

Consumer Detriment Survey 2024: CMA Microeconomics Unit additional analysis

CMA Microeconomics Unit

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1. Executive summary

Overview

- 1. The Consumer Detriment Survey (CDS) is a large-scale survey of UK consumers that examines the incidence of consumer detriment across the main consumer markets in the UK. The 2024 wave of the CDS was commissioned by the Competition and Markets Authority (CMA) on behalf of the Consumer Protection Partnership,¹ Ofcom and Which?.² This is the sixth wave of the CDS since 2008 and follows the fifth wave in 2021.
- 2. In this report we build on the CDS 2024 findings in three ways:
 - *(a)* We examine differences in detriment for different consumer groups after controlling for impacting factors;
 - *(b)* We conduct a more in-depth analysis of detriment across purchase channels; and,
 - *(c)* We investigate the dynamics between inflation and consumer detriment, shedding light on whether inflationary pressures can directly influence consumer experiences and how detriment manifests under such conditions.

Consumer Detriment Survey 2024

3. In the 12 months to April/May 2024, an estimated 72%³ of consumers in the UK experienced consumer detriment.⁴ This translates to approximately 38.5 million UK consumers. These figures have risen slightly since 2021 when the percentage experiencing detriment was 69%.

¹ The following Consumer Protection Partnership organisations were part of the working group for the CDS: the Advertising Standards Authority; Advice Direct Scotland; the Chartered Trading Standards Institute; Citizens Advice; Citizens Advice Scotland; the CMA; the Consumer Council for Northern Ireland; Consumer Scotland; COSLA - Trading Standards Scotland; the Financial Conduct Authority; the National Trading Standards Board (NTSB); the Northern Ireland Department for the Economy; the Scotlish Government; and the UK Government Department for Business & Trade.

² Consumer Detriment Survey 2024 – GOV.UK

³ 95% confidence interval of 71 to 74%. The confidence interval represents the uncertainty around the survey estimate; it is the range of values that the estimate is expected to take in the real population. A 95% confidence level means that, by collecting the data 100 times with different samples, the point estimate would fall between these values 95 times.

⁴ Detriment is defined as consumers who experienced at least one problem with a product that they bought or used during that period, which caused them stress, cost them money, or took up their time.

- 4. The total monetised harm or loss experienced by UK consumers, known as 'total net monetised detriment', was estimated at £71.2 billion.⁵ 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. This figure is in line with total net monetised detriment in 2021 once adjusted for inflation.
- 5. Total net monetised detriment associated with services equated to £54.7 billion, representing 77% of the total monetised detriment in the UK and more than three times the monetised detriment associated with items (£16.5 billion). Services account for around 50% of a typical household consumption basket,⁶ meaning that service-related detriment is disproportionately high.

Which consumers are most likely to experience detriment?

- 6. The CDS 2024 estimates the likelihood of experiencing detriment among various consumer groups. For example, detriment was more common among individuals who self-reported finding it difficult to manage financially, compared with those who self-reported living comfortably. It also occurred more frequently among younger consumers than older ones, and among those with longstanding health conditions that affected their day-to-day life.
- 7. We extend the CDS analysis to explore whether these differences across consumer groups persist after controlling for a range of socio-economic and demographic factors, and after taking into account purchasing activity. This provides a deeper understanding of the groups most affected and thus aims to inform where efforts may best be targeted to support those most in need of help.
- 8. CDS 2024 finds that detriment was experienced more frequently by consumers with higher household incomes. After controlling for purchasing activity, we found that higher household income is no longer associated with a higher likelihood of detriment. However, consumers who reported finding it difficult to manage financially remained more likely to experience detriment compared to those who described themselves as 'living comfortably.' They were also more likely to face higher levels of net monetised detriment and to suffer negative impacts on their health, wellbeing, and household finances.
- 9. Consumers with a longstanding health condition or disability that impacts their daily life were more likely to experience detriment and to face more severe

⁵ 95% confidence interval of £53.1 to £89.3 billion.

⁶ Consumer price inflation basket of goods and services - Office for National Statistics (ONS)

negative effects from it. This remains true even when accounting for household income and their perceived financial situation.

10. Younger consumers were generally more likely to experience detriment than older consumers. They were also more likely to report negative effects on their mental health, though not on their physical health. Compared to 2021, the incidence of detriment increased for both younger and older consumers in 2024, rising from 72% to 79% for those aged 18-29, and from 56% to 62% for those aged 70 and above.

The role of purchase channel in explaining consumer detriment

- 11. Detriment can result from issues with a product, but the purchase channel itself may also contribute to detriment. For example, this can happen if consumers cannot access crucial information when shopping through certain channels or find it more difficult to contact the seller when problems arise. Gaining a deeper understanding of how the purchase channel affects consumer detriment is important for obtaining a more complete picture of consumers' experiences.
- 12. Assessing the role of purchase channel in reported detriment is challenging. Detriment concentrates in certain channels, but this reflects in part the uneven distribution of purchasing activity across channels. Higher reported detriment may therefore relate to a higher volume of purchases or product-specific issues for products predominantly sold via specific channels.
- 13. Comparing the 2024 results with 2021, the spread of detriment experiences across purchase channels remains broadly the same, with the exception of detriment experienced after shopping online from a third-party marketplace (which rose slightly from 9% to 12%) and after making purchases via phone (which has fallen).

Figure 1: Detriment experiences by channel, 2021 and 2024



Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (2024 figures) and in the 12 months prior to April 2021 (2021 figures). Unweighted: 9,901 (2024); 9,388 (2021). No separate category for 'inperson from a private individual' in 2021; the 'other' category is not necessarily comparable across the two waves.

- 14. Since 2021, two channels, auto-renewal and phone calls, have seen an increase in the percentage of detriment experiences where consumers felt a negative impact on their household finances. However, median net monetised detriment (a measure of the average loss to a consumer per incident) for these channels remains unchanged. This suggests that while the average cost of detriment for consumers in these channels has remained the same, more consumers feel its financial impact. This trend may reflect the broader economic climate, although similar results did not emerge for other channels.
- 15. Detriment resulting from purchases via auto-renewals and phone calls was dominated by the same three sectors, with around two-fifths of detriment experiences stemming from Internet provision, Electricity and gas services, and Mobile telephone services. However, auto-renewals and phone calls account for a relatively small share of all detriment experienced (around 12%).

Examining consumer detriment in a context of high inflation

16. Fieldwork for the CDS 2024 was conducted in April/May 2024, capturing issues reported by respondents over the preceding 12 months. This period saw rapidly rising inflation and the cost-of-living crisis which could have contributed to both financial and non-financial consumer detriment. Our

analysis examines whether sectors with rapid inflation also saw higher levels of consumer detriment.

- 17. Rising prices may influence consumer satisfaction by amplifying financial strain or altering perceptions of value for money. In high-inflation environments, consumers may become more critical of products and services, making them more sensitive to shortcomings and less tolerant of defects or poor service. These dynamics can lead to heightened dissatisfaction and consumer detriment.
- 18. Despite some variation across sectors, we find little evidence linking inflation rates to consumer detriment, either at the sectoral level or when comparing changes across the 2021 and 2024 survey waves.



Figure 2: Inflation and detriment incidence rates by sector

The scatterplot displays the year-on-year (YoY) inflation rate to May 2023 against the incidence rate by sector. Excludes the Gambling and lottery services sector. Each bubble represents a sector, its size represents the associated weight in the Consumer Prices Index (CPI) basket. Linear fit weighted by sector CPI weight, not statistically significant at the 5 per cent level (as represented by the dashed line). CPI data source: the Office for National Statistics.

19. While price-related detriment, where the price charged exceeds the advertised price, rose in some sectors across the 2021 and 2024 CDS

waves,⁷ we did not find conclusive evidence linking this increase to inflation in these sectors.

20. Stronger negative emotions⁸ in high-inflation sectors may reflect dissatisfaction from unmet expectations, poor value or financial strain. Our analysis does not indicate any connection between higher inflation in a sector and stronger emotional response to consumer detriment within that sector.

⁷ Overall, price-related detriment did not increase between the two waves. In 2021, the average price-related detriment incidence rate across all sectors was 12%, while in 2024, it stood at 10%. This apparent change is not statistically significant.

⁸ Measured by the CDS 2024 survey's 'Negative Emotions Score', which combines four emotions - anxious, misled, upset, and helpless - on a scale from 0 (no negative feelings) to 10 (extremely negative feelings).

2. Consumer Detriment Survey 2024

2.1 Background

- 21. The Consumer Detriment Survey (CDS) investigates the prevalence and impact of consumer detriment across the United Kingdom. It evaluates consumer detriment from different perspectives and examines how different markets, nations and consumer groups experience detriment.
- 22. The CDS 2024 is the sixth survey in the series conducted since 2008. The survey covers a wide range of industries, including essential services such as utilities and telecommunications, retail sectors such as food and clothing, as well as markets sectors such as financial services, travel, and entertainment. However, the major redesign implemented in the fifth wave (2021) means that we can only make meaningful comparisons between the 2024 and 2021 waves.

2.2 Defining and measuring consumer detriment

- 23. Consumer detriment is the harm or loss that a consumer experiences when they purchase goods or services that do not meet their expectations (OECD, 2020). This can include:
 - i. Being misled by unfair market practices.
 - ii. Paying more than they would have if they were better informed.
 - iii. Unfair contract terms.
 - iv. Receiving products that do not meet their expectations for quality or performance.
- 24. Consumer detriment can take many forms. It can be structural in nature (affecting all consumers) or personal. Detriment can be apparent to consumers immediately, may take time to emerge, or remain hidden. It can also be financial or non-financial.
- 25. The CDS 2024 study considers only detriment that is apparent to consumers and does not attempt to estimate hidden detriment. It defines detriment as the damage suffered by consumers in the marketplace when they encounter a problem relating to the purchase of an item or service.
- 26. The survey conceptualises detriment 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).⁹ This allows the impact of consumer detriment to be assessed through five lenses:

- i. **Number of incidents:** Provides the total number of incidents of detriment, for example, across the economy or by sector.
- ii. **Incidence rate:** Shows the percentage of consumers who experienced detriment as a share of all consumers who purchased or bought at any time and used items or services in the 12 months prior to the survey. Can be calculated at different levels, for example, for sectors or nations, as well as an overall rate.
- iii. **Net monetised detriment:** Captures the monetised cost borne by the consumer because of the detriment. Estimates the net cost to the consumer by subtracting the value of refunds / replacements and other forms of compensation from consumer costs (financial, monetised time costs from dealing with the problem, and other associated costs). Offers insight into the experience of the average consumer via median net monetised detriment.
- iv. **Impact on consumer wellbeing:** Measures the effects on household finances, mental health and physical health.
- v. **Negative emotions:** Assesses the emotional impact of the detriment. Includes consumers feeling upset, misled, helpless, or anxious because of detriment.
- 27. Together these measures allow the impacts of detriment to be assessed at both an aggregate and individual level. For example, number of incidents, incidence rate and total net monetised detriment offer insight into how widespread detriment may be across the economy, nations and markets. While median net monetised detriment, impacts on consumer wellbeing, and negative emotions focus more on the impact on consumers by delving deeper into how detriment can affect consumers financially, emotionally and in terms of their overall wellbeing.

⁹ The monetised time cost to consumers associated with resolving instances of detriment.

2.3 Key findings

- 28. Before extending the analysis presented in the CDS 2024, we summarise key findings from the CDS 2024 study, providing important context for the remainder of this paper.
- 29. The incidence of detriment increased slightly between 2021 and 2024. The report estimates that 72% of UK consumers experienced detriment in the 12 months to April/May 2024. This equates to around 38.5 million consumers, with an estimated total of 294.9 million incidents of detriment between April/May 2023 and April/May 2024. The incidence of detriment has increased slightly since 2021, when 69% of consumers experienced detriment. Mean incidents of detriment per person increased to 7.7, compared with 6.4 in 2021, a statistically significant¹⁰ increase. However, the median number of incidents remained unchanged at 4. The median's stability amid rising totals and means suggests more frequent problems for some consumers, rather than a uniform increase across the population.
- 30. **Total net monetised detriment was estimated at £71.2 billion.** This does not represent a statistically significant change from 2021, after adjusting for inflation.
- 31. Services continue to perform more poorly than items in terms of consumer detriment. The likelihood of experiencing detriment in services increased to 61% in 2024, from 56% in 2021. There was no statistically significant increase in the equivalent figure for items (49% in 2024 compared to 48% in 2021). Total net monetised detriment in services equated to £54.7 billion, 77% of the total monetised detriment in the UK, and more than three times higher than the monetised detriment estimated for items (£16.5 billion). Putting these values into context, between Q2 2023 to Q1 2024, goods and services each accounted for around 50% of total UK household consumption expenditure, estimated at £1,616 billion.¹¹
- 32. Some consumer groups are at higher risk of and face more severe consequences from detriment. Mirroring the findings from the 2021 study, young individuals and those facing financial difficulties were more likely to experience detriment and faced more negative consequences. For example, 79% of 18-29 year olds reported experiencing detriment, compared with 62%

¹⁰ A result is statistically significant if it is likely not caused by chance or the result of randomness in the sampling. We test for change at the 5% level, meaning that if the change is statistically significant there is less than 5% chance of the observed change being calculated by chance if there is actually no underlying change.
¹¹ Office for National Statistics (2024), UK national and domestic total expenditure, in 'Consumer Trends – Publication Tables'.

of those aged over 70. More than three-quarters (76%) of those 'finding it very difficult' and 82% of those 'finding it quite difficult' to manage financially, reported experiencing detriment, compared with 69% of those 'living comfortably'. Additionally, CDS 2024 found consumers with a long-term health condition or disability affecting their day-to-day life a lot had an increased likelihood of experiencing consumer detriment (77% compared with 71% among those with no long-term health condition or disability). Individuals with long-term health conditions were not only more likely to experience higher levels of net monetised detriment, but also to report negative effects on household finances and wellbeing.

- 33. Vulnerable consumer groups were also less likely to act following an experience of detriment. Just over one-third (36%) of consumers who experienced detriment did not take steps to resolve the issue in at least one of their detriment incidents. Consumers who self-reported as struggling financially or as having a long-standing health condition or disability, were less likely to act (40% of those 'finding it very difficult' did not take action compared with 33% of those 'living comfortably' or 'doing alright'; and this applied for 42% of those with a long-standing health condition affecting day-to-day life a lot, compared with 30-36% of those without such a condition, or a condition that didn't impact their day-to-day life so severely).
- 34. A relatively small proportion of detriment incidents remained unactioned by consumers. In one fifth (22%) of detriment incidents consumers did not take action. Considered across all consumers who did not take action in at least one incident, this was often reported to be due to cost-benefit considerations, with the most common reason being that the issue was not considered serious enough (32%). When action was taken,¹² most businesses met customers' resolution expectations, with 52% of detriment incidents resulting in consumers receiving at least what they requested.
- 35. The remainder of this paper builds on the CDS 2024 study¹³ by:
 - i. Exploring whether differences between consumer groups persist after controlling for the number of sectors purchased in and a range of socioeconomic and demographic characteristics. This analysis aims to deepen

¹² This is calculated excluding actions such as apologies and explanations of the problem, as well as undefined 'other' actions and promises to do something in the future (see the CDS 2024 report for further details on the derivation of this measure).

¹³ Note that throughout this report, we do not present estimates based on fewer than 25 observations. Any estimates based on 25-50 observations should be treated with caution, as small sample sizes reduce the reliability of results; any such estimates are flagged where applicable. This is in line with the approach taken in the CDS 2024 report.

understanding of the groups most affected, and thus inform where efforts may best be targeted to support those most in need of help.

- ii. Examining in greater detail the relationship between consumer detriment and channel of purchase, to increase understanding of how detriment varies by channel and how this has changed since the 2021 survey.
- iii. Investigating the relationship between inflation and consumer detriment, to shed light on detriment in the context of a cost-of-living crisis.

3. Consumer groups most likely to experience detriment

- 36. The CDS 2024 shows that some groups are more likely to experience detriment than others, and that some are more likely to experience negative consequences. It also demonstrates that certain groups are less likely to take action in response to detriment. For example, younger consumers, and consumers who report struggling financially, were more likely to experience detriment and to face negative consequences (as well as being less likely to take action).
- 37. Understanding these relationships is complex because many consumer characteristics are correlated with one another (for example, age and income). Untangling these relationships is impossible within the descriptive analysis that formed the scope of the CDS 2024 report.
- 38. In this chapter, we extend the analysis in the CDS 2024 report to consider whether the increased likelihood of detriment among particular groups persists once accounting for a range of demographic and socio-economic factors.¹⁴ By doing so, we aim to deepen our understanding of which groups are most affected by detriment.

3.1 Vulnerability, income and detriment

- 39. Anyone can experience consumer detriment, but some people are more susceptible to detriment and its negative consequences than others. A consumer can be vulnerable if their personal circumstances, characteristics and/or market conditions put them at a higher risk of experiencing detriment.
- 40. Vulnerability is a complex term and takes several forms. Vulnerability can be temporary, sporadic or permanent and can be caused or exacerbated by the actions of others, and the costs can vary in terms of resources, energy and time (Financial Conduct Authority (FCA), 2015). Here we highlight some of the factors identified by previous studies:
 - i. **Age**: Both younger and older consumers are more likely to experience vulnerability depending on their situation, with older consumers facing challenges due to digital exclusion, cognitive impairment, and mobility issues (CMA, 2018; FCA, 2017).

¹⁴ This closely follows the approach taken to understanding which consumer groups were most at risk of detriment in analysis of the 2021 CDS (BEIS, 2022). For more information on methodology, see Appendix C.

- Health and educational factors: Limited education, lack of English proficiency, and specific health challenges can all hinder access to information, services, and recourse to address detriment, thereby contributing to consumer vulnerability (CMA, 2019; Alzheimer's Society, 2024).
- iii. Demographic factors: Low-income individuals, single parents, and those with disabilities, can experience heightened vulnerability, especially in particular markets such as energy (CMA, 2016). Low-income individuals, for instance, are more likely to actively engage in finding the best deals due to financial constraints but may encounter limitations in digital skills, time, or access, which worsens their outcomes compared to wealthier counterparts (CMA, 2018).
- iv. Lifestyle factors: Work types or schedules can affect the amount of detriment a consumer faces. For example, gig, shift or night workers may struggle to access consumer support outside standard business hours. Major life changes, such as childbirth or financial strain, can lead to rushed decisions and a lack of search options could potentially result in detrimental choices (FCA, 2012).
- v. **Personality traits:** Impulsive individuals, risk-averse individuals, or those with poor computational skills can face higher risks in certain purchasing situations (European Commission, 2016). Additionally, individuals with addictive tendencies may become vulnerable to overuse of digital services to make purchases (Rose and Dhandayudham, 2014).
- vi. **Diverse personal circumstances**: For example, caring responsibilities can uniquely influence a consumer's experience with and resilience to detriment. Limited time and energy can prevent carers from being able to fully engage in markets or deal with issues arising, which may make them more susceptible to detriment (CMA, 2019).
- vii. **Geography:** Differences exist between urban and rural areas, where factors such as age, employment, income and health differ widely. Rural consumers face physical isolation, with fewer product options and limited access to redress pathways, while those in urban areas may experience more financial difficulties (FCA, 2018).
- 41. Consumer vulnerability is a complex issue because many of these characteristics are interlinked and influence each other. For example, low-income individuals may also have limited access to education, digital resources, or healthcare, which compounds their vulnerability in consumer

markets. Additionally, health conditions can intersect with factors such as age or financial strain, creating overlapping layers of difficulty in accessing and navigating market options. This interconnectedness makes it challenging to isolate specific causes of vulnerability and study them in a way that captures the nuanced experiences of different consumer groups.

42. Detriment is not necessarily greater among groups that may be considered vulnerable. Indeed, the descriptive analysis in the CDS 2024 report shows a higher incidence of detriment among those with higher incomes compared to those with lower incomes. This may be because detriment is more common among consumers who are purchasing more goods and services, as increased purchasing activity raises the likelihood of encountering detriment. Additionally, the survey captures known detriment, and some groups are more likely to recognise, and report it, than others.

Income vs subjective financial situation in the CDS

- 43. The CDS 2024 enables exploration of detriment across a range of different consumer characteristics. This includes the financial circumstances of consumers, with the survey capturing both household income and a consumer's subjective view of their financial situation.
- 44. Each respondent's monthly household income was equivalised to adjust for the size of their household.¹⁵ The survey data separates equivalised income levels into four brackets: £1,000 or less, £1,001 - £1,500, £1,501 - £2,500, and £2,500 or more.¹⁶
- 45. Respondents were also asked about their financial situation in subjective terms (measured on a five-point scale ranging from 'living comfortably' to 'finding it very difficult'). As general context, and perhaps unsurprisingly given the increases in the cost-of-living in recent years, it is worth noting that there has been a fall in the percentage of consumers who consider themselves to be 'living comfortably' since the 2021 survey (from 23% to 17%) and an increase in those who are 'just about getting by' (25% to 28%), and 'finding it quite or very difficult' (11% to 16%).

¹⁵ Equivalised household income adjusts household income to account for differences in household size and composition (see for example ONS, 2015). In the CDS, respondents were asked their (banded) monthly household income before tax and this was then equivalised using information on household size and composition.

¹⁶ Around one third (34%) of consumers had equivalised household income of more than £2,500, while for 29% this was between £1,501 and £2,500, for 16% this was between £1,001 and £1,500, and for 22% this was £1,000 or less. These income brackets were the same as those used in the CDS 2021.

46. While those on lower household incomes are more likely to be finding it very difficult to manage financially than those from higher income groups, this is not always the case. In 2024, while just over half (56%) of those 'finding it very difficult' were in the lowest bracket for monthly equivalised household income (£1,000 or less), around one in ten (12%) were in the highest¹⁷ bracket (£2,500 or more). It is therefore of interest to consider both measures of a consumer's financial circumstances.

3.2 Which consumer groups were most likely to experience detriment in 2024?

- 47. The CDS 2024 identifies differences in the likelihood of experiencing detriment among various consumer groups. For instance, the incidence of detriment was higher among consumers with higher household incomes compared with those on lower incomes. Detriment was also more common among those who reported struggling financially, compared with those who felt they were living comfortably. Additionally, younger consumers experienced higher rates of detriment compared with older consumers.
- 48. This section applies a regression framework to explore whether these relationships still hold after we control for a range of socio-economic and demographic characteristics (Appendix C provides further details on the methodology). We also control for the number of sectors that an individual purchases in, to take account of the fact that some consumers experience more detriment as a result of making more purchases.

¹⁷ Throughout this report we often refer to this group as those on 'higher' incomes, but this does not mean that all individuals in this group necessarily had 'high' incomes.

Figure 3: Incidence of detriment, selected characteristics



Base: UK consumers aged 18 and above. Unweighted: 5,978.

This figure presents odds ratios for selected characteristics from a logistic regression of experiencing detriment or not. The full set of variables included in the model are: number of sectors purchased in; equivalised household income; subjective financial situation; age; highest educational qualification; urban or rural area; UK country; ethnicity; frequency of internet use; longstanding health condition or disability affecting day-to-day life; gender; whether English is a first language; and whether children in the household. Full results are provided in Appendix *E*.

49. Figure 3 presents results from regressing whether an individual experienced detriment or not on a range of consumer characteristics. The results show odds ratios; a value of greater than 1 indicates a higher likelihood of experiencing detriment, while a value below 1 indicates a lower likelihood. For each variable, the results compare to a reference category – represented by a black dot at the value of 1 (with the reference category in bold). For example, for a consumer's subjective financial situation, the reference category is 'living comfortably'. Groups in red are those with an increased likelihood of detriment compared to the reference category. Where the lines for a particular group cross the threshold of 1, there is no statistically significant difference from the reference category (shown in green).¹⁸

¹⁸ This line represents the 95% confidence interval around the odds ratio estimate.

- 50. For ease of presentation, we show only those characteristics where a statistically significant relationship with detriment appears in at least one category (for example, since we find significant results for people aged 18-29, 30-39 and 40-49, we show results for all ages on the chart).
- 51. After controlling for the number of sectors an individual had purchased in,¹⁹ no statistically significant relationship between household income and the likelihood of experiencing detriment remains. This is in contrast to the descriptive findings in the CDS 2024 report. Thus, the differences by income group observed in the descriptive analysis are likely to reflect greater purchasing by those on higher incomes and thus higher chance of incurring detriment.²⁰ There does however remain a statistically significant association with the individual's perception of their financial situation, with those finding it quite or very difficult to manage financially more likely to experience detriment than those living comfortably.
- 52. We also find that younger age groups (those aged 50 and below, compared with those over 70 years) experience detriment more often than those over 70 years, and that individuals with a degree level qualification experience detriment more often than those with a qualification below A-level. It is important to remember that the survey captures perceived detriment, and the more highly educated may be more likely to recognise detriment.
- 53. Having a long-standing health condition or disability that affects day-to-day life increases the likelihood of experiencing detriment; as does being of Black or Black British, or mixed ethnicity. Consumers in Northern Ireland reported experiencing detriment less frequently than those in England.²¹
- 54. After controlling for other consumer characteristics,²² we find no statistically significant associations between the likelihood of experiencing detriment and gender, whether English was the first language, or living in an urban or rural area. The descriptive analysis in CDS 2024 also shows no such associations. However, the descriptive analysis shows a higher likelihood of experiencing detriment for those with children and for those who used the internet more frequently; neither relationship is statistically significant after we control for other factors.

¹⁹ The chart excludes results for the number of sectors an individual purchased in, which is positively and significantly related to experiencing detriment.

²⁰ It is possible that this may also reflect differences in other characteristics. However, even in a model controlling only for the number of sectors purchased in (and no other characteristics except household income), there is no statistically significant association between household income and the likelihood of experiencing detriment.
²¹ Not shown in Figure 3.

²² Not snown in Figure 3.

²² Shown in the note to Figure 3.

- 55. We find that alternative model specifications, including controls such as region and employment status, do not yield further statistically significant relationships with detriment and do not materially affect the associations we describe above.
- 56. We also explore whether certain groups of consumers are more likely to experience particular forms of detriment, namely:
 - i. Poor quality products;
 - ii. Faulty, unsafe or broken products;
 - iii. Delivery issues/late provision;
 - iv. Complete failure to provide;
 - v. Price charged more than advertised;
 - vi. Not provided with all relevant information before purchasing;
 - vii. Unclear or unfair terms and conditions; and,

viii. Guarantee or warranty not honoured.

- 57. While many of the associations between consumer characteristics and these forms of detriment remain similar to those seen for the likelihood of experiencing any detriment, we find some differences,²³ for example:
 - i. Although we find no statistically significant relationship between not speaking English as a first language and the likelihood of experiencing any detriment, people in this group were more likely to report experiencing detriment relating to unclear or unfair terms and conditions of the purchase.
 - ii. People with a longstanding health condition or disability affecting daily life were more likely than those without such a condition to experience most detriment types, except for detriment due to the price charged being higher than advertised, where we find no statistically significant relationship.
 - iii. People with a degree-level qualification were more likely to report detriment due to not being provided with all relevant information before purchasing, but we find no statistically significant relationship for other detriment types.
 - iv. Similar to overall detriment, we do not find a relationship between household income and the likelihood of experiencing most detriment types

²³ Appendix E contains a complete set of results.

once we control for other characteristics. The exception was detriment relating to not receiving the item, which was less common among higher income groups. We find that most forms of detriment remain more common among people who reported struggling financially, although this was not true for delivery issues, warranties or guarantees not being honoured, or not being provided with all relevant information prior to purchasing, where we find no statistically significant relationship.

v. Most detriment types also remain more common among younger than older consumers, but we find no greater (or lesser) likelihood of younger consumers experiencing detriment from warranties or guarantees not being honoured, or unclear or unfair terms and conditions.

3.3 Which consumer groups were most likely to experience greater financial impacts?

- 58. In this section, we consider the financial impacts of detriment from two perspectives. First, we consider whether certain groups of consumers were more likely to experience high net monetised detriment. Second, we consider whether certain groups were more likely to report experiencing a very negative effect of detriment on their household finances.
- 59. Net monetised detriment is calculated in the CDS using information provided by respondents about the original cost of products, any additional costs, compensation received, the remaining value of problematic products, and the time spent dealing with issues (converted to a monetary amount). Consumers' reports of negative effects on their household finances reflect their views on how the detriment has impacted them. As a result, two consumers experiencing the same net monetised detriment may perceive the effects on their household finances differently. For both measures, we focus on differences among those consumers who experienced any detriment.
- 60. The CDS 2024 report presents a descriptive analysis showing that certain consumer groups are more likely to experience higher values of net monetised detriment, defined as total net monetised detriment of £1,500 or more in the 12-month period prior to the survey. Overall, 15% of individuals who experienced some detriment experienced a total net monetised detriment of £1,500 or more in this period. Among those who experienced detriment, younger consumers, those struggling financially and those with a longstanding health condition or a disability affecting day-to-day life are more likely to incur detriment above £1,500.
- 61. The survey asked respondents who experienced detriment whether it negatively affected their household finances. Overall, 13% of respondents

who experienced detriment reported that at least one instance of detriment had a very negative effect on their household finances.

62. We test whether these relationships hold after we control for other characteristics, including the number of sectors from which an individual made purchases. The left column of Table 1 shows our results for consumers who experienced net monetised detriment of £1,500 or more. The right-hand column shows the results for which consumer characteristics are associated with experiencing a very negative effect on household finances. A '+' symbol indicates a higher likelihood of experiencing greater financial detriment, while a '-' symbol indicates a lower likelihood, in comparison to the reference category. A blank space in the table indicates that there is no significant difference in the likelihood of experiencing detriment compared to the reference category.

	Net Monetised Detriment >£1500	Very negative effect on household finances
Subjective financial situation (ref: Living comfortably)		
Doing alright	+	+
Just about getting by	+	+
Finding it quite difficult	+	+
Finding it very difficult	+	+
Age (ref: 70 plus)		
18-29		+
30-39		+
40-49		+
50-59		
60-69		
Highest qualification (ref: below A-level)		
Degree or equivalent, and above		-
A-level or equivalent and above, but below degree		-
Other qualification		
No qualifications		
Ethnicity (rof: White British)		
Any other White background		
Any other white background		
Asian or Asian British		
Black or Black British		
Other	-	
		1

Table 1: Financial impacts of detriment, selected characteristics

Disability or longstanding health condition (ref: no disability)		
Yes, affects day-to-day life a lot	+	+
Yes, affects day-to-day life a little	+	
Yes, does not affect day-to-day life		
English not first language		+

Base: UK consumers aged 18 and above who experienced any detriment. Unweighted: 4,223. This table summarises results for selected characteristics from a logistic regression of experiencing net monetised detriment of greater than £1,500 (left-hand column) and from a logistic regression of experiencing a very negative effect on household finances from at least one detriment experience (right-hand column). Full results are provided in Appendix E.

- 63. People who perceived their financial situation to be worse were more likely to experience high net monetised detriment. All groups showed an increased likelihood of experiencing higher net monetised detriment compared to those who reported 'living comfortably'. Similarly, respondents who rated their financial situation more poorly were also more likely to feel a very negative effect on their household finances than those who reported 'living comfortably'.
- 64. Individuals with a longstanding health condition or disability that affected their day-to-day life were more likely to experience higher net monetised detriment. Consumers whose disability affected their day-to-day life a lot were also more likely to report negative effects on household finances.
- 65. Although the descriptive analysis in the CDS 2024 report shows that younger consumers were more likely to experience large values of detriment, this no longer applies after we control for other characteristics. However, younger age groups remained more likely than older consumers to report negative effects on household finances.
- 66. While we saw above that consumers with degree-level qualifications were more likely to have experienced any detriment, among those who had experienced detriment, consumers with higher qualifications were less likely to report a very negative effect on household finances, compared with those with qualifications below A-level or equivalent.
- 67. No significant differences by ethnicity are found for those consumers experiencing very negative effects on household finances, but those from an 'other' ethnic background were less likely to experience a high value of net monetised detriment compared to those of White British ethnicity.
- 68. Many of these associations are also seen in the descriptive analysis. The exceptions are that once controlling for other characteristics, no significant differences are observed for household income, or according to whether the

household had children. In addition, while the descriptive analysis shows no difference according to whether the individual spoke English as their first language, here we find that individuals for whom English is not their first language were more likely to report a very negative effect on their household finances.

3.4 Which consumer groups were most likely to experience detriment to health and wellbeing?

- 69. Respondents were also asked whether their experience of detriment had a negative impact on their mental and physical health, as well as whether this had made them feel anxious, helpless, misled or upset.
- 70. Table 2 presents results exploring which consumer characteristics were associated with reporting a very negative effect on health from at least one experience of detriment. The left-hand column presents results for mental health, while the right-hand panel presents results for physical health. Only those characteristics which show a statistically significant relationship with at least one measure of health are included in the table.

	Negative impact on mental health	Negative impact on physical health
Subjective financial situation (ref: Living comfortably)		
Doing alright		
Just about getting by	+	
Finding it quite difficult	+	+
Finding it very difficult	+	+
Age (ref: 70 plus)		
18-29	+	
30-39	+	
40-49	+	
50-59	+	
60-69		
Highest qualification (ref: below A-level)		
Degree or equivalent, and above		
A-level or equivalent and above, but below degree		
Other qualification		
No qualifications		+
Disability or longstanding health condition (ref: no disability)		

Table 2: Experiencing a very negative effect on health from at least one detriment experience, selected characteristics

Yes, affects day-to-day life a lot	+	+
Yes, affects day-to-day life a little		+
Yes, does not affect day-to-day life		
English not first language	+	

Base: UK consumers aged 18 and above who experienced any detriment. Unweighted: 4,223. This table summarises results for selected characteristics from a logistic regression of experiencing a very negative effect on mental health from at least one detriment experience (left-hand column) and from a regression of experiencing a very negative effect on physical health (right-hand column). Full results are provided in Appendix E.

- 71. The results for each category suggest:
 - i. **Health, finance and income:** For both mental and physical health, those who rated their financial situation as worse, and those with a longstanding health condition or disability affecting their day-to day life, were more likely to have experienced very negative effects as a result of detriment. For both health measures, no differences by household income persist once we control for other characteristics.
 - ii. **Age:** Younger and middle-aged consumers were more likely than older consumers to report experiencing very negative effects on mental health as a result of detriment, but not for physical health, where there are no significant differences by age.
 - iii. **Language:** Consumers for whom English was not their first language were also more likely to report a very negative effect on mental health, while this did not apply for physical health.
 - iv. **Education:** Consumers with no qualifications were more likely than those with qualifications below A-level or equivalent to report a negative effect on physical health. No association was found between highest level of qualification and mental health.
- 72. Table 3 explores which types of consumers reported feeling anxious, helpless, misled or upset to a great extent as a result of at least one detriment experience.

	Felt anxious	Felt helpless	Felt misled	Felt upset
Subjective financial situation (ref: Living comfortably)				
Doing alright				
Just about getting by	+	+	+	+

Table 3: Negative impact of detriment on emotions, selected characteristics

Finding it quite difficult	+	+	+	+
Finding it very difficult	+	+	+	+
Age (ref: 70 plus)				
18-29				
30-39	+		+	
40-49	+		+	
50-59				
60-69				
Ethnicity (ref: White British)				
Any other White background				
Mixed or multiple ethnic groups				+
Asian or Asian British				
Black or Black British			+	
Other				
Gender: Male	-			-
Disability or longstanding health condition (ref: no disability)				
Yes, affects day-to-day life a lot	+	+	+	+
Yes, affects day-to-day life a little	+	+		
Yes, does not affect day-to-day life				
English not first language	+	+		+

Base: UK consumers aged 18 and above who experienced any detriment. Unweighted: 4,223. This table summarises results for selected characteristics from four separate logistic regressions for experiencing each of the specified negative emotions as a result of at least one detriment experience. Full results are provided in Appendix E.

- 73. Across all four of these emotions, consumers rating their financial situation more poorly were more likely to have experienced these feelings in response to detriment than those who reported living comfortably.
- 74. Similarly, those with a longstanding health condition or disability affecting their daily life were also more likely to have felt all four negative emotions as a result of detriment, compared to those without such a condition.
- 75. Other consumer characteristics show associations with some of the four emotions, but not all:
 - i. **Age:** Some differences by age are apparent for feeling anxious or misled. Here it is the middle age groups showing poorer outcomes in this respect, rather than the youngest consumers.

- ii. **Ethnicity:** Consumers of mixed ethnic background were more likely than consumers of White British ethnicity to report feeling upset, while Black/Black British consumers were more likely to have felt misled.
- iii. **Gender:** Men were less likely than women to report feeling anxious or upset as a result of detriment.
- iv. **Language:** Consumers for whom English was not their first language were more likely to report feeling anxious, helpless or upset as a result of detriment.

3.5 Change in detriment for different consumer groups since 2021

- 76. The findings presented above show that some groups are more likely to experience detriment than others. It is also relevant to consider whether particular groups have seen an increase in the likelihood of experiencing detriment since the previous survey.
- 77. Here, we focus on our primary measure of detriment whether an individual has reported experiencing detriment or not. The following changes we observe for each characteristic may reflect different purchasing patterns of different groups:
 - i. **Age:** Earlier, we saw that younger individuals are, on average, more likely than older individuals to experience detriment. However, individuals aged 70 and over have experienced a statistically significant increase, rising from 56% in 2021 to 62% in 2024. The youngest consumers, aged 18-29, saw an increase in the incidence rate from 72% to 79%. This suggests that increases in detriment are concentrated at both the younger and older ends of the age distribution. The rise among those aged 70 and above is also consistent with an increase in the likelihood of experiencing detriment for those who are retired, which rose from 59% to 64%.
 - ii. **Income:** There were no statistically significant changes in the incidence of detriment in any of the four household income categories.
 - iii. **Subjective financial situation:** There was a statistically significant fall in detriment among those who considered their financial situation to be very difficult, from 86% in 2021 to 76% in 2024. It is possible this may reflect reductions in spending among this group.
 - iv. **Gender:** We note an increase in the incidence of detriment for male consumers (from 69% to 73%), but no rise for women.

v. **Children:** There has also been an increase in detriment for those without children, but no significant increase for those with children.

3.6 Within-sector differences in detriment by income and financial situation

- 78. The analysis presented so far shows that consumers who report finding their financial situation more difficult are more likely to experience detriment. When they do, they are typically more likely to experience more negative effects on their finances, health and wellbeing. This finding holds even after we control for the number of sectors an individual has purchased in, along with a range of demographic characteristics.
- 79. In contrast, we do not observe differences in detriment by household income after we control for other factors (see Section 3.2). While consumers with higher household incomes appear more likely to experience detriment, we find that this relationship does not hold after accounting for the number of sectors purchased in.²⁴
- 80. We also consider differences within sectors (Table 4). The left-hand columns show the incidence of detriment in each sector for consumers with low and higher household incomes ('higher' income is defined as greater than £1,500 per month, 'low' is defined as lower than £1,500 per month). The right-hand columns show the incidence of detriment for those struggling financially (finding it 'quite' or 'very' difficult) and those who are not (defined as 'living comfortably', 'doing alright' or 'just about getting by'). For example, among consumers purchasing Electricity and gas services, 29% of those who were struggling financially experienced detriment, compared with 15% of those who were not struggling financially.

Table 4: Incidence of detriment by sector, by income and by subjective financial situation

	Incidence of detriment (%)					
Sector	Low income	Higher income	Struggling	Not struggling		
Electricity and gas services	18	16	29	15	***	
Airline	17	15	17	15		
Insurance services	13	13	19	12	***	
Second-hand vehicles	29	25	43	25	***	
Vehicle rental	14	17	20	15		

²⁴ Household income is equivalised to adjust for household size.

Hotels and holiday accommodation	9	8		11	8	
Groceries and drinks	18	15	**	28	15	***
House and garden maintenance products	11	7	***	18	7	***
Fixed telephone services	13	9	**	13	10	
Veterinary	14	11		19	10	***
Stationery, books, magazines and newspapers	5	3	**	7	3	**
Furniture and appliances	18	17		24	16	***
Restaurants, cafés and take-away	13	9	***	18	9	***
Mobile telephone services	19	13	***	25	13	***
Package holidays and tours	11	7		11	8	
Pension funds and investment services	6	6		6	6	
Vehicle maintenance and repair	20	17	**	28	16	***
Fuel and accessories for vehicles	13	12		22	11	***
Adult care	21	31		-	27	
Personal care products	10	5	***	15	5	***
Removal and storage	14	10		5^	13	**
Clothing, footwear and accessories	25	23		38	21	***
Prescription and non-prescription medicines	13	10		13	11	
Water services	8	6		13	6	***
Legal and accountancy services	14	13		21	12	
Public transport and train	30	29		35	28	**
Personal care services	7	3	**	9	4	**
Funeral services	17	8		11^	12	
Sport, cultural and entertainment activities	5	4		9	3	**
Entertainment items	12	8		17	9	**
Private medical and dental services	13	11		22	9	***
New vehicles	19	23		43^	19	
Internet provision	27	23	**	32	23	***
Education fees	16	10		11	12	
Childcare	21	14		14	17	
Renting services	17	18		23	15	**
Home and garden maintenance and repair	11	12		17	11	
Electronic devices and software	26	20	***	31	21	***
Spectacles and lenses	19	15	**	27	14	***
TV and other digital subscriptions	18	16		24	15	***
Current accounts, loans and bank services	10	9		18	8	***
Real estate services	29	24		33^	24	
Gambling and lottery services	7	3	**	10	3	

Base: UK consumers aged 18 and above who purchased within each sector.

** indicates statistically significant difference at the 5 per cent level, *** 1 per cent level. Estimates for some sectors are suppressed due to low sample sizes; those marked with ^ are based on 25-50 observations and should be treated with caution.

- 81. First, focusing on the right-hand columns, we see that in almost all sectors where a statistically significant difference exists between these two groups, the incidence of detriment is higher for the group struggling financially compared to those who are not. The one exception is removal and storage, where the reverse occurs.
- 82. When we consider differences by income within sector (left-hand columns), we first note that fewer sectors show statistically significant differences. In the sectors where we do observe a difference, the incidence of detriment is higher for those in the low-income group. Thus, while higher income groups showed a higher incidence of detriment (before controlling for other characteristics), the lower income group has a higher likelihood of experiencing detriment when we consider purchases within certain sectors.
- 83. While this analysis does not control for other characteristics (sample sizes limit our ability to do this robustly within sector), it further reminds us that different sectors experience important differences in how detriment occurs and that associations with consumer characteristics may vary from those seen when we look at detriment as a whole.

3.7 Summary

- 84. Understanding which groups of consumers are most likely to experience detriment and which groups experience the most negative effects of detriment is important for informing where efforts may best be targeted to support those consumers most in need of help.
- 85. Once we control for consumer activity (the number of sectors purchased in), no association remains between household income and the likelihood of experiencing detriment. However, the subjective financial situation of consumers does matter. Consumers who reported struggling financially were more likely to experience detriment than those who reported living comfortably. They were also more likely to experience larger values of net monetised detriment and negative effects on their health, wellbeing and household finances.
- 86. Another group showing poorer detriment outcomes across most measures was consumers with a longstanding health condition or disability affecting their day-to-day life. This remains true even when we control for household income and their subjective financial situation.
- 87. Younger consumers were on average more likely than older consumers to experience detriment (again, even when we controlled for other

characteristics). They were also more likely to report negative effects of detriment on mental health and some negative emotions, but not on physical health.

- 88. Understanding what actions may help support these groups therefore appears an important next step in better understanding how outcomes for these consumers can improve. Doing so will likely require more in-depth investigation of the specific challenges faced. The CDS 2024 finds that younger consumers, those struggling financially, and those with a longstanding health condition or disability are also less likely to take action in response to detriment. This may represent one avenue for further exploration, but it does not explain why these groups are more likely to experience detriment in the first place. The analysis also identifies higher incidence of detriment among some other consumer groups, but the groups noted above are the most consistent across all detriment measures considered here.
- 89. Finally, we also explore change since the previous survey. For example, while the 2024 survey shows that younger consumers are more likely to experience detriment, it also shows an increase since 2021 in the percentage of consumers aged over 70 who experience detriment. Thus, we should consider the experiences of both younger and older consumers.

4. Understanding the role of purchase channel in explaining consumer detriment

- 90. This chapter examines how consumer detriment relates to the channel through which the product or service was purchased.
- 91. While detriment may arise from issues with a product itself, the channel of purchase may cause additional detriment (OECD, 2022). This may occur, for example, if consumers cannot access important information when shopping through particular channels, or if it is more difficult to contact the seller when problems arise. Understanding how the purchase channel contributes to consumer detriment helps provide a fuller picture of consumers' experiences.
- 92. The CDS 2021 found that the extent of detriment varied by purchase channel. Less regulated channels (such as online sales from private individuals or through social media) were associated with higher median values of net monetised detriment, while channels with greater personal interaction (involving direct interaction with the seller either in-person or over the phone) exhibited a higher prevalence of negative effects on wellbeing. The study suggested further research into the relationship between purchase channel and detriment, to increase understanding of whether variance in detriment by channel results from the nature of items or services purchased, difficulty in accessing compensation, or another driver.
- 93. This chapter builds on the findings from both CDS 2021 and CDS 2024, offering a more in-depth examination of detriment by purchase channel. We first explore whether the distribution of detriment experiences by channel, and average net monetised detriment by channel, have changed since 2021. We reiterate the challenges in understanding the incidence of detriment by channel, as the concentration of detriment in particular channels may simply reflect purchasing patterns, and we note the lack of sufficiently detailed. publicly available data with which to establish whether this is the case. Our analysis then examines differences in detriment by channel in terms of which sectors account for most detriment, which forms of detriment are most common, and the initial cost of products. We then look at the impacts of detriment on household finances, health and wellbeing by channel and whether this has changed since 2021. Finally, we build on the CDS findings by further examining the differences in actions taken by channel in response to detriment.

4.1 What influences consumers' choice of purchase channel?

- 94. Consumers' purchasing methods have changed over time. Online sales, for example, have taken an increasing share of retail spending in the UK since the early 2000s. In May 2024, online sales accounted for 27.6% of retail spending (ONS, 2024). While this was similar to the share seen in May 2021, when this stood at 29.3%, it increased notably over the previous decade, from around 8% in May 2011. Online sales rose considerably during the Coronavirus (COVID-19) pandemic but have subsequently fallen slightly as a share of all retail sales.
- 95. Many factors influence a consumer's choice of purchase channel (see for example, Gupta, Su and Walter, 2004; Zielke and Komor, 2024). These factors include convenience, product choice, delivery options, social aspects and safety/privacy concerns, among others. Furthermore, an individual's choice of channel may also depend on past experiences using that channel (Gupta, Su and Walter, 2004).
- 96. We must also acknowledge that consumers may use multiple channels as part of the purchasing process. For example, they may initially search by visiting a store in-person, even if they ultimately buy the product online (or vice versa) (Gensler, Verhoef and Böhm, 2012). Although the CDS focuses on the channel through which consumers purchased the detrimental product, they may have used other channels before reaching the point of purchase.

4.2 Overview of detriment by channel and change since CDS 2021

97. The CDS asked respondents how they originally bought the product(s) that caused them detriment. Figure 4 shows the list of purchase channels included in the survey.²⁵

²⁵ The descriptions of each purchase channel in Figure 4 are those used in the 2024 survey. 'In-person from a private individual' was added as a new category in 2024. There were small changes to the descriptions of some channels between 2021 and 2024, mainly to give greater clarity in the examples given. In addition, while in 2021, respondents were shown the full list of channels as a single list, in 2024, respondents were first asked whether they made the purchase in-person, online, or in another way, before being shown the more detailed options. Full details are given in the CDS 2024 report.

Figure 4: Detriment experiences by channel, 2021 and 2024



Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (2024 figures) and in the 12 months prior to April 2021 (2021 figures). Unweighted: 9,901 (2024); 9,338 (2021). No separate category for 'inperson from a private individual' in 2021; the 'other' category is not necessarily comparable across the two waves.

- 98. The CDS 2024 report finds that over three-quarters (78%) of detriment incidents related to products originally purchased through one of the following channels:
 - Online from the seller or retailer's website or app (35%),
 - In-person from a shop or other outlet (31%); or,
 - Online from a third-party marketplace website or app (12%).
- 99. Another 9% of detriment incidents related to purchases made over a phone call. Other channels, including auto-renewal, sales by private individuals, and from a salesperson visiting the home or workplace, each accounted for 3% or less of detriment incidents.
- 100. We consider whether the distribution of detriment experiences has changed since the previous survey. Figure 4 shows the percentage of detriment experiences by channel in 2021 and 2024.

- 101. The distribution of detriment by channel remained broadly similar across waves, although the percentage relating to a purchase made online from a third-party marketplace increased (from 9% to 12%), and the percentage relating to a purchase made via a phone call decreased (from 15% to 9%). These changes may reflect general trends in purchasing patterns, which we discuss further in section 4.3.²⁶
- 102. Figure 5 shows median net monetised detriment by channel in both years (2021 figures are adjusted for inflation). CDS 2024 estimates that median net monetised detriment was highest for purchases made in-person either from a private individual or from a salesperson who visited the home or workplace. The category 'In-person from a private individual' was introduced as a new category in 2024, so we cannot establish whether median net monetised detriment has changed for this channel since 2021.²⁷
- 103. The only statistically significant change since 2021 is a decrease in median net monetised detriment for purchases made in-person from a shop or other outlet, which fell from £34 in 2021 to £16 in 2024.

²⁶ For example, the Office for Product Safety and Standards (2024) finds a 7-percentage point rise in the percentage of adults buying from a third party on an online marketplace between 2022 and 2023 (standing at 67% in the 2023 survey).

²⁷ In 2021 purchases made via this channel may have been included within the 'Other' category, but as this will include a range of channels, it is not possible to say how median net monetised detriment for this particular channel may have changed.
Figure 5: Median net monetised detriment by channel, 2021 and 2024



Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (2024 figures) and in the 12 months prior to April 2021 (2021 figures). Unweighted: 9,901 (2024); 9,388 (2021). 2021 figures are adjusted for inflation. Full descriptions for each purchase channel are shown in Figure 4. No separate category for 'in-person from a private individual' in 2021; the 'other' category is not necessarily comparable across the two waves.

4.3 Use of purchase channels

- 104. Section 4.2 detailed how detriment concentrates in particular purchase channels. However, this may simply reflect a higher number of purchases being made through these channels. The CDS does not collect data on the number of purchases made in each channel, so we cannot identify whether the incidence of detriment is higher in some channels than in others.
- 105. The CDS 2024 introduced new questions to shed further light on this issue and used these to provide sector-level measures of the frequency of purchasing online and in-person.²⁸ The CDS 2024 report then relates these measures to the share of detriment experiences linked to online or in-person purchases, at sector level.

²⁸ Including detailed questions on purchasing in each channel would not have been feasible given the need to keep the survey to a reasonable length. Each respondent was asked how often they had purchased online and in-person in two randomly selected sectors. This information was then used to produce sector-level estimates of frequency of purchase via these two broad channels. Full details are provided in the CDS 2024 report.

- 106. In some sectors, where consumers are more likely to purchase online than inperson (such as the Airline sector), online channels account for a high share of detriment experiences, suggesting this trend relates to the way in which people purchase products.
- 107. However, some sectors had a relatively even split between in-person and online purchasing. In these cases, higher detriment through a particular channel *may* indicate issues relating to the channel (if all else is equal). This applies for Clothing, footwear and accessories; Furniture and appliances; and Public transport and trains, where online channels accounted for a higher proportion of detriment experiences. However, the data still does not provide a complete picture of the volume of purchases made in each channel, so we cannot form definitive conclusions.
- 108. Publicly available data provides a limited picture of the distribution of purchases through different channels. The Office for National Statistics (ONS) provides data on the percentage of retail sales made online (ONS, 2024). As we have noted above, these statistics show that in May 2024, online sales accounted for 27.6% of total retail spending. However, drawing comparisons with this data is difficult, as it reflects the value of online spending rather than the volume. This means that if prices are generally lower for online purchases than for other channels, online sales may account for a greater share of total sales volumes. Furthermore, the data does not distinguish between different types of online (or other) channels. Other sources, such as the Office for Product Safety and Standards (OPSS) Product Safety and Consumers survey, focus on specific channels. For example, the OPSS survey documents an increase in the proportion of adults purchasing from a third party on an online marketplace between 2022 and 2023 but does not cover all other channels (OPSS, 2024). This lack of sufficiently detailed data on consumers' use of different purchase channels represents an important gap in our ability to estimate the incidence of detriment by channel. Nevertheless, the CDS 2024 allows us to examine the characteristics of detriment by channel, providing valuable insights into how consumers' experiences vary by method of purchase.

4.4 Nature of problems experienced

109. Differences in estimates of detriment by channel may reflect the types of products consumers buy, rather than being a result of the channel itself. Table 5 displays the sectors accounting for most detriment experiences within each channel in 2024. For example, 20% of detriment experiences related to purchases made online via a retailer or provider's website or app were in the Clothing, footwear and accessories sector, and a further 13% related to the Public transport and train services sector.

110. Although the survey does not provide data on purchases by channel, it highlights some differences in the sectors that most frequently feature in detriment experiences by channel. For example, Second-hand vehicles ranks among the top three sectors for detriment related to purchases made inperson from a private individual, while internet provision ranks among the top three sectors for detriment related to products bought through phone calls and auto-renewal. These differences likely reflect the ways in which consumers typically purchase these products.

	Online, from the provider's /retailer's website/ app (%)	In-person from a shop or other outlet (%)	Online, from a third-party marketplace (%)	Phone calls (%)	Auto- renewal (%)	Online, where private individuals sell to each other (%)	In-person from a private individual (%)	In-person from salesperson who visited (%)	Online, through a social media platform (%)	Other (%)
Clothing, footwear and accessories	20	9				29		11	20	
Public transport and train	13	10	17							33
Groceries and drinks	10	21	15							
Restaurants, cafés and take-away			15							
Internet provision				19	16					
Electricity and gas services				13	12			13		16
Mobile telephone services				12	13					
Hotels and holiday accommodation						11				
Electronic devices and software						8			34	
Second-hand vehicles							21			
Renting services							11			6
Home and garden maintenance and repair							9 (=)	9 (=)		
Water services								9 (=)		
Furniture and appliances									12	
Prescription and non-prescription medicines								9 (=)		
Vehicle maintenance and repair							9 (=)			
% detriment incidents in channel accounted for by top 3 sectors	43	39	47	45	41	48	41	33	65	54

Table 5: Sectors accounting for most detriment in each channel (top 3 sectors)

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024. The table only includes sectors that appeared within the top three for any of the channels (16 of the 43 sectors included in the survey). Where more than three sectors are shown for a channel, there were multiple sectors accounting for the same percentage of detriment incidents (shown by (=)). This table shows the top 3 sectors for each channel, based simply on the estimated percentages; it does not take account of whether the percentages for other sectors outside of the top 3 may not have been different to a statistically significant extent.

- 111. Table 6 shows detriment type reported by broad channel of purchase in 2024. Respondents could report multiple types of detriment for each experience. For example, poor quality was an issue in 34% of detriment incidents following a purchase made in-person, while it was an issue for 40% of detriment instances following an online purchase. This issue was less common for purchases made via phone call or auto-renewal, although it still applied for around a quarter of detriment experiences in each case.
- 112. The price charged being higher than advertised ('misleading price') was a factor in 10% of detriment instances overall. This rose to 30% for detriment instances where the original purchase was made via auto-renewal and 19% for purchases made over the phone. In contrast, this issue applied to just under 1 in 10 purchases made through all other channels (in-person, online and other).

	% detriment experiences									
	Poor quality	Not usable	Delivery problems	Failure to provide	Misleading price	Misleading information	Unfair T&Cs	Warranty not honoured	Other	
In-person	34	24	16	15	9	8	4	2	20	
Online	40	18	23	19	9	7	6	2	20	
Phone call	25	9	15	21	19	12	9	4	27	
Auto- renewal	24	13	19	25	30	5	9	2	26	
Other	17	9	32	22	8	12	11	1	41	
All-channel average	35	19	20	18	10	8	6	2	21	

Table 6: Nature of detriment by channel

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (excluding where detriment type not known or stated). Unweighted: 9,821 (In-person: 3,176; Online: 4,614; Over a phone call: 1,206; Auto-renewal: 479; Other: 346). Respondents could state more than one detriment type (thus percentages for each row will not sum to 100).

113. In Table 7, we provide a more detailed breakdown by channel for online and in-person purchases. We find that not being provided with all relevant information before purchasing ('misleading information') was more common for in-person purchases from a private individual (22%) than for in-person purchases made from a shop (7%). However, small sample sizes make it difficult to identify clear patterns robustly. It is also important to note that consumers may have found it difficult to distinguish between some channels, especially for the online categories.

Table 7: Nature of detriment by channel, detailed breakdown for online and in-person purchases

	% detriment experiences									
	Poor quality	Not usable	Delivery problems	Failure to provide	Misleading price	Misleading information	Unfair T&Cs	Warranty not honoured	Other	
In-person										
Shop or other outlet	34	24	15	15	9	7	4	2	20	
Salesperson visiting										
home/work	32	30	20	12	13	16	4	2	16	
Private individual	31	24	26	14	8	22	10	4	25	
Online										
Provider/retailer website or app	37	18	22	20	10	7	6	2	21	
Third-party marketplace	48	19	30	18	4	6	4	2	17	
Private individual	43	23	15	15	9	7	13	4	12	
Social media	33	15	4	38	6	1	18	2	7	

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (excluding where detriment type not known or stated). Unweighted: 9,821 (In-person from a shop: 2,843; In-person from salesperson: 145; In-person from private individual: 188; Online provider's website: 3,503; Online third-party marketplace: 804; Online private individuals: 234; Online social media platform: 73). Full descriptions for each purchase channel are shown in Figure 4.

114. Figure 6 presents median net monetised detriment alongside the median original cost of the product by channel. Confidence intervals around some of these estimates are wide, making it difficult to identify clear differences by channel robustly.²⁹ However, the figure shows that, on average, the original cost of products was higher in channels with higher median net monetised detriment. This suggests that, at least in part, some variations in net monetised detriment reflect differences in the original cost of products.³⁰

²⁹ See Appendix E for confidence interval estimates.

³⁰ At detriment incident level, there is a small positive, statistically significant correlation between initial cost and net monetised detriment of 0.12. Alternatively, the correlation based on just the 10 channels estimates is 0.96.

Figure 6: Median net monetised detriment and original cost of product, by channel



Base: All detriment experiences in the UK in the 12 months prior to April/May 2024. Unweighted: 9,901 (Inperson from a shop: 2,868; In-person from salesperson: 147; In-person from private individual: 192; Online provider's website: 3,518; Online third-party marketplace: 813; Online private individuals: 236; Online social media platform: 74; Over a phone call: 1,217; Auto-renewal: 485; Other: 351). Full descriptions for each purchase channel are shown in Figure 4.

4.5 Impacts of detriment by channel of purchase

- 115. For each instance of detriment, the CDS asked respondents to what extent the detriment negatively affected their household finances, their mental health and physical health.
- 116. Figure 7 shows the percentage of detriment experiences in which the consumer felt a very or fairly negative effect on their household finances, by channel. As in 2021, this percentage remained highest for detriment incidents where the product or service was bought in-person from a salesperson who visited the home or workplace (59%).³¹ For purchases made in-person from a private individual (added as a new category to the survey in 2024), this percentage stood at 41%. These channels account for a very small share of all detriment experiences (3% in total).

³¹ Although note that there was no statistically significant difference at the 5% level with purchases made inperson from a private individual.

117. We observe increases since 2021 for detriment relating to purchases made via autorenewal (from 14% to 35%) and over a phone call (from 20% to 33%). We find no statistically significant changes for other channels.



Figure 7: Negative effects of detriment on household finances, 2021 and 2024

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (2024 figures) and in the 12 months prior to April 2021 (2021 figures). Unweighted: 9,868 (2024); 9,366 (2021). Full descriptions for each purchase channel are shown in Figure 4.

- 118. Figure 8 highlights some variation by channel in the extent to which detriment resulted in negative impacts on mental or physical health. Apparent differences by channel are not always statistically significant, making it difficult to robustly identify clear patterns. Nevertheless, across most channels, at least 1 in 5 detriment experiences resulted in a negative impact on mental health, with the exception of purchases made via social media.
- 119. The only statistically significant change since 2021 was an increase in the percentage of detriment experiences that resulted in a negative impact on physical health for purchases made in-person from a salesperson who visited the home or workplace. This percentage rose from 10% in 2021 to 34% in 2024.



Figure 8: Negative effects of detriment on mental health and physical health, 2021 and 2024

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (2024 figures) and in the 12 months prior to April 2021 (2021 figures). Unweighted: 9,870 (2024); 9,364 (2021). Full descriptions for each purchase channel are shown in Figure 4. Note that it is possible that the apparent large decline in the 'Other' category in 2024 is due to the addition in 2024 of the separate category for 'in-person from a private individual'. However, we cannot identify whether this is the case as we do not have a detailed breakdown of the 'Other' category in 2021.

120. Respondents were also asked to what extent the incident of detriment had made them feel anxious, misled, upset or helpless to at least some extent (Figure 9). Again, apparent differences by channel are not always statistically significant. There was little evidence of substantial change since 2021, the only statistically significant difference was for detriment experiences related to a purchase made in-person from a salesperson who visited their home or work, where the percentage of respondents reporting feeling helpless to at least some extent increased from 64% to 84%.



Figure 9: Negative effects of detriment on emotions, 2021 and 2024

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024 (2024 figures) and in the 12 months prior to April 2021 (2021 figures). Unweighted: 9,846 (2024); 9,349 (2021). Full descriptions for each purchase channel are shown in Figure 4.

4.6 Action taken

- 121. When consumers faced detriment, they were likely to take actions to address the issue. However, in around one fifth (22%) of detriment incidents, consumers took no action.
- 122. CDS 2024 shows differences by channel in the likelihood of taking action in response to detriment. Consumers were least likely to take action for purchases made via social media, and most likely to take action for those 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.
- 123. The findings also show that the likelihood of achieving a positive resolution varied by channel. Consumers were most likely to achieve a positive resolution when they bought the product causing detriment 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 or app.

- 124. Although some differences may exist in the types of actions taken across different channels, small sample sizes make it difficult to discern clear patterns. However, across all channels, consumers typically took the most common action of contacting the seller directly.
- 125. When considering all detriment experiences, we find no statistically significant change in the percentage of detriment incidents where consumers did not take action in response, compared to 2021.
- 126. Some differences appear by channel. We see a statistically significant increase in the percentage of detriment incidents where consumers took no action after purchasing online via social media, online from the provider's website or app, and over a phone call. Consumers were more likely to leave a review in 2024 compared to 2021 after a purchase made online via a website where private individuals sell to each other. We also observe a decline in the percentage of detriment incidents where consumers contacted the seller directly after purchasing online from the provider's website or app, or via a phone call.
- 127. When we compare the reasons consumers chose not to take action after experiencing detriment by channel in 2021 and 2024, the patterns are broadly similar. However, the percentage of consumers who did not act because they did not think it would be successful increased for those who experienced detriment from purchasing in-person from a shop, over a phone call, and via auto-renewal.

4.7 Summary

- 128. In this chapter, we have explored differences in consumer detriment by channel of purchase. While detriment is concentrated in certain channels, we must remember that this may simply reflect purchasing patterns, rather than indicating that the channel itself causes or contributes to the detriment. Channels with higher purchasing volumes may show more detriment, and certain types of products, which tend to have more frequent detriment, may be more commonly bought through specific channels. We also find that median net monetised detriment by channel closely correlates with the initial cost of the product.
- 129. The distribution of detriment by channel has remained broadly stable since 2021. The only statistically significant changes are a decrease in the percentage of detriment experiences following a purchase made via a phone call, and a slight increase in the percentage of detriment experiences following a purchase made from an online third-party marketplace. These

patterns may simply reflect broader trends over time in how consumers buy products.

- 130. For two purchase channels, auto-renewal and phone calls, we have observed an increase since 2021 in the percentage of detriment experiences that were considered to have had a negative impact on household finances. However, there were no statistically significant changes in the median net monetised detriment for these channels of purchase. So, while the average cost of detriment to the consumer via these channels does not appear to have changed, more consumers reported feeling the financial impact. This may reflect the broader economic climate, although we did not observe this result for other channels. It is also important to note that auto-renewal and phone calls account for a relatively small proportion of all detriment experiences (around 12%). However, in both channels, around two-fifths of detriment experiences was concentrated in the same three sectors (Internet provision; Electricity and gas services; and Mobile telephone services).
- 131. We observed some differences in the types of detriment experienced by channel, with consumers most frequently mentioning poor quality for both online and in-person channels (although this remained a common issue for all channels). For detrimental experiences relating to auto-renewal purchases, around 30% involved the price charged being higher than advertised, which may be one reason for the increased impact on household finances mentioned above.
- 132. Most consumers take action following detriment, but they were less likely to do so when purchasing online via social media than for other channels. The proportion of consumers not taking action for detrimental purchases made through this channel also increased since 2021, as it had for purchases made online from the provider's website or app, or over a phone call. Small sample sizes limit the survey's ability to identify clear differences in reasons for not taking action by channel. This may be an area where further work may be valuable to understand if there are specific barriers or scope for more targeted support or advice for helping consumers take action.

5. Examining consumer detriment in a context of high inflation

- 133. In this chapter we examine the relationship between consumer detriment and inflation, exploring whether higher inflation is associated with higher consumer detriment. We also explore whether rising prices contribute to more price-related issues for consumers and whether detriment evokes stronger emotional responses in sectors with higher inflation.
- 134. The rationale for exploring this relationship is rooted in the hypothesis that rising prices may amplify consumer dissatisfaction, either by exacerbating financial strain or by altering expectations of value for money. Consumers may perceive products and services differently in high-inflation environments, potentially becoming more sensitive to issues and less tolerant of service or product shortcomings. By investigating these dynamics, this section aims to shed light on whether inflationary pressures can directly influence consumer experiences and how detriment manifests under such conditions.
- 135. We focus our analysis on broad trends and associations rather than establishing causal relationships. This approach reflects the limitations of the available data and complexity of consumer behaviour.

5.1 Macroeconomic context

- 136. Since the previous wave of the CDS in 2021, significant changes have occurred in the UK's macroeconomic landscape. Whilst the most immediate effects of the COVID-19 pandemic have waned, rising energy prices and supply chain disruptions have contributed to the highest UK Consumer Prices Index (CPI) inflation rate in over 40 years (Office for National Statistics (ONS), 2024).
- 137. Annual aggregate CPI inflation³² rose from its 2% target in July 2021 to a peak of 11.1% in October 2022 (ONS, 2024). Although inflation returned to its target by May 2024, price levels remained elevated (Figure 10).

³² CPI is a measure of changing consumer prices produced by the Office for National Statistics. It measures the change in the prices of the goods and services as consumed by households. The price movements of items within this basket of goods and services are weighted in proportion to their importance to total household spending on these items (ONS, 2023).





The graph shows the UK Consumer Prices Index (CPI), on the right axis, and the CPI annual inflation rate (percentage change) on the left axis, from September 2014 to May 2024. Data source: the Office for National Statistics.

138. UK wages have lagged behind rising prices, leaving households worse off in real terms. Real wage growth, which adjusts wages for inflation, fell sharply and became negative in the latter half of 2021. This trend continued throughout 2022 as price increases outpaced wage growth, increasing financial pressure on households. Although real wage growth began to recover in mid-2023, real wages remained below their May 2021 levels as of April 2024 (Figure 11).





The graph shows real wage annual growth (total pay and regular pay) and Consumer Prices Index (CPI) annual inflation from September 2014 to May 2024. Data source: the Office of National Statistics.

139. Rising UK prices have primarily been attributed to three factors:

- Energy prices: Energy prices rose sharply after Russia invaded Ukraine in February 2022, directly impacting households through higher costs of household energy and motor fuel, and indirectly affecting them as firms passed on increased input costs (Bank of England, 2022).
- Supply-demand imbalances: Increased demand for consumer goods as economies reopened after COVID-19 lockdown restrictions were lifted. This surge in demand, combined with businesses facing higher producer costs from supply chain bottlenecks, drove up consumer prices (BoE, 2022).
- iii. Tight labour market: A tight labour market raised production costs for firms, as labour costs account for a large share of costs for many firms, particularly in service sectors (ONS, 2023).
- 140. The composition of inflation shows how different price shocks impact households differently. Energy and goods shocks tend to pass through to consumers more quickly and can disproportionately affect lower income households, who spend a greater share of their income on these essentials.

141. Figure 12 breaks down the composition of aggregate CPI inflation from 2021 to 2024 by its contributors: Food, Electricity and gas, Fuels and lubricants, Services, and Other goods. Electricity and gas, and Fuel and lubricants (motor fuel) were the primary drivers of the sharp inflation peak in 2022, before their contributions declined significantly from 2023 onwards. In contrast, services inflation started to play a more significant role in overall inflation around mid-2022 and was a key driver of overall price increases in 2023 and 2024.



Figure 12: Sectoral contributions to annual inflation, 2021 to 2024

The graph shows sectoral contributions to Consumer Price Index (CPI) inflation from January 2021 to June 2024. Data source: Bank of England, Monetary Policy Report August 2024.

142. In response to rising inflation, the Bank of England (BoE) raised its base rate of interest 14 consecutive times between December 2021 and August 2023, with the rate increasing from 0.1% to 5.25% (BoE, 2024).³³

³³ The Bank base rate is the rate that financial institutions earn on any deposits held at the Bank and is the main tool used by the Bank to conduct monetary policy. The monetary policy transmission mechanism affects financial conditions, expectations, economic activity and, ultimately, inflation (BoE, 2024).

- 143. Increases to the base rate pushed up borrowing costs, increasing pressure on some homeowners through higher mortgage costs and on some renters as landlords passed on higher borrowing costs. This likely reduced the spending power of poor and middle-income households disproportionately, as housing costs make up a higher proportion of total expenditure for lower income deciles (ONS, 2023). While middle-income households may adjust their spending, for example, by trading-down to cheaper goods, low-income households may struggle to do so if they are already buying the cheapest items.
- 144. At the top end of the income distribution, households with savings built up during the pandemic have been cushioned from the effects of the rising cost of living. Higher-income and wealthier households are more likely to have increased their savings during COVID-19 (BoE, 2020).

5.2 Relationship between inflation and consumer detriment

145. Here, we explore the potential channels through which inflation may impact consumer detriment and outline our approach to testing these relationships.

Possible channels

- 146. Inflation may affect actual detriment through the following channels:
 - i. Cost pass-through: Cost pass-through arises when a business adjusts the price of the products or services it supplies following a change in its input costs.³⁴ If firms only partially pass through these cost increases to consumers, they may offset the shortfall in profits by reducing spending on inputs, research and development, or investment (Ciżkowicz, 2012; Costamagna, 2015). This may result in both rising consumer prices and increased consumer detriment due to lower-quality products or diminished service levels.
 - ii. Opportunistic pricing: Inflationary environments can create opportunities for businesses to exploit inflation or cost shocks by disproportionately increasing their prices to boost profit margins. This 'opportunistic' pricing behaviour can exacerbate consumer detriment as individuals face higher costs that may not reflect actual input price changes. Such behaviour may be heterogeneous across firms and industries (Manuel, Piton and Yotzov, 2024).

³⁴ For a review of the theoretical and empirical literature on cost pass through, see RBB Economics (2014)

- iii. Barriers to switching: Structural barriers and behaviour factors can interact with inflationary pressures to shape consumer detriment, especially in sectors where competitive pressures are weaker or consumer choice is constrained. In markets with high switching costs, consumers locked into contracts cannot switch to cheaper alternatives. Behavioural factors, such as inertia or a lack of awareness about alternatives, further compound this issue, leaving consumers unable or unwilling to act on price changes (CMA, 2020). These factors can contribute to higher levels of detriment, as consumers may be forced to absorb rising costs, for example mid-contract rises, without alternatives (Citizens Advice, 2022).
- iv. Trading down: Detriment may increase during inflationary periods as consumers facing higher prices 'trade down' to cheaper, lower-quality goods and services, which may be more likely to result in issues. For instance, in the grocery sector, value-tier own-label products may use lower quality inputs compared to branded or premium own-label options (CMA, 2023). This can disproportionately affect lower-income households (Chen, Levell and O'Connell, 2024). Supporting this, the sixth wave of the Office for Product Safety and Standards (OPSS) report found that 65% of respondents experiencing financial difficultly reported purchasing cheaper products in response to the cost-of-living pressures (OPSS, 2024).
- 147. Inflation may affect *perceived* detriment through the following channels:
 - Increased quality expectations: As consumers pay more, they often expect higher quality products or better service. This is referred to in the literature as the 'price-quality heuristic' (Kurz, Efendić and Goukens, 2023). If the product or service does not meet these heightened expectations, consumers are more likely to feel dissatisfied.
 - ii. Heightened sensitivity to quality shortfalls: Higher prices can make consumers more sensitive to shortcomings, prompting them to scrutinise products or services more closely. This heightened attention may lead to a higher likelihood of consumers perceiving and reporting issues (lpsos, 2022; Hampson, Gong and Xie, 2020).
 - iii. Financial strain: As prices rise, consumers' budgets are put under more pressure. Research suggests that purchases made with budgets approaching exhaustion yield lower consumer satisfaction with the product itself; this phenomenon is known as the 'bottom dollar effect' (Soster, Gershoff and O.Bearden, 2014). Consumers experiencing high inflation may therefore be more sensitive to perceived shortcomings or defects with goods/services, and more likely to report this as detriment.

Methodology

- 148. As a survey-based dataset, the CDS cannot differentiate between perceived and actual detriment. The analysis in this chapter, therefore, provides a highlevel overview and exploratory insights into the relationship between inflation and consumer detriment, focusing on broad trends and associations rather than establishing causal relationships. Our approach reflects the limitations of available data and the complexity of consumer behaviour in inflationary contexts.
- 149. There is no immediately apparent link between overall inflation and overall detriment, evident by the small increase in detriment since the previous wave (from 69% in 2021 to 72% in 2024) compared with the large increase in prices across the same period (21% from May 2021 to May 2024).
- 150. This aggregate view may mask a relationship between inflation and detriment because both variables vary significantly across sectors. Therefore, we analyse the overall relationship by examining inflation and detriment at a sectoral level, using the sectors set out in the CDS 2024.
- 151. To do this, we employ two complementary approaches:
 - i. Sectoral analysis of inflation and detriment rates. We analyse whether sectors with higher inflation rates tend to exhibit higher detriment rates and whether changes in inflation align with shifts in detriment rates within individual sectors between the 2021 and 2024 survey waves. If sectors with higher inflation also exhibit increased detriment, it could suggest that mechanisms such as heightened consumer expectations or greater scrutiny of perceived value may be contributing to detriment.
 - ii. Price-related issues and emotional responses. We explore whether inflationary pressures are associated with more price-related problems and stronger negative emotional responses among consumers. Specifically, we investigate whether sectoral price-related detriment has increased over time and whether sectors with higher inflation are associated with elevated negative emotion scores.³⁵ If consumers in high-inflation sectors report stronger negative emotions, it may reflect dissatisfaction stemming from

³⁵ This score is a combined measure calculated to represent the overall intensity of the four negative emotions respondents who experienced detriment were asked about (anxious, misled, upset, or helpless). A score of 10 indicates extremely negative feelings across all measures, while a score of 0 indicates the absence of negative feelings in any.

unmet expectations, perceived poor value, or financial strain due to rising costs.

- 152. Turning to consumer prices, consumer price inflation is the rate at which the prices of goods and services bought by households rise and fall; it is estimated using consumer price indices.
- 153. Our preferred price index is the Consumer Prices Index (CPI), which is used in the government's target for inflation and is produced by the ONS to international standards in line with European regulations (ONS, 2024).
- 154. The CPI is compiled using a large and representative sample of over 700 goods and services, which forms a representative basket of goods and services. The ONS weighs the importance of different basket items to reflect how much of a typical household's budget is spent on categories like food, housing, transportation, and healthcare and publishes updated sets of weights in January and February each year (ONS, 2024).
- 155. We use the year-on-year (YoY) inflation rate to May 2023.³⁶ We chose this period because:
 - i. It represents a snapshot of price trends that all survey participants would have experienced in the year prior to the start of the survey reference period (April/May 2023 - April/May 2024).
 - ii. Prices rose sharply between May 2022 and May 2023, with overall CPI growing by 8.7% (ONS, 2024), making it more likely to capture price level effects than later periods when price growth had slowed but levels remained elevated.
 - iii. It accounts for the lasting effects of high inflation on consumer behaviour. Research suggests that price rises continue to impact consumer spending even after inflation falls (Morning Consult, 2022).
- 156. We also use the year-on-two-year (Yo2Y)³⁷ inflation rate to May 2023 to capture price changes between the two survey waves, allowing us to assess

³⁶ The year-on-year (YoY) inflation rate measures the percentage change in price levels over a 12-month period, calculated by comparing the current price index to the index from one year earlier. For our analysis, this covers the period between May 2022 and May 2023.

³⁷ The year-on-two-year (Yo2Y) inflation rate measures the percentage change in price levels over a two-year period, calculated by comparing the current price index to the index from two years earlier. For our analysis, this covers the period between May 2021 and May 2023.

how sustained inflationary pressures may have influenced detriment rates across sectors or when looking at changes across the two most recent waves.

- 157. To align ONS price indices series with the sectors analysed in the CDS 2024 study,³⁸ we constructed sector-specific inflation measures using the methodology outlined in the Consumer Prices Indices Technical Manual, (ONS, 2019). This approach matches product price indices to the relevant sectors included in the study and applies standard procedures for aggregating prices, weighting sectoral contributions. Alongside this report, we have published additional information showing how we apportioned items in the CPI basket across the 43 sectors included in the CDS 2024.
- 158. We use the CPI basket weights to adjust for the relative importance of different sectors in consumers' overall expenditure. This ensures that our findings are representative of consumer spending patterns.

5.3 Is there a relationship between inflation and detriment?

- 159. We do not find strong evidence for a statistically significant relationship between sector inflation and consumer detriment.
- 160. Our analysis examines the potential relationship between inflation and consumer detriment by:
 - i. Examining whether sectors with higher inflation rates experience higher detriment rates.
 - Exploring whether changes in inflation correspond to changes in incidence of detriment within individual sectors across survey waves (2021 and 2024).

Inflation and detriment across sectors

161. The analysis does not identify a statistically significant relationship between inflation and detriment. Figure 13 illustrates this, showing a flat and statistically insignificant association between sector inflation rates and detriment rates, as represented by the dashed line. Each bubble in the scatterplot represents a sector, positioned according to its inflation rate (vertical axis) and detriment incidence rate (horizontal axis), with the size of each bubble corresponding to the sector's share of consumer spending.

³⁸ Inflation data for the Gambling and lottery services sector was unavailable, so this sector is excluded from our analysis.

162. Notably, sectors with higher detriment rates (such as Public transport and trains; Adult care; Clothing, footwear and accessories; Second-hand vehicles; and Real estate services) have inflation rates below or close to the average (around 10%). In contrast, sectors like Airline, Electricity and gas services, and Groceries and drinks exhibit higher inflation rates (above 15%), but these do not necessarily correspond to higher detriment incidence rates. Fuel, and accessories for vehicles in contrast, exhibits negative inflation with a moderate detriment incidence rate.



Figure 13: Inflation and detriment incidence rates by sector

The scatterplot displays the year-on-year (YoY) inflation rate to May 2023 against the incidence rate by sector. Excludes the Gambling and lottery services sector. Each bubble represents a sector, its size represents the associated weight in the Consumer Prices Index (CPI) basket. Linear fit weighted by sector CPI weight, not statistically significant at the 5 per cent level (as represented by the dashed line). CPI data source: the Office for National Statistics.

163. We measure the robustness of our findings by testing whether they hold across different measures of inflation and consumer detriment. Although we do find a statistically significant positive relationship between inflation and the total number of detriment incidents (Figure D2, Appendix D), this finding should be interpreted cautiously. We believe that the relationship stems from higher volumes of consumer problems in sectors where consumers make more frequent purchases (for example, sectors where consumers spend more of their income), rather than being directly linked to higher inflation in these sectors. Further details and robustness checks can be found in Appendix D.

Inflation and detriment within sectors

164. Figure 14 explores the relationship between sector-specific inflation and changes in the detriment rates for consumers across the two most recent waves of the consumer detriment survey (2021 and 2024). We observe a flat and not statistically significant association, though there are some noteworthy patterns that emerge across specific sectors.

Figure 14: Change in detriment incidence and inflation rates, by sector, 2021 to 2024



The scatterplot displays the year-on-two-year (Yo2Y) inflation rate to May 2023 against the percentage change in the detriment incidence rate between the 2021 and 2024 survey waves, by sector. Excludes the Gambling and lottery services sector. Each bubble represents a sector, its size presents the associated weight in the Consumer Prices Index (CPI) basket. Linear fit weighted sector CPI basket weight, not statistically significant at the 5 per cent level (as represented by the dashed line). CPI data source: the Office of National Statistics.

165. Most sectors, represented by the clustered points near zero, show limited variation in both inflation and detriment incidence. Electricity and gas services exhibits the highest inflation but shows only a moderate increase in detriment rates, suggesting that rising prices have not proportionally impacted consumer

experiences. Similarly, detriment in Real estate services remains broadly stable despite seeing prices fall. The Groceries and drinks sector, with moderate inflation, displays a notable rise in detriment, while the Airline sector, despite high inflation, shows a fall in the detriment incidence rate (approximately 50%). Public transport and trains combines relatively low inflation with significant increases in detriment, whilst Package holidays and tours combines relatively low inflation with significant decreases in detriment.

- 166. The absence of a relationship between inflation and detriment may be explained by how consumers and households respond to price increases. Factors such as inflation expectations and reference points, financial situation, purchasing habits and priorities vary widely among consumers.
- 167. Household income levels play a role in shaping inflationary experiences, with lower-income households generally facing higher inflation rates than higher-income households (ONS, 2024). Understanding how different households may be affected would require additional data, such as respondent-level inflation rates or other measures of their exposure to inflation. This level of granularity is not available, limiting the scope of our analysis.
- 168. We also have limited data on consumers' full shopping baskets making it difficult to account for the diversity of products and services they purchase or how spending patterns adjust in response to price changes. Non-price factors, like quality and availability, also significantly influence consumer experiences and are not fully captured in this analysis.

5.4 Are consumers experiencing higher emotional and price-related issues in sectors where we observe higher price rises?

- 169. Our findings do not indicate that consumers' expectations and/or sensitivities have changed as a result of facing higher prices.
- 170. Our analysis explores whether consumers are experiencing more pricerelated issues and experiencing stronger emotional responses to detriment. Specifically, we examine whether:
 - i. Sectoral price-related detriment has increased between the 2021 and 2024 survey waves.
 - ii. Sectors with higher inflation are associated with higher scores on the 'negative emotions score'.

Price-related detriment

- 171. Due to small sample sizes, we cannot test whether there is an association between inflation and price-related detriment through robust statistical methods. Instead, we report the sectors where there are statistically significant differences in price-related detriment between the two waves (Table 8). We report the inflation rates and associated sample sizes in these sectors. While this approach does prevent us from drawing firm conclusions, it can offer some insights into sector differences.
- 172. Overall, there is no statistically significant change in price-related detriment incidence rates between the CDS 2021 and 2024 waves (12% in 2021 and 10% in 2024). Focusing on specific sectors, we do find statistically significant changes in price-related detriment within four sectors: Airline; Package holidays and tours; Real estate services; Prescription and non-prescription medicines.
- 173. The Airline sector experienced both significant inflationary pressures and a rise in price-related detriment. The inflation rate was 31.4% year-on-year (YoY) and 60.1% over two years (Yo2Y). Detriment in the Airline sector increased from 0% in 2021 to 16% in 2024. Similarly, in the Package holidays and tours sector, there was relatively moderate inflation (13.1% YoY and 16.6% Yo2Y) but a rise in price-related detriment, which grew from 1.8% in 2021 to 21% in 2024. Real estate services saw an increase in price-related detriment (from 0% to 12.6%) despite negative inflation.

Sector	Inflation rate (%)		Price-rela detriment	ted (%) ³⁹	Sample size	
	YoY	Yo2Y	2021	2024	2021	2024
Airline	31.4	60.1	0	16	125	248
Package holidays and tours	13.1	16.6	2	21	116	107
Real estate services	0	-32.5	0	13	68	50
Prescription and non- prescription medicines	12	13	15	3	134	161

Table 8: Price-related det	riment and inflation	rates, 2021 and 2024
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Base: All detriment experiences in the UK in the 12 months prior to April/May 2024.

The table only includes sectors where there was a statistically significant difference in price-related detriment between the 2021 and 2024 survey waves. Price related detriment refers to detriment that was reported as ' the price charged was more than advertised'. CPI data source: the Office for National Statistics.

³⁹ Defined as the percentage of those who experienced detriment in that sector reporting the nature of detriment as 'the price charged was more than advertised'.

174. Conversely, Prescription and non-prescription medicines saw a decline in price-related detriment from 15% in 2021 to 3% in 2024. The inflation rate remained stable between YoY and Yo2Y.

Emotional Responses

- 175. Our findings indicate that higher inflation does not result in stronger emotional responses from consumers.
- 176. The relationship between inflation rates (vertical axis) and the average negative emotions score for consumers who experienced a problem in each sector (horizontal axis) is examined in Figure 15. The dashed line indicates no statistically significant relationship between inflation and negative emotions scores across sectors.



Figure 15: Inflation rate and average negative emotion score by sector

The scatterplot displays the year-on-year (YoY) inflation rate to May 2023 against the respective negative emotions score by sector. Excludes the Gambling and lottery services sector. Each bubble represents a sector, its size represents the associated weight in the Consumer Prices Index (CPI) basket. Linear fit weighted by sector CPI basket weight, not statistically significant at the 5 per cent level (as represented by the dashed line). CPI data source: the Office for National Statistics.

177. However, some sectors stand out in the analysis. For example, Electricity and gas services and the Airline sectors exhibit high inflation rates as well as

relatively high negative emotions scores. In contrast, the Groceries and drinks sector has a moderate inflation rate alongside a much lower negative emotions score. Other sectors, such as Renting services and Real estate services exhibit low inflation rates but relatively high negative emotions scores.

5.5 Summary

- 178. Inflationary pressures can shape both actual and perceived consumer experiences. Rising costs may lead businesses to cut corners on quality or service, while also creating opportunities for opportunistic pricing or limiting consumer choice in markets with structural barriers. At the same time, higher prices can alter consumer expectations of value for money and amplify financial strain, making consumers more sensitive to shortcomings.
- 179. We find limited evidence of a connection between inflation and consumer detriment at a sectoral level, using our preferred measure of consumer detriment. This holds true both when examining the relationship across different sectors and changes within sectors across the two waves.
- 180. We do not have conclusive evidence to indicate that the rise in price-related detriment observed in some sectors over the two most recent waves of the CDS survey is linked to inflation in those sectors.
- 181. Additionally, our analysis does not show any connection between higher inflation within a sector and stronger negative emotional responses from consumers.

Appendix A: Acknowledgements

- A1. This report was written by Oliver Borrows, Fizza Jabbar, Lucy Stokes, Thea Tallack and Alex Waddington on behalf of the CMA Microeconomics Unit.
- A2. This report uses the data from the 2021 and 2024 Consumer Detriment Surveys, produced by the National Centre for Social Research (NatCen). We are grateful to the NatCen team for their help and advice.
- A3. We would like to thank colleagues at the Office for National Statistics (ONS) for their help and advice.
- A4. We would also like to thank Gordon Ashworth, Mairi Budge, Simon Jones, Anna Kenchatt, and Michael Stephenson for all their support, advice and feedback.
- A5. The authors are very grateful to a number of CMA colleagues for feedback, advice and support in developing and reviewing the report.

Appendix B: Glossary

- B1. 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).
- B2. **Bottom-dollar effect:** The concept that purchases from budgets approaching exhaustion yield lower consumer satisfaction with the product itself.
- B3. **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 CDS 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 the study).
- B4. **Consumer detriment**: The monetised, emotional and well-being impacts/consequences of detriment incidents experienced by consumers.
- B5. **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.
- B6. **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, consumers are considered as those who purchased an item or a service, or used an item or a service previously purchased, in the sector.
- B7. **Consumer price inflation:** The rate at which the prices of the goods and services bought by households rise or fall; it is estimated by using consumer price indices.

- B8. **Consumer Prices Index (CPI):** The CPI is a price index defined as the average measure of change in the prices of goods and services bought within the domestic territory for consumption by households in the UK and foreign visitors to the UK.
- B9. **Cost-benefit consideration:** The process of evaluating the total costs and benefits of an action to make an informed decision.
- B10. **Cost pass-through:** What occurs when a business changes the prices of the products or services it supplies following a change in the costs of producing them.
- B11. **Detriment characteristics**: Characteristics which relate to detriment, including value of the product, purchase channel, and type of detriment (for example, poor quality, misleading pricing, etc).
- B12. **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.
- B13. **Incidence of consumer detriment**: The proportion of consumers who have experienced detriment overall, or in a given sector, calculated over the total number of consumers overall, or in a given sector.
- B14. **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.
- **B15.** Median net monetised detriment: The average net cost borne by an individual consumer as a result of an incident of detriment.
- B16. Negative emotions score: A combined measure calculated to represent the overall intensity of the four negative emotions respondents who experienced detriment were asked about (anxious, misled, upset, or helpless). A score of 10 indicates extremely negative feelings across all measures, while a score of 0 indicates the absence of negative feelings across all emotions.
- B17. **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 the value of having the product fixed or replaced).
- B18. **Odds ratio:** A statistical measure of association between an exposure and an outcome. The ratio represents the odds that an outcome will occur given a

particular exposure, compared to the odds of the outcome occurring in the absence of that exposure.

- B19. **Price-quality heuristic:** The concept that when consumers pay more, they expect higher quality products/better service.
- B20. **Products**: Items, and services or subscriptions.
- B21. **Profit margin:** A ratio that measures the percentage of profit earned by a company in relation to its revenue.
- B22. **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 CDS 2024 study.
- B23. **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'.
- B24. **Year-on-year (YoY) inflation:** The percentage change in prices over the previous 12 months.
- B25. **Year-on-two-year (Yo2Y) inflation:** The percentage change in prices over the previous 24 months.

Appendix C: Methodology

Consumer groups most likely to experience detriment

- C1. Many factors may affect a consumer's likelihood of experiencing detriment. For example, the type of consumer activity, including the amount, type and quality of products consumed, is likely to play a key role. The higher incidence of detriment observed for some groups of consumers might be the result of consumer activity, which may also be related to socio-economic or demographic characteristics (for example, if consumers on higher incomes buy more or different products). In this report, we undertake regression analysis to examine how the likelihood of experiencing detriment differs by key characteristics, when controlling for other factors. This closely follows the approach taken in the analysis of the CDS 2021 (BEIS, 2022).
- C2. Our model includes a measure of consumer activity, namely the number of sectors an individual purchased in, in the year prior to the survey. The model also includes several socio-economic and demographic characteristics. We extend this model over several different outcome variables, first considering whether an individual experienced any detriment or not, in line with the approach taken in the analysis of the CDS 2021. We then consider the severity of detriment among those who had experienced any detriment, including experiencing high net monetised detriment, and experiencing negative effects on household finances, health and wellbeing. We also explore whether certain groups were more likely to experience particular forms of detriment, such as poor quality products. The full output of these models is provided in Appendix E.
- C3. All of the models in this report use binary logistic regression. The detriment outcomes are all considered in a binary form for example, consumers experience detriment, or they do not. Binary logistic regression converts the binary dependent variable (detriment experienced or not) into a probability and enables investigation of how different characteristics alter the probability of experiencing the outcome of interest (detriment), and how their relationship with the outcome of interest changes once other factors are accounted for. The full set of variables included in the models is: number of sectors purchased in; equivalised monthly household income (four income bands); subjective financial situation; age; highest educational qualification; urban or rural area; UK country; ethnicity; frequency of internet use; longstanding health condition or disability affecting day-to-day life; gender; whether English is a first language; and whether there are children in the household.

- C4. This report presents the regression coefficients in the form of odds ratios. For each variable, the regression coefficients should be interpreted relative to the reference category. For example, looking at the coefficients for subjective financial situation in Figure 3, consumers who report 'finding it quite difficult' are around 2 times more likely to have experienced detriment, compared to those who reported 'living comfortably' (the reference category), with other factors in the model held constant (the same number of sectors where consumed products, the same household income group and the same demographic characteristics).
- C5. If the odds ratio is greater than 1, the likelihood of experiencing detriment is higher for consumers in that group compared to the reference category; if it is less than 1, consumers in that group are less likely to experience detriment compared to the reference category.

Appendix D: Robustness checks

Relationship between inflation and detriment



Figure D1: Robustness checks, inflation measures against incidence rate by sector

The graph displays twelve scatterplots arranged into four groups, each group representing a different measure of inflation. From left to right, the groups depict year-on-year (YoY) inflation rate, year-on-two-year (Yo2Y) inflation rate, cumulative inflation since 2021, and cumulative inflation since 2022, plotted against the incidence rate of consumer detriment. Within each group, the panels from top to bottom represent YoY inflation to May 2023 (our preferred measure), November 2023, and May 2024, respectively. Excludes the Gambling and lottery sector. Each bubble represents a sector, its size presents the associated weight in the Consumer Prices Index (CPI) basket. Linear fit weighted sector CPI basket weight, not statistically significant at the 5 per cent level (as represented by the dashed line). CPI data source: the Office for National Statistics.

Figure D2: Robustness checks, YoY inflation against various measures of detriment by sector



The graph displays nine scatterplots, each showing the relationship between year-on-year (YoY) inflation to May 2023 and different measures of consumer detriment. From left to right, the panels include: the number of detriment incidents, incidence rate within a sector, total net monetised detriment (\pounds billions), median monetised detriment (\pounds), negative effect on household finances (%), incidence rate across all consumers (%), negative effect on physical health (%), negative effect on mental health (%), and the negative emotions score (0–10). Each bubble represents a sector, with its size reflecting its weight in the Consumer Prices Index (CPI) basket. The linear fit is weighted by CPI basket weights, with statistical significance at the 5% level indicated by a solid line and non-significance represented by a dashed line. Excludes the Gambling and lottery services sector. CPI data source: the Office for National Statistics.

Appendix E: Additional tables

Consumer groups most likely to experience detriment: regression results

Table E1: Incidence of Detriment

	Odds Ratio		95% confidence interval		
Number of sectors purchased in	1.10	***	1.087	1.118	
Equivalised monthly household income (ref: £100	0 or less)	-			
£1001 to £1500	1.16		0.909	1.467	
£1501 to £2500	0.99		0.787	1.249	
More than £2500	1.00		0.789	1.278	
Subjective financial situation (ref: Living comforta	ably)	-			
Doing alright	1.15		0.946	1.398	
Just about getting by	1.20		0.958	1.495	
Finding it quite difficult	1.99	***	1.455	2.729	
Finding it very difficult	1.74	**	1.059	2.848	
Age (ref: 70 plus)					
18-29	2.42	***	1.745	3.353	
30-39	1.54	***	1.185	1.997	
40-49	1.61	***	1.241	2.078	
50-59	1.19		0.962	1.479	
60-69	1.08		0.886	1.312	
Highest qualification (ref: below A-level)					
Degree or equivalent, and above	1.28	***	1.064	1.545	
A level equivalent and above, but below degree	1.03		0.834	1.282	
Other qualification	0.52		0.256	1.059	
No qualifications	0.95		0.727	1.247	
Urban rural (ref: urban)					
Rural	0.90		0.764	1.067	
Country (ref: England)					
Scotland	0.99		0.793	1.243	
Wales	1.01		0.777	1.325	
Northern Ireland	0.70	***	0.541	0.915	
Ethnicity (ref: White British)					
Any other White background	1.32		0.920	1.892	
Mixed or multiple ethnic groups	2.18	**	0.999	4.738	
Asian or Asian British	0.98		0.667	1.444	
Black or Black British	2.70	***	1.440	5.072	
Other	1.81		0.583	5.623	
Internet use (ref: weekly or less)					
Several times a day	1.23		0.893	1.683	
Daily	1.31		0.955	1.805	
Disability or longstanding health condition (ref: no disability)					
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Yes, affects day-to-day life a lot	1.92	***	1.471	2.493	
Yes, affects day-to-day life a little	1.44	***	1.195	1.741	
Yes, does not affect day-to-day life	1.22		0.945	1.576	
Male	1.11		0.953	1.283	
English not first language	1.13		0.763	1.662	
Household with children	0.90		0.733	1.100	
Number of observations	5,978				

Base: UK consumers aged 18 and above. This table presents odds ratios from a logistic regression of experiencing detriment or not. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E2: Forms of detriment

	Poor	Not	Delivery	Failure to	Misleading	Misleading	Unfair T&Cs	Warranty not
	1 07***	1.06***	1 06***	1 08***	1 05***	1.05***	1 02**	1 07***
Number of sectors purchased in	1.07	1.00	1.00	1.00	1.05	1.05	1.02	1.07
Equivalised monthly household income (ref: £100	0 or less)	1						
£1001 to £1500	0.96	0.91	0.86	0.83	1.11	0.90	0.90	0.92
£1501 to £2500	0.85	1.09	0.78	0.73**	0.92	0.83	1.04	0.71
More than £2500	0.93	0.91	0.86	0.76**	0.83	0.85	0.92	0.69
Subjective financial situation (ref: Living comfort	ably)							
Doing alright	1.20	1.00	1.16	0.95	1.14	0.93	1.01	0.71
Just about getting by	1.26**	1.20	1.00	0.94	1.31	1.00	1.03	0.67
Finding it quite difficult	1.88***	1.57***	1.28	1.56***	2.13***	0.98	1.71**	1.34
Finding it very difficult	1.55**	1.37	1.15	1.03	2.19***	1.25	1.69	1.39
Age (ref: 70 plus)								
18-29	2.64***	2.78***	2.07***	1.36	1.73***	1.61**	0.99	1.06
30-39	2.00***	2.30***	1.71***	1.47***	2.08***	1.04	1.02	1.51
40-49	1.61***	1.75***	1.81***	1.56***	1.84***	1.01	1.31	1.35
50-59	1.34***	1.57***	1.31**	1.09	1.08	0.96	0.91	1.18
60-69	1.14	1.29**	1.00	1.00	1.14	1.01	1.01	1.08
Highest qualification (ref: below A-level)								
Degree or equivalent, and above	1.10	0.92	1.17	1.24	0.97	1.44**	1.26	0.90
A level equivalent and above, but below degree	1.08	0.94	1.00	1.01	0.89	0.98	0.88	0.84
Other qualification	0.66	0.45	0.57	0.46	0.48	1.03	1.82	3.01**
No qualifications	0.81	0.78	0.71	0.66**	1.10	0.68	0.67	1.09
Urban rural (ref: urban)								
Rural	0.92	0.83*	0.98	0.92	0.85	0.87	0.77	1.25
Country (ref: England)								

Scotland	0.95	1.02	0.92	0.92	0.98	1.05	1.01	0.97
Wales	0.92	1.14	0.93	0.92	0.84	0.63**	0.95	0.87
Northern Ireland	0.80	0.85	0.67**	0.74	1.00	0.99	1.13	1.02
Ethnicity (ref: White British)								
Any other White background	1.31	1.07	1.37	1.49**	1.21	1.33	1.05	1.56
Mixed or multiple ethnic groups	1.51	2.22***	2.83***	1.74	0.64	2.88***	1.69	1.24
Asian or Asian British	1.22	1.07	1.34	0.83	1.14	1.13	1.02	0.89
Black or Black British	1.66**	1.33	1.31	1.80**	2.22***	1.35	2.94***	2.67**
Other	2.23**	1.01	2.42**	1.77	0.60	1.15	1.62	1.00***
Internet use (ref: weekly or less)								
Several times a day	1.22	1.07	1.25	0.86	0.88	0.87	1.06	1.05
Daily	1.14	1.04	1.13	0.90	0.98	0.95	1.20	0.72
Disability or longstanding health condition	(ref: no disability)							
Yes, affects day-to-day life a lot	1.47***	1.77***	1.39**	1.64***	1.15	1.50**	1.56**	1.58**
Yes, affects day-to-day life a little	1.32***	1.02	1.33***	1.47***	1.04	1.45***	1.00	0.77
Yes, does not affect day-to-day life	1.03	1.15	1.17	1.27	0.94	1.07	1.17	0.61
Male	1.08	1.09	1.07	0.99	0.97	1.15	1.13	1.34
English not first language	1.10	0.99	0.92	1.06	0.96	1.48	1.72**	1.41
Household with children	0.95	0.96	0.81**	0.74***	0.93	0.95	1.15	0.87
Number of observations	5,980	5,980	5,978	5,979	5,980	5,978	5,978	5,935

Base: UK consumers aged 18 and above. This table presents odds ratios from a set of separate logistic regressions of experiencing each form of detriment listed in the table column headings. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

	Odds Ratio		95% confidence	interval
Number of sectors purchased in	1.08	***	1.062	1.108
Equivalised monthly household income (ref: £100	0 or less)	•		
£1001 to £1500	1.23		0.832	1.814
£1501 to £2500	1.00		0.701	1.418
More than £2500	1.25		0.878	1.784
Subjective financial situation (ref: Living comfort	ably)			
Doing alright	1.47	**	1.077	1.993
Just about getting by	1.68	***	1.179	2.397
Finding it quite difficult	3.48	***	2.299	5.283
Finding it very difficult	2.08	***	1.220	3.554
Age (ref: 70 plus)				
18-29	1.32		0.853	2.048
30-39	0.95		0.646	1.403
40-49	1.07		0.729	1.563
50-59	0.92		0.650	1.301
60-69	0.76		0.538	1.078
Highest qualification (ref: below A-level)				
Degree or equivalent, and above	1.18		0.876	1.590
A level equivalent and above, but below degree	1.00		0.703	1.412
Other qualification	1.67		0.632	4.426
No qualifications	0.58		0.325	1.039
Urban rural (ref: urban)				
Rural	1.07		0.836	1.361
Country (ref: England)				
Scotland	0.95		0.689	1.317
Wales	0.99		0.668	1.453
Northern Ireland	1.04		0.700	1.532
Ethnicity (ref: White British)				
Any other White background	1.03		0.617	1.717
Mixed or multiple ethnic groups	1.81		0.827	3.956
Asian or Asian British	1.50		0.922	2.431
Black or Black British	0.88		0.445	1.751
Other	0.21	**	0.054	0.824
Internet use (ref: weekly or less)				
Several times a day	0.72		0.395	1.307
Daily	0.75		0.412	1.381
Disability or longstanding health condition (ref: n	o disability)			
Yes, affects day-to-day life a lot	2.45	***	1.760	3.409
Yes, affects day-to-day life a little	1.56	***	1.147	2.121
Yes, does not affect day-to-day life	0.95		0.640	1.405

Table E3: Net Monetised Detriment (>£1500)

Male	1.01	0.815	1.243
English not first language	1.22	0.750	1.975
Household with children	1.10	0.829	1.467
Number of observations	4,223		

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of experiencing net monetised detriment of greater than £1,500. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level

	Odds Ratio		95% confidence interval		
Number of sectors purchased in	1.02		0.997	1.048	
Equivalised monthly household income (ref: £1000 or less)					
£1001 to £1500	1.35		0.917	1.977	
£1501 to £2500	1.11		0.761	1.621	
More than £2500	1.28		0.849	1.931	
Subjective financial situation (ref: Living comforta	ably)				
Doing alright	1.73	**	1.100	2.718	
Just about getting by	2.85	***	1.788	4.547	
Finding it quite difficult	4.67	***	2.794	7.801	
Finding it very difficult	6.47	***	3.566	11.744	
Age (ref: 70 plus)					
18-29	1.78	**	1.057	3.015	
30-39	1.72	**	1.085	2.734	
40-49	1.67	**	1.060	2.628	
50-59	1.23		0.811	1.852	
60-69	1.04		0.696	1.565	
Highest qualification (ref: below A-level)					
Degree or equivalent, and above	0.62	***	0.437	0.876	
A level equivalent and above, but below degree	0.67	**	0.460	0.981	
Other qualification	0.93		0.276	3.116	
No qualifications	1.18		0.717	1.952	
Urban rural (ref: urban)					
Rural	1.25		0.950	1.638	
Country (ref: England)					
Scotland	1.02		0.700	1.476	
Wales	1.37		0.924	2.018	
Northern Ireland	1.01		0.643	1.579	
Ethnicity (ref: White British)					
Any other White background	0.91		0.526	1.562	
Mixed or multiple ethnic groups	1.20		0.520	2.788	
Asian or Asian British	0.90		0.496	1.649	
Black or Black British	1.35		0.633	2.862	
Other	0.96		0.285	3.235	

Internet use (ref: weekly or less)						
Several times a day	0.78		0.397	1.517		
Daily	0.87		0.447	1.687		
Disability or longstanding health condition (ref: no disability)						
Yes, affects day-to-day life a lot	1.90	***	1.350	2.669		
Yes, affects day-to-day life a little	1.18		0.875	1.604		
Yes, does not affect day-to-day life	1.10		0.694	1.745		
Male	0.92		0.717	1.190		
English not first language	1.74	**	1.054	2.885		
Household with children	1.26		0.925	1.726		
Number of observations	4,223					

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of experiencing a negative effect on household finances as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E5: Detriment to Mental Health

	Odds Ratio		95% confidence interval		
Number of sectors purchased in	1.01		0.987	1.036	
Equivalised monthly household income (ref: £100	0 or less)				
£1001 to £1500	0.82		0.557	1.216	
£1501 to £2500	1.05		0.729	1.504	
More than £2500	1.02		0.695	1.497	
Subjective financial situation (ref: Living comforta	ably)				
Doing alright	1.18		0.758	1.828	
Just about getting by	1.99	***	1.279	3.091	
Finding it quite difficult	2.95	***	1.809	4.809	
Finding it very difficult	3.68	***	2.092	6.488	
Age (ref: 70 plus)					
18-29	2.31	***	1.344	3.955	
30-39	2.45	***	1.500	3.988	
40-49	2.89	***	1.819	4.581	
50-59	2.16	***	1.413	3.318	
60-69	1.26		0.810	1.971	
Highest qualification (ref: below A-level)					
Degree or equivalent, and above	0.86		0.595	1.245	
A level equivalent and above, but below degree	0.84		0.560	1.249	
Other qualification	1.33		0.394	4.525	
No qualifications	1.61		0.968	2.667	
Urban rural (ref: urban)					
Rural	1.03		0.767	1.370	
Country (ref: England)					
Scotland	1.34		0.938	1.910	
Wales	1.35		0.905	2.011	

Northern Ireland	0.84		0.517	1.379
Ethnicity (ref: White British)				
Any other White background	0.71		0.393	1.281
Mixed or multiple ethnic groups	1.45		0.681	3.078
Asian or Asian British	0.92		0.527	1.603
Black or Black British	1.40		0.653	2.983
Other	0.66		0.193	2.226
Internet use (ref: weekly or less)				
Several times a day	0.95		0.479	1.877
Daily	0.94		0.483	1.847
Disability or longstanding health condition (ref:	no disability)			
Yes, affects day-to-day life a lot	2.67	***	1.912	3.733
Yes, affects day-to-day life a little	1.31		0.959	1.787
Yes, does not affect day-to-day life	0.77		0.466	1.269
Male	0.95		0.735	1.220
English not first language	2.39	***	1.445	3.946
Household with children	1.02		0.760	1.377
Number of observations	4,223			

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of experiencing a negative effect on mental health as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E6: Detriment to Physical Health

	Odds Ratio		95% confidence interval		
Number of sectors purchased in	0.99		0.962	1.024	
Equivalised monthly household income (ref: £100	0 or less)				
£1001 to £1500	0.93		0.580	1.489	
£1501 to £2500	1.07		0.680	1.677	
More than £2500	1.10		0.647	1.876	
Subjective financial situation (ref: Living comfortably)					
Doing alright	0.99		0.598	1.633	
Just about getting by	1.41		0.845	2.345	
Finding it quite difficult	2.34	***	1.289	4.245	
Finding it very difficult	3.03	***	1.564	5.853	
Age (ref: 70 plus)					
18-29	0.95		0.470	1.922	
30-39	1.48		0.803	2.725	
40-49	1.28		0.697	2.370	
50-59	1.44		0.856	2.439	
60-69	1.09		0.646	1.824	
Highest qualification (ref: below A-level)					
Degree or equivalent, and above	0.93		0.598	1.458	
A level equivalent and above, but below degree	0.80		0.496	1.284	

Other qualification	2.27		0.686	7.539
No qualifications	2.24	***	1.225	4.109
Urban rural (ref: urban)				
Rural	1.21		0.841	1.734
Country (ref: England)				
Scotland	1.17		0.723	1.906
Wales	1.26		0.735	2.177
Northern Ireland	1.00		0.523	1.919
Ethnicity (ref: White British)				
Any other White background	0.76		0.408	1.418
Mixed or multiple ethnic groups	1.65		0.603	4.489
Asian or Asian British	1.67		0.804	3.457
Black or Black British	2.17		0.865	5.464
Other	0.69		0.173	2.786
Internet use (ref: weekly or less)				
Several times a day	1.04		0.447	2.428
Daily	0.93		0.416	2.091
Disability or longstanding health condition (ref: no	o disability)			
Yes, affects day-to-day life a lot	2.98	***	1.891	4.706
Yes, affects day-to-day life a little	1.49	**	1.006	2.218
Yes, does not affect day-to-day life	0.72		0.361	1.448
Male	0.93		0.666	1.291
English not first language	1.79		0.983	3.262
Household with children	1.17		0.779	1.758
Number of observations	4,223			

Base: UK consumers aged 18 and above who experienced any detriment. This table presents results from a logistic regression of experiencing a negative effect on physical health as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E7: Emotional Detriment: Anxious

	Odds Ratio		95% confidence	interval
Number of sectors purchased in	1.03	***	1.011	1.046
Equivalised monthly household income (ref: £1000 or less)				
£1001 to £1500	0.83		0.607	1.123
£1501 to £2500	0.89		0.674	1.186
More than £2500	0.88		0.654	1.172
Subjective financial situation (ref: Living comfortably)				
Doing alright	1.07		0.839	1.360
Just about getting by	1.44	***	1.096	1.887
Finding it quite difficult	1.65	***	1.180	2.305
Finding it very difficult	2.34	***	1.507	3.631
Age (ref: 70 plus)				
18-29	1.38		0.963	1.965

30-39	1.36	**	1.004	1.836
40-49	1.50	***	1.111	2.016
50-59	1.27		0.973	1.652
60-69	0.88		0.677	1.147
Highest qualification (ref: below A-level)				
Degree or equivalent, and above	1.17		0.918	1.484
A level equivalent and above, but below degree	1.09		0.826	1.427
Other qualification	2.03		0.876	4.712
No qualifications	0.93		0.622	1.385
Urban rural (ref: urban)				
Rural	0.97		0.789	1.188
Country (ref: England)				
Scotland	1.21		0.943	1.552
Wales	1.32		0.990	1.760
Northern Ireland	1.08		0.791	1.463
Ethnicity (ref: White British)				
Any other White background	0.75		0.515	1.093
Mixed or multiple ethnic groups	1.48		0.799	2.735
Asian or Asian British	1.02		0.673	1.543
Black or Black British	1.03		0.564	1.872
Other	0.56		0.211	1.501
Internet use (ref: weekly or less)				
Several times a day	1.14		0.649	2.014
Daily	1.17		0.670	2.041
Disability or longstanding health condition (ref: n	o disability)	-		
Yes, affects day-to-day life a lot	2.48	***	1.894	3.249
Yes, affects day-to-day life a little	1.46	***	1.163	1.836
Yes, does not affect day-to-day life	1.09		0.813	1.471
Male	0.62	***	0.518	0.738
English not first language	1.55	**	1.068	2.250
Household with children	1.00		0.797	1.264
Number of observations	4,223			

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of feeling anxious to at least some extent as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E8: Emotional Detriment: Helpless

	Odds Ratio		95% confidence interval	
Number of sectors purchased in	1.04	***	1.024	1.059
Equivalised monthly household income (ref: £1000 or less)				
£1001 to £1500	0.92		0.695	1.216
£1501 to £2500	0.98		0.749	1.281
More than £2500	1.05		0.794	1.388

Subjective financial situation (ref: Living comforta	ably)			
Doing alright	1.12		0.899	1.387
Just about getting by	1.43	***	1.118	1.838
Finding it quite difficult	2.09	***	1.520	2.868
Finding it very difficult	2.62	***	1.716	4.010
Age (ref: 70 plus)				
18-29	0.81		0.585	1.132
30-39	0.98		0.730	1.303
40-49	1.06		0.800	1.399
50-59	1.08		0.842	1.390
60-69	0.96		0.759	1.216
Highest qualification (ref: below A-level)	•			
Degree or equivalent, and above	1.10		0.881	1.369
A level equivalent and above, but below degree	0.95		0.739	1.226
Other qualification	1.69		0.775	3.673
No qualifications	0.85		0.581	1.258
Urban rural (ref: urban)				
Rural	0.96		0.802	1.156
Country (ref: England)				
Scotland	1.25		0.991	1.587
Wales	1.12		0.856	1.478
Northern Ireland	1.05		0.777	1.427
Ethnicity (ref: White British)				
Any other White background	1.05		0.734	1.514
Mixed or multiple ethnic groups	1.16		0.614	2.188
Asian or Asian British	0.90		0.594	1.371
Black or Black British	1.27		0.743	2.159
Other	0.64		0.242	1.683
Internet use (ref: weekly or less)				
Several times a day	1.22		0.740	1.999
Daily	1.05		0.637	1.725
Disability or longstanding health condition (ref: n	o disability)			
Yes, affects day-to-day life a lot	1.78	***	1.369	2.316
Yes, affects day-to-day life a little	1.23	**	1.000	1.511
Yes, does not affect day-to-day life	0.87		0.659	1.145
Male	0.88		0.745	1.037
English not first language	1.53	**	1.060	2.222
Household with children	0.92		0.749	1.139
Number of observations	4,223			

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of feeling helpless to at least some extent as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E9: Emotional Detriment: Misled

	Odds Ratio		95% confidence	interval
Number of sectors purchased in	1.03	***	1.017	1.051
Equivalised monthly household income (ref: £1000 or less)				
£1001 to £1500	1.08		0.821	1.426
£1501 to £2500	1.17		0.895	1.520
More than £2500	1.21		0.923	1.593
Subjective financial situation (ref: Living comforta	ably)			
Doing alright	0.99		0.793	1.245
Just about getting by	1.34	**	1.035	1.727
Finding it quite difficult	1.90	***	1.374	2.620
Finding it very difficult	2.70	***	1.769	4.119
Age (ref: 70 plus)				
18-29	1.21		0.875	1.667
30-39	1.39	**	1.047	1.846
40-49	1.37	**	1.035	1.812
50-59	1.21		0.941	1.555
60-69	1.15		0.905	1.460
Highest qualification (ref: below A-level)	•			
Degree or equivalent, and above	1.21		0.974	1.516
A level equivalent and above, but below degree	1.17		0.912	1.492
Other qualification	1.38		0.600	3.182
No qualifications	1.13		0.782	1.625
Urban rural (ref: urban)				
Rural	0.98		0.815	1.173
Country (ref: England)				
Scotland	1.14		0.911	1.434
Wales	1.35	**	1.030	1.779
Northern Ireland	1.05		0.778	1.429
Ethnicity (ref: White British)				
Any other White background	1.13		0.799	1.599
Mixed or multiple ethnic groups	1.56		0.855	2.858
Asian or Asian British	0.97		0.619	1.531
Black or Black British	1.71	**	1.007	2.899
Other	1.31		0.500	3.429
Internet use (ref: weekly or less)				
Several times a day	1.35		0.865	2.121
Daily	1.09		0.697	1.709
Disability or longstanding health condition (ref: n	o disability)			
Yes, affects day-to-day life a lot	1.47	***	1.126	1.915
Yes, affects day-to-day life a little	1.15		0.940	1.410
Yes, does not affect day-to-day life	0.99		0.757	1.303
Male	0.93		0.792	1.093

English not first language	1.30	0.888	1.907
Household with children	0.94	0.772	1.154
Number of observations	4,223		

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of feeling misled to at least some extent as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Table E10: Emotional Detriment: Upset

	Odds Ratio		95% confidence interval		
Number of sectors purchased in	1.03	***	1.017	1.051	
Equivalised monthly household income (ref: £100	0 or less)				
£1001 to £1500	1.06		0.795	1.422	
£1501 to £2500	1.13		0.867	1.485	
More than £2500	1.15		0.871	1.527	
Subjective financial situation (ref: Living comforta	ably)				
Doing alright	1.19		0.949	1.496	
Just about getting by	1.34	**	1.037	1.730	
Finding it quite difficult	1.83	***	1.321	2.521	
Finding it very difficult	2.28	***	1.477	3.529	
Age (ref: 70 plus)					
18-29	1.20		0.862	1.677	
30-39	1.18		0.884	1.580	
40-49	1.31		0.988	1.735	
50-59	1.05		0.811	1.347	
60-69	1.03		0.808	1.301	
Highest qualification (ref: below A-level)					
Degree or equivalent, and above	0.93		0.745	1.155	
A level equivalent and above, but below degree	0.94		0.732	1.207	
Other qualification	1.17		0.474	2.894	
No qualifications	0.76		0.519	1.116	
Urban rural (ref: urban)					
Rural	0.90		0.747	1.096	
Country (ref: England)					
Scotland	1.04		0.827	1.314	
Wales	1.06		0.808	1.389	
Northern Ireland	0.98		0.727	1.308	
Ethnicity (ref: White British)					
Any other White background	1.06		0.744	1.505	
Mixed or multiple ethnic groups	1.99	**	1.102	3.600	
Asian or Asian British	1.12		0.728	1.731	
Black or Black British	1.72		0.994	2.976	
Other	1.63		0.594	4.456	
Internet use (ref: weekly or less)					

Several times a day	0.69		0.423	1.114	
Daily	0.71		0.443	1.153	
Disability or longstanding health condition (ref: no disability)					
Yes, affects day-to-day life a lot	1.81	***	1.389	2.349	
Yes, affects day-to-day life a little	1.15		0.929	1.418	
Yes, does not affect day-to-day life	0.92		0.695	1.226	
Male	0.70	***	0.597	0.830	
English not first language	1.53	**	1.045	2.246	
Household with children	1.16		0.934	1.430	
Number of observations	4,223				

Base: UK consumers aged 18 and above who experienced any detriment. This table presents odds ratios from a logistic regression of feeling upset to at least some extent as a result of at least one detriment experience. ***indicates statistically significant at the 1 per cent level; **at the 5 per cent level.

Purchase channels

Table E11: Median net monetised detriment and original cost of product, by channel: confidence intervals

	Net monetised detriment			Original cost		
	Median	95% confidence interval		Median	95% confidence interval	
In-person from a private individual	158	5	311	300	-67	667
In-person from salesperson who visited	110	37	182	200	120	280
Online through a social media platform	88	-43	218	100	27	173
Over a phone call	58	48	68	66	45	86
Via auto-renewal	43	28	58	55	37	73
Online from the provider's website/app	27	20	34	45	40	50
Online from a website where private individuals sell to each other	30	13	48	43	21	65
Online from a third-party marketplace	32	24	39	31	26	36
In-person from a shop or other outlet	16	13	19	25	18	32
Other	47	20	75	97	-11	205

Base: All detriment experiences in the UK in the 12 months prior to April/May 2024. Unweighted: 9,901 (Inperson from a shop: 2,868; In-person from salesperson: 147; In-person from private individual: 192; Online provider's website: 3,518; Online third-party marketplace: 813; Online private individuals: 236; Online social media platform: 74; Over a phone call: 1,217; Auto-renewal: 485; Other: 351).