



CONSUMER DETRIMENT SURVEY **2014**

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1. Introduction

This report provides the results of the first consumer detriment survey undertaken in Ireland by Ipsos MRBI on behalf of the Competition and Consumer Protection Commission (“Commission”). The aim of the survey is to quantify the amount and type of consumer detriment which has been experienced in Ireland in the most recent 12 month period, and to provide a monetary value for total consumer detriment experienced.

Background to this study

The Commission was established on 31 October 2014 following the amalgamation of the Competition Authority and the National Consumer Agency. The Commission is the new statutory body responsible for enforcing consumer protection and competition law in Ireland. Its mission is to make markets work better for consumers and businesses.

This study seeks to measure the level of consumer detriment experienced in Ireland when a good or service delivery is not as intended or falls short of consumer expectations. In doing so the type of detriment is measured as well as the financial and non-financial costs incurred as a result.

An accurate measurement of detriment is a crucial element of consumer policy formulation. It not only provides an understanding of the extent and value of problems experienced, but also the types and sources of problems. Furthermore it facilitates an exploration of how this differs across sectors and where actions are required to overcome the causes of detriment (i.e. consumer education, regulatory or enforcement). It can assist in prioritisation of potential problem areas and actions to deal with these problems.

Estimating consumer detriment through survey research

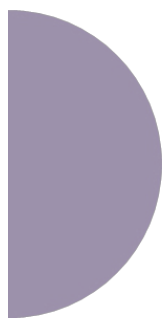
A report prepared for the European Commission (for DG SANCO¹) identifies that the most effective way to estimate consumer detriment is through an appropriately designed survey of consumers. A survey-based approach means that the precise information that is required for an estimation of consumer detriment can be identified. A well-designed, representative survey can be grossed up to population-level estimates allowing for the identification of the real economic impact of consumer detriment. Importantly, a survey-based approach is also replicable for future measurements.

However, a survey-based approach also comes with its limitations, and it is important to consider the results of this study within this context. A survey-based approach can only measure detriment that is known to and recalled by the respondent. The approach does not allow for an accurate measurement of detriment that has yet to come to light to the respondent (for example, an unsuitable insurance product which the respondent could never have a need for or cannot claim against). A survey based approach measures revealed detriment but it does not measure unrevealed detriment. Secondly, the survey is based entirely upon respondent recall of particular detriment episodes within the previous 12 months. It requires the respondent to provide details on the costs of particular aspects of the detriment as well as the number of hours spent attempting to remedy the detriment. In many cases respondents will base their answers on estimates and recall of events that may have happened a number of months previously.

Whilst it is important to be cognisant of the limitations of a survey-based approach, it is equally important to recognise that in the absence of alternative data sources it provides the most reliable way of calculating consumer detriment.

¹ Europe Economics (2007). An analysis of the issue of consumer detriment and the most appropriate methodologies to estimate it. Retrieved from http://ec.europa.eu/consumers/archive/strategy/docs/study_consumer_detriment.pdf

Methodology



The approach for this study uses a nationally representative sample of 2,504 respondents interviewed face-to-face in-home. Interviewing locations were selected through a stratified random sampling process, with 278 interviewing points throughout the Republic of Ireland. In order to achieve the sample, interviewing quotas were set for age, gender and social class. All interviews were conducted by Ipsos MRBI interviewers during May and June 2014.

Respondents were administered a screening questionnaire in order to identify whether or not they had experienced detriment within the past 12 months. Those that had experienced detriment proceeded to the more detailed core study and were asked detailed questions on their main problem they had experienced with up to three goods or services. Where consumers had experienced problems with more than three goods or services, those determined by the respondent as representing their three biggest problems were discussed. This approach produced a sub-sample of 1,095 individuals who had experienced at least one form of detriment. As this sub-sample was generated from a nationally representative sample, without any purposive selection criteria being applied it can be assumed that it is representative of all who had experienced detriment within the previous 12 months.

Survey coverage

The questionnaire² consisted of three sections:

- Section A: Identification of all sources of detriment in the past 12 months
- Section B: Financial and other impacts experienced as a result of the detriment
- Section C: Problem resolution, complaints and consumer empowerment

In Section B, respondents were asked questions of the main problem they had experienced for up to three goods or services. Only 3% of respondents experienced problems with four or more goods or services. As such the study can be considered as incorporating a robust sample of consumer problems.

In advance of finalising the survey design, a series of cognitive interviews were conducted. This approach seeks to understand whether the right question is being asked given a particular area of inquiry, and whether the proposed question works. In cognitive interviewing, quantitative questions are tested in qualitative in-depth interviews to see how respondents understand, retrieve information for, decide upon and ultimately arrive at responses to those questions. In effect it ensures that the data collected by the survey is done in the way intended by the researchers. For further detailed information in relation to the survey methodology, please see Appendix 1.

² A copy of the questionnaire is included in Appendix 4

2. Executive Summary

Prevalence of detriment

- 44% of the Irish population have experienced consumer detriment in the previous 12 months.
- Females are slightly more likely to experience consumer detriment (47%) than males (43%) along with those within the 35-44 year old age bracket (50%).
- Problems are most likely experienced with Internet, TV and Telecommunications goods and services (16% of all respondents), followed by problems with Financial goods and services (7% of all respondents).
- Product or service fault/defection is the most frequently cited main problem, with over half of respondents experiencing detriment reporting at least one such problem (58%).

Consumer detriment

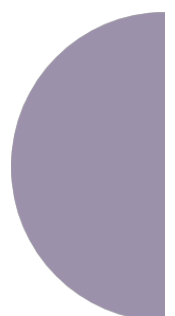
- Overall financial detriment recorded among consumers in Ireland, as measured by this survey, is €495,069,150.
- Just under half of main problems with goods or services incur no financial cost (47%), while 5% incur financial loss of more than €750.
- Among respondents experiencing detriment, the average financial detriment per main problem is €209.
- Main problems with Household Goods and Services have the highest average financial cost (€570) while main problems with Grocery, Food and Drink incur the lowest average cost (€8).
- Impact on personal time spent dealing with the problem varies with 28% of problems resulting in no loss of personal time, while 46% incur a loss of 2 hours or more within this, 11% of problems incur a loss of personal time of 10 hours or more.

Problem resolution

- A large proportion of problems remain completely unresolved (46%), with almost four in ten (39%) problems being reported as completely resolved.
- Over half of respondents (57%) report that the problem has affected their likelihood of using the company or firm in the future at least a fair amount.
- Two-thirds of respondents (67%) report taking some action in pursuit of problem resolution, with complaining to the company or firm the most frequently cited action taken (48%).
- In 19% of cases, the respondents indicate that the company or firm had done nothing after being contacted in relation to the problem.
- Respondents evaluate companies they had contacted more positively in terms of being easy to contact (67%), and more negatively in terms of the degree of sympathy received (58%).

Consumer attitudes and behaviour

- The majority of respondents report themselves as relatively informed and discerning consumers, particularly so in relation to seeking additional information/shopping around prior to making a purchase (80%).
- Knowledge of consumer rights and problem redress and advice options are also frequent among respondents (constituting 64% and 60% of respondents, respectively).
- Experiencing a problem with a good or service has reportedly improved many respondents' knowledge of their consumer rights (47%), and confidence or capability to deal with problems (54%).



44%

of consumers experienced
a form of detriment in the
past 12 months



3. Prevalence of Detriment

This study is based on a nationally representative sample of the population in order to calculate the level of consumer detriment it also allows for a calculation of the incidence of detriment amongst the population as a whole. In addition it allows for comparison as to how this differs across socio-demographic groups. In order to do so the study collected socio-demographic information on all those participating within the study including those who did not indicate any form of detriment within the previous 12 months.

Key results that emerge include:

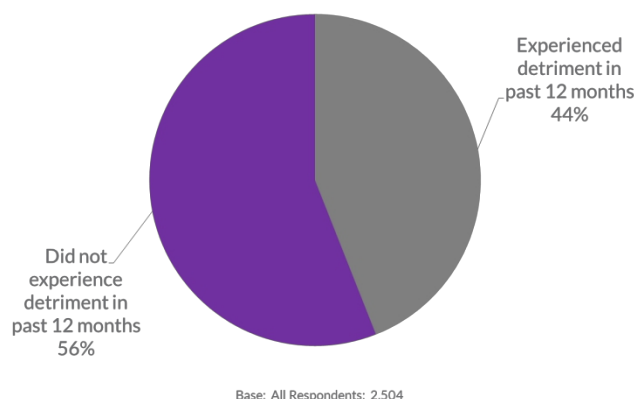
- 44% of the Irish population have experienced consumer detriment in the previous 12 months.
- Females are slightly more likely to experience consumer detriment (47%) than males (43%) along with those within the 35-44 year old age bracket (50%).
- Problems are most likely experienced with Internet, TV and Telecommunications goods and services (16% of all respondents), followed by problems with Financial goods and services (7% of all respondents).
- Product or service fault/defection is the most frequently cited main problem, with over half of respondents experiencing detriment reporting at least one such problem (58%).

3.1 Prevalence of consumer detriment

Amongst the population as a whole, 44% report that they experienced some form of consumer detriment within the previous 12 months (Figure 3.1). As would be expected this is likely to differ across the population due to a number of factors. Firstly, certain groups will have more exposure to potential sources of detriment through simply having a higher number of consumer transactions across a 12 month period.

For example, those with a responsibility for day-to-day household shopping will undertake more transactions than someone who does not have this responsibility. By simply conducting more transactions, they are more likely to encounter a transaction that causes a form of detriment.

Figure 3.1: Experience of Consumer Detriment



Related to the above, the value of the transaction may mean that some purchases are subject to greater scrutiny by the consumer. Purchases within a sector that involve a higher level of spend (for example, purchasing a car) are more likely to involve greater consideration by the consumer than those at a lower level than this. Furthermore these types of transactions are likely to be conducted on a less frequent basis, so the consumer may be less familiar with them than those done on a day-to-day basis and as such they will invest greater cognitive effort into both the transaction and the experience with the good or service after the transaction. On this basis, consumers may be more sensitive to causes for complaint or detriment that occur and as such recall them when interviewed.

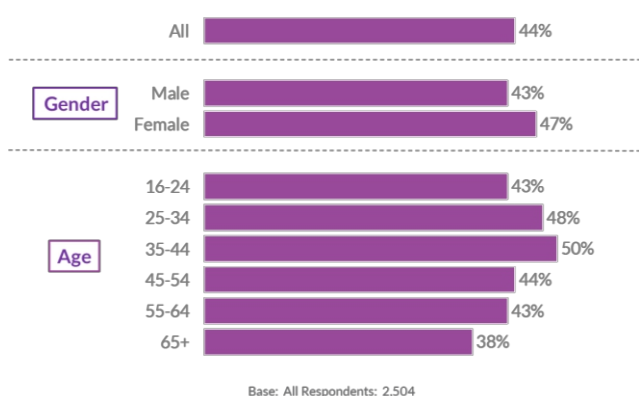
Finally, some consumers by their very nature may be more sensitive to certain causes for detriment than others, and as a result may be more likely to take action, either directly with the vendor or simply being less satisfied with the experience than others. These consumers are more likely than others to realise causes for detriment, and as such are more likely to report them when interviewed as part of this study.

In conducting comparisons across socio-demographic groups it is likely that a combination of these factors is leading to the differences that arise. In some cases it is relatively straightforward to surmise what may be leading to the higher level of detriment, however in others the reasoning may be more subtle and may be due to a combination of factors.

Firstly an exploration by gender (figure 3.2) shows that females are more likely to have experienced detriment within the previous 12 months than males. The difference between the two groups could be considered statistically significant with 47% of females experiencing detriment compared with 43% of males. An initial observation in this respect is that it may be due to females being more likely to have responsibility for household shopping and making purchases on behalf of others in the household. If this was the case it would be expected that those categorising their employment status as being “full time homemaker” (the vast majority of whom are female) would show high levels of detriment. However, as will be shown in figure 3.4 this is not the case, with homemakers being less likely to experience detriment than those working as an employee. This indicates that other factors are likely to be causing the higher level of detriment being experienced by females.

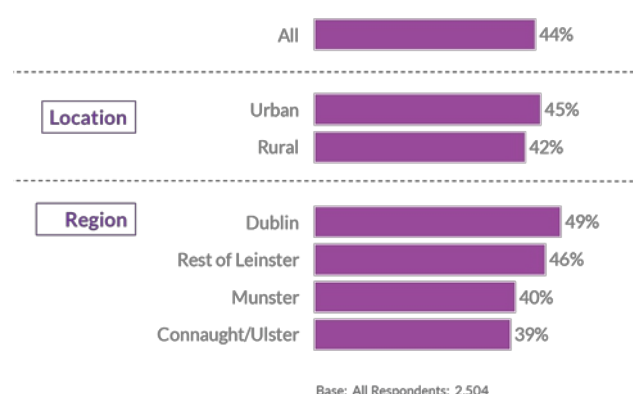
3.2 Detriment by gender, age and region

Figure 3.2 Detriment by gender and age



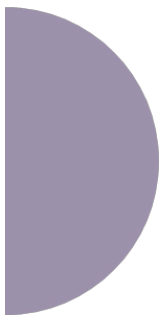
An analysis of the incidence of detriment by age group (figure 3.2) shows that those aged 35 to 44 are most likely to have experienced detriment than other age groups. Furthermore, those in the youngest and oldest age groups are least likely to have experienced detriment with 43% of 16 to 24 year olds and 38% of those aged 65 and over reporting detriment within the previous 12 months. This is likely due to those in the 35 to 44 year old age group being more economically active than those in other age groups, with spending power in general being lower amongst the youngest and oldest age groups. Furthermore the types of goods and services will differ across the age groups which may lead to variations in terms of likelihood of experiencing detriment.

Figure 3.3 Detriment by location and region



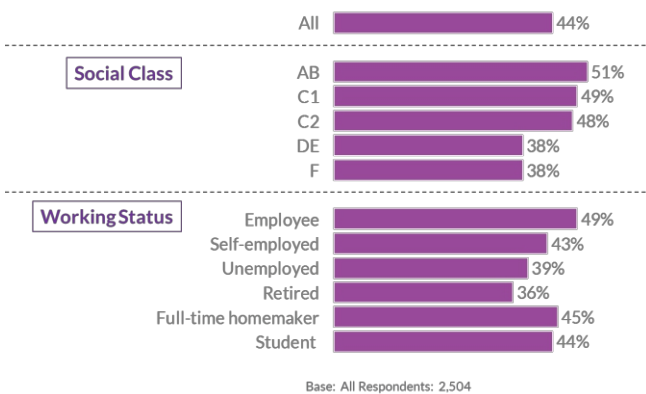
Levels of consumer detriment also differ across region (figure 3.3), with those living in urban areas more likely to have experienced detriment than those in rural areas, and similarly those in Dublin more likely to have experienced it than those living in other areas. Indeed the difference between those living in Dublin and those living in Connacht or Ulster is substantial, with just under four in ten (39%) of those living in Connacht or Ulster having experienced detriment. The lower levels of detriment experienced by the farming community (those in social class F in figure 3.4 below) are also noteworthy in this respect.

3.3 Detriment by social class and working status



As with the variation across age groups, there is considerable variation in experiencing detriment across social class (figure 3.4). In fact, of all the socio-demographic variables measured within the study it is the one that shows the highest level of variance in terms of experiencing detriment. Those in the highest social classes, AB, are most likely to have reported experiencing detriment within the previous 12 months with a slight majority (51%) indicating that this was the case. However, looking at the lowest social grouping (those in DE), the proportion experiencing detriment is considerably lower (at 38%).

Figure 3.4 Detriment by social class and working status

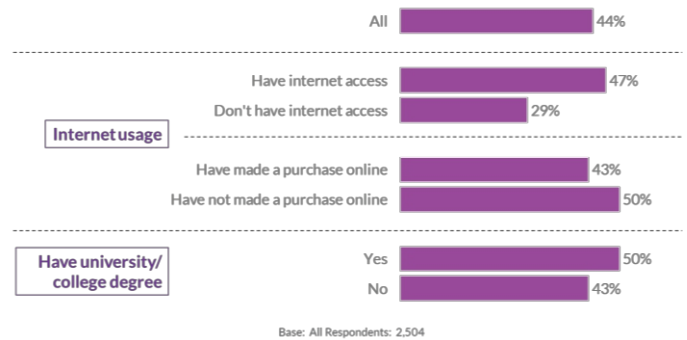


Similar to age groups there may be a number of factors determining this, with purchasing power as well as number and type of transactions causing it. This is also reflected somewhat by the fact that those currently in employment are most likely to have experienced detriment (figure 3.4). However, it may also be related to other factors such as levels of consumer empowerment which may be stronger amongst higher social classes and likely to lead to a greater awareness of detriment when it is experienced.

3.4 Detriment by internet usage & education

Related to the differences across social class are similar differences by highest level of education that has been achieved (figure 3.5), with those who have achieved degree-level education most likely to have experienced detriment. This may be expected with higher levels of education also being associated with likely higher levels of spending power as well as higher levels of consumer empowerment. However, in exploring this factor it is important to note that it is strongly correlated with age, with older age groups less likely to have a university or college degree – as such the relationship between age, education and detriment may be multi-faceted in nature.

Figure 3.5 Detriment by internet usage and education



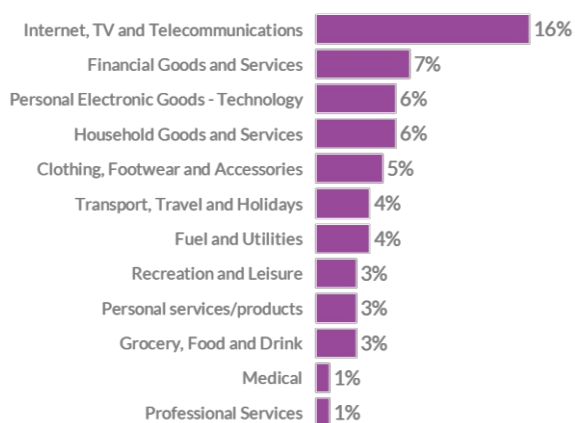
A final factor that is worth considering is the differences amongst those with/without internet access and whether or not transactions are conducted online (figure 3.5). Those with internet access are often considered to have access to more informed consumer decisions, as well as to a greater range of good and service providers. However, similarly they are also exposed to a greater potential of risk through making purchases online with providers with whom they have a more remote relationship. This may be partly borne out by this study which shows that those with internet access are more likely to have experienced detriment than those without, however those who have purchased a good or service online are less likely to have experienced detriment than those who have not done so. Whether there is a direct causation between online activity and consumer detriment, or whether this is a factor of other dimensions (for example, age and life stage) is unclear.

3.5 Consumer detriment by good/service category

This study explored detriment by asking respondents to identify the good or service category in which they experienced detriment in the past 12 months and then to identify the specific nature of the problem that was experienced. Prompt material was used to optimise recall.

In all cases, respondents were required to provide full details both in terms of the category in which the detriment had occurred as well as the nature of the problem itself.

Figure 3.6 Detriment by good or service category



Base: All Respondents: 2,504

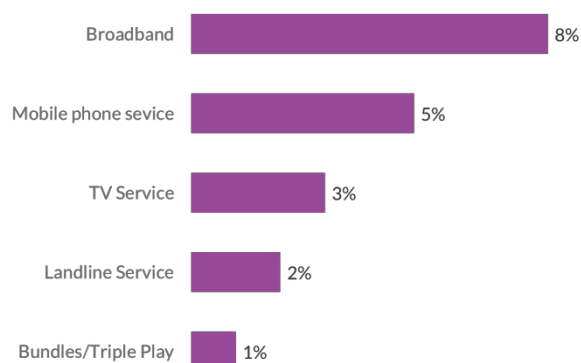
Figure 3.6 above details the overall proportion of consumers who experienced detriment across each good or service category. Consumers are most likely to have experienced detriment with Internet, Television and Telecoms, with 16% overall having experienced detriment within this category. Over twice as many experienced detriment within this category as within the next most common category, Financial Services, which was a source of detriment for 7% of consumers overall. Personal electronic goods and Household goods and services are a source of detriment for 6% overall, with Clothing, Footwear and Accessories being a source of detriment for 5% of consumers.

Exploring differences by demographic sub groups shows that those in social class AB (23%) and those aged between 25 and 44 (19%) were most likely to experience detriment within the Internet, Television and Telecoms sector. This is perhaps a factor of these groups being most likely to make purchases within this category.

This is a theme that continues across the other common sources of detriment with those aged 35 to 44 (10%) being most likely to experience problems with Financial services and those categorising their employment status as full-time homemakers being most likely to experience problems with Household goods and services (9%). Clothing, Footwear and Accessories are more likely to be a cause of detriment for females (7%) than males (4%), and those aged 16 to 24 (10%) were most likely to have been affected in this regard. Similarly, problems with personal electronic goods are most common amongst those aged 16-34.

Despite these differences across demographic subgroups, it is noteworthy that problems with Internet, Television and Telecoms are the most common source of detriment within all key subgroups. This indicates that this sector is presenting challenges across the population.

Figure 3.7 Detriment by Internet, TV and Telecommunications sub-sectors



Base: All Respondents: 2,504

Figure 3.7 shows the level of detriment across some sub sectors³ within the Internet, TV and Telecommunications sector. This shows that 8% of consumers have experienced detriment with broadband and 5% with mobile phone services. Of all those experiencing a problem with broadband, the majority (57%) indicate the problem was with their broadband service provider rather than their broadband connection (42%).

The type of problems that were experienced is depicted in figure 3.8. This shows that overall, the key reasons for detriment relate to the service not being up to standard or a defective good/service, with 58% of respondents experiencing detriment reporting at least one such problem. Cost/Pricing issues and false/misleading/incorrect sales issues were the next most cited problem categories.

Figure 3.8 Detriment by main problem type

Base	1095
Product or service fault/defection	58%
Cost/pricing issues	14%
False/misleading/ incorrect sales issues	13%
Refund issues	7%
Financial product/ service issues	7%
Product/service delivery/ collection issues	6%
Repair issues	6%
Deal/voucher website issues	6%
Cancellation issues	4%
Guarantee/warranty issues	4%
Contract terms and conditions issues	3%
Other problems	1%

Base: All respondents experiencing detriment: 1,095

3.6 Method of purchase and consumer detriment

Increased usage of remote purchasing (i.e. phone and internet) over the past number of years, means that purchasing behaviour has changed radically. This both exposes consumers to potential sources of detriment as they are more likely to interact with vendors who are unfamiliar to them, as well as offers ways in which to avoid detriment through researching purchasing options to ensure that an informed decision can be reached.

Figure 3.9, below, shows the channels of purchase used where consumers have experienced detriment by good or service category. This shows the majority of purchases were made in person. This is the case across all sectors measured on this study, and is likely reflective of wider purchasing behaviour rather than suggesting that purchase channel influences the likelihood of experiencing detriment.

In this regard purchases made online account for a relatively low proportion of detriment, with two notable exceptions here - transport and travel and recreation/leisure - where the internet plays a stronger role in purchase behaviour.

Figure 3.9 Method of purchase

	Total	Internet, TV and Telecommunications	Financial Goods and Services	Personal Electronic Goods - Technology	Household Goods and Services	Clothing, Footwear and Accessories	Fuel and Utilities	Transport, Travel and Holidays	Recreation and Leisure	Grocery, Food and Drink	Personal services/ Products
Base	1693	496	180	165	165	150	119	97	90	89	89
In person	69%	53%	71%	82%	92%	76%	55%	60%	69%	98%	60%
Telephone order	17%	37%	17%	3%	2%	0%	32%	6%	8%	0%	7%
Internet	11%	9%	8%	11%	4%	19%	5%	35%	22%	2%	16%
Other	3%	3%	3%	3%	2%	3%	6%	-	2%	-	12%
Don't know	2%	2%	3%	1%	1%	3%	3%	2%	0%	0%	7%

³ A Full list of good or service categories both tier 1 and sub-sectors tier 2 is provided in Appendix 2

Base: All main problems with goods/services : 1,693



**Overall financial detriment recorded
among consumers in Ireland, as
measured by this survey, is**

€495,069,150

4. Consumer Detriment

The focus of this section is the extent and nature of financial detriment among respondents. That is, all of the costs the problem with the good or service has incurred for the respondent. These questions were asked for each of the respondents' main problem with up to three goods or services. Thus the analyses discussed in the following section are based off 1,693 *main problems*.⁴

Key Findings that emerge include:

- Overall financial detriment recorded among consumers in Ireland, as measured by this survey, is €495,069,150.
- Just under half of main problems with goods or services incur no financial cost (47%), while 5% incur financial loss of more than €750.
- Among respondents experiencing detriment, the average financial detriment per main problem is €209.
- Main problems with Household Goods and Services have the highest average financial cost (€570) while main problems with Grocery, Food and Drink incur the lowest average cost (€8).
- Impact on personal time spent dealing with the problem varies with 28% of problems resulting in no loss of personal time, while 46% incur a loss of 2 hours or more within this, 11% of problems incur a loss of personal time of 10 hours or more.

4.1 Breakdown of financial detriment

In order to assess the extent of financial detriment, a method broadly similar to that used in previous Consumer Detriment surveys in the UK was utilised. For each of their main three problems with goods or services, respondents were asked to estimate the total costs they had incurred as a result of the problem, according to a range of categories.

Using these categories assisted respondents to recall all aspects of experiencing and dealing with the problem, in order to capture a fuller evaluation of all of the costs incurred as a result of the problem.

As such, respondents were asked to estimate the total amount of costs incurred as a result of each problem, according to the following categories:

- Cost to you of any telephone calls, postage or stationery
- Any travel costs you have incurred
- Costs to you on any legal matters or for legal advice
- Costs to you of getting any other type of expert advice or assistance
- Cost incurred as a result of over-payment that has not as yet been re-imbursed
- Repairing or resolving the problem at your own expense, e.g. the cost of repairs.
- Resolving the problem by buying a replacement/substitute product or alternative service at your own expense.
- The cost of the original product or service, if it was unusable or was not delivered and you did not buy a replacement/substitute.
- Costs of any knock-on\consequential damage or inconvenience caused to you or any of your possessions as a result of the problem (one example of this would be a household appliance leaking and damaging something else)
- Reduction in value of the goods concerned as a result of the problem.
- Cost to you of lost earnings by your not being able to work while taking time out to resolve the problem
- Any other ways not already covered in which you have spent money as a result of the problem

⁴ Throughout this report, all *main problems with goods or services*, up to three good or service categories will be referred to as "Main problems with goods or services".

Figure 4.1 below displays the average cost reported for each of these individual categories across all problems.

The average value displayed in the first column below takes all main problems discussed into account and thus includes cases where no cost may have been reported for any particular category.

Figure 4.1 Average Cost by Category

Cost Category	Average Cost Overall	% Problems incurring this cost	Average cost among problems incurring this cost
The cost of the original product or service, if it was unusable or was not delivered and you did not buy a replacement/substitute	€48	9	€508
Reduction in value of the goods concerned as a result of the problem	€29	6	€477
Cost to you of lost earnings by your not being able to work while taking time out to resolve the problem	€24	4	€640
Costs of any knock-on/consequential damage or inconvenience caused to you or any of your possessions as a result of the problem (one example of this would be a household appliance leaking and damaging something else)	€23	5	€431
Cost incurred as a result of over-payment that has not as yet been re-imbursed	€21	7	€304
Resolving the problem by buying a replacement-substitute product or alternative service at your own expense	€19	9	€210
Repairing or resolving the problem at your own expense, e.g. the cost of repairs	€18	6	€282
Costs to you on any legal matters or for legal advice	€8	2	€439
Cost to you of any telephone calls, postage or stationery	€6	27	€22
Any travel costs you have incurred	€6	15	€42
Costs to you of getting any other type of expert advice or assistance	€4	3	€146
Any other ways not already covered in which you have spent money as a result of the problem	€2	2	€127
Overall Average Cost Per Problem	€209		

Base: All main problems with goods or services: 1,693

Costs of the original product/service being unusable or not delivered (if a replacement had not been purchased) represents the category in which financial loss is highest, constituting €48 per problem on average. Average losses are second highest in relation to reduction in the value of goods (costing €29 on average per problem). The lowest average values per problem were recorded in relation to receiving non-legal expert advice or assistance (€4), costs associated with telephone calls, postage or stationery (€6) and travel costs (€6).

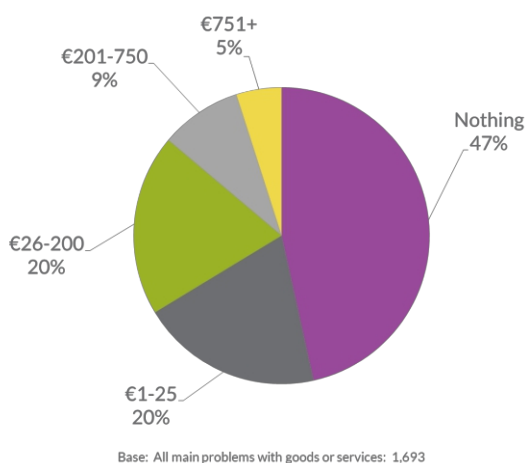
However when only cases in which an actual cost was reported are taken into account, a more true representation of typical costs per category is presented. When analysed in this way, cost of lost earnings emerges with the highest level of average detriment, costing €640 on average per relevant problem, though a loss of earnings value was reported for only 4% of problems. Cost of the original product or service emerges as second highest, costing an average of €508 for the 9% of problems for which such a value was reported.

Though losses were recorded most frequently for telephone calls, postage or stationery (27%) and travel costs (15%), these categories actually involve the lowest average financial loss recorded per relevant problem, €22 and €42 respectively.

4.2 Breakdown of financial detriment

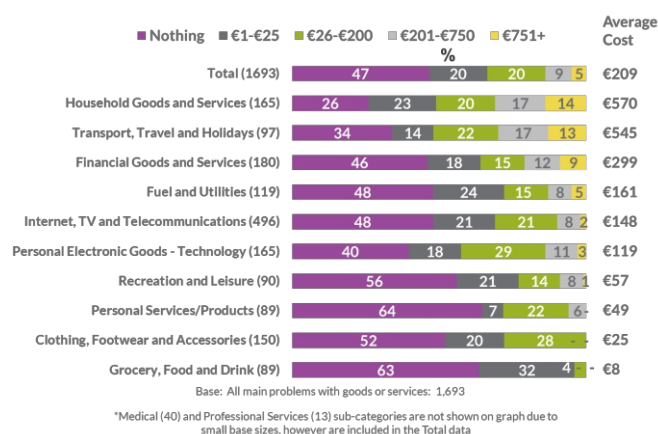
Figure 4.2 displays the distribution of financial detriment across all main problems with goods or services. As shown, almost half of all problems experienced did not actually result in any type of financial loss (47%). One in five problems incurred low levels of detriment between €1 and €25 (20%), while a similar proportion of problems resulted in a moderate level of financial detriment, costing between €26 and €200 (20%). Problems incurring higher losses were less frequent, with 9% of problems incurring a financial detriment between €201 and €750, while just 5% involving detriment of €751 or more.

Figure 4.2 Incurred Cost of Detriment



As depicted in figure 4.3, a large proportion of problems with each good or service category incurred no financial loss, with problems with Personal Services/Products the sector most likely to have incurred no financial loss (64%). Problems with Grocery, Food and Drink (63%) were also more likely to have incurred no financial cost. On the other hand, the good and service categories more likely to have incurred higher levels of detriment (€201+) include Household Goods and Services (32% incurring a loss of €201+) and Transport, Travel and Holidays (30% incurring a loss of €201+).

Figure 4.3 Financial Detriment by Good or Service Category



As shown, Household Goods and Services records the highest average financial detriment (€570), followed by Transport, Travel and Holidays (€545). Problems with Grocery, Food and Drink (€8) and Clothing, Footwear and Accessories (€25) incurred the lowest cost, on average.

4.3 Financial detriment in the Irish population

A key objective of this research was to obtain an estimation of overall financial detriment experienced by consumers in Ireland in the previous twelve months. In order to calculate this, all respondents' reported costs for each individual problem were combined. This value was then grossed up to the known adult population of the Republic of Ireland aged 16+.

Overall, this study suggests that problems with goods and services have cost consumers in Ireland at least €495,069,150 over the previous twelve months. The standard error for this figure is €71,653,991.⁵

⁵ Standard error is a statistical calculation that is used when there is a normal distribution of survey responses. The true population value lies within one standard error value on 68% of occasions and two standard error values on 95% of occasions. In this case, assuming a normal distribution of survey responses it would indicate that there is a 68% probability that the true detriment value is in the range of €423,415,159 to €566,723,141.

Figure 4.4, below, displays the distribution of overall financial detriment broken down by good or service category. As shown, problems with Household Goods and Services are the largest contributor overall to financial detriment, with 25% of all financial detriment associated with this category. The category which presents the highest prevalence of detriment in general, Internet, TV and Telecommunications, is also one of the largest contributors to overall financial detriment, representing one fifth of all financial detriment (21%) among the Irish population aged 16+.

Figure 4.4 Overall Financial Detriment by Good or Service Category

	% of Problems	% of Value	€
Household Goods and Services	9	25	123,643,424
Internet, TV and Telecommunications	29	21	102,934,073
Transport, Travel and Holidays	6	16	79,169,728
Financial Goods and Services	11	16	78,042,056
Medical	2	6	29,305,494
Personal Electronic Goods - Technology	10	5	27,192,100
Fuel and Utilities	7	5	26,824,873
Professional Services	1	2	8,430,245
Recreation and Leisure	5	1	7,124,635
Personal Services/Products	10	1	6,113,020
Clothing, Footwear and Accessories	9	1	5,238,009
Grocery, Food and Drink	5	*	1,051,493

Overall financial detriment €495,069,150

Base: All main problems with goods or services: 1,693

Problems with Clothing, Footwear and Accessories and Personal Services and Products, although accounting for 9% and 10% of the problems respectively, account for very little financial detriment overall. Similarly less than 1% of overall financial detriment is due to Grocery, Food and Drink, although the sector accounts for 5% of problems.

Figure 4.5 provides a further breakdown of overall financial detriment. As shown, higher cost incurring problems dominate overall financial detriment. Though accounting for only 14% of consumer issues, problems costing €201 or more account for 91% of overall financial detriment. On the other hand, problems costing between €1 and €25 account for the one fifth of all consumer problems (20%) but only 1% of overall financial detriment.

Figure 4.5 Contribution to Overall Financial Detriment

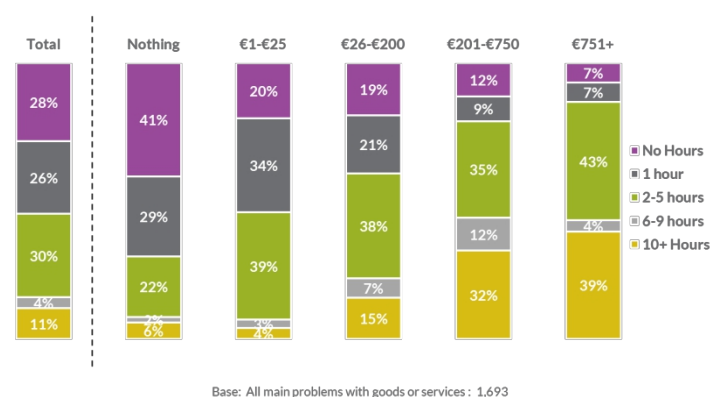
Cost Category	Cost Prevalence	Total Cost
€201 +	14% of consumer problems 91% of financial detriment	€452,359,979
€26-€200	20% of consumer problems 8% of financial detriment	€38,083,205
€1 to €25	20% of consumer problems 1% of financial detriment	€4,625,965
Unvalued	47% of consumer problems 0% of financial detriment	€ -

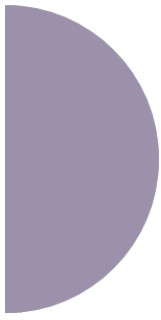
Base: All main problems with goods or services: 1,693

4.4 Breakdown of non-Financial detriment

The above discussion has focused primarily on actual financial losses incurred as a result of a problem with a good or service. However, the inconvenience of such an issue can result in very significant costs to the consumer in different ways. For instance, personal time spent dealing with the problem would signify a personal loss of time that could be spent in other ways. As such, it is as important to gain an estimate of such *time* costs, in order to obtain a further understanding of the impact a problem with a good or service can have on consumers.

Figure 4.6 Personal Time Used by Financial Detriment





As shown in Figure 4.6 above, 11% of problems incur a loss of personal time of 10 hours or more, while 35% incur a loss of 2 -10 hours. Just over a quarter (26%) of problems resulted in a loss of just one hour of personal time with 28% of problems resulting in no loss of personal time.

Also depicted in Figure 4.6, there is a clear association between the level of financial detriment involved and the extent of the personal time spent on a problem. Two fifths of problems which incurred no cost also involved no personal time spent dealing with the problem (41%).

While just 4% of problems which incurred a loss of between €1 and €25 involved ten or more hours of personal time dealing with the problem, the corresponding figure for problems incurring detriment of €751+ is 39% of problems. Problems incurring higher detriment clearly have the potential to matter more to consumers, and indeed have the potential to cause more difficulty. As such, it is unsurprising that the likelihood for high personal time investment is greater for those problems on the upper end of the financial detriment spectrum.

In a follow-up question, respondents who had cited at least some use of personal time were asked if this involved time spent off work. However, for just over three in four problems (77%), no use of work time was involved.

57%

report that the problem they experienced has affected their likelihood of using the company or firm in the future at least a fair amount



5. Problem Resolution

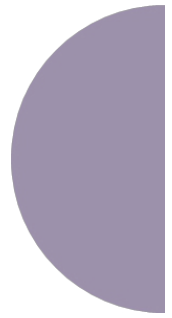
This section explores the processes involved in problem resolution, both on the part of the consumer and by the company or firm providing the good or service. In addition, respondent experiences of detriment are explored in further detail in terms of knock-on financial impact of experiencing detriment, and also in relation to more emotional indicators of negative detriment effects. Understanding such elements can provide insight into how problems with goods or services are handled by all parties involved, and can highlight areas which can further exacerbate the problem experience for the consumer.

For each question within this section, respondents were asked to discuss just *one* of their issues with a good or service in the past twelve months. Where the respondent had reported just one incidence of detriment in the past 12 months this was the problem that was automatically discussed in this section. In cases where a respondent had identified more than one incidence of detriment in the past 12 months, the issue that incurred the highest financial detriment, as determined by the respondents' own estimation, was then selected for discussion. As such, the following analyses, unless otherwise specified, are based on all respondents who experienced detriment in the past 12 months (n=1,095) and relate to their highest financial detriment incurring problem with goods or services.

Key findings that emerge include:

- A large proportion of problems remain completely unresolved (46%), with almost four in ten (39%) problems being reported as completely resolved.
- Over half of respondents (57%) report that the problem has affected their likelihood of using the company or firm in the future at least a fair amount.
- Two-thirds of respondents (67%) report taking some action in pursuit of problem resolution, with complaining to the company or firm the most frequently cited action taken (48%).

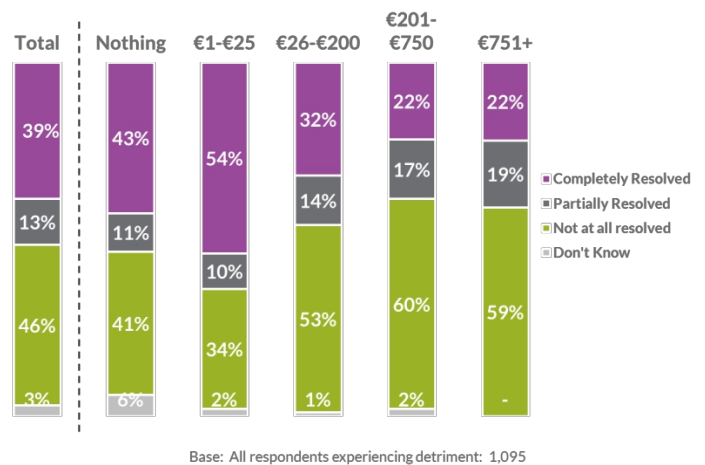
- In 19% of cases, the respondents indicate that the company or firm had done nothing after being contacted in relation to the problem.
- Respondents evaluate companies they had contacted more positively in terms of being easy to contact (67%), and more negatively in terms of the degree of sympathy received (58%).



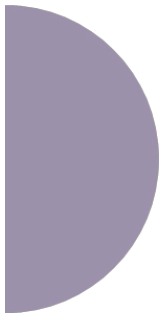
5.1 Overall Problem Resolution

While over one third of problems with goods or services had been completely resolved (39%), the largest proportion of problems had not been resolved at all (46%). A further 13% problems had been partially resolved.

Figure 5.1 Problem Resolution Status by Value of Financial Detriment experienced



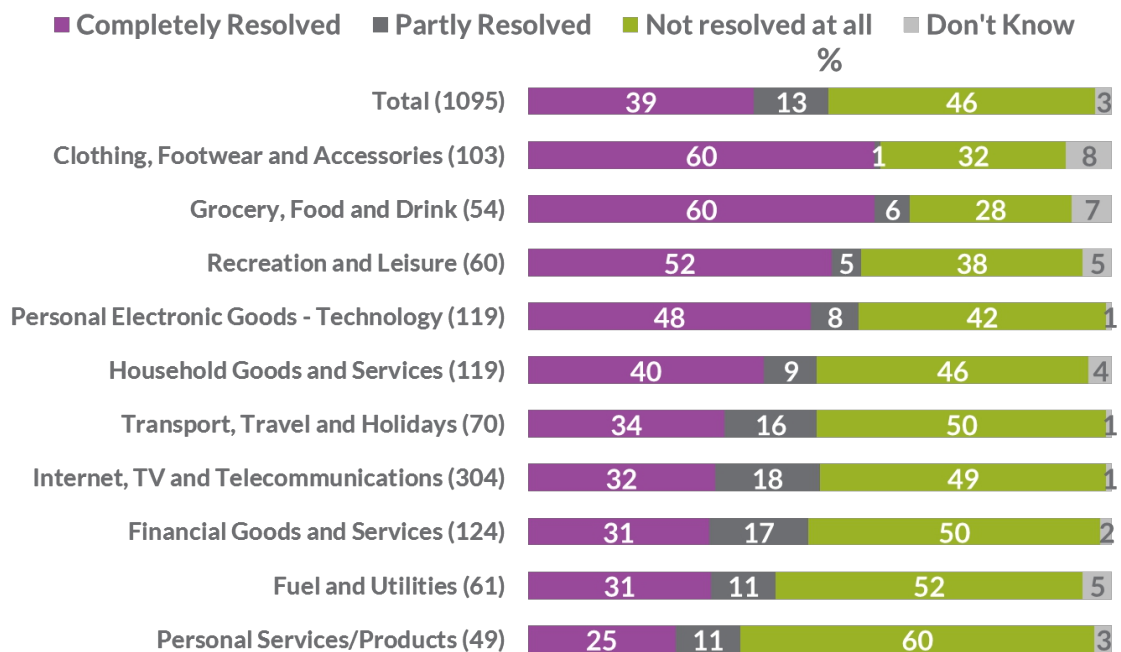
As displayed in Figure 5.1 above, problems incurring lower levels of financial detriment are most likely to have been completely resolved, with approximately half of respondents experiencing either no or less than €25 financial loss (43% and 54%, respectively) defining their problem as completely resolved. A converse pattern is observed for respondents on the opposite end of the financial detriment spectrum, with 3 in 5 of those whose detriment is greater than €200 defining their problem as completely unresolved.



When problem resolution status is analysed with respect to the good or service category (figure 5.2 below), Clothing, Footwear and Accessories (60%), and Grocery, Food and Drink (60%) emerge as the sectors with which problems were most likely to have been completely resolved.

These findings correspond to earlier discussions that indicated that such categories incur, on average, the lowest levels of financial detriment overall, which may also be somewhat indicative of problem complexity and ease of resolution. On the other hand, the sector least likely to be associated with a complete resolution is Personal Services or Products, where only one quarter of such problems was reported as completely resolved.

Figure 5.2 Problem Resolution Status by Good or Service Sector



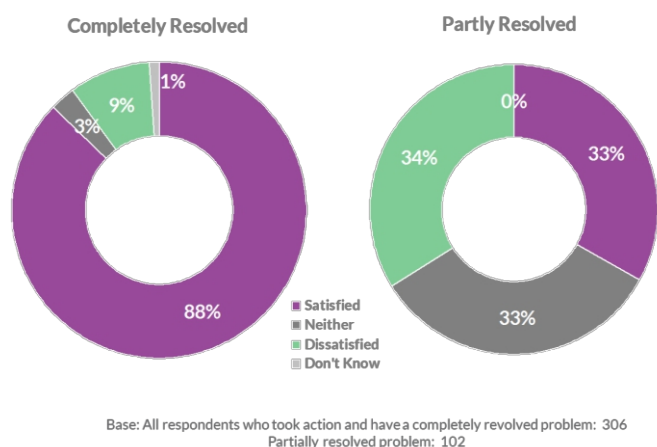
Base: All respondents experiencing detriment: 1,095

*Medical (24) and Professional Services (8) sub-categories are not shown on graph due to small base sizes, however are included in the Total data

As briefly discussed, the above findings may be explained by differences in potential problem complexity. For example, a problem with a defective piece of clothing may be easier to rectify than perhaps an issue with Fuel and Utilities, which may not be as easy to resolve satisfactorily for the consumer as it may involve greater knock-on effects or inconvenience.

Unsurprisingly, satisfaction with the problem resolution outcome is more likely among those with a completely resolved problem than those with a partially resolved problem (figure 5.3). Among all respondents who reported having a complete resolution to their problem, who had taken action to resolve it, the vast majority were satisfied with the final outcome (88%) with just one in ten (9%) reportedly dissatisfied with the final outcome. Satisfaction with the outcome so far was much less likely among those with a partially resolved problem, with one third (33%) reporting they were satisfied, while a similar proportion were reportedly dissatisfied with the outcome so far (34%).

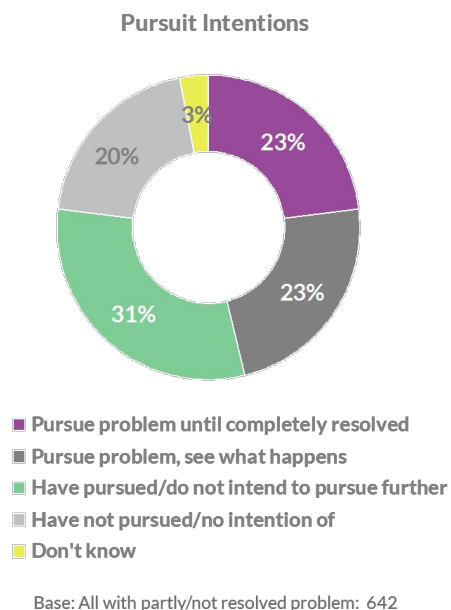
Figure 5.3 Problem Resolution Satisfaction



Optimism for receiving a positive outcome is low among respondents reporting an as yet unresolved problem (either completely unresolved or partially resolved) with over half (56%) of such respondents believing it is unlikely their problem will be resolved to their satisfaction (versus only 24% feeling it would be likely). Furthermore, believing a satisfactory resolution will be reached is less likely the higher the financial cost involved, with only 18% of those experiencing a financial loss of €26 or over (compared with 29% of those whose problem cost either nothing, or less than €25) believing their problem will have a satisfactory resolution. Again, these findings are reflective of the general trend emerging throughout this section. Respondents experiencing higher value problems may have higher expectations over how they feel their problem should be rectified, given the relative severity of their problem, and thus are more negative in their appraisal of resolution likelihood as a result.

Future intentions to pursue the problem were also explored among respondents reporting either a partly or not at all resolved problem. Show in Figure 5.4, almost a quarter (23%) intend to pursue the problem until it is completely resolved and a further 23% intending to do so to see what happens. However 31% of respondents had pursued the problem but do not intend to do so any further and a further 20% of respondents had not pursued the problem and had no intention of doing so.

Figure 5.4 Intention to seek resolution to problem

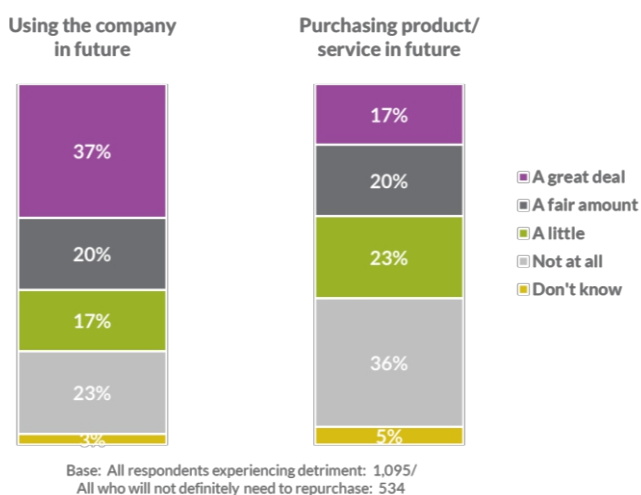


These respondents were then asked to explain the reasons for their intentions. Of those who intended to pursue the problem until it is completely resolved or to see what happens, the most frequent reason given is because they simply want the satisfaction of having the problem resolved (26%). Other reasons given include that the good or service in question was of poor quality or faulty, warranting such a pursuit (18%), and for some they chose to pursue the problem as they needed the product/service (9%), and/or they had already paid for it (10%).

For those who had pursued the problem, but did not intend to do so any further, the most frequent reason given was that it would be too much hassle or inconvenient (42%). A further 14% of such respondents claimed that they would not pursue any further as they will just use another company or firm. Similar explanations were given by respondents not intending to pursue the problem at all, with hassle and inconvenience emerging as the most frequently cited reason (58%), followed by use of another company (18%).

As displayed in Figure 5.5 below, the experience of having a problem with a good or service appears to have the potential to affect consumers' future purchasing behaviour. Just over one in three respondents (37%) report that the problem has negatively impacted a great deal on their likelihood of using the company or firm in the future, rising to over half of respondents whose likelihood has been affected at least a fair amount (57%). Respondents reporting that the problem has negatively affected their likelihood of using the company or firm in the future a great deal were more likely to have a partially resolved (40%) or completely unresolved problem (52%), compared with 19% of respondents with a completely resolved problem.

Figure 5.5 Future Purchase Behaviour



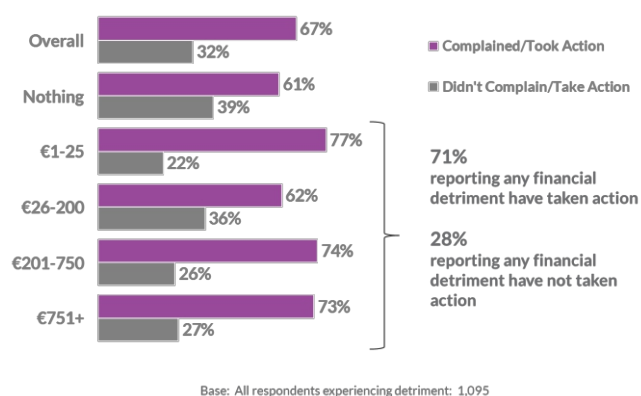
Respondents who would not *definitely* need to purchase the good or service in question again were also asked the extent to which this experience of detriment affected their likelihood of purchasing that good or service in the future. Figure 5.5 shows that experiencing detriment has had less of an impact on respondents' likelihood to purchase the good or service again in the future. Only 17% of respondents report their likelihood of purchasing the good or service again as being negatively affected great deal, however, an additional 20% of respondents report their likelihood as being affected a fair amount.

The above findings highlight the potential consequences of experiencing a detriment on future purchasing behaviour among consumers, particularly so in terms of discouraging the consumer to use the same company or firm again.

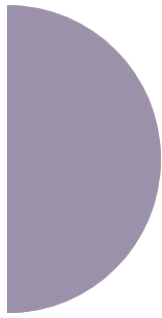
5.2 Actions taken by the Consumer

Two thirds (67%) of respondents reported taking some action in the pursuit of resolving their issue with the good or service in question.

Figure 5.6 Consumer Actions by Financial Detriment

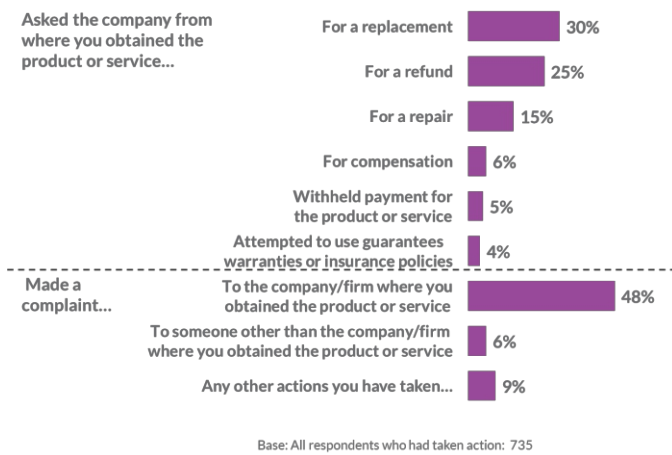


Furthermore, as displayed in Figure 5.6 above, overall it appears that experiencing at least some degree of financial detriment increases respondents' likelihood to take some measure of action in order to resolve the problem. Respondents were least likely to have reported taking some action if the problematic good or service had not incurred any financial detriment (61%, compared with 71% of those reporting at least some financial detriment). Perhaps given the lack of any financial repercussions diminished such respondents' motivation to pursue any action to rectify it.



The most frequently cited action taken by the respondents is making a complaint to the company or firm which provided the good or service, constituting approximately half of respondents who took action (48%), as displayed in Figure 5.7 below. Males were more likely to do so (51%) than females (47%) along with respondents experiencing greater levels of financial detriment (61% of those with problems incurring more than €201 in cost).

Figure 5.7 Consumer Actions by Financial Detriment



Other commonly reported actions taken by respondents involved seeking some sort of tangible restitution from the company or firm that provided the good or service. One in three respondents who took action asked the company or firm for a replacement (30%), one quarter asked the company or firm for a refund (25%), while 15% sought a repair from the company or firm.

Respondents who reported direct contact with the company or firm providing the good or service were most likely to have done so by telephone (59%) and/or in person (51%).

5.3 Contacting Other Organisations

15% of respondents who had taken action in response to their problem made contact with another organisation for *information or help* in relation to their issue. Among these respondents that did seek help or advice from other organisations, contact was cited most often with the National Consumer Agency (19%) and the Citizens Information Board (18%).

Similarly, only 6% of respondents reported making a *complaint* to an organisation other than the company or firm that supplied the good or service. Again, though based on a small number of respondents, the organisation most commonly utilised was the National Consumer Agency (18%), followed by the Commission for Communications Regulation (ComReg) (15%).

5.4 Actions to avoid future problems

Respondents who claimed that they would definitely or likely need to purchase the good or service in question were asked if there were any ways they would attempt to avoid similar problem occurring in the future with such products. Suggestions included using a different company or service in the future (14%) and/or researching the product/service more before purchase (13%).

5.5 Actions taken by Company or Firm

It is important also to analyse the actions taken by the company or firm that provided the problematic good or service, as the level of company responsiveness can provide a pivotal role in consumers' overall experience of detriment. A company or firm handling an issue well could potentially alleviate the overall inconvenience and effects of experiencing a problem with a good or service for the consumer, while a negative or absent response could further exacerbate the problem.

Figure 5.8 Company Actions



Base: All respondents who contacted the company/firm: 672

The analysis displayed above shows the actions taken by companies or firms according to respondents who had made at least some contact with the company or firm regarding the problem. For one fifth of such respondents (19%), the company or firm providing the good or service had reportedly done nothing in response to the problem. Such a response, or indeed a lack of, was most apparent among respondents reporting a completely unresolved problem, constituting nearly half of such respondents (38%).

For two in five respondents, the company had at least acknowledged the problem (41%). Given that one third of respondents (32%) state their likelihood of using the company has been affected a great deal also state that the company had done nothing highlights the necessity of company or firm responsiveness and reactivity when faced with a consumer problem, even at the very simple end of the scale.

In relation to the types of *action* taken by the company or firm, in 20% of cases the company or firm had solved/are solving the problem; just over one in ten respondents (13%) were reportedly given a replacement product or service, while 7% were given a full refund.

5.6 Meeting Consumers' Needs

Respondents were asked several further questions evaluating how well they felt the company performed in meeting their needs throughout the experience of the problem with the good or service. As will be discussed, companies overall performed better in some areas than others. As with the previous analysis, the following analyses are based on respondents that made some contact with the company or firm in question.

As displayed in Figure 5.9a, companies performed best in terms of ease of contact, with nearly two-thirds of respondents who contacted the company or firm believing the company performed well in this regard (67%). Similarly, over one in two respondents felt the company performed well in acknowledging the problem (57%). Respondents with a completely resolved problem were more likely to report this (79%), while the likelihood of evaluating the company or firm in question in a positive light decreased as the financial detriment incurred increased, with those experiencing detriment of €751+ least likely to report this (29%).

Figure 5.9a Evaluation of Meeting Consumers' Needs

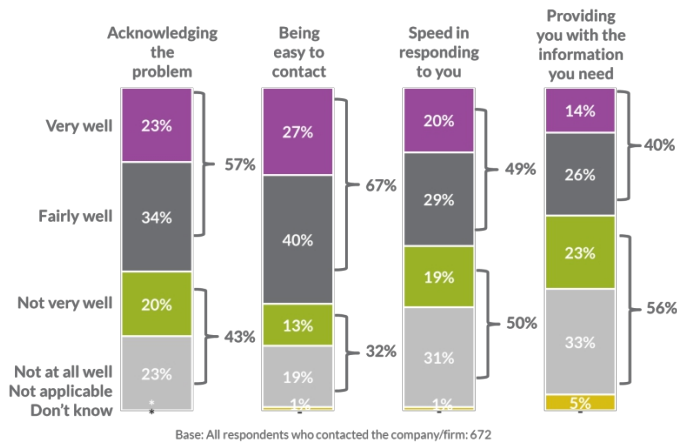
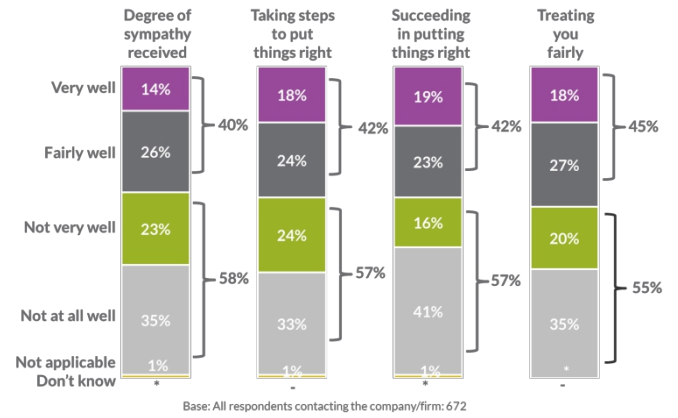


Figure 5.9b Evaluation of Meeting Consumers' Needs

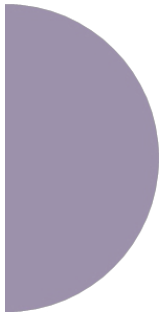


Respondents were split evenly in terms of their experience of the companies' speed in responding to them, with just under half reporting this had been performed well (49%), while a similar proportion believed this had not been performed well (50%). Four in ten respondents felt the company or firm had performed well in providing them with the information they needed (40%), however the gap between positive and negative respondent evaluations begins to widen with this attribute, with 56% believing the company did not provide them with the information they needed well.

Figure 5.9b below displays areas in which the company was evaluated more negatively overall. Over half of respondents did not rate highly the degree of sympathy received, taking steps to put things right, succeeding in putting things right, and/or treating the respondent fairly.

In relation to all of the above, respondents were most likely to report a positive evaluation of the companies' performance if the problem had been completely resolved, and were more likely to report a positive evaluation if the problem incurred a lower financial cost. This finding could be interpreted in a number of ways. Firstly, given that lower value problems were more likely to be completely resolved, perhaps respondents' evaluation tends to be more positive in hindsight of a more successful problem resolution. Conversely, it may be the case that problems incurring higher levels of detriment are harder to resolve and present more challenges for the company to rectify, therefore decreasing respondents positive evaluation based on their experience of the issue overall. Furthermore, higher cost incurring problems are more frustrating and stressful for respondents, as will be discussed in detail later, therefore perhaps impacting on their evaluation and perception of the problem overall, company performance included.

Analysing these results by good or service sector provides some preliminary insight into the types of companies or firms meeting consumers' needs well, while also exposing the sectors in which company responsiveness may require improvements.



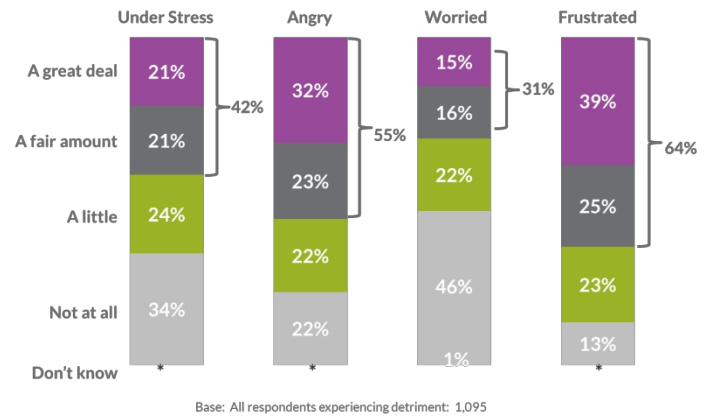
However, when considering these results it is important to understand the potential differences in the complexities of the problem involved for each sector. Sectors more likely to involve problems that are easier to solve, may therefore be more likely to have more positive consumer evaluation. For instance, respondents reporting a problem with Clothing, Footwear or Accessories and those reporting a problem with Grocery, Food and Drink were most likely to report that the company had performed well in succeeding to put things right (75% and 79% respectively, though these involve small base sizes). Meanwhile, respondents reporting a problem with Financial goods or services were much less likely to report that the company or firm performed well in this regard (25%).

5.7 Other Consequences of Detriment

This section, the impact of the problem experienced by the respondent is examined in a wider sense, providing an overview of more widespread impacts on the respondents' lives, beyond just the good or service causing issue.

The impact of consumer emotional detriment is quite apparent in a psychological sense among respondents, as shown in Figure 5.10, below. During the course of the problem, two in three respondents felt frustrated at least a fair amount (64%), over half felt angry at least a fair amount (55%), 2 in 5 respondents felt under stress at least a fair amount (42%), while a smaller, but still substantial proportion of respondents felt worried (31%).

Figure 5.10 Emotional Effects of Detriment



As could be expected, such levels of emotional impact were more likely to be felt by respondents the more financial detriment incurred, and were least likely to be felt among respondents reporting a complete resolution to their problem. Furthermore, problems most likely to cause greater emotional impacts are again associated with good and service categories that have on average caused higher level of financial detriment. For example, 31% respondents with problems with Household, Goods or Services reported feeling under a great deal of stress, compared with only 3% of respondents with Grocery, Food or Drink.



67%

report that the problem they experienced has affected their likelihood of using the company or firm in the future at least a fair amount

6. Consumer Attitudes and Behaviour

Moving towards a more general perspective of consumer knowledge and attitudes, the following section provides a useful backdrop from which to view the previous sections of this report. Towards the end of the survey, respondents were asked a number of final questions regarding their consumer behaviour, and also asked to assess their awareness and confidence in their rights as a consumer.

Key findings that emerge include;

- The majority of respondents report themselves as relatively informed and discerning consumers, particularly so in relation to seeking additional information/shopping around prior to making a purchase (80%).
- Knowledge of consumer rights and problem redress and advice options are also frequent among respondents (constituting 64% and 60% of respondents, respectively).

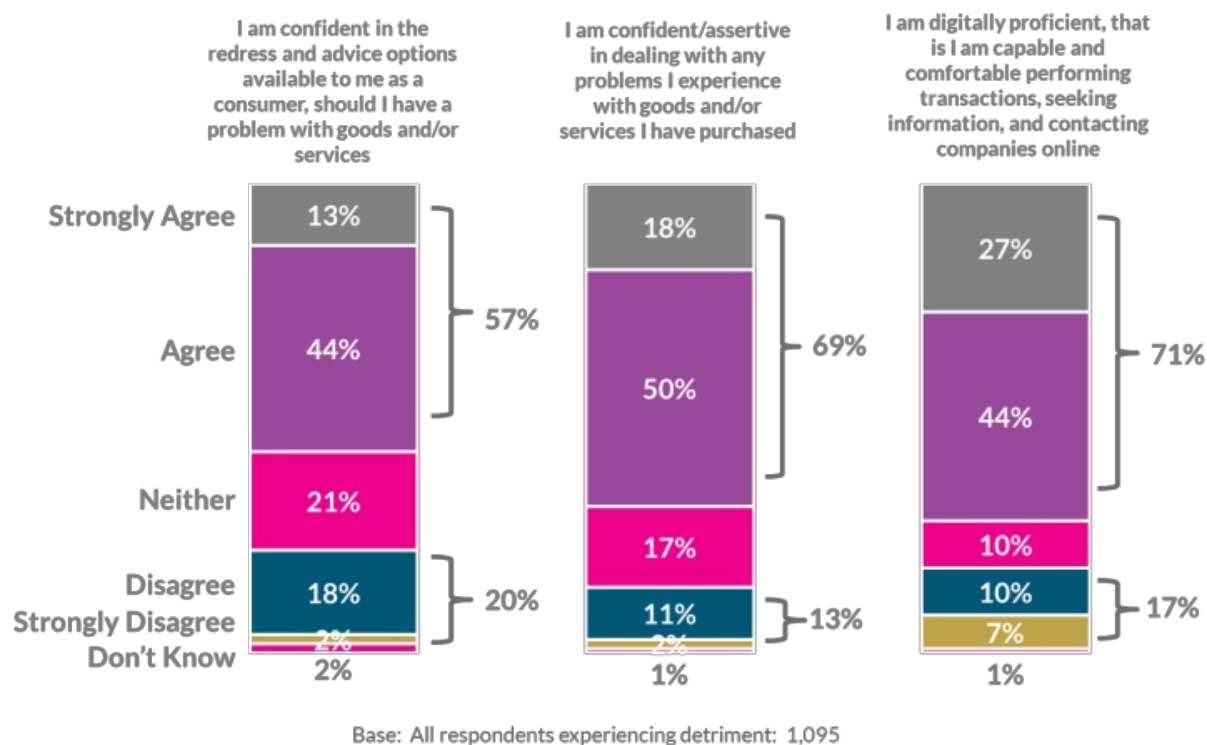
- Experiencing a problem with a good or service has reportedly improved many respondents' knowledge of their consumer rights (47%), and confidence or capability to deal with problems (54%).

As depicted in Figures 6.1a and 6.1b, the findings indicate that there was a perception among respondents that they are reasonably well-informed consumers. 80% of respondents report seeking additional information or shopping around before they make a purchase. Two in three feel they are knowledgeable about their rights as a consumer (64%) and/or are confident/assertive in dealing with any problems they experience with goods or services (69%). The majority of respondents report being aware of the redress and advice options available to them (60%) and/or are confident about such options (57%).

Figure 6.1a Consumer Attitudes and Behaviour



Figure 6.1b Consumer Attitudes and Behaviour



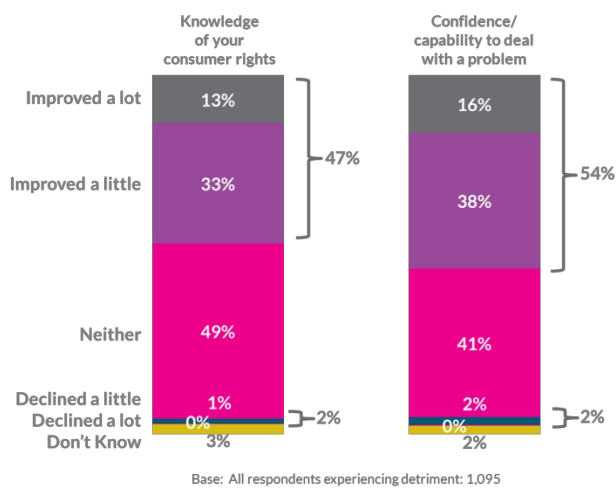
When consumer behaviour and knowledge is explored across various demographic categories, a number of trends consistently appear. Overall, those within the 35-44 age bracket are most likely to consider themselves as aware and discerning consumers, particularly so in terms of researching prior to purchase (84%). This compares with those in the youngest and oldest age brackets being least likely to report seeking additional information or shopping around (77% of 16-24 year olds, 76% of 65+ year olds).

In addition, there appears to be a strong association between internet access and prevalence of consumer knowledge and confidence, with a strong distinction in all cases between those with and without internet access. For instance, 67% of those with internet access reported being knowledgeable about their rights as a consumer, compared with 45% of those without. Similarly, 71% of those with internet access reported being assertive in dealing with consumer issues, compared with 48% of those without. This reflects the age profile of those without internet access, of which over 65 year olds represent half of all those without internet access.

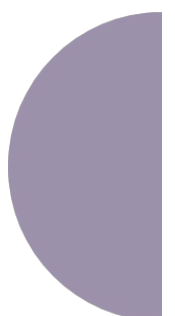
Few distinct gender differences emerge in terms of consumer knowledge and confidence, though males are more likely to report being assertive in addressing consumer issues (71%) than females (67%).

As discussed above, there appears to be a high reported awareness of and confidence with consumer issues among respondents overall. As shown in Figure 6.2 This could be influenced in some part by these respondents having experienced detriment in the previous twelve months. 47% feel their knowledge of their consumer rights has improved following the problem they experienced (though 49% feel it has neither improved nor declined) while 54% feel their confidence and capability in dealing with a problem as a consumer has improved since experiencing the problem (though 41% feel it has neither changed nor declined).

Figure 6.2 Consumer Knowledge and Confidence



Interestingly there was no difference between those reporting a completely resolved problem, and those with a partly or not at all resolved problem in terms of improvement in consumer rights knowledge. However, those with a completely unresolved problem were least likely to report an improvement in their confidence or capability to deal with a problem (52%), than those with a completely resolved (57%), or partly resolved (60%) problem.



Appendix 1: Measuring Consumer Detriment

Consumer detriment is a multi-faceted concept determined by a variety of different sources. Typically these sources are categorised as “personal detriment” (detriment suffered due to unsuitable purchases, consumer error and ill-informed choices) or “structural detriment” (detriment suffered due to market or regulatory failures resulting in an unnecessary cost to the consumer). A variety of approaches can be used to measure consumer detriment, however all are limited by the extent to which they can present a holistic picture of detriment.

A survey-based approach, such as the one used in this study, is effective in measuring personal detriment and financial losses suffered. In doing so it is also able to link the various sources of detriment to consumer decision-making processes and buying behaviour, information sources used as well as the associated psychological costs of detriment. Furthermore it can identify the impact that detriment experiences have on future purchasing behaviour.

Whilst there are a number of significant advantages to using a survey-based approach, there are also a number of shortcomings. In particular, it is important to recognise that such an approach is lacking in terms of its coverage of structural detriment. Consumers will be unaware of most sources of structural detriment, so will not be able to identify them when asked in a survey. As structural detriment will affect groups of consumers, rather than individuals, it is likely that the economic cost of any structural detriment is high.

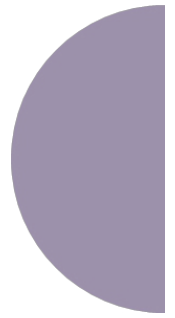
Using a survey-based approach

The focus of this study is on calculating an economic value of personal detriment, and as such a survey-based approach was identified as the most reliable way in which to do so. Whilst there are a number of other sources available (such as complaints data and other economic indicators), survey data has a number of significant advantages over these sources. In particular, survey data can ensure that it measures the experiences of a representative sample of consumers and in doing so will measure incidences of detriment ensuring that all forms of consumers are included.

A survey based approach provides a rich dataset that can be analysed in detail to explore linkages between detriment and particular consumer groups (e.g. through socio-demographics or particular buying behaviour). It also allows for an identification of the time spent seeking a resolution to detriment as well as any associated costs (for example, travel, telephone and postage costs).

A survey-based approach also has its limitations. A survey based approach can only measure detriment that is known to and recalled by the respondent, that is, the survey based approach measures revealed detriment it does not measure unrevealed detriment. The survey approach is based upon the respondent’s recall of a particular detriment episode within the previous 12 months. Respondents are more likely to be biased to identify particular types of detriment, for example those that are more recent or involve a higher economic or emotional cost. This can lead to experiences that had a lower cost being omitted from the survey (which may be very prevalent and hence contribute a high aggregate value), thus under estimating the true level of detriment

Survey data by its very nature is based upon a sample of consumers and is subject to margins of error. As such there can be some variability on figures obtained through surveys.



The approach used for this study

This study uses an approach that broadly replicates similar studies conducted internationally. A nationally representative sample of adults is surveyed and asked to identify all forms of detriment experienced over the previous 12 month period. In order to aid respondent recall of different sources of detriment, the respondent is asked about detriment in different ways. Firstly respondents are asked to identify sectors in which problems may have been experienced, secondly identify types of problems that were experienced. As a final prompt to trigger respondent recall, a question is asked about ways in which products or services can be purchased. If a subsequent prompt reminded respondents of a problem experienced, they then reverted to the earlier questions to ensure required information is recorded about that problem.

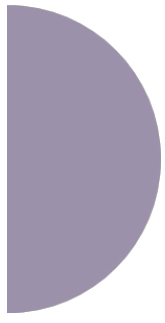
Respondents are then asked a series of additional questions relating to the problems that they experienced, including detailed financial questions to calculate an economic value for the level of detriment experienced. These additional questions were asked for a specific sub-set of problems. Respondents were firstly asked to determine the main problem experienced with each good or service sector selected (if several problem types were recorded within a single sector), and asked detailed questions in relation to these main problems, for up to three good or service sectors (those deemed as the sectors constituting their biggest problems, in cases where four or more sectors were selected).

It was decided to obtain detailed information, particularly financial information, in relation to respondents' main problems with goods or services. During the questionnaire design and testing phase, a series of cognitive interviews were held among a small representative sample of the general public. Cognitive testing involves the testing of a questionnaire in the form of a qualitative, in-depth, face-to-face interview with a respondent, in order to identify the ways in which a respondent interprets certain questions, thinks about their responses, and ultimately the cognitive process they go through before eventually settling on a single response.

During the cognitive testing phase, it emerged that respondents tended to describe a problem they had with a good or service in a number of different ways, though still referring to a single problem incident. For example, a respondent reporting a problem with a broken mobile phone, could describe this problem as a defective good, and also describe this as an incorrect billing problem (as they may feel they are still being billed for a phone that they are currently unable to use). This still constitutes a single (however multifaceted) problem, and was thought of as such by the respondent (they don't segment the problem in their mind, rather consider the whole incident in its entirety).

As such, in order to reduce the risk of double-counting problems, and also in the interest of surveying the problem most likely to have the highest quality recall on the part of the respondent, it was decided to probe each respondent's main problem for each good or service sector. Naturally by taking this approach it will exclude situations where a respondent experienced more than one primary problem, leading to the potential of under-estimating the true level of detriment.

Additionally, in cases where a respondent experienced a problem with four or more good or service sectors, they were then requested to select the sectors they deemed as constituting their three biggest problems, and asked the more detailed questions for the main problems experienced within these sectors. Within this study 3% of respondents indicated that they experienced four or more problems and the level of detriment for these additional problems was not measured in detail and is not factored into the calculations of value of detriment. A supplementary question requesting these respondents to identify a cost band within which their problem fell was utilised in order to obtain a broad read on the financial impact of these additional problems. Keeping in mind the indicative rather than definitive nature of the following calculation, assigning an indicative median value to each of these additional problems based on the cost band identified by the respondent suggests that these further problems could constitute a 2% increase to the overall financial detriment figure reported in Section 4.



Whilst the objective of this survey is to provide an accurate measurement of consumer detriment, it can only do so within the inherent limitations of this type of measurement in that it relies on respondent recollections and perceptions. It should be noted that the aggregation of the various issues and approaches adopted in the study is such that it is likely to have produced a conservative estimate of personal consumer detriment within Ireland.

Appendix 2: Good or Service Categories (Showcard 1a)

<i>Clothing, Footwear and Accessories</i>	<ol style="list-style-type: none">1. Clothing2. Footwear3. Accessories (jewellery, watches, handbags, etc.)4. Other clothing, footwear and accessories
<i>Personal Electronic Goods - Technology</i>	<ol style="list-style-type: none">5. Mobile phone handsets6. TV, DVD players7. Computers, Laptops and Tablets8. Cameras9. MP3 & MP4, game consoles10. Other personal electronic goods - technology
<i>Internet, TV and Telecommunications</i>	<ol style="list-style-type: none">11. TV services12. Broadband13. Mobile phone services14. Landline services15. Bundles/triple play16. Apps/Digital Downloads17. In App Purchases18. Streaming services (Netflix, Spotify)19. Subscription Services (paid online/telephone/text messaging services)20. Other internet/TV and telecommunications
<i>Recreation and Leisure</i>	<ol style="list-style-type: none">21. Pubs/Restaurant/Café/Take-Away22. Hotel/Guesthouses/B&B23. Concerts/Sporting Events/Cinema/Theatre24. Deal/Voucher Websites25. CDs and DVDs26. Newspapers, books and magazines27. Gym membership/leisure centres28. Sports, Musical and Hobby equipment and services29. Toys/games30. Other recreation and leisure
<i>Financial Goods and Services</i>	<ol style="list-style-type: none">31. Banking (Current Account, Loans, Credit card, Savings, Mortgages)32. Insurance (e.g Life, Health, Motor, Home, Payment protection, Travel, Pet, Mobile phone, Gadget, Extended warranties)33. Credit Unions34. Pensions and Investments35. Other Financial goods and services
<i>Grocery, Food and Drink</i>	<ol style="list-style-type: none">36. Grocery shopping – food, toiletries, cleaning products and non-alcoholic beverages37. Alcoholic beverages, tobacco38. Other grocery, food and drink

CONTINUED OVERLEAF

Household Goods and Services

39. Household furniture & floor coverings
40. Textiles & soft furnishings
41. Small domestic appliances (Kettles, toasters, etc.)
42. Large domestic appliances (washing machines, fridges, etc.)
43. Gardening Products and services
44. Home/Buildings – Construction or renovation (including windows)
45. Home/Buildings – Maintenance or repair
46. Household – DIY tools/equipment
47. Tenancy Issues
48. Other household goods and services

Fuel and Utilities

49. Waste/Bin services
50. Electricity
51. Gas
52. Home heating oil
53. Solid fuel (Coal, briquettes, timber, turf, etc)
54. Petrol and Diesel
55. Other fuel and utilities

Medical

56. Medical products, appliances, equipment (inhalers, glasses, stair lift, etc.)
57. Pharmacy (e.g. prescription medicines, over-the-counter medicines, vitamins, weight loss products & cosmetics/toiletries)
58. Professional Medical Services (Doctor, Dentist, Optician, Physiotherapist, Dieticians, Orthodontist, Weight loss services, etc)
59. Holistic therapies/remedies
60. Other medical

Transport, Travel and Holidays

61. New cars/vehicles purchases
62. 2nd hand cars/vehicles purchases
63. Vehicle repairs/servicing
64. Public transport (bus, taxi train, etc.)
65. Bicycles
66. Car Hire
67. Flights
68. Holidays (package, booking process, travel, accommodation, catering, facilities)
69. Other Transport, Travel and Holidays

Professional services

70. Professional services (lawyers, estate agents, accountants, architects/engineers/surveyors, childcare)
71. Education Services (Fee based Tuition, Grinds)
72. Other professional services

Personal services/products

73. Beauty Treatments/Hairdressing/cosmetics
74. Pet and veterinarian products/services
75. Betting, competitions, prize draws
76. Scams including pyramid selling
77. Gifts, gift vouchers/cards
78. Other personal services/products

Appendix 3: Problem Categories (Showcard 2a)

Product or Service Fault/Defection	<ol style="list-style-type: none">1. Defective/faulty/damaged goods2. Goods lacked durability/wore out very quickly3. Incorrect/Wrong or unsuitable product provided4. Product or service was unsafe or a health hazard (e.g burning, cutting hazard, electrical safety hazard)5. Poor service quality/service not up to standard
Product/Service Delivery/Collection issues	<ol style="list-style-type: none">6. Goods or service delivered late7. Goods or service not delivered/received at all/Wrong product received8. Postage and Packaging issues9. Good/service not collected or delay in collection10. Other Delivery \ Collection problems
Repair Issues	<ol style="list-style-type: none">11. Refusal to Repair12. Failure or delay in promised repair13. Recurring faults after repair14. Other repairs issues
Cancellation Issues	<ol style="list-style-type: none">15. Failure to observe cancellation rights16. Supplier refusing to help, being difficult or obstructive in relation to cancellation17. Failure to give notice or supply adequate notification of cancellation18. Continuing to be charged after cancellation of product/service19. Issues with cancellation fee20. Onerous cancellation policies/procedures21. Other Cancellation issues
Refund Issues	<ol style="list-style-type: none">22. Difficulty sorting out any problems you may have had with a retailer or supplier, or problems getting refunds23. Offers of inadequate redress, including credit notes instead of refunds24. Problems returning unwanted goods within the terms of stated store policy25. Other refund issues
Guarantee/Warranty Issues	<ol style="list-style-type: none">26. Problems with claims arising under guarantee/warranty27. Problem with terms and conditions of guarantee/warranty28. Mis-selling of/Difficulty in claiming under extended warranties

CONTINUED OVERLEAF

Financial Product/Service Issues

29. Problems with financial products
30. Bank or building society charges
31. Problems pursuing a claim
32. Mis-sold/wrong advice
33. Problems resulting from Technical Issues with financial provider systems
34. Incurred Charges resulting from system issues e.g SEPA
35. Other problems with Financial provider

Contract Terms and Conditions Issues

36. Unfair terms and/or conditions
37. Contract terms/conditions were not clear or did not provide enough information
38. Mis-sold contract
39. Other contract terms and conditions

False/Misleading/Incorrect Sales Issues

40. Being sold/charged for goods or services you didn't agree to
41. Being put under pressure to buy
42. Selling methods such as pyramid selling, bogus selling etc.
43. Advertised price\quote was wrong or misleading
44. Receiving misleading claims and incorrect information including product cost more to use or run than I was told
45. Goods or service incorrectly described, including failure to provide full information and misleading advertising
46. Incorrect labelling
47. Misleading advice (told something would suit needs but did not)
48. Mis-sold product/promises made at purchase did not materialise

Deal/Voucher Website Issues

49. Product/service not delivered/received
50. Product/Service not as advertised
51. Delay in receiving product/service
52. Difficulty in obtaining appointment/reservation after purchasing deal

Cost/Pricing issues

53. Problems with the price of goods and services
54. Overcharged/Overpayment
55. Not told the price or not told about some extra costs
56. Incorrect billing
57. Promised prices not fulfilled
58. Direct debit charged incorrectly
59. Unaware of small print on contract requiring notice period

Other Problems

60. Company gone out of business
61. Problem returning goods due to sales channel used, e.g. online, market stalls, etc



Appendix 4: Consumer Detriment Questionnaire

SECTION 1

ASK ALL

SHOW CARD 1a

Q.1a Please take the time to look at this card (**SHOWCARD 1a**) which outlines some goods or services which you might have had a problem with in the past twelve months, for which you consider you have a genuine cause for complaint. It doesn't matter whether or not you decided to complain about the problem, but it must be something you were dissatisfied with.

Please just read out the number or numbers that apply for all of the goods and/or services you had a problem with in the last twelve months.

RECORD NUMBER(S) FROM SHOWCARD 1a

ASK ALL WHO CHOSE BROADBAND AT Q.1A

SINGLE CODE

SHOW CARD 1b

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1b You mentioned that you had a problem with Broadband in the last 12 months. Was that problem in relation to?

Broadband connection
Broadband service provider
Other (please specify)

ASK ALL WHO CHOSE PUBLIC TRANSPORT AT Q.1A

SINGLE CODE

SHOW CARD 1c

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1c You mentioned that you had a problem with Public Transport in the last 12 months. What type of transport was involved?

Bus
Train
Dart
Luas
Taxi
Coach Hire
Plane
Other (please specify)



ASK ALL WHO CHOSE HOLIDAYS AT Q.1A.

SINGLE CODE

SHOW CARD 1d

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1d You mentioned that you had a problem with Holidays in the last 12 months. What was the problem in relation to?

Package holiday
Booking Process
Travel
Accommodation
Catering
Facilities
Other (please specify)

ASK ALL WHO CHOSE BANKING AT Q.1A

SINGLE CODE

SHOW CARD 1e

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1e You mentioned that you had a problem with Banking in the last 12 months. With which of the following did you experience the problem?

Current Account
Loans
Credit card
Savings
Mortgages
Other (please specify)

ASK ALL WHO CHOSE INSURANCE AT Q.1A

SINGLE CODE

SHOW CARD 1f

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1f You mentioned that you had a problem with Insurance in the last 12 months. With which of the following did you experience the problem?

Life Insurance
Health Insurance
Motor Insurance
Home Insurance
Payment Protection
Travel Insurance
Pet Insurance
Mobile phone Insurance
Gadget Insurance
Extended Warranty
Other (please specify)



ASK ALL WHO CHOSE PROFESSIONAL SERVICES AT Q.1A (CODE 70/72)

SINGLE CODE

SHOW CARD 1g

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1g You mentioned you had a problem with Professional Services in the last 12 months, with which of the following did you experience a problem?

Lawyer/solicitor
Estate Agent
Accountant
Engineer/Architect/surveyor
Childcare provider
Other (please specify)

ASK ALL WHO CHOSE EDUCATION SERVICES AT Q.1A

SINGLE CODE

SHOW CARD 1h

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1h You mentioned you had a problem with Education services in the last 12 months, with which of the following did you experience a problem?

Fee based tuition
Grinds
Other (please specify)

ASK ALL WHO CHOSE PROFESSIONAL MEDICAL SERVICES AT Q.1A

SINGLE CODE

SHOW CARD 1i

INTERVIEWER NOTE: IF MORE THAN ONE SELECTED, PROBE FOR MAIN PROBLEM.

Q.1i You mentioned you had a problem with Professional Medical Services in the last 12 months, with which of the following did you experience a problem?

Doctor
Dentist
Orthodontist
Optician
Physiotherapist
Dietician
Weight Loss Services
Other (please specify)

ASK ALL FOR EACH PRODUCT SELECTED AT Q.1A

MULTICODE

SHOWCARD 2a

Q.2a Now looking at this card, (**SHOWCARD 2a**) please identify the types of problem you have experienced with [INSERT PRODUCT FROM Q.1A]. Please take your time to read through the card as it is important that we understand all of the problems you have experienced. Please just read out the number or numbers that apply.

RECORD NUMBER(S) FROM SHOWCARD 2a



IF MORE THAN ONE PROBLEM SELECTED AT Q.2A, GO TO Q.2B. ALL OTHERS TO Q.3.
LIST ALL ANSWERS SELECTED AT Q.2.
SINGLE CODE.

READ OUT

Q.2b What was the main problem that you experienced with (INSERT PRODUCT FROM Q.1A)?

LIST ALL ANSWERS SELECTED AT Q.2.

ASK ALL

SHOW CARD 2a

Q.3 Does looking at this list (**SHOWCARD 2a**) remind you of any other issues or problems experienced in the last 12 months?

Yes (GO BACK TO Q.1A)
No (GO TO Q.4A)

ASK ALL

MULTICODE

SHOWCARD 4a

Q.4a To help remind you about any (other) problems you may have experienced with goods or services over the past year that you have not already mentioned, on this card we have listed different types of goods and services.

Apart from those you have already mentioned, have you experienced any problems in the past twelve months for which you consider you have a legitimate cause for complaint with any of these?

Utilities, - electricity, gas, waste
Tradesmen – builders, plumbers, carpenters, electricians, gardeners, window cleaners etc.
Banks, building societies, credit unions, other credit/loan companies
Insurance companies
Mobile or landline phone providers
Internet/broadband or TV provider
Housing rental/tenancy issues such as deposit returns etc.
Training & education
Medical - doctors/dentists/pharmacies/opticians etc.
Holidays or accommodation
Electrical or electronic goods
Food & drink
Retail - clothing, footwear, general retail
Purchase and service of cars/vehicles – second hand or new
Other (please specify)
No



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ASK ALL

MULTICODE

SHOWCARD 4b

Q.4b And here are some other ways in which you can purchase goods and services. Apart from those you have already mentioned, have you experienced any problems in the past twelve months for which you consider you have a legitimate cause for complaint with any of these?

At supermarkets, retailers, dealers, high street, or at local shops
Using the internet
Using mail order, delivery and postal services
Ordering by telephone
At the doorstep or from a salesman visiting the home
At an open market or auction
From a car boot sale
TV shopping channel
Other (Please Specify)
No

IF PRODUCTS SELECTED AT Q.4A OR Q.4B, GO TO Q.1A. IF NO GO TO Q5A.

IF MORE THAN 3 PRODUCTS SELECTED OVERALL (AFTER THE Q.4A/Q4B LOOP BACK TO Q1A) ASK Q.4C.

READ OUT

Q.4c Which of these would you consider your three biggest problems in the last 12 months?

LIST RESPONSES SELECTED AT Q.1A.

RECORD UP TO 3 NUMBER(S) FROM SHOWCARD 1a

ASK Q.5A-9B FOR EACH PRODUCT SELECTED AT Q.1A (UP TO THREE PRODUCTS) /CHECK AGAINST Q.4C

TO APPEAR ON SCREEN FOR INTERVIEWER: (MAIN PROBLEM SELECTED AT Q.2B FOR EACH PRODUCT SELECTED AT Q.1A AS IT IS BEING DISCUSSED FOR REMAINDER OF SURVEY)

Now I would like to ask you about the <INSERT PROBLEM FROM Q.2B> problem you experienced with the <INSERT PRODUCT FROM Q.1A>

SINGLE CODE

SHOWCARD 5a

Q.5a When did you purchase this <INSERT PRODUCT FROM Q.1A>?

Less than a week ago
At least a week ago but less than a month
Between one month and three months ago
Between three months and six months ago
Between six months and a year ago
Not sure but certainly within the last year
Over a year ago
Don't Know (DNRO)



MULTI CODE

SHOWCARD 5b

Q.5b How did you purchase this <INSERT PRODUCT FROM Q.1A>?

In person
Internet
Mail order
Telephone order
Other (please specify)
Don't Know (DNRO)

SINGLE CODE

SHOWCARD 6a

Q.6a On how many separate occasions in the last 12 months have you experienced a <INSERT PROBLEM FROM Q.2B> problem with this [INSERT PRODUCT FROM Q.1A].

Please note we are interested in the number of separate problems you have had. Any on-going problems you may have had should be counted as a single problem.

One
Two
Three
Four
More than four
Don't Know (DNRO)

SINGLE CODE

SHOWCARD 6b

Q.6b As far as you can remember, when did the <INSERT PROBLEM FROM Q.2B> problem begin with [INSERT PRODUCT FROM Q.1A]? If you are unable to remember exactly, please use your best estimate. Please just read out which applies.

Less than a week ago
At least a week ago but less than a month
Between one month and three months ago
Between three months and six months ago
Between six months and a year ago
Not sure but certainly within the last year
Over a year ago
Don't Know (DNRO)

SINGLE CODE

SHOWCARD 7a

Q.7a In what way is/was the good or service paid for?

One-off payment only
On-going payments with an initial up-front fee
On-going payments with no initial up-front fee
I didn't/don't pay for these good/service
Don't Know (DNRO)



ASK Q.7B FOR ALL WITH ON-GOING PAYMENTS (CODE 2 AND 3 AT Q.7A)

SINGLE CODE

SHOWCARD 7b

Q.7b In what way are these on-going payments made?

Weekly payment
Monthly payment
Quarterly/bi-monthly payment
Annual payment
Irregular payments including metered payments
Don't Know (DNRO)

ASK Q.7C FOR ALL WITH A ONE-OFF PAYMENT ONLY (CODE 1 AT Q.7A)

Q.7c Approximately how much did you pay for this (INSERT PRODUCT FROM Q.1A)? (RECORD as whole €, if less than one, but more than zero, round up to €1)

€ _ _ . _ _ _

ASK Q.7D FOR ALL WHO PAID FOR ALL WITH ON-GOING PAYMENTS (CODE 2 OR 3 AT Q.7A)

Q.7d Approximately how much did you pay over the last 12 months for this (INSERT PRODUCT FROM Q.1A)? (RECORD as whole €, if less than one, but more than zero, round up to €1)



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ASK ALL. CANNOT CHOOSE CODE 7 AND 8 TOGETHER.

ROTATE ORDER

SHOWCARD 8a

INTERVIEWER NOTE: PROBE AND SELECT EITHER CODE 7 OR 8 IF CHOSEN TOGETHER.

Q.8a Thinking again about your problem with (INSERT PRODUCT FROM Q.1A). We would like to obtain an accurate picture of all the costs the problem has caused you.

I am going to read out a list of areas in which the problem might have required you to spend money. Where you have spent money in a particular way, please tell me how much you have spent. If you are not entirely sure of the amount please just give me your best estimate to the nearest €.

INTERVIEWER NOTE: READ OUT CATEGORIES BELOW & RECORD AMOUNT SPENT FOR EACH.

So how much have you spent...

1. Cost to you of any telephone calls, postage or stationery
2. Any travel costs you have incurred
3. Costs to you on any legal matters or for legal advice
4. Costs to you of getting any other type of expert advice or assistance <u>FIX TO ALWAYS APPEAR AFTER "COST TO YOU ON ANY LEGAL MATTERS"</u>
5. Cost incurred as a result of over-payment that has not as yet been re-imbursed
6. Repairing or resolving the problem at your own expense, e.g. the cost of repairs.
7. Resolving the problem by buying a replacement/substitute product or alternative service at your own expense.
8. The cost of the original product or service, if it was unusable or was not delivered and you did not buy a replacement/substitute.
9. Costs of any knock-on\consequential damage or inconvenience caused to you or any of your possessions as a result of the problem (one example of this would be a household appliance leaking and damaging something else)
10. Reduction in value of the goods concerned as a result of the problem.
11. Cost to you of lost earnings by your not being able to work while taking time out to resolve the problem
12. Any other ways not already covered in which you have spent money as a result of the problem (<u>FIX SO ALWAYS ASKED LAST</u>)

ASK ALL WHO HAVE SPENT MONEY ON SOMETHING ELSE NOT COVERED Q8A (ANY AMOUNT 1 OR OVER RECORDED AT CODE 12 Q.8A)

Q.8b Which other way did you spend (INSERT AMOUNT GIVEN AT Q.8A CODE 12)?

Q.9a Thinking about the problem again, did you spend or have you spent any personal time yourself in trying to put things right, this includes time spent preparing what to say or travelling to a company's premises?

Please answer in terms of the approximate total amount of time you may have spent trying to put things right, rather than for how long the problem (has) lasted.
If you are not entirely sure; please give me your best estimate

RECORD NUMBER OF HOURS.



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ASK ALL WHO HAVE SPENT PERSONAL TIME AT Q.9A. HOURS AT Q.9B CANNOT EXCEED THOSE STATED AT Q.9A.

Q.9b You mentioned that you have spent (INSERT ANSWER FROM Q9a) hours personal time in total trying to put things right. Of this, how many hours, if any, was time you spent off work dealing with the problem? Again, if you are not entirely sure; please give me your best estimate.

Please only include the number of hours you took as holiday or unpaid leave.

RECORD HOURS

GO TO NEXT LOOP Q.5A-Q.9b FOR EACH PRODUCT SELECTED AT Q.1A UP TO THREE PRODUCTS/CHECK AGAINST Q.4C

ASK Q.10 IF WITH MORE THAN 3 PRODUCTS SELECTED AT Q.1A. ASK FOR ALL PRODUCTS NOT SELECTED AT Q.4C.

I would now like to ask you about each of the other problem(s) that you identified. Thinking about your problem with <INSERT PRODUCT FROM Q.1A> WHICH WAS <INSERT PROBLEM FOR Q.2B>.

SHOWCARD 10a

Q.10 We would now like you to estimate the total value of financial losses to you as a result of this <INSERT PROBLEM FROM Q.2B> problem with this (INSERT PRODUCT FROM Q.1A). As a reminder, please look at this card which outlines some of the costs which you may have incurred.

- Cost to you of any telephone calls, postage or stationery
- Any travel costs you have incurred
- Costs to you on any legal matters or for legal advice
- Costs to you of getting any other type of expert advice or assistance
- Cost incurred as a result of over-payment that has not as yet been re-imbursed
- Repairing or resolving the problem at your own expense, e.g. the cost of repairs.
- Resolving the problem by buying a replacement/substitute product or alternative service at your own expense.
- The cost of the original product or service, if it was unusable or was not delivered and you did **not** buy a replacement/substitute.
- Costs of any knock-on\consequential damage or inconvenience caused to you or any of your possessions as a result of the problem (one example of this would be a household appliance leaking and damaging something else)
- Reduction in value of the goods concerned as a result of the problem.
- Cost to you of lost earnings by your not being able to work while taking time out to resolve the problem
- Any other ways not already covered in which you have spent money as a result of the problem

Please do not include in your estimate anything that has now been fully recompensed by an insurance policy, but do include anything where an insurance policy has not left you fully compensated.

SHOWCARD 10b

Considering your financial loss as a result of this problem, into which of the following bands would you categorise your loss?

Please just read out the number that applies. If you are not entirely sure, please give me your best estimate.

None\no financial loss
Some losses but small - not more than €5
More than €5 but no more than €20
More than €20 but no more than €50
More than €50 but no more than €100
More than €100 but no more than €200
More than €200 but no more than €500
More than €500 but no more than €1000
More than €1000 (please specify)
Don't Know (DNRO)



SECTION 2

IF ONLY 1 MAIN PROBLEM SELECTED AT Q.1A, ASK SECTION 2 AND 3 FOR THAT PROBLEM. IF MORE THAN 1 PRODUCT SELECTED AT Q.1A, ASK SECTION 2 AND 3 FOR MAIN PROBLEM WITH HIGHEST TOTAL VALUE AT Q.8A.

I would now like to talk to you in a little more detail about the problem you had with (INSERT PRODUCT SELECTED AT Q.1A)

SINGLE CODE

Q.11 Have you complained or done anything else about the problem to get it resolved?

Yes
No
Don't Know (DNRO)

IF NO AT Q.11 GO TO Q.14A, IF YES GO TO Q.12A.

ASK ALL WHO HAVE COMPLAINED/DONE SOMETHING ABOUT THE PROBLEM (YES AT Q.11)

MULTICODE

SHOWCARD 12a

Q.12a Which of the actions listed on this card did you take or have you taken to solve the problem? Please just read out all that apply.

Asked the company from where you obtained the product or service...

For a repair
For a refund
For a replacement
For compensation
Attempted to use guarantees, warranties or insurance policies
Withheld payment for the product or service

Made a complaint...

To the company/firm where you obtained the product or service
To someone other than the company/firm where you obtained the product or service
Any other actions you have taken to go about solving the problem (please specify)
Don't Know (DNRO)

ASK ALL WHO HAVE SELECTED CODE 1-7 AT Q.12A.

MULTICODE

SHOWCARD 12b

Q.12b Through which of the following ways have you contacted the company/firm from where you obtained the product or service? Please read out all that apply.

By telephone
By email
By letter
In person
Company Social Networking Platform (Facebook, Twitter)
Other (please specify)
Don't Know (DNRO)



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ASK ALL WHO HAVE MADE A COMPLAINT TO SOMEONE\SOMEWHERE ELSE (CODE 8 AT Q.12A)

MULTICODE

SHOWCARD 13a

Q.13a You mentioned that you made a complaint to someone\somewhere else aside from the company\firm where you obtained the product or service. To whom did you make this complaint? Please read out all that apply.

National Consumer Agency
European Consumer Centre
Advertising Standards Authority for Ireland (ASAI)
Citizens Information Board
Consumers' Association of Ireland (the CAI).
Central Bank of Ireland or any other financial industry body
Local TD
Member(s) of Dail Eireann
Member(s) of Seanad
Commission for communications Regulation (ComReg)
National Standards Authority of Ireland (NSAI)
Office of the Ombudsman
An Garda Shiochana
Broadcasting Authority of Ireland (BAI)
Solicitor
Other specific advisory, mediating or regulatory body (please specify)
Other (please specify)
Don't Know (DNRO)

ASK ALL WHO HAVE COMPLAINED/DONE SOMETHING ABOUT THE PROBLEM (YES AT Q.11)

MULTICODE.

SHOWCARD 13b

Q.13b Did you contact\have you contacted any organisations or firms to obtain information, help or advice regarding how to resolve your problem? Please read out all that apply.

RECORD NUMBER(S) FROM SHOWCARD 13b (same list as Show Card 13a) –'None of the above' option included on screen

ASK ALL

ROTATE STATEMENTS.

READ OUT STATEMENTS

Q.14a Thinking about the problem again and all of the costs it has caused you, has it impacted at all upon your ability to spend on any of the following?

	Yes	No	Don't Know (DNRO)
Important essentials such as your mortgage, rent and bills	1	2	3
Other essentials such as food and clothing	1	2	3
Non-essential items you buy regularly such as such as DVDs or take-away food	1	2	3
Luxury items such as holidays	1	2	3



ASK ALL WHOSE PROBLEM HAS HAD A FINANCIAL IMPACT AT Q.14A - ASK FOR EACH STATEMENT WITH YES AT Q.14A.

SHOWCARD 14b

Q.14b Please tell me how much impact the problem has had on your ability to pay for [INSERT STATEMENT FROM Q.14A]

Very large impact
Quite large impact
Quite small impact
Very small impact
Don't Know (DNRO)

SECTION 3

ASK ALL

MULTICODE

SHOWCARD 15

Q.15 Thinking about the company or firm from where you obtained the (INSERT PRODUCT FROM Q.1A). Which of these, if any, did the company do\has the company done so far? Please look at the list on this card carefully and read out all that apply.

Nothing
Acknowledged the problem
Investigated\is investigating the problem
Solved\is solving the problem
Offered a replacement product or service
Given a replacement product or service
Offered an alternative product or service
Given an alternative product or service
Offered a full refund
Given a full refund
Offered a partial refund
Given a partial refund
Offered credit note or vouchers
Given credit note or vouchers
Given you a satisfactory explanation for the problem
Given you an unsatisfactory explanation for the problem
Apologised
Referred\is referring the problem elsewhere (e.g. to another company or organisation)
Any other actions taken by the company\firm (please specify)
None of the above
Don't Know (DNRO)

ASK ALL

ROTATE STATEMENTS.

SHOWCARD 16.

READ OUT STATEMENTS.

Q.16 Thinking again about the company or firm from where you obtained the (INSERT PRODUCT FROM Q.1A). For each of the following I am going to read out, please tell me how well did the company meet your needs?

	Very Well	Fairly Well	Not very well	Not at all well	Not applicable	D.K
Acknowledging the problem	1	2	3	4	5	6
Degree of sympathy received	1	2	3	4	5	6
Taking steps to put things right ..	1	2	3	4	5	6
Succeeding in putting things right	1	2	3	4	5	6
Being easy to contact.....	1	2	3	4	5	6
Speed in responding to you	1	2	3	4	5	6
Providing you with the information you need.....	1	2	3	4	5	6
Treating you fairly.....	1	2	3	4	5	6



ASK ALL

ROTATE STATEMENTS

SHOWCARD 17

READ OUT STATEMENTS.

Q.17 During the period of the problem taking place, to what extent have you felt...?

	A great deal	A fair amount	A little	Not at all	Don't know
Under stress	1	2	3	4	5
Angry	1	2	3	4	5
Worried.....	1	2	3	4	5
Frustrated.....	1	2	3	4	5

SHOWCARD 18a

Q.18a Thinking again about the current status of your problem, from your point of view, is it completely resolved, partly resolved, or not resolved at all?

Completely resolved
Partly resolved
Not resolved at all
Don't Know (DNRO)

ASK ALL WHOSE COMPLAINT IS COMPLETELY RESOLVED (CODE 1 AT Q.18A)

SHOWCARD 18b

Q.18b Looking at the answers on this card, now that the problem has been completely resolved, how satisfied or dissatisfied were you with the final outcome?

Completely satisfied
Very satisfied
Fairly satisfied
Neither satisfied nor dissatisfied
Fairly dissatisfied
Very dissatisfied
Completely dissatisfied
Don't Know (DNRO)

ASK ALL WHOSE COMPLAINT IS PARTLY RESOLVED (CODE 2 AT Q.18A)

SHOWCARD 18c

Q.18c Looking at the answers on this card, now that the problem has been partly resolved, how satisfied or dissatisfied are you with the outcome so far?

Completely satisfied
Very satisfied
Fairly satisfied
Neither satisfied nor dissatisfied
Fairly dissatisfied
Very dissatisfied
Completely dissatisfied
Don't Know (DNRO)



ASK ALL WHOSE COMPLAINT IS PARTLY RESOLVED OR NOT RESOLVED (CODE 2 OR 3 AT Q.18A)

SHOWCARD 19a

Q.19a Which of these, if any, best describes your current intentions with regards to the problem?
Please just read out the statement that applies.

I will pursue the problem and will not give up until it is completely resolved
I will pursue the problem and see what happens
I have pursued the problem but do not intend to do so any further
I have not pursued the problem and have no intention of doing so
Don't Know (DNRO)

ASK ALL WHOSE COMPLAINT IS PARTLY RESOLVED OR NOT RESOLVED (CODE 2 OR 3 AT Q.18A)

Q.19b And why do you say that you will {INSERT ANSWER FROM Q.19A}?

RECORD VERBATIM

ASK ALL WHOSE COMPLAINT IS PARTLY RESOLVED OR NOT RESOLVED (CODE 2 OR 3 AT Q.18A)

SHOWCARD 19c

Q.19c Thinking about the current status of your problem, how likely or unlikely do you think it is that your problem will be resolved to your satisfaction?

Definitely
Very likely
Fairly likely
Neither likely nor unlikely
Fairly unlikely
Very unlikely
Definitely not
Don't Know (DNRO)

ASK ALL

SHOWCARD 20

Q.20 How likely do you think it is that you will need to purchase (INSERT PRODUCT SELECTED AT Q.1A) in future?

Definitely
Very likely
Fairly likely
Neither likely nor unlikely
Fairly unlikely
Very unlikely
Definitely not
Don't Know (DNRO)



ASK ALL

SHOWCARD 21a

Q.21a To what extent, if at all, would you say the problem has had any negative effect on your likelihood of using the company or firm from where you obtained (INSERT PRODUCT SELECTED AT Q.1A) in future?

A great deal
A fair amount
A little
Not at all
Don't Know (DNRO)

ASK ALL WHO HAVEN'T SAID DEFINITELY NEED TO PURCHASE (NOT CODE 1 AT Q.20)

SHOWCARD 21b

Q.21b To what extent, if at all, would you say the problem has had any effect on your likelihood of purchasing (INSERT PRODUCT SELECTED AT Q.1A) in the future?

A great deal
A fair amount
A little
Not at all
Don't Know (DNRO)

ASK ALL WHO DEFINITELY\VERY\FAIRLY LIKELY TO PURCHASE AT Q.20 (CODE 1, 2 OR 3 AT Q.20)

Q.22 Are there any ways in which you would look to avoid similar problems occurring in future if purchasing (INSERT PRODUCT FROM Q.1A?) If so, how would you do this?

SECTION 4

ASK ALL

SHOWCARD 23

READ OUT

Q.23 I am going to read you out a series of statements. For each please state to what extent you agree or disagree with each statement.

	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	D.K.
Before making a purchase of goods and/or services, I seek additional information and/or shop around	1	2	3	4	5	6
I am knowledgeable about my rights as a consumer	1	2	3	4	5	6
I am aware of the redress and advice options available to me as a consumer, should I have a problem with goods and/or services	1	2	3	4	5	6
I am confident in the redress and advice options available to me as a consumer, should I have a problem with goods and/or services	1	2	3	4	5	6
I am confident/assertive in dealing with any problems I experience with goods and/or services I have purchased	1	2	3	4	5	6
I am digitally proficient, that is I am capable and comfortable performing transactions, seeking information, and contacting companies online	1	2	3	4	5	6

ASK ALL

SHOWCARD 24a

Q.24a How would you say your knowledge of your consumer rights has changed following this problem?

Improved a lot
Improved a little
Neither improved nor declined
Declined a little
Declined a lot
Don't Know (DNRO)

SHOWCARD 24b

Q.24b How would you say your confidence and capability to deal with a problem you have experienced as a consumer has changed following this problem?

Improved a lot
Improved a little
Neither improved nor declined
Declined a little
Declined a lot
Don't Know (DNRO)

SECTION 5

Moving on, I would now like to ask you some final questions about you.

SINGLE CODESHOWCARD 25READ OUT.

Q. 25 Firstly, which of these best describes your current employment situation?

Working as an employee
Self-employed
Unemployed/seeking work
Retired
Full-time home maker / looking after family
Student
Not working due long term sickness or disability

ASK ALL WHO ARE EMPLOYED (CODE 1 OR 2 AT Q. 25)SHOWCARD 26

Q.26 How would you describe the type of business undertaken where you work? Please think of the nature of the overall business, rather than your specific role.

Agriculture, Forestry And Fishing
Mining And Quarrying
Manufacturing
Electricity, Gas, Steam And Air Conditioning Supply
Water Sewerage, & Waste Management
Construction
Wholesale And Retail Trade
Transportation And Storage
Accommodation And Food Service
Information And Communication
Financial And Insurance
Real Estate
Professional, Scientific And Technical
Administrative And Support Service
Public Administration And Defence
Education
Health And Social Work
Arts, Entertainment And Recreation
Other Service Activities
Other (please specify)

ASK ALLSHOWCARD 27

Q.27 Which of the following age ranges do you fit into?

16-24
25-34
35-44
45-54
55-64
65+



ASK ALL

SHOWCARD 28

Q.28 Are you?

Married
Living as married
Single
Widowed/Divorced/Separated

Q.29 Do you have internet access?

Yes
No

Q.30 Have you ever purchased anything online?

Yes
No



STANDARD SOCIAL CLASS CLASSIFICATION

OCCUPATION CHIEF INCOME EARNER (C.I.E.)/ H.O.H.

If C.I.E. is unemployed less than 6 months or has private/contributory/widow/widower pension, ASK FOR PREVIOUS OCCUPATION

A Specify details - Occupation of Chief Income Earner (WRITE IN DETAIL)

Table with 2 columns: Occupation (IF) and Code. Rows include Farmer 50+ acres (Code as F1), Farmer <50 acres (Code as F2), Student (Code as C1), and Home maker (state pension only) (Code as E).

B EMPLOYMENT TYPE. Table with 2 columns: Employment status and Code. Rows include Employed (1), Self-employed (2), Unemployed (less than 6 months) (3), Unemployed (more than 6 months) (4 (E)), Retired (private pension - contributory, widow(er)) (5), Retired (state pension only) (6 (E)), Farmer 50+ acres (7 (F1)), Farmer <50 acres (8 (F2)), Student (9 (C1)), and Other - dependent on state pension only (10 (E)).

C (Ask for All Code 1, 2, 3, 5 If Retired with private pension or unemployed less than 6 months ask in relation to previous job)

Special responsibilities of C.I.E. Table with 2 columns: Role and Code. Rows include Owner / Managing Director (1), Other Director / Partner (2), Manager (3), Supervisor (4), Foreman (5), Sole Trader (6), Other management role (7), and None of these roles (0).

D NO. OF STAFF C.I.E. RESPONSIBLE FOR (Ask for ALL, incl those with no special responsibilities). Includes a 4-digit grid and instruction: If not responsible for any employees, write in zero.

E QUALIFICATIONS. Does Chief Income Earner have particular qualifications for this job? Yes (1), No (2).

SC. SOCIAL CLASS - CODE. Table with 2 columns: Social Class and Code. Rows include A (1), B (2), C1 (3), C2 (4), D (5), E (6), F1 (7), and F2 (8). Includes instructions for Manager or Supervisor.

EDUCATION:

A Did you complete a university / college degree? Yes (1), No (2).

B And did you complete the Leaving Certificate or did you finish school before the Leaving Certificate? Completed Leaving Cert (1), Did not complete Leaving Cert (2), Still in 2nd level (3), Not stated (4).

