the UK in the 12 months to April/May 2024.

Unweighted: n = 9,935.

In 25% of detriment experiences the seller or supplier did not take any action. This includes instances where consumers did not act on their detriment experience, so the seller or provider might not have been aware of the issue and, consequently, did not offer anything to resolve the detriment. Sellers and providers acted in 90% of experiences where consumers had taken action compared to 42% in cases where consumers did not act – for this latter group, while consumers did not request any actions, the seller or provider may have been aware of the issue themselves and decided to act in response.

2.2.2. Whether consumers experienced a positive or negative resolution

Most of the actions consumers requested had a potential monetary value, except for apologies or explanations. When looking at actions with potential monetary value, a little more than half of detriment experiences (52%) 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**)[32].

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[32] This was defined comparing what the consumers asked the seller or service provider to do and what the seller or service provider did. The computation excluded actions such as apologies and explanations of the problem, as well as undefined "other" actions and promises to do something in the future.

Nineteen percent of detriment experiences where the consumer asked the seller to do something ended in a negative resolution, meaning that the consumer did not receive what they asked for. Meanwhile, 28% of the experiences had a neutral resolution, where consumers neither requested nor received anything.

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

Figure 25 – Consumer's success in obtaining the resolution wanted for the detriment incident
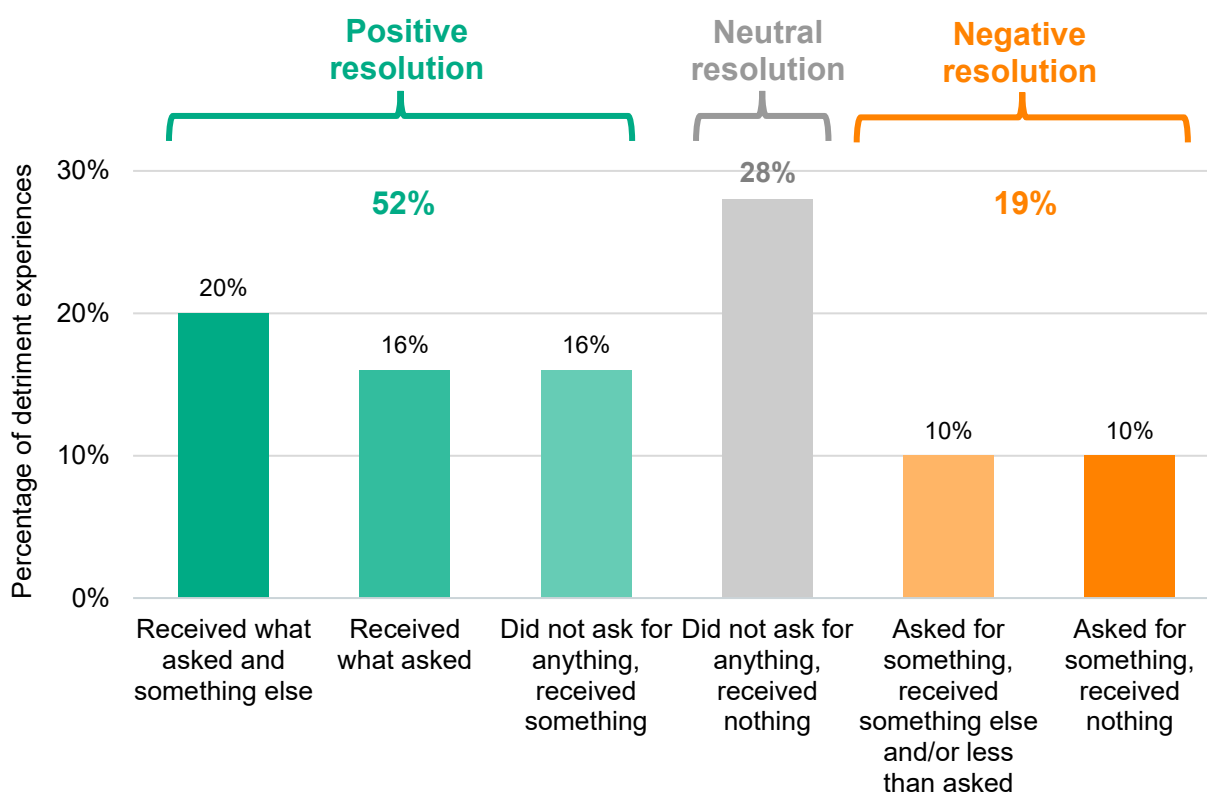
Base: Detriment experiences in the UK in the 12 months to April/May 2024, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined "other" actions, or promises to do something in the future.

Unweighted: n = 9,276.

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.

2.2.3. Patterns of resolution by market and detriment characteristics

Detriment experiences were more likely to have ended positively when related to items rather than services (58% compared to 48%).

The likelihood of achieving a positive outcome varied by market sector (**Figure 26**). The sectors with the highest positive resolution rates were 'Entertainment items' (69%), and 'Clothing, footwear and accessories' (68%).

Figure 26 – Resolution by product sector (selection of sectors: top 5 and bottom 5 with a positive resolution)
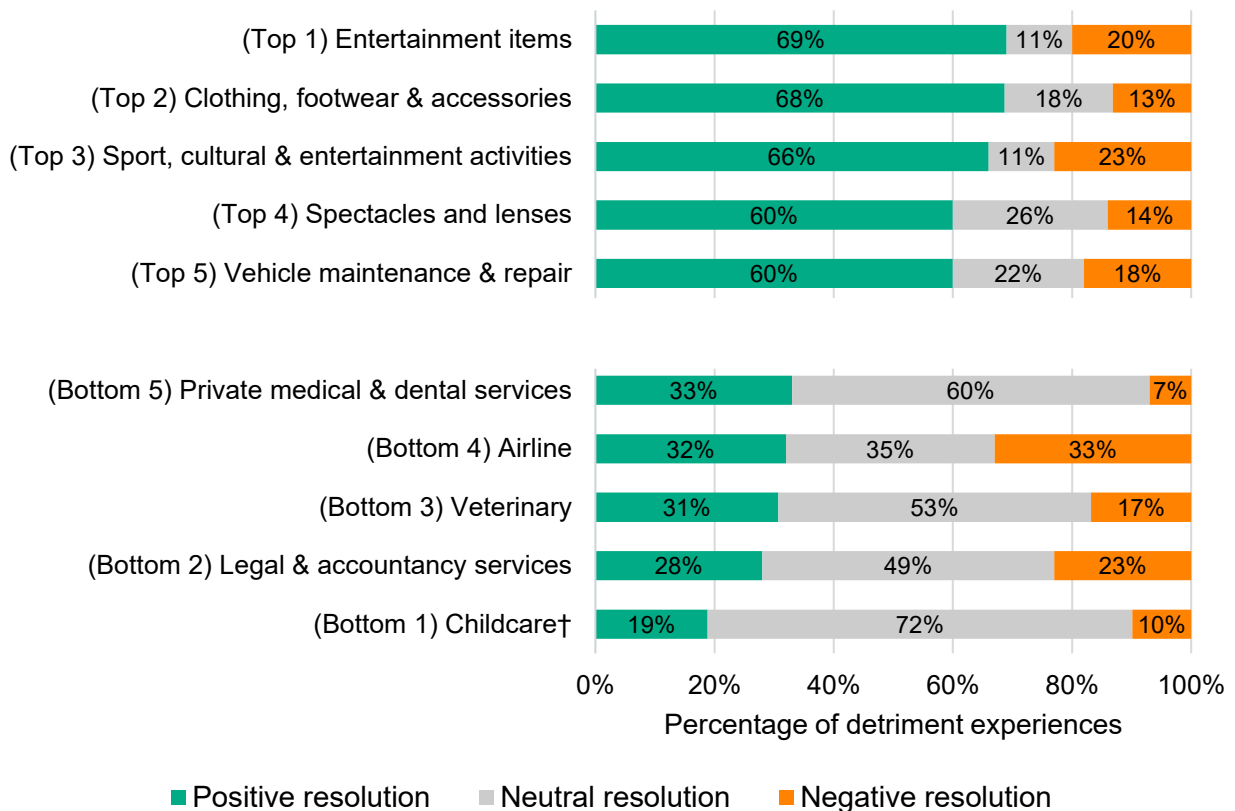
Base: Detriment experiences in the UK in the 12 months to April/May 2024, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined "other" actions, or promises to do something in the future.

Unweighted: n = 9,276. Entertainment items n = 113; Clothing, footwear and accessories n = 815; Sport, cultural and entertainment activities n = 65; Spectacles and lenses n = 270; Vehicle maintenance and repair n = 388; Private medical and dental services n = 129; Airline n = 233; Veterinary n = 128; Legal and accountancy services n = 64; Childcare n = 28†.
† Sample size for Childcare between 25 and 50.

The likelihood of a positive resolution also varied by the product's value (**Figure 27**). Generally, detriment experiences involving lower-value products had a higher likelihood of a positive resolution compared to those involving greater-value ones.

Figure 27 – Resolution by product value
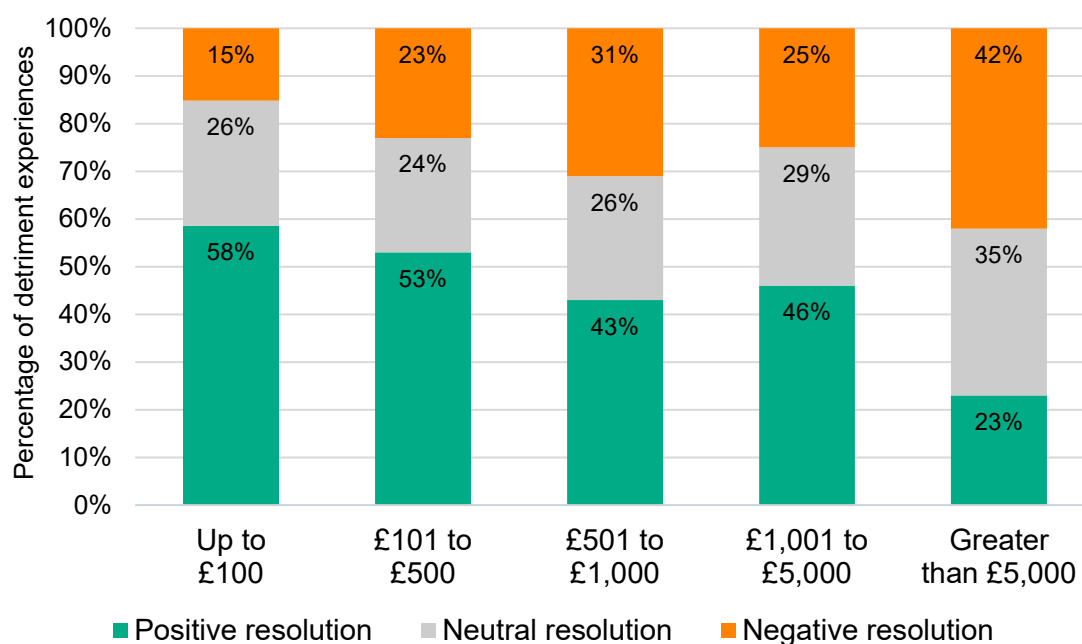
Base: Detriment experiences in the UK in the 12 months to April/May 2024, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined "other" actions, or promises to do something in the future.

Unweighted: n = 9,276. Up to £100 n = 3,335; £101 to £500 n = 2,637; £501 to £1,000 n = 1,037; £1,001 to £5,000 n = 1,093; Greater than £5,000 n = 327.

Additionally, 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. However, it is worth noting that this may reflect consumers spending more time on unresolved issues, repeatedly attempting to find a solution in cases with a negative outcome.

Figure 28 – Resolution by time spent on problem
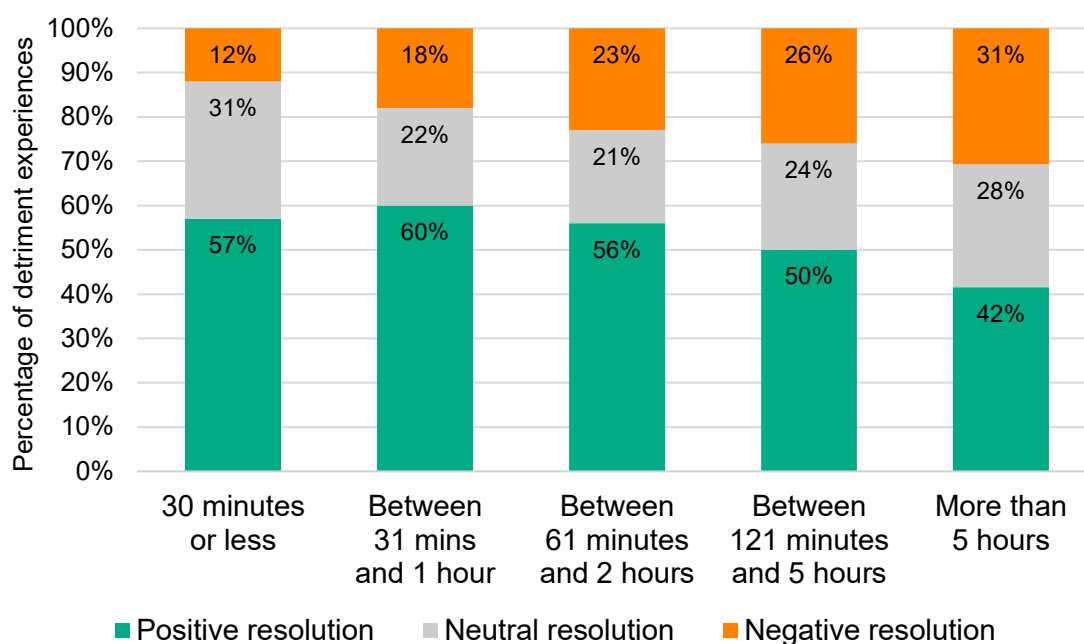
Base: Detriment experiences in the UK in the 12 months to April 2021, excluding those where the only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined 'other' actions, or promises to do something in the future.

Unweighted: n = 9,276. 30 minutes or less n = 2,664; Between 31 minutes and 1 hour n = 1,614; Between 61 minutes and 2 hours n = 1,401; Between 121 minutes and 5 hours n = 1,550; More than 5 hours n = 1,368.

The likelihood of achieving a positive resolution also varied by types of detriment experienced. Experiences related to the product not being usable were more likely to have ended in a positive resolution, compared to detriment experiences where this problem was not reported (60% versus 51% of experiences with other detriment types). Similarly, issues with delivery had a 58% positive resolution rate, compared to 51% for experiences without delivery problems. Conversely, experiences were less likely to have resulted in a positive resolution when they related to 'Misleading information' (37% ended up with a positive resolution, versus 54% of experiences where this problem was not observed), 'Unfair or unclear T&Cs' (36% versus 54%), and 'Warranties and guarantees not honoured' (39% versus 53%).

Finally, the likelihood of achieving a positive resolution varied by purchase channel. Experiences where the product was bought online from a website where private individuals sell to each other[33], online from a provider's website or app, or online from a third-party marketplace or app were the most likely to have had a positive resolution (64%, 61% and 54% of detriment experiences respectively).

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[33] These are also known as 'peer-to-peer' websites.

3. Identifying consumers at risk of detriment

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 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 three measures:

- **Likelihood of experiencing detriment**. Which groups were more likely to have experienced detriment in the 12 months to April/May 2024?

- **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 well-being?

- **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?

In line with the findings from the 2021 study, consumers who were more likely to have experienced consumer detriment, and who faced the most negative consequences of it, were younger individuals and those struggling financially. The latter group, in particular, was more likely to report both high absolute values of net monetised detriment (£1,500[34] or more over the 12-month covered by the study across one or more detriment experiences) and very negative effects on their household finances, compared to those living more comfortably. This indicates that those who find it more difficult to live within their current level of income are also more susceptible to substantial financial losses and a greater depletion of monetised resources as a result of consumer detriment.

An important new[35] finding in this study is the strong association between having a long-term health condition that affects day-to-day life and an increased likelihood of experiencing

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[34] The £1,500 threshold was retained from the analysis of the 2021 data to enable comparison. In 2021, this figure was selected by balancing data considerations, such as the percentile distribution, with the need for clear communication, ensuring the banding was as accessible as possible. However, inflation may have affected the real value of this figure over time.
[35] In the 2021 study, no analysis was conducted on the association between having a long-term health condition that affects day-to-day life and consumer detriment, as the data available on this socio-demographic characteristic was outdated for a large portion of the sample. In the 2024 study, up-to-date data was collected for all respondents.

consumer detriment. Individuals with long-term health conditions were not only more likely to experience higher levels of net monetised detriment, but they also reported more negative impacts on household finances and stronger emotional distress. Additionally, this group was also more likely to refrain from taking action to address instances of detriment. Finally, evidence from the survey suggests that consumers with a long-term health condition were more likely to report very negative impacts of detriment on their mental or physical health.

Other significant differences were found, but as many demographic subgroups are correlated with each other, it is difficult to isolate and identify the factors that may drive certain differences in experiencing detriment.

3.1 Risk of experiencing detriment

As discussed in Chapter 1, 72% of consumers in the UK experienced detriment at least once in the 12 months to April/May 2024. This section explores how the incidence of detriment varied across different socio-economic and demographic characteristics of UK consumers.

3.1.1. Gender, age and education

The likelihood of experiencing detriment varied by age, with older consumers typically less likely to have experienced detriment than younger consumers (**Figure 29**).

Figure 29 – Proportion of consumers who have experienced detriment by age group
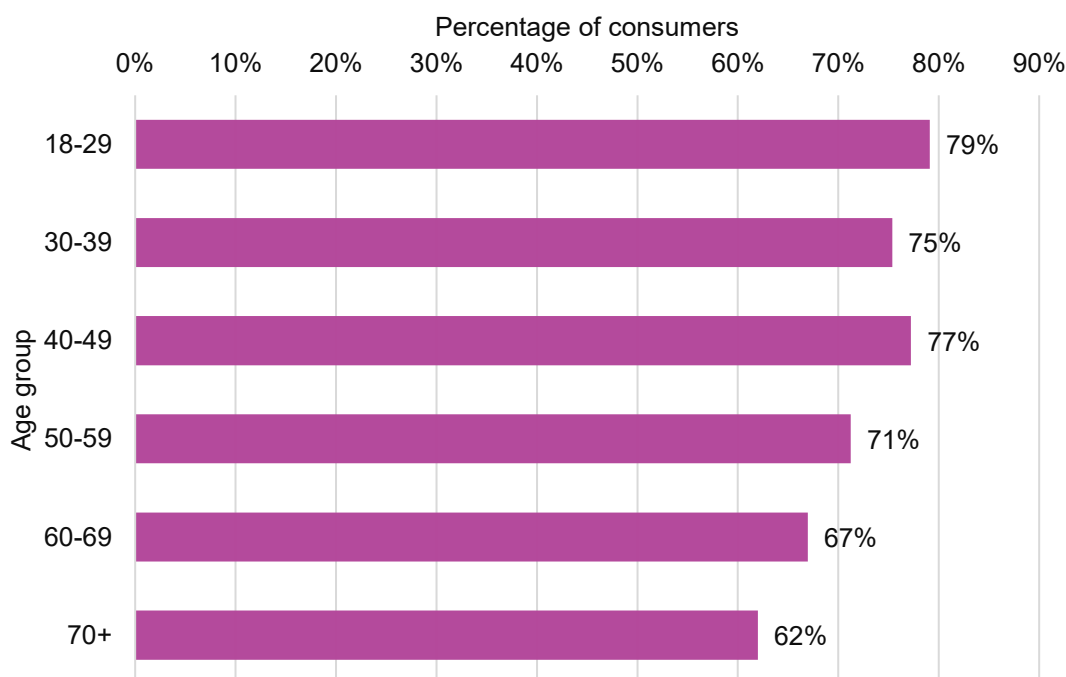
Base: UK consumers aged 18+.

Unweighted: n = 6,336. 18-29 n = 472; 30-39 n = 900; 40-49 n = 982; 50-59 n = 1,175; 60-69 n = 1,278; 70+ n = 1,496.

Consumers with fewer educational qualifications were also typically less likely to report experiencing detriment than those with higher educational qualifications. For example, 59% of those with no formal qualifications reported experiencing at least one instance of detriment compared to 78% of those with at least a degree-level qualification.

No statistical differences were found in the likelihood of experiencing detriment by gender.

3.1.2. Economic characteristics and household composition

Consumers with a higher monthly household income were more likely than those with a lower monthly income to have reported experiencing detriment (76% of those with monthly equivalised household incomes of more than £2,500, compared with 67% of those with incomes of £1000 or less). However, consumers who reported struggling financially – based on their subjective assessment – were more likely to have reported experiencing detriment than those living comfortably on their current income (**Figure 30**).

Figure 30 – Proportion of consumers who have experienced detriment by their self-assessed financial condition
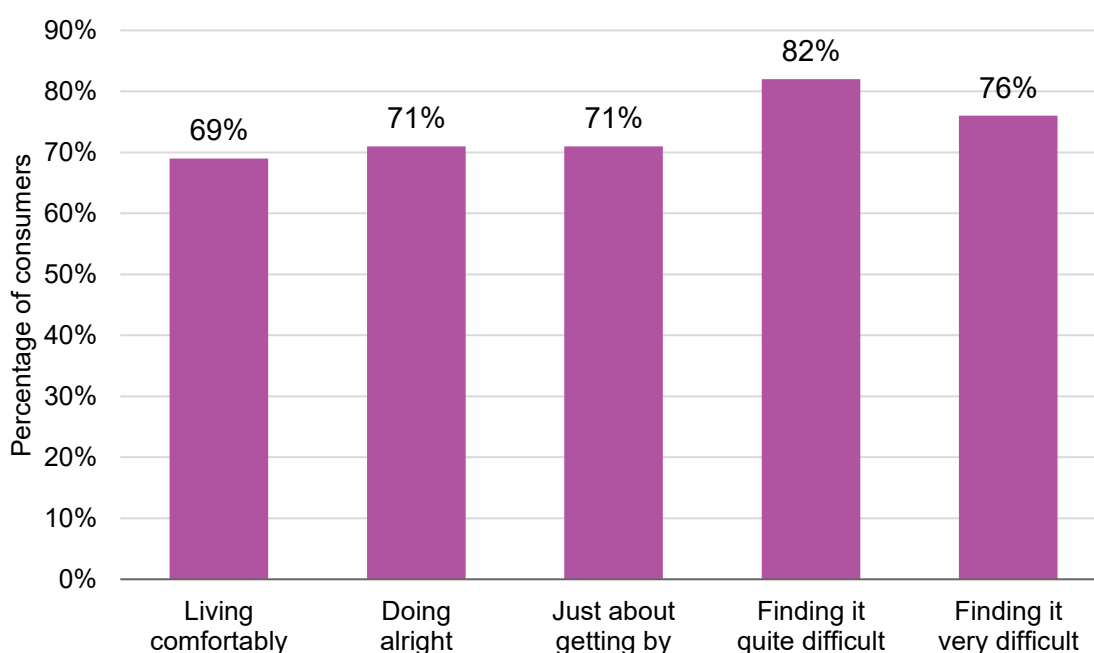
Base: UK consumers aged 18+.

Unweighted: n = 6,336. Living comfortably n = 1,265; Doing alright n = 2,553; Just about getting by n = 1,664; Finding it quite difficult n = 557; Finding it very difficult n = 284.

When looking at household composition, consumers living in households with children (76%) were more likely to have reported experiencing detriment compared with households without children (71%). There was no statistically significant relationship between the number of people living in a household and a consumer's likelihood of experiencing detriment.

The likelihood of experiencing consumer detriment also varied by economic activity, reflecting trends by age, with retired people being the least likely to have reported consumer detriment.

3.1.3. Ethnicity and language

The likelihood of experiencing detriment at least once in the 12 months to April/May 2024 was higher among consumers with a mixed (86%), black (84%) or white background other than British (79%), compared to those with an Asian (70%) or white British ethnic background (71%). However, it did not vary statistically by whether English was the first language of the consumer.

3.1.4. Geography

There were significant differences in the likelihood of experiencing detriment according to which of the UK's four nations consumers lived in. Those living in Northern Ireland (64%) were less likely to have experienced detriment compared to those living in Scotland (69%), Wales (71%), and England (73%), although only the difference between England and Northern Ireland was significant.

However, there was not sufficient evidence to suggest that the likelihood of experiencing detriment varied by whether the consumer lived in an urban or in a rural environment.

For more detailed analysis by country, see Chapter 4.

3.1.5. Digital connectedness

A consumer's level of digital connectedness was associated with their likelihood of experiencing detriment. Of those who used the internet weekly or less, 57% experienced detriment in the 12 months to April/May 2024. This figure rose to 69% for those who used the internet once per day and to 75% for those who used it several times a day.

3.1.6. Disability

Finally, consumers with a long-standing health condition or disability that affects their day-to-day life were more likely to have experienced detriment during the 12 months covered by the study than those who did not (**Figure 31**).

Figure 31 – Proportion of consumers who have experienced detriment by whether they have a long-standing condition that affects their day-to-day life
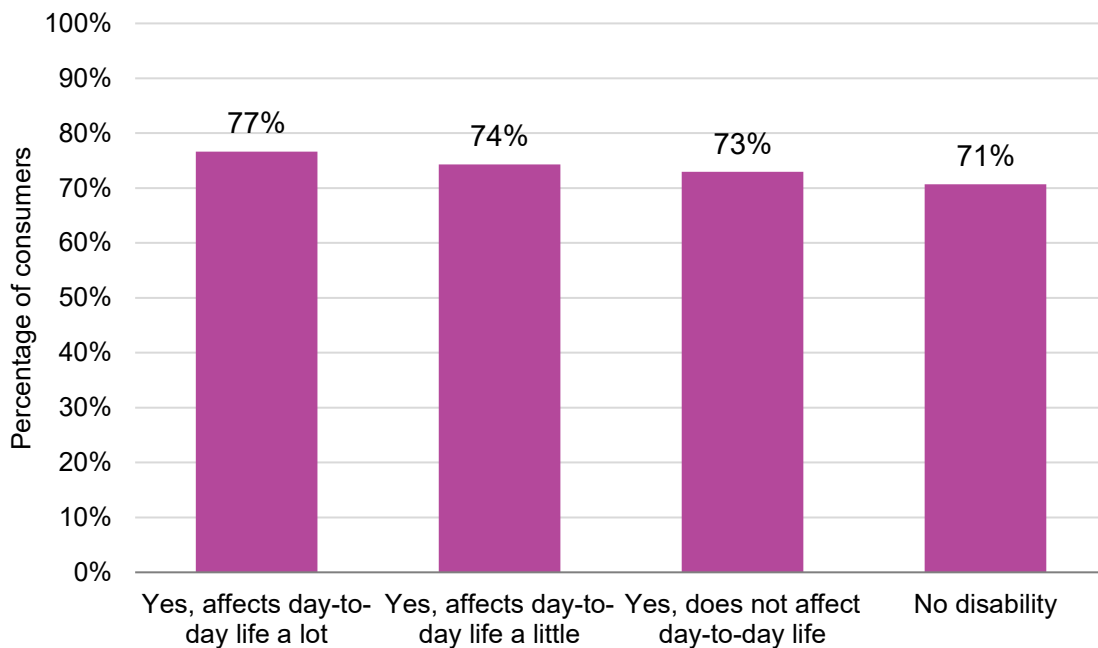
Base: UK consumers aged 18+.

Unweighted: n = 6,336. Yes, affects day-to-day life a lot n = 722; Yes, affects day-to-day life a little n = 1,163; Yes, does not affect day-to-day life n = 511; No disability n = 3,921.

3.2 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 mental and physical health; and the impact on household finances.

3.2.1. Experience of the most negative financial consequences

Individuals who experienced the most negative financial consequences were defined as those who suffered a total net monetised detriment of £1,500 or more in the 12 months to April/May 2024. As in 2021, 15% of consumers who experienced any detriment experienced detriment of this magnitude. The likelihood of experiencing this detriment outcome varied across demographic characteristics.

Just as older consumers were typically less likely than younger consumers to have experienced detriment, they were also typically less likely to have faced the most negative financial consequences of detriment in the 12 months covered by the study. Eleven percent of consumers aged 60-69 and 12% of consumers aged 70+ reported experiencing a total net monetised detriment of £1,500 or more compared to 18% of those aged 40-49, 17% of those aged 30-39, and 18% of those aged 18-29.

Meanwhile, unemployed consumers were more likely to have faced the most negative financial consequences than those who were in paid work, full-time education, or who had retired. Among those in paid work, 16% reported experiencing a total net monetised detriment of £1,500 or more, while 12% of those in full-time education and 10% of retirees reported the same. In contrast, 26% of unemployed consumers experienced this level of detriment.

The severity of financial consequences also varied by perceived financial circumstances. Just 11% of those who reported 'living comfortably' experienced a total net monetised detriment of £1,500 or more in the 12 months to April/May 2024, while for those who reported 'doing alright' this figure stood at 14%. This increased to 27% among those who reported 'finding it quite difficult' to get by and 19% among those who reported finding things 'very difficult' financially.

In addition to being more likely to have experienced detriment in the 12 months covered by the study, consumers with children in their household were more likely than those without to have experienced the most negative financial consequences of detriment. Of those with children, 18% experienced a total net monetised detriment of £1,500 or more compared with 14% of those without. Single parents were particularly affected, with 28% of single-adult households with children experiencing this level of detriment, compared to 18% in households with at least two adults and children.

Consumers with a long-standing health condition or disability affecting their day-to-day life were more likely to experience the most negative financial consequences of detriment than those who do not (**Figure 32**).

Figure 32 – Proportion of consumers who faced a total net monetised detriment of £1,500 or more by the degree to which they have a long-standing condition that affects their day-to-day life
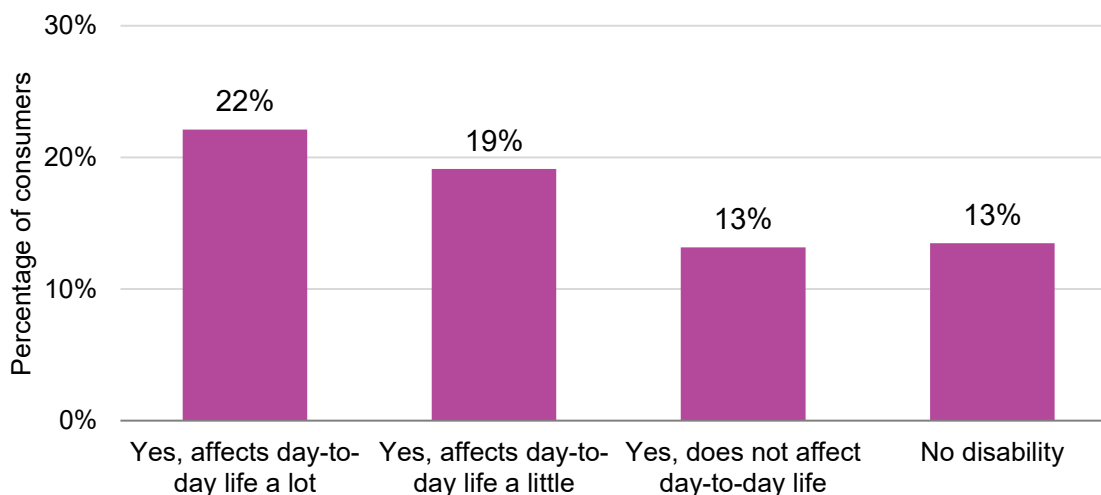
Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April/May 2024.

Unweighted: n = 4,462. Yes, affects day-to-day life a lot n = 539; Yes, affects day-to-day life a little n = 841; Yes, does not affect day-to-day life n = 366; No disability n = 2,702.

Variations in the likelihood of experiencing £1,500 or more of net monetised detriment based on educational qualifications did not present a clear pattern.

Differences by gender, equivalised household income, ethnic background, speaking English as their first language, frequency of internet access, and urban versus rural residence were not statistically significant.

3.2.2. Experience of the most negative well-being consequences

Very negative effect on physical health

Seven percent of consumers who had experienced detriment reported that at least one of their detriment experiences had a 'very negative' effect on their physical health. The proportion of those who experienced this detriment outcome at least once in 12 months varied by demographic and socio-economic characteristics.

Consumers with fewer educational qualifications were more likely than those with higher levels of education to have experienced detriment that resulted in a very negative effect on their physical health in the 12 months covered by the study. Fifteen percent of those with no formal qualifications experienced at least one instance of detriment resulting in a very negative effect on their physical health, compared with just 5% of those with A-level qualifications or above and 6% of those with at least a degree-level qualification.

Unemployed people were also more likely than those who were in paid work, full-time education or retired to have experienced detriment resulting in a very negative effect on their physical health. Among those in paid work, 6% reported experiencing detriment resulting in a very negative effect on their physical health, while this figure stood at 5% among those in full-time education and 4% among those who are retired. Among unemployed people, however, 11% reported experiencing at least one instance of detriment resulting in a very negative effect on their physical health.

Consumers with a lower monthly equivalised household income were more likely than those with a higher one to have experienced detriment resulting in a very negative effect on their physical health (12% of those with monthly household incomes of £1000 or less, compared with 5% of those with incomes of more than £1,500). This mirrors the relationship with subjective income: consumers finding it more difficult to manage financially (19%) were more likely to have experienced detriment resulting in a 'very negative' effect on their physical health than those 'living comfortably' on their current income (4%).

Experiencing detriment resulting in a very negative effect on physical health is associated with ethnic background. Six percent of consumers with a white background reported at least one instance of detriment resulting in a very negative effect on their physical health, while this was observed for 12% of consumers with other ethnic backgrounds.

The likelihood of experiencing 'very negative' physical effects also varies according to whether a consumer's first language is English. Among those whose first language is not English, 10% reported at least one instance of detriment that resulted in a very negative effect on their physical health, compared with 6% of native English speakers.

Consumers with long-standing conditions that limit their day-to-day activities a lot were also more likely to experience 'very negative' effects on their physical health (18%). This compared to 7% for those who had a condition limiting their daily activities a little, 3% for those whose condition did not limit their day-to-day activities and 5% for those with no long-standing conditions.

No statistically significant differences were found by gender, age group, household size, children, level of urbanization, frequency of internet use, and UK nation.

Very negative effect on mental health

Twelve percent of consumers in the UK who experienced detriment in the 12 months to April/May 2024 reported that at least one of those experiences had a 'very negative' effect on their mental health. As with experiences of 'very negative' physical effects, the likelihood of experiencing 'very negative' mental health impacts due to detriment varied by a range of key demographic characteristics.

Older consumers were typically less likely than younger consumers to have experienced 'very negative' mental health consequences as a result of detriment. Six percent of consumers aged 70+ and 8% of consumers aged 60-69 experienced at least one instance of detriment that had a 'very negative' effect on their mental health compared with 16% of those aged 40-49, 15% of those aged 30-39, and 13% of those aged 18-29.

Meanwhile, consumers with fewer educational qualifications were typically more likely than those with higher levels of education to have experienced detriment resulting in a 'very negative' effect on their mental health. For example, 19% of those with no formal qualifications experienced at least one instance of detriment resulting in a 'very negative' effect on their mental health compared with 12% of those with A-level qualifications or above and 11% of those with at least a degree-level qualification.

Consumers who were unemployed were also more likely than those who were in paid work or full-time education or those who were retired to have experienced 'very negative' mental health consequences as a result of detriment. Among those who were in paid work or full-time education, 12% reported experiencing detriment resulting in a 'very negative' effect on their mental health, while this figure stood at 6% among those who were retired. Among those who were unemployed, 17% reported experiencing at least one instance of detriment resulting in a very negative effect on their mental health.

Consumers with a lower monthly household income were also more likely than those with a higher monthly income to have experienced 'very negative' mental health consequences as a result of detriment (18% of those with monthly household incomes of £1000 or less, compared with 9% of those with incomes of more than £2,500). Once again this is reflected in the relationship with subjective income, with consumers finding it 'very difficult' to manage

financially being the most likely to have experienced detriment resulting in a 'very negative' effect on their mental health (**Figure 33**).

Figure 33 – Proportion of consumers who reported a very negative effect on their mental health by their subjective income
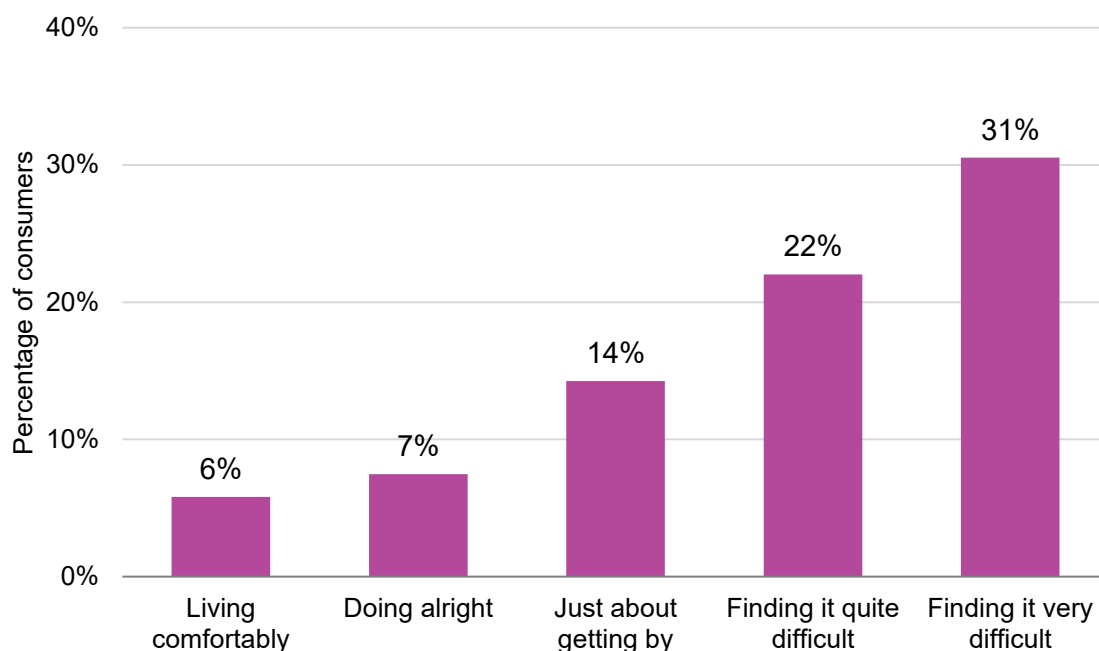
Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April/May 2024.

Unweighted: n = 4,455. Living comfortably n = 851; Doing alright n = 1,766; Just about getting by n = 1,172; Finding it quite difficult n = 438; Finding it very difficult n = 218.

Consumers with children in their household were also more likely than those without children to have experienced 'very negative' mental health consequences as a result of experiencing detriment. Of those with children in their household, 15% experienced detriment which had a 'very negative' impact upon their mental health, compared with 11% of those without children.

Experiences of detriment resulting in 'very negative' mental health consequences were associated with having an ethnic minority background. Seventeen percent of consumers with a Black, Asian, mixed or other background reported at least one instance of detriment that resulted in a 'very negative' effect on their mental health, compared with 11% of consumers with a white background. Consumers whose first language is not English (19%) were also more likely than native English speakers (11%) to have experienced 'very negative' mental health consequences as a result of detriment.

Consumers with a long-standing disability affecting their daily activities a lot had a higher likelihood of experiencing 'very negative' consequences on their mental health (28%), compared to those whose activities were limited a little (12%), not at all (7%) or did not have long-term conditions (10%).

We did not find the proportion of consumers reporting at least one very negative consequence on their mental health following an incident of detriment to statistically vary by gender, number

of people in the household, whether living in an urban or rural setting, frequency of internet use, or UK nation.

Very negative effect on household finances

Across the UK, 13% of consumers who experienced detriment in the 12 months to April/May 2024 reported that at least one of those experiences of detriment had a 'very negative' effect on their household finances. Statistical differences between people experiencing this detriment outcome were found across a range of key demographic and socio-economic characteristics.

Older consumers were typically less likely than younger consumers to have experienced detriment that had a 'very negative' effect on their household finances. Nine percent of consumers aged 60-69 and 8% of consumers aged 70+ experienced 'very negative' financial consequences as a result of at least one instance of detriment compared with 14% of those aged 18-29, 16% of those aged 30-39, and 15% of those aged 40-49.

Those with fewer educational qualifications were also more likely than those with higher levels of education to have experienced detriment that had a 'very negative' effect on their household finances. For example, almost one in five (19%) of those with no formal qualifications experienced 'very negative' financial consequences as a result of at least one instance of detriment, compared with one in 10 (10%) people with at least a degree-level qualification.

Consumers who were unemployed were also more likely than those who were in paid work, or full-time education, or those who were retired to have experienced detriment that had a 'very negative' effect on their household finances. Thirteen percent of those who were in paid work and 11% of those in education reported experiencing detriment resulting in a 'very negative' effect on their household finances, as did 6% of those who were retired. Among those who were unemployed, 18% reported experiencing at least one instance of detriment resulting in a 'very negative' effect on their household finances.

Those with a lower monthly household income were more likely than those with a higher monthly income to have experienced detriment resulting in a 'very negative' effect upon their household finances (17% of those with equivalised monthly household incomes of £1500 or less, compared with 10% of those with incomes of more than £2,500). Similarly, consumers finding it 'very difficult' to manage financially were more likely to have experienced detriment resulting in a 'very negative' effect on their household finances than those 'living comfortably' on their current income (**Figure 34**).

Figure 34 – Proportion of consumers who reported a very negative effect on their household finances by their subjective income
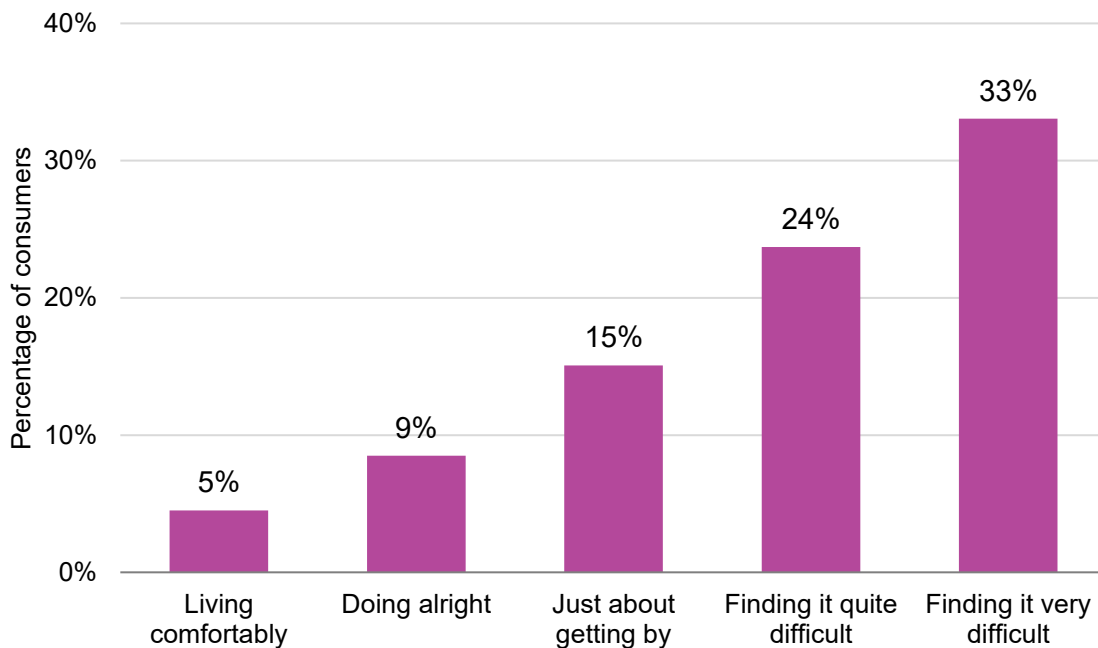
Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April/May 2024.

Unweighted n = 4,455. Living comfortably n = 851; Doing alright n = 1,766; Just about getting by n = 1,171; Finding it quite difficult n = 439; Finding it very difficult n = 218.

Consumers with children in their household were also more likely than those without to have experienced detriment that had a 'very negative' effect on their household finances. Of those with children, 17% reported experiencing detriment resulting in a 'very negative' effect on their household finances, while this was reported by 11% of the households without children.

Finally, consumers who have a long-standing health condition or disability that affects their day-to-day life were more likely than those who do not to have experienced detriment resulting in a 'very negative' effect upon their household finances (**Figure 35**).

Figure 35 – Proportion of consumers who reported a very negative effect on their household finances by whether they have a long-standing condition that affects day-to-day life
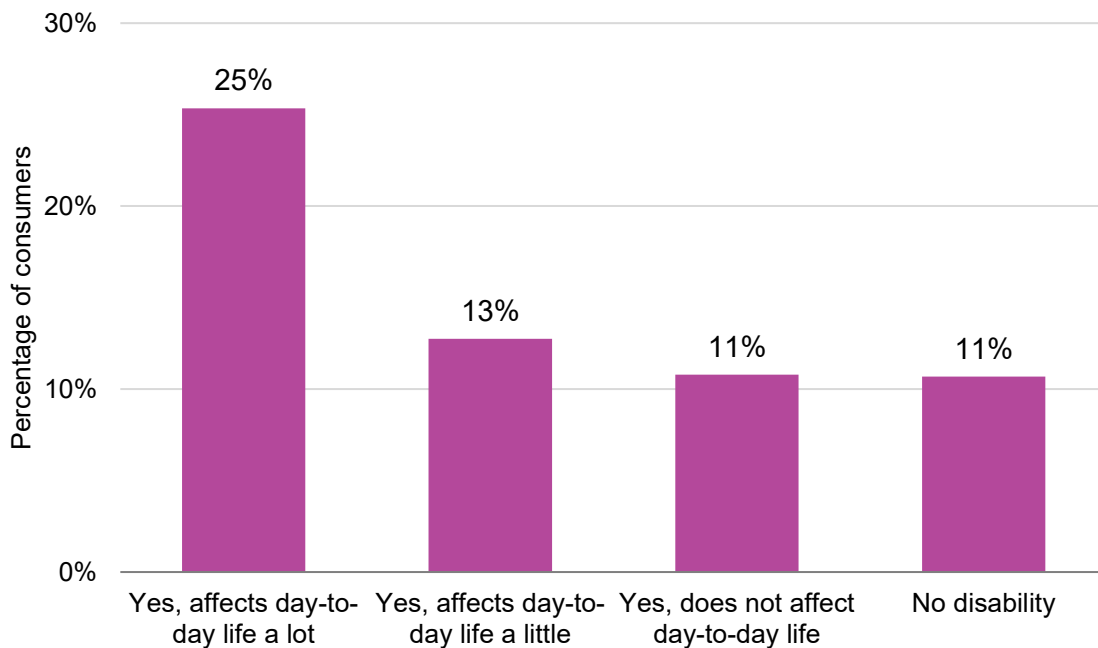
Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April/May 2024.

Unweighted: 4,454. Yes, affects day-to-day life a lot n = 538; Yes, affects day-to-day life a little n = 841; Yes, does not affect day-to-day life n = 365; No disability n = 2,697.

We did not find statistically significant differences in the proportion of consumers reporting very negative effects on household finances due to detriment when looking at gender, ethnic background, whether English is a first language, frequency of internet use, UK nation, and whether living in a rural or urban setting.

3.2.3. Experience of the most negative emotional outcomes

This sub-section examines the profile of consumers who reported the most negative emotional outcomes – specifically feelings of anxiety, helplessness, being upset, or being misled – resulting from consumer detriment. Emotional outcomes are gauged using a summary measure of all four feelings, where a score of 10 indicates extremely negative feelings across all measures and a score of 0 indicates the absence of negative feelings in any. In this section, we took the most negative experience that each individual has reported in the 12-month period. For more details on how this summary measure is computed, please see Annex C.

Experiences of the most negative emotional outcomes as a result of consumer detriment varied by key demographic and socio-economic characteristics:

- **Gender**. Women were more likely than men to have experienced negative emotional outcomes. The mean summary score for women was 6.53 compared to 6.01 for men.

- **Age**. The oldest groups of consumers were less likely than younger consumers to have experienced negative emotional outcomes. Among those aged 60-69 the mean summary score was measured at 5.94, while among those aged 70+ the equivalent figure was measured at 5.71: a low score across all subgroups. This compares with a summary score of 6.38 for those aged 18-29, 6.63 for those aged 30-39, and 6.49 for those aged 40-49. These findings are reflected in the mean scores for economic activity, with retired people having lower mean emotional distress than all the other groups.

- **Education**. Those with fewer educational qualifications were less likely than those with higher levels of education to have experienced negative emotional outcomes. For example, among those with no formal qualifications the mean summary score was particularly low at 5.66, while among those with at least a degree-level qualification the mean summary score was calculated at 6.43. This is in contrast to other wellbeing measures, where those with fewer educational qualifications were more likely to report impacts to their health and finances.

- **Income**. Consumers with a lower equivalised monthly household income were more likely than those with a higher monthly income to have experienced negative emotional outcomes. For instance, while among those with a monthly household income of over £1,500 the mean summary score was 6.21, among those with a monthly household income of £1,000 or less the equivalent figure was 6.45. Similarly, those who reported 'finding it very difficult' to get by on their present income, were more likely to report higher emotional distress compared to those 'living comfortably' (**Figure 36**).

**Figure 36 – Negative emotional outcomes (mean summary score) by subjective income**
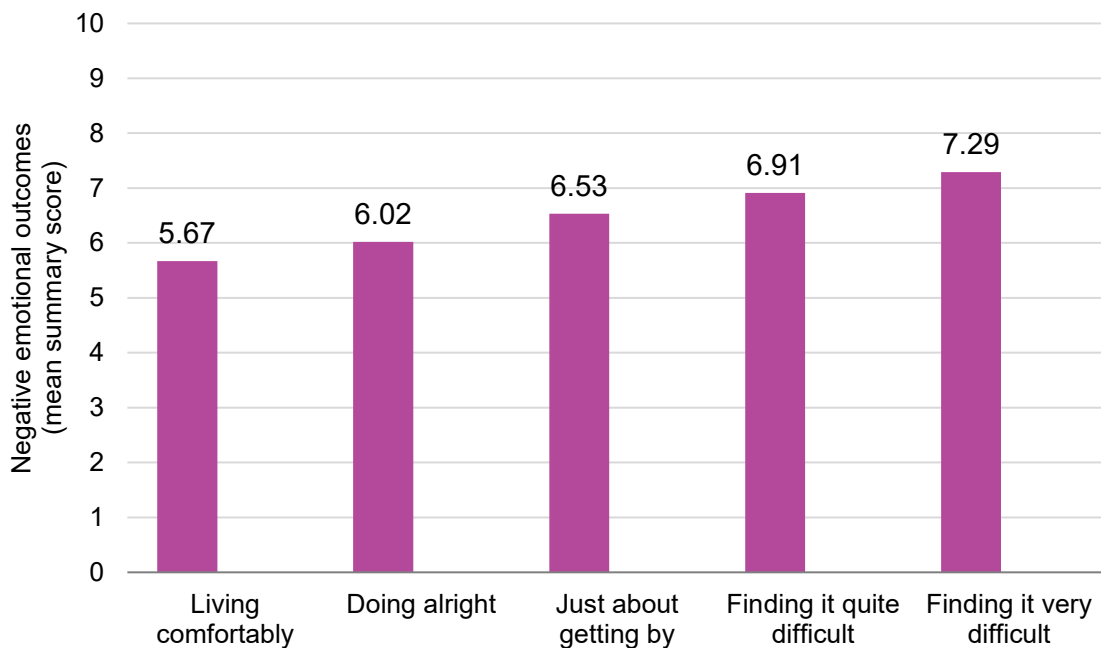
Base: UK consumers aged 18+ who have experienced detriment in the 12 months to April/May 2024.

Unweighted: Living comfortably n = 852; Doing alright n = 1,768; Just about getting by n = 1,173; Finding it quite difficult n = 440; Finding it very difficult n = 219.

Note: Negative emotions score: a score of 10 indicates extremely negative feelings across all measures, while a score of 0 indicates the absence of negative feelings in any.

- **Household composition**. Consumers living in single-adult households with children were more likely than those living in households with children comprising more than one adult, or those living without children, to have experienced negative emotional outcomes. Among those living alone the mean summary score was calculated at 6.26, 6.13 for those living in households with two adults and no children and at 6.39 for two adults with children. In contrast, for those living in single-adult households with children this figure was high at 6.89.

- **Ethnicity**. The likelihood of experiencing negative emotional outcomes also varied by ethnic background. Among consumers with a black, Asian, mixed, or other ethnic background, the typical summary score was 6.65, which compares with a figure of 6.23 among consumers with a white ethnic background. Meanwhile, among consumers whose first language is not English the mean summary score was 6.67, compared with 6.23 among native English speakers.

- **Digital connectedness**. A consumer's level of digital connectedness also appeared to be associated with their likelihood of experiencing negative emotional outcomes. Among those who used the internet weekly or less the mean summary score was 5.82, while among those who went online several times a day the equivalent figure was 6.33.

- **Health and disability**. Finally, whether a consumer has a long-standing health condition or disability that affects their day-to-day life was found to be associated with their likelihood of experiencing negative emotional outcomes. For those with no disability or long-term health condition the mean summary score was 6.11, while among those with a disability or long-term health condition that does not affect their day-to-day life this figure was 5.88. Among those who have a condition which affects their day-to-day life 'a lot', the mean summary score was high, at 6.95.

There was no evidence to suggest that negative emotional outcomes varied by whether the consumer was living in an urban or in a rural setting and by UK nation.

3.3 Unactioned consumer detriment

3.3.1. Overview of people who did not take action to address their experiences of detriment

When consumers experience detriment, they can either take action to address it or not. Section 2.1 examined the proportion of detriment experiences in the UK that were addressed, finding that 78% were actioned while 22% remained unactioned by consumers. It also explored how this varied across different sectors. This section shifts the focus to consumers, investigating the socio-economic and demographic characteristics associated with unactioned detriment.

In the 12 months up to April/May 2024, 36% of consumers who experienced detriment in the UK did not take action to address at least one of their reported detriment incidents. The likelihood of taking action varied by demographic and socio-economic characteristics.

The youngest consumers (aged 18-29) were less likely to have taken action with 47% not doing so compared to about one-third (30-36%) of those aged 30 or over.

Unemployed consumers and those in full-time education were more likely than those in paid work or those who were retired to take no action. In the 12 months covered by the study, over half of consumers who were unemployed (54%) or in full-time education (51%) took no action compared to around a third of those who were in paid work (36%) or retired (32%).

Although equivalised household income did not significantly affect the likelihood of taking action, financial difficulty did. Forty-four percent of those finding it 'quite difficult' to get by and 40% of those who were finding it 'very difficult' to get by took no action compared to 33% of those 'living comfortably' or 'doing alright'.

Consumers with a long-standing health condition or disability that considerably impacts their day-to-day life were more likely to have taken no action than those who do not. Over four in 10 (42%) of those with a condition that affects their day-to-day life 'a lot' did not take any action compared to around a third of those either without a disability or long-term health condition, or whose condition does not affect their day-to-day life as severely (30-36%).

There was not sufficient statistical evidence to suggest that other demographic and socio-economic characteristics affected the likelihood of taking action. These included gender,

highest education qualification achieved, presence of dependent children, ethnic background, whether English was spoken as first language, whether living in an urban or rural setting, UK nation, and frequency of internet use. There was statistical variation in the data by household type, but not a clear pattern.

3.3.2. Reasons why people did not take actions to address their experiences of detriment

Understanding why consumers decided not to follow up with the seller or provider is key to understanding the dynamics of unactioned detriment. Among all consumers who did not take action in at least one of their detriment incidents, the most common reason given was because the problem was not serious enough (**Figure 37**).

Figure 37 – Reasons for not taking actions to address experiences of detriment mentioned at least once

Percentage of consumers with unactioned detriment

Reason	Percentage
Problem not serious enough	32%
Thought it would be unsuccessful	23%
Other reasons	19%
Problem resolved without taking actions	13%
Process would have taken too long	9%
Unclear how to go about complaining	8%
Process too complicated	8%
Uncomfortable with options available	7%
Intention to do it in the future	5%
Somebody else took action	1%

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/May 2024.

Unweighted: n = 1,489.

Age, digital connectedness and education

The prevalence of some of the reasons given for not taking actions varied by age group. Younger consumers were more likely to have cited the length of the process as a deterrent: 16% of consumers aged 18-29 mentioned this reason at least once, compared to 6% of those aged 30-39, 9% aged 40-49, 5% aged 50-59, 6% aged 60-69 and 4% aged 70 or above. Conversely, the likelihood of inaction due to the issue resolving itself increased with age. Consumers over 60 selected this reason more frequently (22% of those aged 60- 69 and 20% of those aged 70 or above) compared to younger consumers (15% aged 50-59, 14% aged 40-49, 13% aged 30-39 and 5% aged 18-29).

The perceived likelihood of success in resolving the issue varied by digital connectedness. Consumers who frequently used the internet were more likely to refrain from taking action due to doubts about the likelihood of success. Specifically, 25% of those who use the internet

several times a day and 21% of daily users cited this reason, compared to only 9% of those who use the internet weekly or less.

Consumers with no educational qualifications (14%) were more likely not to have taken action due to the expected length of the process, compared with those with some level of qualification (7-9%). Additionally, consumers with no formal education were more likely to take no action because the issue resolved itself compared to those with a qualification (25% compared to 12% respectively).

Economic characteristics

Consumers finding things difficult financially were more likely to have reported not taking actions because they were not sure who to contact or how to complain. This reason was given by 20% of those finding things 'very difficult' and 11% of those finding it 'quite difficult', while it was less common amongst better-off consumers (6% of consumers 'getting by' or 'doing alright', 7% of those 'living comfortably').

The prevalence of certain reasons given for not taking actions also varied by economic activity. Specifically, inaction due to the issue not being serious enough was more likely among those in full-time work or education (both 35%), followed by those retired (27%) and unemployed (15%). Those in full-time education were also more likely to have said they did not believe they would be successful (36%) compared to those in paid work or unemployed (both at 25%) and those retired (18%). However, this might be confounded with age.

Ethnic backgrounds and language

Looking at ethnicity, consumers from Black, Asian, Mixed or other minority ethnic backgrounds were more likely to have stated the complaint process was not clear (16% compared with 7% of consumers from any White background). While consumers from any White background were more likely to have experienced the issue being resolved with no need for action (14%) compared to consumers from Black, Asian, Mixed or other ethnic backgrounds (8%). This pattern was also found when looking at whether the first language spoken by the consumer was English or not. Consumers who spoke English as their first language were more likely to have experienced the issue being resolved with no need for action (14%) compared to consumers who didn't (7%).

Others

There were some differences by whether the consumer lived in an urban or rural area – with those living in an urban setting (10%) being more likely than those in a rural setting (3%) to say that the process would have taken too long. Differences observed by consumers' gender, equivalized household income and whether they had a long-standing disability or condition were not statistically significant.

4. Consumer detriment in the four UK countries

Research Question 4

How does consumer detriment vary across the four UK countries?

Building on the headline findings discussed in Chapter 1, this chapter 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 by country;
- looks at how the amount of monetised detriment varies across the UK;
- compares key figures with the 2021 report.

To provide a comprehensive picture of consumer detriment across the UK, the survey sample was drawn in proportion to each nation's population size. The devolved nations were over-sampled to enable nation-specific analysis at the overall detriment level. However, it is important to note that, due to smaller sample sizes in certain sectors, there are limitations to the depth of analysis that can be conducted for these countries.

This study found that the incidence of detriment varied across the four UK countries. Consumers in England were more likely to report experiencing detriment than those in Northern Ireland and had a higher average number of detriment experiences per person compared to those in Scotland and Northern Ireland.

The total amount of net monetised detriment varied between the four countries. However, it was proportional to their population sizes, with no country exhibiting a significantly larger or smaller share.

Within this chapter, small sample sizes, especially at sector level, mean that there was not always enough statistical power to detect differences at the 95% confidence level between data at country level. However, a lack of statistical power does not mean that a difference does not exist, only that the confidence in such differences is not sufficient to draw conclusions.

Comparing this study's results to the 2021 report revealed two key changes. In England, the average number of detriment experiences per person showed a slight increase. Meanwhile, England, Wales and Northern Ireland experienced a rise in the percentage of individuals reporting detriment.

4.1 Incidence of consumer detriment in the four UK countries

4.1.1.Key figures

The overall incidence of detriment varied between UK countries, although the only statistically significant difference between individual countries was between England (73% [C.I. 71; 74]) and Northern Ireland (64% [C.I. 59; 69]).

When comparing the percentage of consumers who reported detriment incidents in 2021 and 2024 across the four UK countries, this study found an increase for England, Wales and Northern Ireland, while Scotland showed no difference (**Figure 38**).The most noticeable increase was in Wales, with 60% [C.I. 56; 65] of consumers reporting detriment in 2021 and 71% [C.I. 67; 76] in 2024. Estimates scaled to the UK population indicate that 32.7 million consumers in England, 3.1 million in Scotland, 1.8 million in Wales and 0.9 million in Northern Ireland experienced at least one problem with something they bought between April/May 2023 and April/May 2024.

Figure 38 – Incidence of consumer detriment in the four UK countries in 2024 and 2021

Percentage of consumers who reported incidence of consumer detriment

England: 73% (2024), 70% (2021)
Wales: 71% (2024), 60% (2021)
Scotland: 69% (2024), 72% (2021)
Northern Ireland: 64% (2024), 56% (2021)
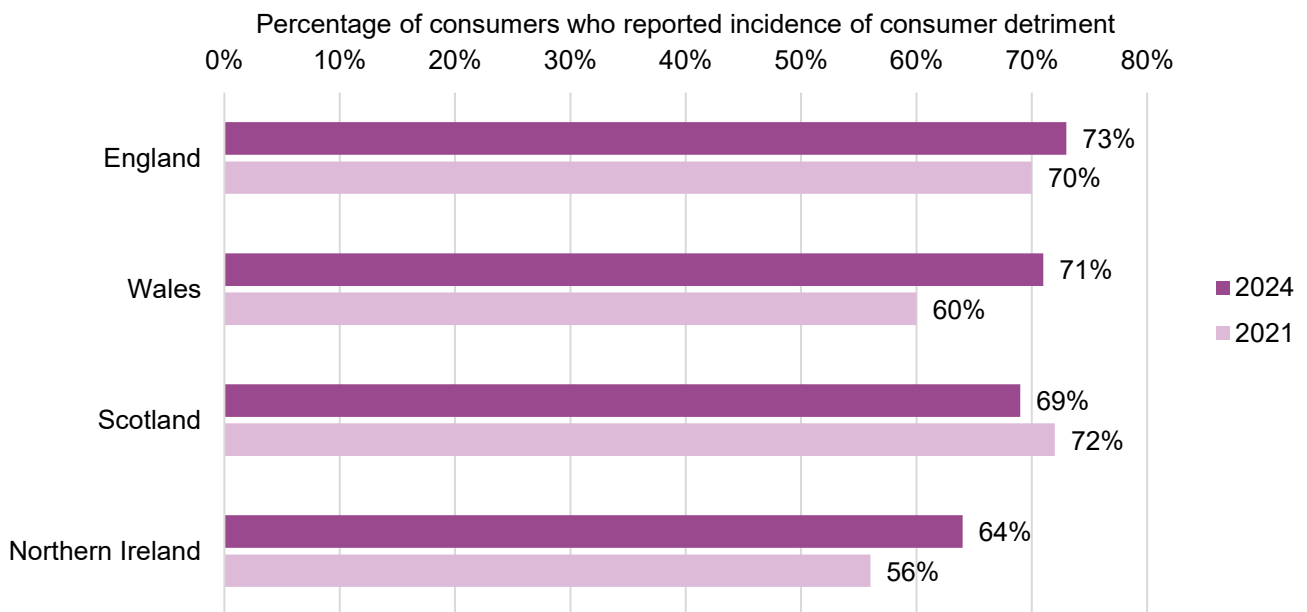
Base: UK consumers aged 18+.

Unweighted 2021: n = 6,520. England n = 4,467; Scotland n = 364; Wales n = 915; Northern Ireland n = 774.
Unweighted 2024: n = 6,334. England n = 4,120; Scotland n = 854; Wales n = 737; Northern Ireland n = 623.

The number of consumer detriment incidents in the 12 months to April/May 2024 were estimated at 257.1 million in England, 19.9 million in Scotland, 11.9 million in Wales, and 5.9 million in Northern Ireland when scaled to the population. On average, consumers in England faced more detriment experiences per person than those in Scotland and Northern Ireland. Consumers in Wales also faced more detriment experiences per person than those in Scotland and Northern Ireland, but this difference was not statistically significant[36]. Among those who encountered detriment, the average (median) number of detriment incidents for consumers in England and Wales was four, while in Scotland and Northern Ireland, the typical affected consumer experienced three incidents.

When comparing the mean number of detriment experiences per person in 2024 and in 2021, there was a slight increase for England: rising from 6.5 [C.I. 6.0; 7.1] in 2021 to 7.9 [C.I. 7.4; 8.4] in 2024. The differences in the mean values for the other three countries between 2024 and 2021 were not statistically significant.

4.1.2. Incidence of consumer detriment by market characteristics

Consumers in all countries were more likely to experience detriment related to services than to items (**Figure 39**), but this difference was not statistically significant for Wales. The patterns of detriment incidence across countries are consistent for both product types: consumers living in England were more likely to have experienced detriment with both items and services than consumers in Northern Ireland.

Figure 39 – Incidence of consumer detriment in the four UK countries for items and services
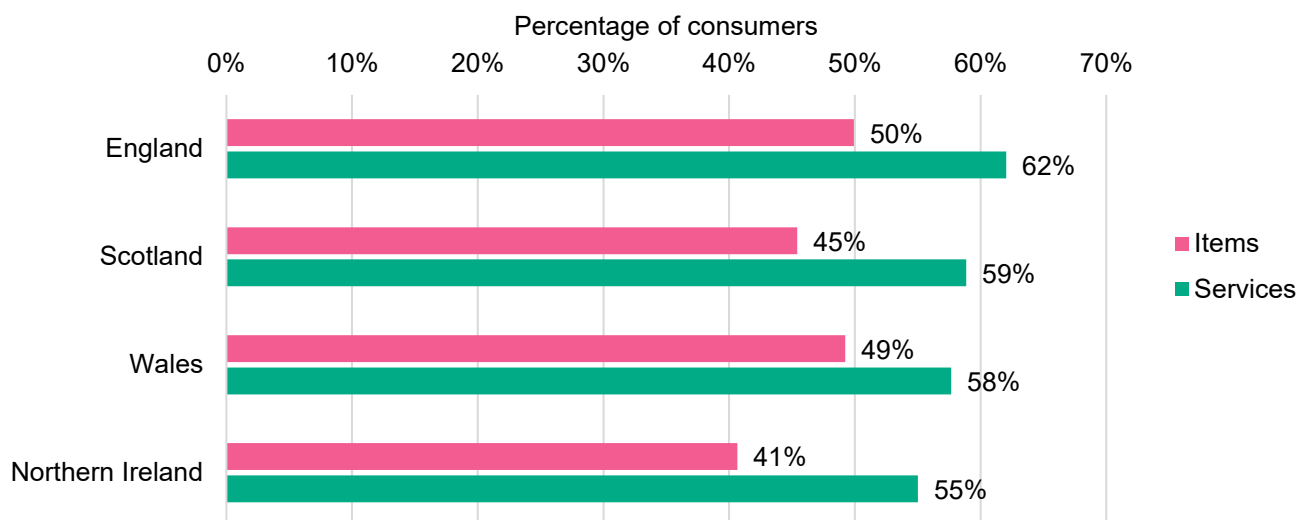
Base: UK consumers aged 18+.

Unweighted: Items: n = 6,330. England n = 4111; Scotland n = 852; Wales n = 739; Northern Ireland n = 626. Services: n = 6,288. England n = 4092; Scotland n = 843; Wales n = 732; Northern Ireland n = 619.

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[36] As previously stated, it is important to note that a lack of statistical significance does not mean that a difference does not exist, only that the confidence in such differences is not sufficient to draw conclusions.

Differences in the incidence of detriment between the four UK countries also emerged within market sectors (Table 11):

- Consumers in England and Wales were significantly more likely than consumers in Scotland and Northern Ireland to report experiencing detriment in the 'Prescription and non-prescription medicines' market sector;

- Consumers in England were significantly more likely than consumers in Scotland and Wales to experience detriment in the 'Electronic devices and software' market sector;

- Consumers in Scotland were less likely than consumers in England to experience detriment related to the 'Groceries and drinks' sector;

- Consumers in Northen Ireland were significantly less likely than consumers in England to experience detriment in the 'Education fees', 'Public transport and trains' and 'Restaurants, cafes and take-aways' market sectors.

There were no significant differences found for other market sectors.

Table 11 – Incidence of consumer detriment in the four UK countries in selected market sectors

Market sector	England	Scotland	Wales	Northern Ireland
Public transport and trains	30%	25%	32%	16%
Electronic devices and software	23%	17%	17%	17%
Groceries and drinks	17%	13%	16%	14%
Education fees	13%	4% †	4% †	4%
Prescription and non-prescription medicines	11%	6%	10%	6%
Restaurants, cafes and take-aways	11%	9%	8%	6%

Base: UK consumers aged 18+ who purchased from the sector.

Unweighted: Groceries and drinks: England n = 3,935, Scotland n = 814, Wales n = 704, Northern Ireland n = 596; Electronic devices and software: England n = 2013, Scotland n = 399, Wales n = 368, Northern Ireland n = 294; Public transport and trains: England n = 2,301, Scotland n = 487, Wales n = 371, Northern Ireland n = 276; Prescription and non-prescription medicines: England n = 2,034, Scotland n = 292, Wales n = 291, Northern Ireland n = 229; Education fees: England n = 262, Scotland n = 42, Wales n = 35, Northern Ireland n = 55, Restaurants, cafes and take-aways: England n = 3,368, Scotland n = 693, Wales: n = 607, Northern Ireland n = 530.

† Unweighted sample size between 25 and 50.

4.2 Value of monetised detriment in the UK countries

In the 12 months to April/May 2024 covered by the study, experiences of detriment cost consumers £62.4 billion in England (88% of the UK total monetised detriment), £4.0 billion in Scotland (6% of the UK total), £3.6 billion in Wales (5%) and £1.1 billion in Northern Ireland (2%) (**Figure 40**).

Figure 40 – Value of net monetised detriment in the UK by country (billion £)
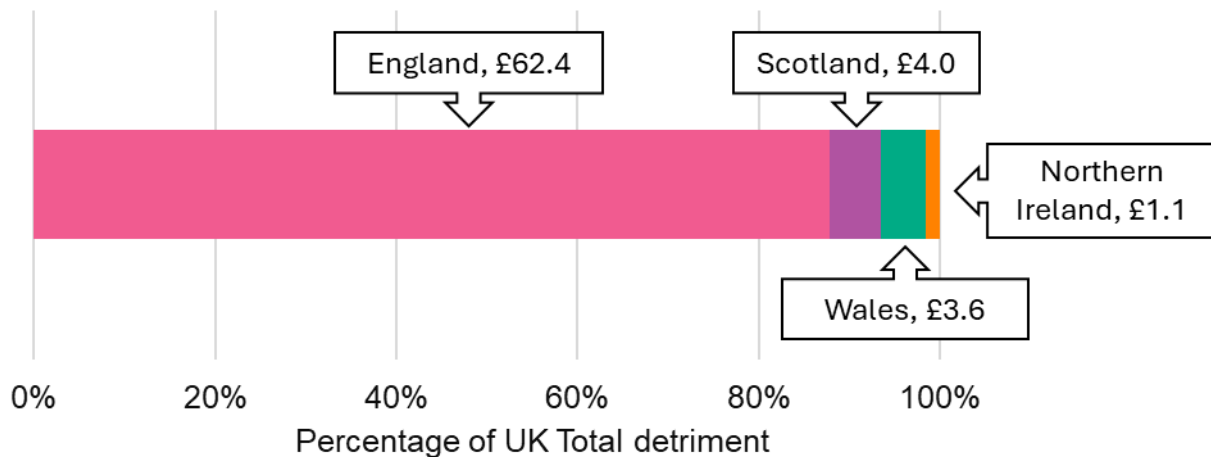
Base: All detriment experiences in the UK in the 12 months to April/May 2024.
Unweighted: n = 9,416. England n = 6,631; Scotland n = 1,296; Wales n = 1,147; Northern Ireland n = 880.

The different values of net monetised detriment across the countries broadly reflect both their population sizes (84% of the total population in the UK live in England, 8% in Scotland, 5% in Wales and 3% in Northern Ireland[37]) and the number of incidents of detriment (87% of detriment experiences happened in England, 7% in Scotland, 4% in Wales and 2% in Northern Ireland). This suggests that, on average, net monetised detriment varied very little between the four UK countries. Indeed, there were no differences found in the median value of net monetised detriment for countries, which stood at £32 in England, Scotland and Northern Ireland. The median value in Wales was much lower at £16 (C.I. 11.8; 31.5), but this was not statistically significant. Similarly, the distribution of net monetised detriment was not statistically different between countries.

As at the UK level, when comparing net monetised detriment in 2024 and in 2021 and adjusting for inflation, no statistically significant differences were detected. Similarly, no statistically significant changes in median and mean values of net monetised detriment were detected within the four nations.

4.2.1. Net monetised detriment for items and services

As for the UK as a whole, the net monetised detriment in each of the four UK countries varied across items and services (**Table 12**). Services consistently showed a higher median net monetised detriment than items across all countries. In England, mirroring the UK-wide trend, services were responsible for the bulk (81%) of the total net monetised detriment. When examining all detriment incidents, those related to services occurred four times more frequently than those related to items, with a ratio of 81% to 19%. For the other three

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[37] Office for National Statistics. (2024). Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2022.
https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annualmidyearpopulationestimates/mid2022

countries, the differences in the total net monetised detriment figures cannot be confidently determined, as the confidence intervals for their population-scaled estimates intersect.

Table 12 – Total net monetised detriment, its confidence interval and median by product type

Country	Product type	Total (billion £)	Lower 95% CI (billion £)	Upper 95% CI (billion £)	Share of country's total	Median (£)	Base (N)
England	Item	11.9†	5.5	18.3	19%	14.6	2,348
	Service	50.5†	33.9	67.1	81%	42.4	4,283
Scotland	Item	1.8	0.2	3.3	43%	18.1	455
	Service	2.3	1.5	3.1	57%	43.0	841
Wales	Item	2.5	0.0	4.9	68%	8.9	420
	Service	1.2	0.7	1.6	32%	31.5	727
Northern Ireland	Item	0.4	-0.2	0.9	34%	15.8	302
	Service	0.7	0.4	1.0	66%	31.5	578

Base: All detriment experiences in the UK in the 12 months to April/May 2024, bases are unweighted.

†There were significant differences found in the amount of net monetised detriment across items and services for England, but not for the other three countries.

4.3 Detriment to well-being in the UK countries

There were no differences found in the effects of detriment on consumers' health and household finances between the four UK countries (**Table 13**).

When comparing the impact of detriment on consumers' household finances across the four UK countries between 2021 and 2024, a significant difference was observed only in Wales. In 2021, 5% of detriment incidents in Wales had a very negative effect on household finances, which increased to 15% in 2024. No statistically significant changes were found in the other UK countries or in other aspects of well-being.

Table 13 – Negative impact of the detriment experiences on consumers' health and household finances by the UK country

Area	Effect	England	Scotland	Wales	Northern Ireland
Mental health	**Unweighted Base (N)**	**6,605**	**1,282**	**1,145**	**877**
	A very negative effect	8%	11%	15%	5%
	A negative effect	15%	12%	10%	13%
	A slightly negative effect	27%	28%	28%	25%
	No negative effect	49%	49%	47%	57%
Physical health	**Unweighted Base (N)**	**6,604**	**1,283**	**1143**	**879**
	A very negative effect	6%	5%	5%	3%
	A negative effect	9%	7%	10%	6%
	A slightly negative effect	15%	14%	17%	16%
	No negative effect	70%	75%	68%	75%

Household finance	Unweighted Base (N)	6,602	1,283	1,142	878
	A very negative effect	8%	9%	15%	7%
	A negative effect	14%	10%	13%	14%
	A slightly negative effect	28%	26%	23%	26%
	No negative effect	50%	55%	50%	53%

Base: All detriment experiences in the UK in the 12 months to April/May 2024, bases are unweighted.

4.3.1. Detriment to well-being by market characteristics by country

The differences in the impact of detrimental incidents on well-being between countries when analysed by market characteristics were minimal. It is important to note that the absence of statistically significant differences may be due to small sample sizes rather than a lack of real difference, as the numbers of detrimental incidents per sector within each country were small, particularly in sectors with fewer purchases and in countries with smaller sample sizes (Wales, Scotland and Northern Ireland).

This report found no statistically significant differences in the effect of detriment on consumers' health and household finances between the four UK countries for items and services. However, there were some differences found depending on the market sector:

- Consumers in England were more likely to report that detriment incidents related to 'Mobile telephone services' negatively impacted their physical health compared with the other three countries: about a quarter (26%) reported a negative effect in England compared with under one in ten for other countries.

- Consumers in Northern Ireland were more likely to report that experiencing detriment in 'Electricity and gas services' negatively impacted their physical health compared with consumers in England (26% versus 2%).

There were additional differences between countries for detriments related to 'Current accounts, loans and bank services', 'Second-hand vehicles', 'Groceries and drinks', and 'Furniture and appliance' sectors for specific well-being domains, but the small sample sizes when split out by sector and country prevented reliable conclusions from being drawn.

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 well-being impacts/consequences of detriment incidents experienced by consumers.
Consumer protection system	The rights and channels of action afforded to consumers by consumer protection law and 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 – in the 12 months to April/May 2024 – 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.

Term	Definition
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.
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 the 2021 report.
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.
Nature of the detriment problem	The characteristics of the original detriment issue experienced by a consumer. This encompasses several dimensions: issue typology, severity, duration, subjective experience and resolution efforts.
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 information see the 2021 report.

Term	Definition
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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Appendix A. Questionnaire development and testing

The 2024 questionnaire replicates in large part the questionnaire used for the 2021 wave of the study. The latter was developed in collaboration between researchers from NatCen, BEIS, and the CPP, and built upon the questionnaires used in previous waves[38]. Consistency between the 2021 and 2024 surveys was prioritized at the questionnaire design stage to enable robust measurement of changes over time. However, some changes were introduced to allow for new or more precise analysis, improve clarity for respondents or maintain the content relevant to the new societal context.

Questionnaire content and structure

During the content review phase, the trade-off between affecting trend analysis and improving clarity and/or the type of data collected was carefully evaluated. The impact of any given change was assessed on two dimensions: comparability and accuracy. These changes are detailed in full below.

New items

The following items were introduced in the 2024 study:

Frequency of purchase by channel [FrePurSectorA; FrePurSectorB]
Respondents who made at least one purchase in a sector of interest within the 12 months preceding the study were asked about their frequency of purchasing either in-person or online within that sector. This question was asked for up to two randomly selected sectors.

Company name [CompName1…CompName3]
Respondents who experienced any detriment were asked to provide the name of the company, retailer, or service provider involved.

Nature of problem [ProbNat1…ProbNat3]
Respondents who reported detriment were asked to give more detailed information about the nature of the problem they encountered. This was presented as a free-text question to allow for more detailed and open-ended responses.

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[38] Further information on questionnaire development for the 2021 CDS study can be found in Appendix A of the report "Consumer protection study 2022: understanding the impacts and resolution of consumer problems (publishing.service.gov.uk).

Dropped items

A few items from the 2021 study were removed for the 2024 wave due to irrelevance, limited usefulness in distinguishing between groups in the analysis, and/or space constraints. These constraints necessitated difficult decisions about whether to add new items or retain existing ones. The dropped items, in order of appearance in the 2021 survey, include:

- Consumer attitudes **[ConsAtt]**

- Level of satisfaction with the outcome of the process **[DetOCsat1… DetOCsat3]**

- Self-assessment of the impact of the COVID-19 pandemic on the detriment experience **[Pandemic1…Pandemic3]**

For the full specification of these questions, please refer to Appendix G of the 2021 survey report.

Amended items

PurGoodA…PurServiceE
Minor amendments were made to the description of a small number of sectors to ease respondent burden and improve the accuracy of data collected. Amendments to the wording are underlined.

- The helplink text accompanying the code *'Food and drink, including alcohol, for consumption at home (not takeaways)'* was amended to include reference to specific market-leading companies offering subscription food delivery boxes.

- The code 'Entertainment items including musical instruments, toys, sporting and hobby equipment' was amended to *'Non-electronic entertainment items including musical instruments, toys and games, sporting and hobby equipment, bicycles and e-bikes'*.

- The 'helplink' text accompanying the code *'Non-electronic entertainment items including musical instruments, toys and games, sporting and hobby equipment, bicycles and e-bikes'* was amended to underscore to respondents that the code covers scooters, e-bikes and e-scooters

- The code *'Electricity and gas services'* was amended to *'Supply of electricity, gas services and other home energy systems (including those powered by coal, wood or wood pellets, heating oil, solar panels, wind turbines, LPG or Calor gas, or biomass boilers). For installation and repair services, select "Home and garden maintenance, repair services and installation of systems"*. This change was implemented to ensure that individuals with off-the-grid or alternative energy methods could find an appropriate answer option that accurately reflects their situation.

- The examples of market-leading streaming services included in the 'helplink' text accompanying the code 'Satellite, cable or streaming TV or other digital subscriptions (music, gaming, etc.)' were amended to reflect changes in the branding of these services.

- The code 'Home and garden maintenance and repair services' was amended to 'Home and garden maintenance, repair services <u>and installation of systems</u>'.

- The code 'Current accounts, loans and bank services' was amended to 'Current accounts, loans, <u>mortgages</u>, and bank services'.

- The code 'Pet breeder' was removed as the item count was relatively low in 2021 to yield meaningful analysis.

- The 'helplink' text accompanying the codes 'Hair, beauty, and wellness services' and 'Sport, cultural and entertainment activities, memberships or events' was amended to reduce the risk of overlap between codes.

- The 'helplink' text accompanying the code 'Hotels and holiday accommodation' was amended to clarify that the code covers short-term homestays

DMGoodCount / DMServiceCount

Respondents were asked to detail how many different items they experienced detriment with in the preceding 12 months. In 2021 this question was accompanied by the following instruction: 'Please count multiple experiences of stress caused, money lost, or time lost as a result of the same item as one instance'. In 2024 this instruction was amended to read: 'Remember that multiple issues with the same item should be counted as one instance'.

DetChan1-3

Respondents were asked to indicate how they originally purchased the items or services that caused them detriment. In 2021 respondents were able to select from the following nine codes, displayed on-screen (or read out by a telephone interviewer) in a single block:

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)

In 2024, a revised list of answer options was presented. For consumers responding online this list was displayed under three distinct sub-headings, while for consumers completing over the telephone an interviewer first asked whether the purchase took place 'in person', 'online',

or 'in another way (others) before reading out the answer options listed within each block. Moreover, the code "In-person from a private individual" was introduced for a total of ten codes:

In person

1. In-person from a shop, store, clinic or other outlet

2. In-person from salesperson who visited my home or work

3. In-person from a private individual

Online

4. Online, from the provider's/retailer's/operator's website or app (such as Argos or Matalan)

5. Online, from a third-party marketplace website or app (such as Amazon Marketplace 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 (such as Facebook Marketplace)

Others

8. Over a phone call

9. Via auto-renewal, where the money is automatically taken from your account

10. Other (Please describe)

ActClaim1-3
Respondents who experienced detriment were asked to indicate which of a list of possible restorative actions they requested from seller, producer, or provider of the item or service. The first response option available in 2021 was 'Provide a refund (full or partial)'. In 2024 this was amended to read 'Provide a cash or card refund (full or partial)'.

PayFixReplCost1-3
Respondents were asked to report the costs associated with the restoration, repair, or replacement of the item or service that caused them detriment. To aid consumers in calculating this figure, the 2024 questionnaire included the following instruction: 'Please tell us the **total financial cost** of replacing, fixing or restoring the item or service'.

This instruction was accompanied by 'helplink' text which read as follows: 'What do you mean by total cost? This includes the total cost of repairing or restoring an item, or the total cost of securing a replacement for a service or subscription. If a replacement service or subscription was paid for on a weekly or monthly basis, please tell us the total cost of all the weekly or monthly payments you had to make'.

CostExp1-3
Respondents were asked to indicate ways in which they incurred any additional costs because of the detriment they experienced. The fourth response option listed within the 2021 questionnaire was 'Costs from contacting the seller or seeking compensation'. In 2024 this

was amended to read 'Costs from contacting the seller, seeking compensation <u>or returning an item</u>'.

<div style="background-color:pink">CostEstimate1-3</div>

Respondents were asked to calculate the approximate total additional financial cost associated with the detriment they experienced. In 2021 this question read as follows: 'What has been the approximate **total additional financial cost** to you so far?'. To aid consumers in calculating this figure, this question was amended in 2024 to read as follows: 'What has been the approximate **total additional financial cost** to you so far? That is the total additional financial cost you have incurred from the start of the issue until now'.

<div style="background-color:pink">WellBeing</div>

Respondents were asked to indicate the impact of the detriment they incurred upon their physical health, mental health, and household finances. In 2021 the list of answer options read as follows: 'A very negative effect', 'A negative effect', 'A slightly negative effect', 'No negative effect'. To emphasise the graduated nature of this answer scale, in 2024 the second option in this list was amended to read 'A <u>fairly</u> negative effect'.

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 interviews[39] were carried out by NatCen researchers. Participants were sampled purposively to cover both consumers who experienced detriment and those who didn't, as well as a range of sexes, ages, and education levels (**Table 14**). Participants were given a £30 voucher as a thank you for their time and help.

Table 14 - Cognitive interview sample profile

Demographic		Number of respondents
Age	18-34	4
	35-54	3
	55+	5
Sex	Male	6
	Female	6
Education	GCSE and below	4
	A-level and above	8

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

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

Soft-launch

A soft-launch was conducted prior to full deployment, during which a small proportion of the issued sample (N=100) was invited to participate before releasing the full set of cases. This preliminary phase allowed for an evaluation of the survey length and enabled routing checks to ensure the accuracy of question sequencing. Additionally, it provided an opportunity to assess whether the newly introduced questions were functioning as intended, helping to identify and resolve any issues before scaling up to the full sample.

Appendix B. Fieldwork design, response rate and weighting strategy

Fieldwork design and response rates

Fieldwork was conducted using a sample from the random-probability NatCen Opinion Panel[40]. Overall, the survey was completed by 6,371 UK adults (18+).

The NatCen Opinion Panel is a panel of people who have agreed to be contacted to take part in social research. Members are recruited from probability-based surveys, where participants are selected at random using the Postcode Address File (PAF) as a sample frame. For this study, participants were recruited from the British and Scottish Social Attitudes studies, the Life in Northern Ireland study, and the 2021 Consumer Detriment Study[41].

All active panel members were eligible for invitation. From these, a random sub-sample of 11,990 cases were selected, maintaining the probability-based design. Selection odds were adjusted based on the extent to which a panel member had characteristics that were over- or under- represented in the full Panel sample, improving the representativeness of the issued sample. The model used information on panel members' age, sex, region, household structure, income, education, economic activity, ethnicity, tenure, social class, interest in politics and party support. Selection odds were also adjusted to over-represent people living in Scotland, Northern Ireland and Wales to enable analysis of experiences within those countries.

Fieldwork was conducted over six weeks using a mixed-method approach, combining online and telephone surveys. Respondents were initially invited to take part online – web fieldwork ran from the 18th April to 2nd June. A soft launch took place from April 18th to April 25th, followed by the full sample release on April 26th. Those not taking part online were issued to telephone fieldwork which ran from the 2nd May to 30th May[42]. Participants received multiple reminders via

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[40] More information on the design of the NatCen Opinion 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

[35] Some respondents also participated in the 2021 Consumer Detriment Study. More information on this can be found in Appendix C.

[36] Telephone fieldwork finished early in response to the general election being called. No additional communications were sent to participants, although they were allowed to take part in the online questionnaire.

letter, email, text and phone to encourage their participation. In total, 6,455 panel members completed the survey.

Several quality checks were implemented both during and after the survey to ensure data quality. Page-level paradata were used to identify participants who completed the survey particularly quickly, potentially indicating a lack of attention. Responses were also reviewed against historical information to verify that the original panel members were the ones participating. Following these validation checks, 84 interviews were removed.

A total of 6,371 panel members completed the survey and passed quality checks, with 5,968 (94%) responding online and 403 (6%) via phone. Participants were offered an incentive as a thank you for their time[43].

Response rates are a simple indicator of quality for surveys based on probability samples. The response rates by recruitment source are summarised in **Table 15**. Overall, this survey achieved a 53% response rate among those panellists invited to participate. Due to our sampling design – where not all panel members are issued and selection odds are adjusted to account for potential bias – we cannot strictly calculate a meaningful 'overall' response rate that accounts for non-response at both the recruitment interview and panel recruitment stages. However, our best estimate gives a figure of 4.8%[44].

Table 15 - Survey response rates by recruitment source

	BSA 15-19	BSA 20-23	CDS Wales	CDS NI	SES 23	SSA 23	Total
Issued	2277	7215	450	398	950	700	11,990
Ineligible	6	5	1	1	0	0	13
Complete	1,477	3761	179	183	443	328	6,371
Survey response rate	**65%**	**52%**	**40%**	**46%**	**47%**	**47%**	**53%**

In addition to response rates, comparing the weighted and unweighted profiles of survey participants can help to assess the representativeness of a sample. A close match between the weighted and unweighted profiles suggests that the unweighted sample is representative of the target population and that the risk of bias on other measures, which may not be addressed in weighting, is lower, and vice versa.

Table 16 summarises the weighted and unweighted profile of the survey participants by country of the UK. A close match between the weighted and unweighted profiles suggests that the unweighted sample is representative of the target population and that the risk of bias on other measures, which may not be addressed in weighting, is lower, and vice versa.

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[43] Incentives ranged from £5 to £20, depending on factors like the respondent's characteristics (such as their age, occupational status, etc.) and whether they had a longer interview due to experiencing multiple detriment incidents.

[44] The overall response rate was calculated by multiplying the survey response rate by the proportion of the estimated eligible individuals from each recruitment survey who are still active panel members. These figures were then weighted according to the number of cases issued from each sample source for this study.

Table 16 - Weighted and unweighted sample profile by country

	England		Scotland		Wales		Northern Ireland	
	Wtd	Uwtd	Wtd	Uwtd	Wtd	Uwtd	Wtd	Uwtd
Sex								
Female	52%	53%	52%	51%	52%	56%	51%	53%
Male	48%	47%	48%	49%	49%	44%	49%	47%
Age group								
18-29	18%	8%	18%	7%	18%	6%	18%	9%
30-39	17%	14%	16%	14%	17%	13%	20%	16%
40-49	16%	16%	15%	16%	13%	14%	14%	14%
50-59	17%	19%	18%	20%	16%	17%	17%	20%
60-69	14%	19%	15%	21%	17%	26%	16%	21%
70+	17%	25%	18%	22%	20%	25%	16%	20%
Ethnicity								
White British (English/Welsh/Scottish/Northern Irish)	79%	83%	90%	91%	93%	94%	63%	66%
Any other White background	7%	6%	6%	5%	4%	4%	34%	31%
Mixed or multiple ethnic groups	2%	2%	1%	1%	0%	1%	1%	1%
Asian or Asian British	8%	6%	3%	2%	1%	1%	1%	2%
Black or Black British	2%	2%	1%	1%	0%	0%	1%	1%
Other	2%	1%	1%	1%	1%	1%	1%	0%
Region								
North East	5%	5%	0%	0%	0%	0%	0%	0%
North West	14%	13%	0%	0%	0%	0%	0%	0%
Yorkshire and The Humber	10%	10%	0%	0%	0%	0%	0%	0%
East Midlands	9%	9%	0%	0%	0%	0%	0%	0%
West Midlands	10%	10%	0%	0%	0%	0%	0%	0%
East of England	12%	12%	0%	0%	0%	0%	0%	0%
London	16%	13%	0%	0%	0%	0%	0%	0%
South East	16%	18%	0%	0%	0%	0%	0%	0%
South West	10%	10%	0%	0%	0%	0%	0%	0%
Wales	0%	0%	0%	0%	100%	100%	0%	0%
Scotland	0%	0%	100%	100%	0%	0%	0%	0%
Northern Ireland	0%	0%	0%	0%	0%	0%	100%	100%
Urbanity								
Urban	81%	79%	80%	77%	67%	65%	66%	66%
Rural	19%	21%	21%	23%	33%	35%	34%	34%
Highest educational qualification								
Degree or equivalent, and above	43%	43%	41%	45%	42%	51%	44%	54%
A levels or vocational level 3 or equivalent and above, but below degree	23%	22%	26%	25%	23%	20%	24%	20%
Other qualifications below A levels or vocational level 3 or equivalent	23%	24%	21%	20%	20%	17%	21%	19%
Other qualification	2%	2%	1%	1%	1%	2%	0%	0%
No qualifications	9%	9%	10%	9%	14%	10%	12%	7%

	England		Scotland		Wales		Northern Ireland	
Household structure								
Single person household	16%	18%	19%	21%	17%	22%	18%	22%
One adult (with children)	3%	2%	2%	2%	2%	2%	4%	2%
2 adults (no children)	36%	41%	41%	44%	45%	48%	32%	37%
2 adults (with children)	20%	18%	19%	17%	16%	15%	23%	21%
3+ adults (no children)	17%	14%	14%	11%	12%	9%	17%	13%
3+ adults (with children)	8%	7%	5%	4%	8%	5%	6%	4%
Main economic activity								
Full time education	4%	2%	6%	3%	5%	2%	6%	4%
Paid work	56%	51%	54%	49%	52%	46%	57%	52%
Unemployed	3%	2%	3%	2%	3%	2%	1%	1%
Retired	20%	28%	23%	31%	22%	32%	19%	28%
Other	16%	16%	14%	15%	18%	18%	17%	16%
NS-SEC class								
Managerial & professional occupations	56%	57%	55%	59%	52%	58%	55%	60%
Intermediate occupations	12%	12%	11%	12%	14%	13%	13%	12%
Small employers & own account workers	6%	6%	4%	5%	7%	7%	5%	5%
Lower supervisory & technical occupations	9%	9%	10%	10%	11%	9%	9%	9%
Semi-routine & routine occupations	13%	12%	13%	11%	10%	9%	14%	11%
Not classifiable	5%	4%	6%	4%	6%	4%	5%	3%
Self-reported financial circumstances								
Living comfortably	18%	20%	15%	19%	17%	21%	14%	18%
Doing alright	39%	40%	40%	41%	41%	42%	42%	42%
Just about getting by	28%	27%	29%	25%	28%	25%	27%	27%
Finding it quite difficult	10%	8%	11%	10%	9%	9%	13%	9%
Finding it very difficult	6%	5%	4%	4%	5%	4%	5%	4%
Equivalised household income								
£1000 or less	22%	19%	20%	19%	24%	18%	25%	19%
£1001 to £1500	16%	17%	17%	17%	17%	16%	17%	17%
£1501 to £2500	29%	30%	28%	29%	28%	32%	28%	30%
More than £2500	34%	35%	34%	36%	31%	34%	30%	35%
Tenure								
Owns: outright, buying, shared ownership	69%	76%	69%	77%	73%	82%	70%	84%
Rents from local authority	7%	6%	10%	8%	8%	4%	9%	5%
Rents from housing association/charitable trust	6%	5%	6%	5%	6%	5%	5%	3%
Rents privately	17%	12%	15%	10%	13%	9%	16%	8%
Other	1%	1%	0%	0%	0%	1%	0%	0%
Frequency of internet use								
Several times a day	68%	65%	68%	68%	68%	64%	65%	65%
Daily	27%	30%	27%	27%	25%	28%	30%	30%
Weekly or less	5%	5%	6%	5%	7%	7%	5%	5%

	England		Scotland		Wales		Northern Ireland	
Whether has long-standing condition that affects day-to-day life								
Yes, affects day-to-day life a lot	11%	11%	10%	12%	16%	15%	11%	11%
Yes, affects day-to-day life a little	18%	19%	17%	17%	21%	19%	14%	15%
Yes, does not affect day-to-day life	7%	9%	8%	9%	8%	8%	3%	5%
No disability	64%	61%	65%	63%	56%	59%	71%	69%

Based on an assessment of the composite response rate, sample profile, and other quality metrics, and considering the sampling and fieldwork design implemented, this sample provides a solid foundation for drawing robust conclusions about the population.

Weighting and scaling

The Consumer Detriment Survey uses two types of weights in its analysis: a respondent-level weight and a detriment-level weight. Both weights are 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 (CDS_ID) as the primary sampling unit (PSU) parameter. Using CDS_ID as the PSU ensures a more robust computation of standard errors and accounts for the fact that multiple detriment incidents were sampled within study participants.

This section provides an overview of the methodology used to develop these weights.

Respondent-level weight

Non-response to NatCen Opinion Panel surveys can occur at various points: the recruitment survey, the invitation to join the Panel (at the end of the recruitment interview), subsequent attrition from the Panel, and the survey of panel members itself. The recruitment surveys are already weighted to adjust for non-response, and additional weights are calculated to adjust for non-response at the later stages. The final weight is the product of these individual weights. This multi-stage approach is effective because the correlates of non-response can vary at each stage.

These are the three weights we have computed:

1. *Recruitment survey weight*: the weights from the recruitment surveys followed similar designs. They comprise three components: selection weights to adjust for uneven selection probabilities, non-response weights computed via logistic regression models of response (at address level) to adjust for differential non-response, and calibration to population estimates.

2. *Sampling weight:* this weight adjusts for selection probabilities used in the sampling process and all non-response and/or attrition that occurs after the recruitment surveys but prior to sampling. First, a logistic regression model was created to derive non-response weights to adjust for non-response that occurred prior to

sampling, i.e. at the Panel recruitment stage plus any subsequent attrition. The following variables were used as predictors in the model: age and sex groups, region, household type, household income, education level, ethnicity, tenure, social class group, economic activity, political party identification, and interest in politics. The non-response weight was the inverse of the probability of joining/remaining in the Panel.

As described above, a random subsample of panel members was selected for this survey. Weights were used to adjust the probabilities of selection, therefore a 'sample selection' weight was computed to account for these differential selection probabilities (equal to the inverse of the probability of being selected for the sample), including the over-sampling in Scotland, Wales and Northern Ireland. The final 'sampling weight' is the product of the recruitment survey weight, the Panel non-response weight and the sample selection weight.

3. *Survey weight*: this weight adjusts for non-response in this specific Panel survey. A logistic regression model was used to estimate the probability of response for each panelist issued to the survey. The Panel survey weight was equal to the inverse of the probabilities of response. This weight adjusts for non-response using the same variables as used for the Panel recruitment weight described above, i.e. age and sex groups, region, household type etc.

Two different models were used for the BSA respondents, one for BSA15-19 (the BSA face-to-face surveys) and one for BSA 20-23 (the BSA push-to-web surveys). Separate models were used for the SSA, LNI, and CDS 21 respondents with predictors equivalent to those used in the BSA models. In each case, the resulting survey weight was multiplied by the sampling weight to create the final set of weights. The weights were scaled before they were combined so that the proportion of respondents from four nations of the UK is in line with the UK population.

Respondent-level grossing weight

The grossing weights were calculated by adjusting the final survey weights, which were initially scaled to have a mean of 1 and a total sum of 6,371. These weights were then rescaled to represent the total population of adults aged 18 and over. This was done by dividing each weight by the achieved sample size (6,371) and multiplying by the total number of adults aged 18 and over (53,646,829). The population figure came from the mid-2022 population estimates (post census data).

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 (87 values were trimmed at 5.33 from a max value of 9).

- *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 (33 values were trimmed: one value in 13 sectors, two values in three sectors, three values in two sectors and four values in two sectors).

This approach was the same as for the 2021 report, and numbers of values trimmed for both sectors and detriment were very close to those in the previous study (93 and 37 values respectively)

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 framework[45]: 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.

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

Appendix C. 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 (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 chapter was 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 separate 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.

Notes on comparison over time

The report offers a comparison over time (2021 and 2024) of key estimates of consumer detriment. Statistical testing was employed to understand if the direction of change (increase or decrease) can be inferred to the general population of consumers in the UK.

Statistical methods used to test changes between the two time points, assume that the samples of the two studies are completely independent, meaning that people who took part in the study in 2021 are not the same people who took part in the study in 2024. While this is true for 78% of the sample, the remaining study participants tookpart in both rounds of the study (both in 2021 and 2024).

The methods employed are considered suitable for two main reasons, even though some participants were included in both rounds.

Firstly, using more complex analysis methods to account for partially overlapping samples would have had limitations. Specifically, these methods would not be able to fully account for the complex survey design, or the weighted responses in the R programming language used for analysis.

The second reason is that the data collected in the study, from a theoretical perspective, is unlikely to be heavily influenced by within-individual baselines that should be considered for repeated analysis. For example, while the same individual would have the tendency to follow consistent purchasing behaviours over time, their experiences of detriment are not expected to be strongly correlated. For this reason, the extent to which residuals would be clustered in the computation of the standard errors for the time-series analysis is expected to be of small or negligible impact.

Adjustments for inflation

For comparisons of monetised detriment, figures from 2021 were adjusted for inflation. Using figures published by the Office for National Statistics[46], index values were calculated for the 2021 and 2024 survey periods by taking the mean index of each 12-month period for which respondents were asked about.

When expressing the 2024 mean index against the 2021 mean index, the resulting adjustment ratio was 1.211, which is the value used for 2021 to 2024 conversions in this report.

Separately, the other adjustment from 2021 was the coefficient used in calculating the time cost of dealing with a detrimental experience. This was adjusted from £13.87 in the 2021 report to £15.76 in this report, keeping the same methodology but with updated input figures.

Calculation of negative emotions score

The survey included four questions asking respondents how anxious, misled, upset, or helpless each detrimental experience made them feel. As these four emotions were found to be strongly correlated in both this and previous data collection, it was deemed that reporting them separately offered limited value, except in cases where one emotion deviated significantly or played a larger role in how the consumer felt. Instead, a combined measure was calculated to represent the overall intensity of these emotions. This is referred to in this report as the *'negative emotions score'.* An approach known as *Principal Component Analysis* (PCA) was used to reduce the four measures to a single measure. This mathematical approach transforms a set of possibly correlated variables into a smaller set of uncorrelated variables called principal components. The first principal component accounts for as much of the variability in the data as possible, and each succeeding component accounts for as much of the remaining variability as possible. By selecting only the first principal component, the dimensionality of the data can be effectively reduced while retaining a significant portion of the original information. In this analysis, the first principal component explained 65% of the total variance in the data, which can be considered reasonably sufficient for the nature of the analysis in the report.

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[46] Consumer price inflation tables - Office for National Statistics

The resulting *negative emotions score* was initially projected onto a scale with a mean of zero, with other values represented in terms of standard deviations from the mean (negative being more negative feelings). However, for the report this was simplified and rescaled onto a 0-10 scale, with higher numbers indicating more negative feelings.

Other possible approaches to creating a single value 'feelings' variable were considered, such as simple summation or averaging across the four variables, but ultimately these retained less nuance than PCA, which was able to transfer some information about the relative strength of each emotion towards the overall *negative emotions score*.

For the 2021 report, this approach was not used, so for the comparison with 2021, the calculated PCA loadings from the 2024 report were applied onto the 2021 feelings responses. This ensures the comparisons are consistent across the two surveys.

Text analysis of the nature of the detriment

The analysis of free text responses pertaining to consumer detriment was conducted through a multi-stage process of unsupervised topic modelling. This methodology was applied separately to items and services due to the observed variance in the 'nature of detriment' descriptions. The approach employed a multi-faceted strategy to ensure the extraction of meaningful insights while mitigating potential biases.

In the initial phase of data preparation, Named Entity Recognition (NER) techniques were utilised to identify and remove specific product or company names from the dataset. These identified terms were subsequently replaced with generic placeholders such as 'product'. This preprocessing step was implemented to shift the focus of the clustering algorithm away from specific entities and towards more generalized themes of consumer detriment. Additionally, seed topics were introduced to the model, which were broadly aligned with predefined detriment types from a closed-ended survey question. This strategy was employed to guide the model towards expected themes while still allowing for the discovery of novel clusters.

The topic modelling pipeline[47] utilises the GIST-Embedding-v0 transformer model[48] for processing text. This advanced natural language processing tool was employed to generate dense vector representations of the pre-processed textual data. These embeddings served as the foundation for the subsequent clustering phase. The Hierarchical Density-Based Spatial Clustering of Applications with Noise (HDBSCAN) algorithm was then applied to these embeddings. HDBSCAN was selected for its ability to identify clusters of varying densities and shapes within the high-dimensional embedding space, and – in contrast to other clustering algorithms – the fact that it does not cluster outliers, which typically gives cleaner topics. This process resulted in the identification of 56 distinct clusters for items and 86 for services.

Following the initial clustering, a keyword generation step was performed using the Class-based Term Frequency-Inverse Document Frequency (C-TF-IDF) method[47]. This technique was employed to extract the most salient terms characterizing each cluster, facilitating easier interpretation and labeling of the identified themes. A manual review process was then

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[47] Grootendorst, M. (2022). BERTopic: Neural topic modeling with a class-based TF-IDF procedure. arXiv preprint arXiv:2203.05794.
[48] Solatorio, A. V. (2024). GISTEmbed: Guided In-sample Selection of Training Negatives for Text Embedding Fine-tuning. arXiv preprint arXiv:2402.16829. https://arxiv.org/abs/2402.16829

undertaken to refine and consolidate the raw clusters. This led to the merging of semantically similar themes, resulting in a more manageable set of approximately 30 themes for items and 36 for services.

During the manual review, it was observed that while the majority of clusters provided informative insights, some were deemed less useful for the analysis. These clusters, along with true outliers identified by HDBSCAN, were subjected to a recoding process. A probability threshold, derived from the original HDBSCAN output, was established to determine whether these data points could be reassigned to other, more relevant clusters. Some responses were unable to be categorised at all: these were often short and uninterpretable but in some cases included genuine descriptions of detrimental experiences, but had too few similar examples to be clustered.

The final stage of the analysis involved a comprehensive manual review to categorize the refined themes. Where appropriate, themes were grouped under the predefined 'detriment type' categories from the closed-ended survey question. Themes that did not adequately align with these categories were assigned to newly-created umbrella topics. This categorisation allowed for a structured presentation of the findings while maintaining the richness of the unsupervised clustering results.

For the purposes of the report, the raw cluster responses are presented to provide granular insights into consumer experiences. However, to generate population-level estimates, the grouped assignments of these clusters were weighted. This weighting process enables the estimation of the percentage of individuals affected by each nature of detriment, providing a comprehensive overview of consumer experiences across different categories of items and services.

In the application of unsupervised topic modeling approaches, it is crucial to acknowledge inherent limitations and potential inaccuracies, particularly when examining individual data points. The performance assessment of such models presents unique challenges due to the absence of predefined ground truth labels. While human review of the generated topics has been conducted to ensure interpretability, and this model has been identified as the best performing among alternatives, it is important to recognise that misclassifications may occur. There may be instances where human judgment would assign a topic differently from the model's output. The complex nature of natural language and the nuances of consumer experiences can lead to ambiguities that are challenging for automated systems to resolve perfectly. As such, it is recommended that the results of this analysis be interpreted holistically rather than on a row-by-row basis. This approach allows for a more robust understanding of overarching trends and patterns in consumer detriment, while mitigating the impact of individual misclassifications. By focusing on the broader insights provided by the model, stakeholders can gain valuable perspectives on consumer experiences while remaining cognizant of the methodological limitations inherent in unsupervised learning techniques.

A summary of clusters after first review, and high-level grouping to detriment types, is provided for reference in **Table 17**.

Table 17 - Identified topic clusters and associated categories

Product	Cluster	Detriment Type Category
Items	fraud or scam	Fraud or scam
Items	did not arrive / item missing from order	I never received the item
Items	order cancelled	I never received the item
Items	issues with prescription glasses / lenses	Issues with prescription glasses / lenses
Items	poor communication [respondent focused on post-issue complaints]	Poor communication
Items	slow delivery	The item arrived late or there were other problems with the delivery
Items	durability, failed after short period	The item was faulty, unsafe or broken
Items	broken on arrival or soon broke	The item was faulty, unsafe or broken
Items	fault developed despite service / maintenance	The item was faulty, unsafe or broken
Items	missing parts	The item was faulty, unsafe or broken
Items	did not work	The item was faulty, unsafe or broken
Items	small faults / issues with product	The item was faulty, unsafe or broken
Items	allergic reaction to product	The item was faulty, unsafe or broken
Items	rotten, spoiled, or past best-before date	The item was faulty, unsafe or broken
Items	damaged or poor condition	The item was faulty, unsafe or broken
Items	not as described / advertised	The item was of a lower quality or wasn't as advertised
Items	quality not as expected	The item was of a lower quality or wasn't as advertised
Items	substantially different item to advertised	The item was of a lower quality or wasn't as advertised
Items	different colour to advertised	The item was of a lower quality or wasn't as advertised
Items	wrong size / did not fit	The item was of a lower quality or wasn't as advertised
Items	too complicated / poor instructions	The item was of a lower quality or wasn't as advertised
Items	incompatible / not as expected	The item was of a lower quality or wasn't as advertised
Items	price higher than advertised	The price charged was more than advertised
Items	billing error or miscommunication	The price charged was more than advertised
Items	product needed service [low quality cluster]	Unclear
Items	issues with retailer [low quality cluster]	Unclear
Items	item sent or received [low quality cluster - not clear]	Unclear
Items	unclear product issue [short non-specific text]	Unclear
Items	unclear	Unclear
Items	don't know, can't remember	-8 Don't know
Items	no problem	-9 Refused
Services	comments about stress	Comments about stress
Services	hacked account, fraud or scam	Fraud or scam
Services	incorrect information or billing issues	I was not provided with all relevant information about the service before purchasing
Services	poor communication	I was not provided with all relevant information about the service before purchasing
Services	accommodation issues [unhelpful cluster]	Issues with property or accommodation
Services	various issues with retailer [unhelpful cluster]	Issues with retailer rather than service
Services	price rise [possibly not a true detriment]	Price rise
Services	problems with vets, dentists [unhelpful cluster]	Problem with vets, dentists, prescriptions

Product	Cluster	Detriment Type Category
Services	cost more than expected	The price charged was more than advertised
Services	would not honour warranty, guarantee, or insurance claim	The service provider did not honour a warranty or guarantee
Services	delivery service issues	The service was not provided or available when I needed it
Services	strike action affected service	The service was not provided or available when I needed it
Services	service cancelled	The service was not provided or available when I needed it
Services	service not received or not eligible	The service was not provided or available when I needed it
Services	service not as described / not honoured	The service was of a lower quality or wasn't as advertised
Services	account issues	The service was of a lower quality or wasn't as advertised
Services	poor service	The service was of a lower quality or wasn't as advertised
Services	poor quality or unsafe food	The service was of a lower quality or wasn't as advertised
Services	poor workmanship	The service was of a lower quality or wasn't as advertised
Services	not as advertised	The service was of a lower quality or wasn't as advertised
Services	delayed transport	The service was provided late or took longer than expected
Services	slow to deliver service	The service was provided late or took longer than expected
Services	service faulty or unavailable	The service was unsafe or didn't work
Services	provided product was faulty or broke	The service was unsafe or didn't work
Services	mid-contract price rise	The terms and conditions of the purchase were unclear or unfair
Services	difficulty cancelling service	The terms and conditions of the purchase were unclear or unfair
Services	hidden costs, unclear terms	The terms and conditions of the purchase were unclear or unfair
Services	confusing or unclear terms	The terms and conditions of the purchase were unclear or unfair
Services	expensive, unable to afford [possibly not a true detriment]	Too expensive
Services	unspecific issues [unhelpful cluster]	Unclear
Services	various issues with renewal [unhelpful cluster]	Unclear
Services	issues with locations [unhelpful cluster]	Unclear
Services	issues with weather / storm damage [unhelpful cluster]	Unclear
Services	water leak [unhelpful - not clear if service at fault]	Unclear
Services	unclear	Unclear
Services	price increase at contract renewal [complaints about renewal practices]	Unfair contract renewal practices
Services	don't know, can't remember	-8 Don't know
Services	no issue, don't want to answer	-9 Refused

Note: Smaller clusters may be grouped as 'Other' in the report where too small for individual visualisation.

Classification of sectors

As with the previous report, classification of sectors follows the methodology used in the EU monitor of consumer markets, with some amendments. The amendments are not detailed here as they remain consistent with the prior report. **Table 18** outlines the sectors in the survey and the corresponding labels used in the report, where they have been changed for brevity. It also indicates whether they are classified as Items or Services.

Table 18 - Classification of market sectors

Survey category	Analysis label	Product type
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
Current accounts, loans, mortgages, and bank services	Current accounts, loans and bank services	Services
Pension funds and investment services	Pension funds and investment services	
Insurance services	Insurance services	
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	
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 and installation of systems	Home and garden maintenance and repair	
Removal and storage services	Removal and storage	
Legal, financial advice, and accountancy services	Legal and accountancy services	Services
Funeral services	Funeral services	
Veterinary services	Veterinary	
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	
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	

Survey category	Analysis label	Product type
Glasses (spectacles) and lenses	Spectacles and lenses	Items
Furniture, furnishings, domestic appliances and fixtures	Furniture and appliances	
Electronic devices and software, , including gaming consoles and games, computers, phones, media devices	Electronic devices and software	
Non-electronic entertainment items including musical instruments, toys and games, sporting and hobby equipment, bicycles and e-bikes	Entertainment items	
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	
Vehicle rental services	Vehicle rental	Services
Public transport and train services	Public transport and trains	
Airline services	Airline	
Water services	Water services	Services
Supply of electricity, gas services and other home energy systems	Electricity and gas services	

Detriment types

In the questionnaire, participants were asked to select the original cause of the detriment from a list of nine detriment types. The categories were worded differently depending on whether the incident was related to items or services, but ultimately mapped back to an overarching category which is used in the report. These wordings are consistent with those used in the 2021 report (**Table 19**).

Table 19 - Analysis labels and survey categories for detriment types

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
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 2024 Consumer Detriment Survey uses the same overall methodology as the 2021 report to calculate net monetised detriment. This measure combines seven components:

1. Initial cost of the product
2. Cost of replacing or fixing the product
3. Other consumer costs
4. Monetised time cost
5. Value of having the product refunded or fixed
6. Use value of the product
7. Other compensations received

The formula is:

$$MonetisedDetriment = (InitialCost + RepFixBuyer + OtherCost + TimeCost) - (RefundFix + UseValue + OtherCompensation)$$

Missing values were addressed by replacing them with medians calculated for each purchase type (ongoing or one-off) within each sector, or by sector alone when sample sizes were too small. This approach was applied to both source variables and some components, ensuring all responses could be included in the analysis.

To manage outliers, a trimming method was employed, trimming at the 99.9th percentile within each market cluster. This conservative approach reduced the range of the final distribution while maintaining the integrity of the original data. The trimming affected approximately 195 cases across all components, representing about 2% of all observations.

The value of time cost is computed as the weighted average of the hourly cost of time for in work and non-working individuals. This follows the HMRC (2010) methodology for valuing an individual's time, but applies this to more recent data on average wages and the share of individuals in employment, along with an estimate of a proxy wage for non-working individuals. The resulting value used was £15.76 per hour.

Changes to net monetised detriment formula

There was one change to the calculation of net monetised detriment compared with the 2021 report. This change concerned the 'use value of the product' (UseValue) component of the net monetised detriment. Use value takes into account detriment type experienced by the consumer, initial cost of the items or services, refunds and replacements received by the consumer and subjective value of items or services for consumer. As in the 2021 analysis, when the detriment type was 'Low quality' (DetType01 = 1) or a faulty product (DetType02 = 1) or Other (DetType09 = 1), and the product was received (DetType04 = 0), the use value is equal to the subjective value (how much the consumer thought the product was worth).

The derivation of UseValue was the same as for 2021 analysis, but new to the 2024 analysis, the subjective value was standardized prior to the derivation. Respondents were asked the

actual value of the item or service to them per year, quarter or month. Thus, the answer they provided was adjusted to reflect the subjective value of the item or service to them for the duration of the detriment.

To account for this, missing values for Detln (length of detriment in weeks) were replaced with the median measurements across the mentioned key subgroups (sector and purchase type) and the subjective value was adjusted, so that it reflects either the subjective value of products from one-off purchases or the annualised subjective of products from ongoing purchases. Then the subjective value was adjusted for the length of the detriment as follows:

- If the product had an ongoing cost and the length of the detriment was greater than 0 (Detln > 0), the subjective value is the subjective value for the weeks of detriment ((Subjective value /52)* Detln).

- If the product has an ongoing cost and the length of the detriment is 0 weeks (Detln = 0), the subjective value is the subjective value for one week (Subjective value/52).

- If the product has a one-off cost, the subjective value is the raw subjective value (Subjective value).

This was the only change to the UseValue derivation and the only change to the net monetised detriment calculation.

Incidence of consumer detriment across sectors

Table 20 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, 16% of consumers who purchased or used spectacles and lenses experienced detriment, but only 7% of UK adults experienced detriment with spectacles and lenses.

Table 20 – Incidence of consumer detriment in the different sectors

Sector	Denominator = consumers				Denominator = population			
	%	Low CI	Upp. CI	Base	%	Low CI	Upp. CI	Base
Public transport and trains	29%	27%	31%	3,437	17%	16%	18%	6,371
Second-hand vehicles	28%	24%	31%	1,121	5%	4%	6%	6,371
Adult care	26%	18%	35%	132	0%	0%	1%	6,371
Clothing, footwear and accessories	24%	23%	26%	5,796	22%	20%	23%	6,371
Internet provision	24%	23%	26%	4,922	18%	17%	19%	6,371
Real estate services	24%	19%	31%	290	1%	1%	1%	6,371
Electronic devices and software	22%	21%	25%	3,076	11%	10%	13%	6,371
New vehicles	22%	17%	27%	438	1%	1%	2%	6,371
Vehicle maintenance and repair	18%	16%	19%	3,823	10%	9%	10%	6,371
Groceries and drinks	17%	15%	18%	6,051	16%	15%	17%	6,371

Sector	Denominator = consumers				Denominator = population			
	%	Low CI	Upp. CI	Base	%	Low CI	Upp. CI	Base
Furniture and appliances	17%	16%	19%	3,714	10%	9%	11%	6,371
Tv and other digital subscriptions	17%	15%	18%	4,143	11%	10%	12%	6,371
Electricity and gas services	17%	16%	18%	5,298	13%	12%	14%	6,371
Renting services	17%	14%	20%	1,082	4%	3%	5%	6,371
Spectacles and lenses	16%	14%	18%	2,915	7%	6%	8%	6,371
Vehicle rental	16%	12%	20%	527	1%	1%	2%	6,371
Childcare	16%	13%	21%	417	1%	1%	2%	6,371
Mobile telephone services	15%	14%	16%	5,526	13%	12%	14%	6,371
Airline	15%	13%	17%	2,484	6%	5%	7%	6,371
Insurance services	13%	12%	14%	4,390	8%	7%	9%	6,371
Legal and accountancy services	13%	11%	16%	1,020	2%	1%	2%	6,371
Fuel and accessories for vehicles	12%	11%	13%	4,541	8%	7%	9%	6,371
Home and garden maintenance and repair	12%	10%	13%	1,984	3%	3%	4%	6,371
Funeral services	12%	8%	17%	282	0%	0%	1%	6,371
Education fees	12%	8%	17%	395	1%	1%	1%	6,371
Veterinary	12%	10%	14%	1,839	3%	3%	4%	6,371
Removal and storage	11%	8%	16%	305	1%	0%	1%	6,371
Private medical and dental services	11%	10%	13%	2,321	4%	3%	4%	6,371
Prescription and non-prescription medicines	11%	10%	13%	2,848	5%	5%	6%	6,371
Restaurants, cafes and take-aways	11%	9%	12%	5,200	9%	8%	10%	6,371
Entertainment items	10%	8%	12%	2,617	4%	4%	5%	6,371
Fixed telephone services	10%	9%	12%	2,708	4%	3%	4%	6,371
House and garden maintenance products	9%	8%	10%	4,795	6%	6%	7%	6,371
Current accounts, loans and bank services	9%	8%	10%	4,609	6%	6%	7%	6,371
Hotels and holiday accommodation	9%	7%	10%	3,698	5%	4%	6%	6,371
Package holidays and tours	8%	7%	10%	1,840	2%	2%	3%	6,371
Personal care products	7%	6%	8%	5,700	6%	5%	7%	6,371
Water services	7%	6%	8%	4,192	5%	4%	6%	6,371
Pension funds and investment services	6%	5%	7%	2,726	3%	2%	3%	6,371
Personal care services	5%	4%	6%	3,686	3%	2%	3%	6,371
Stationery, books, magazines and newspapers	4%	3%	5%	4,437	3%	2%	3%	6,371
Sport, cultural and entertainment activities	4%	3%	5%	3,195	2%	2%	3%	6,371
Gambling and lottery services	4%	3%	6%	2,214	1%	1%	2%	6,371

Note: market sectors are ordered by the incidence for consumers purchasing or using items or services in the sector.

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). As a result, any interpretation or comparison of the individual components' values should consider this interdependence. For example, the original cost of a purchase, its use value, and any refund or replacement received are interconnected. A higher refund may reduce the overall detriment, while a lower use value may increase it. Because these components affect each other, it's important to recognise that any interpretation or comparison of the values of these individual parts must account for this relationship. Without considering this interdependence, the true extent of the detriment may be misrepresented or misunderstood. Table 21 offers a comparison of the values of the different components by sector (figures in million £).

Table 21 – Components of net monetised detriment by sector (million £)

Sector	Base	Net monetised detriment	Original cost	Replacing or fixing the product	Additional cost	Time cost	Use value	Value of the refund or replacement received	Other compensations	Time
Home and garden maintenance and repair	140	10,319	6521	265	7,237	455	2516	1636	5	455
Public transport and train	663	4,747	3427	99	623	2908	441	1749	121	2908
Real estate services	50	4,593†	57,146†	53†	536†	289†	21,814†	31,617†	-	289†
Electricity and gas services	600	4,539	7,740	428	1,498	1741	3,732	2,766	369	1,741
Insurance services	382	4,223	1,645	301	3,234	750	623	872	213	750
Second-hand vehicles	206	3,721	35,202	662	2,296	769	17,712	17,451	45	769
Airline	248	3,306	5,653	174	606	489	1669	1,702	243	489
Stationery, books, magazines and newspapers	86	3,048	285	2,743	5	104	69	17	2	104
Internet provision	791	2,991	1,288	59	642	2,273	336	648	286	2,273
Vehicle maintenance and repair	418	2,811	8,771	251	848	858	5,418	2,401	99	858
Renting services	91	2,417	5,312	221	1,061	369	3,652	877	16	369
Fuel and accessories for vehicles	267	2,295	2,892	535	770	705	1,236	1,339	33	705
Clothing, footwear and accessories	849	2,279	2,912	45	144	1303	325	1,682	117	1,303
Mobile telephone services	485	1,613	1,126	51	202	965	187	372	172	965
TV and other digital subscriptions	462	1,468	775	26	418	957	235	375	98	957
Legal and accountancy services	71	1,270	1,248	340	342	102	421	310	30	102
Furniture and appliances	398	1,220	5,921	114	289	667	1,866	3,778	126	667
Pension funds and investment services	96	1,183	2,050	181	524	179	878	846	25	179
Electronic devices and software	372	1,151	2,234	132	108	702	706	1,287	33	702
Private medical and dental services	146	1,100	1,310	75	287	213	444	319	22	213
Current accounts, loans and bank services	245	1,092	11,989	24	602	514	9,598	1,936	503	514
Groceries and drinks	502	1,020	896	67	169	789	290	510	100	789
Veterinary	134	1,014	720	408	135	185	306	70	58	185
Water services	164	973	330	73	356	555	103	124	114	555

Sector	Base	Net monetised detriment	Original cost	Replacing or fixing the product	Additional cost	Time cost	Use value	Value of the refund or replacement received	Other compensations	Time
Package holidays and tours	107	801	2,910	114	84	113	1166	1184	70	113
Restaurants, cafes and take-away	284	573	332	144	218	231	151	151	50	231
Spectacles and lenses	286	464	769	123	99	240	206	537	25	240
House and garden maintenance products	229	436	506	30	96	254	197	233	21	254
Hotels and holiday accommodation	172	422	2,034	55	80	116	684	1124	53	116
New vehicles	51	421	11,426	2	273	70	6,642	4696	12	70
Fixed telephone services	190	373	171	1	57	309	71	68	28	309
Prescription and non-prescription medicines	161	360	179	5	73	239	23	103	10	239
Entertainment items	122	281	567	59	30	203	188	377	13	203
Removal and storage	26	276†	410†	130†	56†	54†	289†	83†	1†	54†
Childcare	34	199†	398†	6†	24†	65†	187†	108†	0†	65†
Vehicle rental	47	187†	241†	16†	138†	22†	130†	100†	2†	22†
Personal care products	158	173	136	17	45	109	50	64	20	109
Gambling and lottery services	36	69†	110†	1†	11†	64†	65†	43†	9†	64†
Sport, cultural and entertainment activities	72	61	85	1	10	49	15	61	8	49
Personal care services	57	56	78	5	19	33	27	34	18	33
Funeral services	21	‡	‡	‡	‡	‡	‡	‡	‡	‡
Adult care	18	‡	‡	‡	‡	‡	‡	‡	‡	‡
Education fees	20	‡	‡	‡	‡	‡	‡	‡	‡	‡

Base: All detriment experiences in the UK in the 12 months to April/May 2024.
† Figures based on a sample size of 25-50 cases.
‡ Unweighted count too small for population estimates (n < 25).

Calculating frequency of purchase online and in-person for market sectors

Respondents were asked how often they made purchases both in-person and online for two sectors they said they had made at least one purchase in (sectors were selected at random).

In the respondent level survey dataset, the following variables were produced based on these questions:

For the first randomly selected sector:
- SECTORPUR_TXT1: Label of first randomly selected category in Pur1Sector
- Pur1Sector: randomly selected category
- FrePurSectorA_InPerson_q: How often did you typically purchase in the following ways?... In person
- FrePurSectorA_Online_q: How often did you typically purchase in the following ways?... Online

For the second randomly selected sector:
- SECTORPUR_TXT2: Label of second randomly selected category in Pur2Sector
- Pur2Sector: randomly selected category (excluding option selected for Pur1Sector)
- FrePurSectorB_InPerson_q: How often did you typically purchase in the following ways?... In person
- FrePurSectorB_Online_q: How often did you typically purchase in the following ways?... Online

Because the selection was randomised, the same sector can be selected as the first or second sector for different respondents. Therefore, to produce a comprehensive frequency statistic on how often people purchase from a sector in-person, for example, data from both FrePurSectorA_InPerson_q and FrePurSectorB_InPerson_q should be combined. This ensures sufficient sample sizes, especially for less common market sectors. Using only one variable would result in smaller sample sizes and incomplete use of the collected data.

Appendix D. 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 obelus (†). 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 level.

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.

Appendix E. Questionnaire specifications

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.

Colour legend:

	Questions' routing, name, and other specifications (e.g. multicode vs. grid)
	Instructions for programmers
	Start and end of section-specific filters and/ or specifications

Annotations:

	Bolding starts
	Bolding ends
<i>	Italic starts
</i>	Italic ends
HL	Helplink: appears next to answer categories
HS	Helplink: appears after a question stem, or for FAQ-style purposes underneath a question stem

START SURVEY.

SECTION 1: PURCHASE AND DETRIMENT INSTANCES

Purchase instances

{ASK ALL}
PurIntro
The first few questions will ask you about all of the items, subscriptions and services thatyou have bought yourself whilst in the UK.

We would like to know about things that you have bought in the last 12 months, or that you have bought at any time and have used in the last 12 months.

{HS HELPLINK: 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

{ASK ALL}
PurGoodA [MULTICODE: RANDOMISE 1…8]
{Thinking firstly/And still thinking/And now thinking} about items that you have bought in the last 12 months, or that you have 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) {HL HELPLINK: "Excluding food and drink from cafés, bars, restaurants, or takeaways.
   Including 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 by companies such as HelloFresh, Gousto or Oddbox."}
2. Clothing, footwear and fashion accessories {HL 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 {HL 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 {HL 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 {HL 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 {HL HELPLINK: "Including spectacles, glasses, lenses, sunglasses."}
7. Furniture, furnishings, domestic appliances and fixtures {HL 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 gaming consoles and games, computers, phones, media devices {HL 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. Non-electronic entertainment items including musical instruments, toys and games, sporting and hobby equipment, bicycles and e-bikes {HL HELPLINK: "Not including electronic entertainment devices. Including exercise and leisure equipment e.g., bicycles, scooters, e-bikes , e-scooters 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 that you have bought in the last 12 months, or that you have 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 {HL HELPLINK: "Including cars, vans, motorcycles, caravans or boats."}
2. Second-hand cars or other second-hand vehicles {HL HELPLINK: "Including cars, vans, motorcycles, caravans or boats."}
3. Fuel, accessories, and maintenance equipment for vehicles {HL HELPLINK: "Fuel for vehicles (petrol, diesel, electric, LPG, accessories for vehicles, products for routine maintenance of 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 that you have paid for in the last 12 months, or that you have 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 {HL HELPLINK: "Including mobile telephone services and smartphone data plans."}
2. Landline telephone services {HL HELPLINK: "Including landline telephone services and telecom provision. Excluding line rental for internet broadband services."}
3. Internet provision services (excluding mobile phone data plans) {HL 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.) {HL HELPLINK: "Including satellite or cable TV subscriptions (not TV licence fees), cable TV network subscriptions, digital video subscriptions such as Netflix or Now, online gaming subscriptions and on-demand music providers such as Spotify, Apple Music or YouTube Music."}
5. Water services {HL HELPLINK: "Including supply but excluding repair services."}
6. Supply of electricity, gas services and other home energy systems (including those powered by coal, wood or wood pellets, heating oil, solar panels, wind turbines, LPG or Calor gas, or biomass boilers). For installation and repair services, select "Home and garden maintenance, repair services and installation of systems".
7. Real estate purchases and related services {HL 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 {HL HELPLINK: "Associated services includes deposit schemes."}
9. Home and garden maintenance, repair services and installation of systems {HL 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 that you have paid for in the last 12 months, or that you have 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, mortgages, and bank services {HL HELPLINK: "Any current accounts, debit and 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 {HL HELPLINK: "Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives."}
3. Insurance services {HL 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 that you have paid for in the last 12 months, or that you have 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 {HL HELPLINK: "Including car, motorcycle, van, caravan and boat rental."}
2. Public transport and train services {HL HELPLINK: "Including trams, buses, taxis, boats, metro, underground and railways."}
3. Airline services
4. Vehicle maintenance and repair services {HL 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 that you have paid for in the last 12 months, or that you have 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 {HL HELPLINK: "Including nurseries, childminders and nannies."}
6. Veterinary services
7. None of these [EXCLUSIVE]

{ASK ALL}
PurServiceE [MULTICODE: RANDOMISE 1…6]
{Thinking firstly/And still thinking/And now thinking} about services or subscriptions that you have paid for in the last 12 months, or that you have 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 {HL HELPLINK: "Including hairdressers, diet clubs, beauty and cosmetic treatments, nail shop services, massages, etc. Also including spas and sauna services bought as a one-off experience (if spas and sauna services are accessed part of a gym or health club membership, please select Sport, cultural and entertainment activities, memberships or events)."}
2. Hotels and holiday accommodation {HL HELPLINK: "Including hotels, bed and breakfasts, hostels, caravan sites, camp sites and short-term homestays arranged through sites such as Airbnb or Vrbo."}
3. Package holidays and tours
4. Cafés, fast-food, restaurants and take-away services, bars, pubs and night-clubs {HL HELPLINK: "Including restaurants, cafés, caterers, takeaways, mobile food vendors, night clubs, bars and pubs."}
5. Sport, cultural and entertainment activities, memberships or events {HL HELPLINK: "Including theatres, cinemas, festivals, museums, zoos, amusement parks, other ticket-selling services, health clubs and gyms, sports facilities, sports instructors, and spas and sauna services accessed as part of a health club or gym subscription (not including 'not-for-profit' sports clubs or activities)."}
6. Gambling and lottery services {HL 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. None of these [EXCLUSIVE]

[ASK IF NO PURCHASE – ANSWER IS 'None of these' TO ALL SET OF PURCHASE QUESTIONS]
NoPurchCk
Before proceeding, you have answered that:
• You didn't buy any of the things we asked you about in the past 12 months, and that you hadn't used any of these in the past 12 months even if you had paid for them previously.
If this is correct, please click on the 'Next' button to proceed with the survey.
If this is incorrect, please click on the 'Previous' button to return to the previous questions and review your answers.

DISPLAY

SECTORPUR_TXT1/2 is computed to equal PurGoodA, PurGoodB, PurServiceA, PurServiceB, PurServiceC, PurServiceD and PurService E…excluding PurServiceA=6

{ASK IF AT LEAST ONE PURCHASE MADE ACROSS 43 SECTORS}
FrePurSectorA [FLIP SCALE]
Now thinking about the purchases you made in the last 12 months in this sector:

SECTORPUR_TXT1….

How often did you typically purchase in the following ways?

If unsure, please give your best estimate.

{HS HELPLINK: What counts as an in-person purchase? Purchases made from a shop or other outlet, or from a salesperson who visited your home or work.}

{HS HELPLINK: What counts as an online purchase? Purchases made on the internet using a device such as a computer, tablet, or smartphone, either through a website or an app.}

GRID ROWS
    1   In person
    2   Online

GRID COLS
    1. Daily
    2. Once or twice a week
    3. Once or twice a month
    4. Once or twice every couple of months
    5. Once or twice a year
    6. Never in the past 12 months

{ASK IF AT LEAST ONE PURCHASE MADE ACROSS 43 SECTORS}
FrePurSectorB [FLIP SCALE]
Now thinking about the purchases you made in the last 12 months in this sector:
SECTORPUR_TXT2….

How often did you typically purchase in the following ways?

If unsure, please give your best estimate.

{HS HELPLINK: What counts as an in-person purchase? Purchases made from a shop or other outlet, or from a salesperson who visited your home or work.}

{HS HELPLINK: What counts as an online purchase? Purchases made on the internet using a device such as a computer, tablet, or smartphone, either through a website or an app.}

GRID ROWS
1. In person
2. Online

GRID COLS
1. Daily
2. Once or twice a week
3. Once or twice a month
4. Once or twice every couple of months
5. Once or twice a year
6. Never in the past 12 months

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…6}
CDIntro
It is possible that problems may have occurred with the things you bought which 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 the problems that you experienced with the things that you bought 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 that you said you have bought in the last 12 months, or that you 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 {HL HELPLINK = 1: "Food and drink, including alcohol for consumption at home (not takeaways) {HL HELPLINK: "Excluding food and drink from cafés, bars restaurants, or takeaways."
   Including 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?

Remember that multiple issues with the same item should be counted 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) {HL HELPLINK: "Excluding food and drink from cafés, bars restaurants, or takeaways." Including 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 that you said you paid for in the last 12 months, or that you have 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 {HL 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?

{WEB: "Remember that multiple issues with the same service or subscription should be counted as one instance. However, if you experienced issues with the same thing on multiple different occasions (e.g. you had a problem with trains on multiple journeys), please count each occasion as a separate instance.}

TEL: "INTERVIEWER: INSTRUCTIONS ON HOW TO COUNT MULTIPLE ISSUES
   • Multiple issues with the same service or subscription should be counted as one instance
   • If R. experienced issues with the same thing on multiple different occasions, please count each occasion as a separate instance (e.g. R. had a problem with trains on multiple journeys)"

{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 {HL 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…6}
DMServiceB [MULTICODE: RANDOMISE 1…16]
{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 have 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 {HL HELPLINK: "Including car, motorcycle, van, caravan and boat rental."}"}
   2. Etc.
      .
      .
      .
   [..] None of these [EXCLUSIVE]

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?

{WEB: "Remember that multiple issues with the same service or subscription should be counted as one instance. However, if you experienced issues with the same thing on multiple different occasions (e.g. you had a problem with trains on multiple journeys), please count each occasion as a separate instance.}"

TEL: "INTERVIEWER: INSTRUCTIONS ON HOW TO COUNT MULTIPLE ISSUES
- Multiple issues with the same service or subscription should be counted as one instance
- If R. experienced issues with the same thing on multiple different occasions, count each occasion as a separate instance (e.g. R. had a problem with trains on multiple journeys)"

{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 {HL 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….43)

{IF DetSectCount >= 2}

Loop2Sector
Randomly select one of selected options at DMGood, DMServiceA, DMServiceB (1…43), excluding option selected for Loop1Sector

{IF DetSectCount >= 3}
Loop3Sector
Randomly select one of selected options at DMGood, DMServiceA, DMServiceB (1…43), 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 gaming consoles and games, computers, phones and media devices".
IF LoopXSector =   9   LoopXSector_Text = "non-electronic 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 = "supply of electricity, gas services or other home energy systems".
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, mortgages, 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".

Detriment experienced with things they bought

START FILTER: IF DMGood = 1…12 OR DMServiceA = 1…15 OR DMServiceB = 1…16

{IF DetSectCount>=2}
LongInt
"As you have experienced two or more 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

SECTION 2: DETRIMENT EXPERIENCE LOOPS – COMPANY NAME

CompName1…CompName3

Thinking about the problem that you had when using or buying
{IF Loop=1: {LOOP1SECTOR_TEXT};
IF Loop=2: {LOOP1SECTOR_TEXT};
IF Loop=3: {LOOP3SECTOR_TEXT}} that started most recently…

What was the name of {IF LOOP ABOUT A GOOD: "the company or retailer from which you purchased this item"; IF LOOP ABOUT A SERVICE: "the company or service provider from which you purchased this service or subscription"}?
{IF LOOP ABOUT A GOOD: "Please note: if you bought a branded item from a retailer or marketplace, tell us the name of the <u>retailer or marketplace</u> not the name of the brand.
{HS HELPLINK: 'What is a retailer or marketplace?' For example, if you bought a pair of Nike trainers from Sports Direct or Amazon, we would like you to {IF WEB: "write"; IF <u>TEL: "tell</u> us about" 'Sports Direct' or 'Amazon'."}
{HS IF LOOP ABOUT A SERVICE: "Please note: if you bought a service or subscription from a third-party company, tell us the name of the <u>third-party company</u> not the name of the company that provided the service or subscription.
{HELPLINK: 'What is a third-party company?' For example, if you bought Ryanair flights through Expedia, we would like you to {IF WEB: "write"; IF TEL: "tell us about"} 'Expedia'."}
Text box [char limit 35]

PROGRAMMER: SOFT CHECK IF CHAR LIMIT >35: "Before proceeding, please make sure you are only telling us the name of the company, retailer, or service provider."

SECTION 3: DETRIMENT EXPERIENCE LOOPS – NATURE OF PURCHASE

Purchase channel

DetChan1 … DetChan3

{IF LOOP = 1: "Thinking firstly about the problem that you had when using or buying {LOOP1SECTOR_TEXT}"; IF LOOP = 2: "And now thinking about the problem that you had when using or buying {LOOP2SECTOR_TEXT}"; IF LOOP = 3: "And finally thinking about the problem that 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?

ASK R. IF PURCHASE WAS IN PERSON, ONLINE, OR SOMETHING ELSE. AND THEN READ OUT RELEVANT OPTIONS.

In person
10. In-person from a shop, store, clinic or other outlet
11. In-person from salesperson who visited my home or work
12. In-person from a private individual

Online
13. Online, from the provider's/retailer's/operator's website or app(such as Argos or Matalan)
14. Online, from a third-party marketplace website or app(such as Amazon Marketplace or Deliveroo)

15. Online, from a website where private individuals sell to each other(such as eBay or Airbnb)
16. Online, through a social media platform(such as Facebook Marketplace)

Others
17. Over a phone call
18. Via auto-renewal, where the money is automatically taken from your account
19. Other (Please describe)

Cost of good (item) or service at purchase

{ASK ALL}
OngoingOneoff1… OngoingOneoff3
Did the problem that 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?

{HS 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?"

{HS 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."

SECTION 4: 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 that 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 original problem that you experienced?

{HS HELPLINK: 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 that occurred during any process 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 (for example: missing parts, items not fitting, etc.)
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 and 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 that 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 problem that you experienced?

{HS HELPLINK: 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 that occurred during any process 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 or 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 and 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

ProbNat1…ProbNat3
And still thinking about the problem that 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…
Is there any more information that would help us better understand the original problem you had experienced?

For example, you might want to tell us:
- How the original problem started
- The specific {IF LOOP ABOUT A GOOD: "part of the item", IF LOOP ABOUT A SERVICE: "element of the service"} that caused the problem

Text box [no char limit]

PROGRAMMER: SOFT CHECK IF CHAR LIMIT < 10: "We would really like to hear in your own words about the original problem you had. Is there anything else you can tell us that might help us better understand this?"

{ASK IF WEB AND May24SampSplit2=2}
OpenReview1…OpenReview3
Please see below what you have told us about the original problem you had.

[BOX – SHOW TEXT ENETRED AT ProbNat1…ProbNat3]

If you'd like to amend or add anything, click on the 'Previous' button to review your answer. Otherwise, please click on the 'Next' button to submit your answer and proceed with the survey.

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

SECTION 5: DETRIMENT EXPERIENCE LOOPS – PROCESS

Actions taken and what obtained

{ASK ALL}

ActTake1 … ActTake3 [MULTICODE: RANDOMISE 1…8]
And still thinking about the problem that 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 {HL HELPLINK: "For example the Financial Ombudsman Service and Ombudsman Services, the Centre for Effective Dispute Resolution (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 cash or card 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 {HL 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 plan to take action about this item/subscription 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 that 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

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

CompObt1…CompObt3 [MULTICODE: RANDOMISE 1…7]
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

2. Provided a voucher or store credit
3. Provided compensation for extra costs or inconvenience incurred {HL HELPLINK: "Please include both monetary and non-monetary compensation, for example, a free night at the hotel, a new broadband router, etc."}
4. Provided a one-off discount or longer-term price reduction
5. Reviewed/changed the contract conditions
6. Apologised for the inconvenience caused
7. Explained the problem
8. Promised something, but not yet provided it
9. Other (Please describe)
10. None of these [EXCLUSIVE]

Compensation value

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 that 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!"

SECTION 6: DETRIMENT EXPERIENCE LOOPS – IMPACT

Financial detriment experienced

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

PayFixReplCost1… PayFixReplCost3
How much did you pay to replace, fix or restore the item or service?

Please tell us the total financial cost of replacing, fixing or restoring the item or service.

{HS HELPLINK: 'What do you mean by total cost? This includes the total cost of repairing or restoring an item, or the total cost of securing a replacement for a service or subscription. If a replacement service or subscription was paid for on a weekly or monthly basis, please tell us the total cost of all the weekly or monthly payments you had to make.'}

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."

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 that 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 {HL 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 {HL HELPLINK: "For example not being able to use tickets for an event that you missed because of the problem."}
4. Costs from contacting the seller, seeking compensation or returning an item {HL 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} [1 item]
CostEstimate1… CostEstimate3
And thinking about those additional financial costs…

What has been the approximate total additional financial cost to you so far? That is the total additional financial cost you have incurred from the start of the issue until now.

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 that 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

Other non-financial 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 fairly negative effect
3. A slightly negative effect
4. No negative effect

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…16

END SURVEY.

START DEMOGRAPHIC QUESTIONS.