



Pulse Survey

The Consumer Council

December 2023



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Executive summary

The Consumer Council commissioned Cognisense to conduct a wave of its Pulse Survey series. A total of 1000 Northern Ireland residents participated in the online survey, some of the key findings from which are detailed in this section of the report. For comparative purposes, the corresponding figures from the September and July 2023 Pulse Surveys have been identified where appropriate.

Current financial position of household

- **53%** felt that their household was worse off when compared to 12 months ago (September: 57%; July: 56%).
 - **87%** of these individuals attributed this to a general increase in the cost of living (September: 86%; July: 88%)
 - **83%** to an increase in the cost of food and groceries (September: 87%; July: 89%)
 - **77%** to an increase in energy bills (September: 81%; July: 84%)
- **21%** believed that their household was in a better position than 12 months ago (September: 20%; July: 22%)

Expectations regarding financial position of household in 12 months time

- **36%** felt that their household would be worse off in 12 months time (September: 38%; July: 37%)
- **26%** believed that their household would be better off in 12 months time (September: 26%; July: 25%)

Coping with bills and paying for essentials

- **69%** agreed that their household can keep up with bills and buy the essentials that they need every month (September: 68%; July: 68%)
- **10%** felt that their household cannot keep up with bills and buy the essentials they need every month (September: 16%; July: 15%)

- **19%** stated that they have £50 or less remaining each month after their mortgage/rent and all essential bills have been paid (September: 17%; July: 18%)
- **36%** indicated that they have £150 or less left over each month after their mortgage/rent and all essential bills have been paid (September: 36%; July: 35%)
- **31%** stated that they do without if they do not have enough money to cover an unavoidable expense (September: 36%; July: 33%)
- **30%** indicated that they make cutbacks elsewhere in their budget if they do not have enough money to cover an unavoidable expense (September: 33%; July: 32%)

Managing finances

- **75%** agreed that they try to stick to a budget (September: 81%; July: 80%)
- **51%** agreed that they have savings that they can fall back on or use for an unexpected expense (September: 55%; July: 56%)
- **48%** agreed that they find dealing with financial matters a burden (September: 50%; July: 48%)
- **37%** agreed that recently their mental health has been negatively affected by their financial situation (September: 40%; July: 39%)

Concern about the prices of goods and services

- **95%** were concerned about home energy prices (September: 97%; July: 96%), with 49% stating that they were very concerned (September: 55%; July: 48%)
- **94%** were concerned about food prices (September: 98%; July: 95%)
- **86%** were concerned about petrol and diesel prices (September: 88%; July: 86%), with 35% stating that they were very concerned (September: 39%; July: 27%)
- **68%** were concerned about product availability/selection in shops (September: 75%; July: 74%)

- **64%** were concerned about delivery options/charges for online products (September: 63%; July: 65%)
- **60%** were concerned about mortgage/rent costs (September: 63%; July: 63%)
- **50%** were concerned about the cost of getting a loan/borrowing money (September: 57%; July: 57%)

Cut back on essentials

- **59%** stated that they have had to cut back on spending on essentials after their mortgage/rent and any loan or overdraft payments have been made (September: 63%; July: 64%)

Behavioural changes to improve financial position

- **45%** stated that they have cooked more at home rather than getting takeaways or eating out (September: 46%; July: 40%)
- **42%** stated that they have reduced spend on food shopping (September: 45%; July: 40%)
- **40%** stated that they have reduced their home energy usage (September: 47%; July: 43%)
- **39%** stated that they have socialised less (September: 43%; July: 36%)

Sources of information about budgeting or saving money

- **34%** stated that they get information about budgeting or saving money via websites (September: 36%; July: 35%)

Biggest consumer issue faced in the last three months

- **28%** identified the cost of food as their biggest consumer issue in the last three months, 28% cited energy/utility bills, whilst 25% cited the general cost of living

Background and methodology

2.1 The Consumer Council

The Consumer Council is a non-departmental public body (NDPB) established through the General Consumer Council (Northern Ireland) Order 1984. Its principal statutory duty is to promote and safeguard the interests of consumers in Northern Ireland. The Consumer Council has specific statutory duties in relation to energy, postal services, transport, water and sewerage, and food affordability, which include considering consumer complaints and enquiries, carrying out research and educating and informing consumers.

2.2 Research objective

The Consumer Council commissioned Cognisense to conduct a wave of its Pulse Survey series, the purpose of which was to explore the following topics:

- Household financial position when compared to 12 months ago
- Expectations regarding household financial position in 12 months time
- Ability to keep up with bills and be able to buy household essentials each month
- Amount left after the payment of mortgage/rent and all household essentials
- Dealing with not having enough money to cover unavoidable expenses
- Budgeting, savings and financial resilience
- Impact of current financial position on mental health
- Extent of concern about the prices of goods and services
- Behavioural changes to improve financial position
- Sources used for information about budgeting or saving money
- Biggest consumer issue faced in the last three months

2.3 Methodology

An online quantitative survey of 1000 Northern Ireland (NI) residents was administered in December 2023. Quota controls based on official population estimates were employed throughout survey fieldwork and corrective RIM weighting was applied during data analysis to ensure that the final sample was representative

of the NI population. The questionnaire used for the survey was developed by the Consumer Council and is detailed in the Appendix of this report.

3 Main findings

This section of the report provides detailed analysis regarding the main findings of the survey.

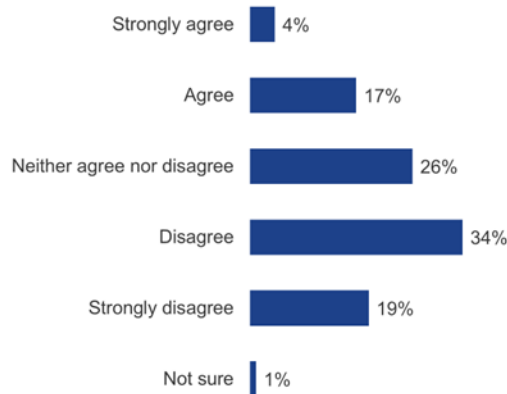
Please note the following:

- Where differences by demographics have been referenced, these have been tested at the 95% confidence level.
- As a result of the rounding of figures or the use of questions for which multiple answers could have been given, the sums on charts may not always total 100 per cent.
- Socio-economic group (SEG) is a means of classifying respondents based on the employment status, occupation and working pattern (full-time/part-time) of the head of household. There are six socio-economic grades: A, B, C1, C2, D and E. For analysis purposes, these grades have been combined into the following groups: 'ABC1' (more affluent consumers) and 'C2DE' (less affluent consumers).

3.1 Financial position of household compared to 12 months ago

Around a fifth (21%) of respondents agreed that their household was in a better position when compared to 12 months ago, whereas about half (53%) disagreed that this was the case (Figure 1). About a quarter (26%) neither agreed nor disagreed that their household was in a better financial position than 12 months ago, whilst a tiny number (1%) were not sure.

Figure 1: Extent of agreement: *As a household, our financial position is better than it was 12 months ago*



Cognisense

Q. To what extent do you agree or disagree with the following statement: *As a household, our financial position is better than it was 12 months ago*
Base: all respondents (n=1000)

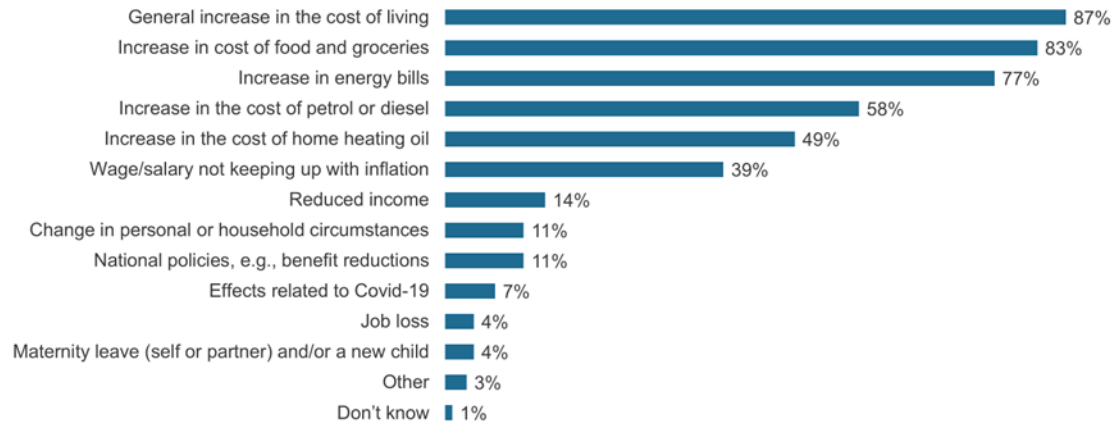
Disagreement with the statement: *As a household, our financial position is better than it was 12 months ago* was more likely amongst:

- females (57%) when compared to males (49%);
- those from a C2DE background (57%) when compared to those from the ABC1 socio-economic group (49%);
- those with a disability (64%) when compared to those who were not disabled (49%); and
- those whose household was in receipt of benefits (62%) when compared to those whose household was not receiving them (48%).

3.1.1 Reasons household is worse off financially compared to 12 months ago

Amongst those who felt that their household was worse off financially compared to 12 months ago, the contributing factors most likely to have been cited were the general increase in the cost of living (87%), an increase in the cost of food and groceries (83%) and an increase in energy bills (77%) (Figure 2).

Figure 2: Reasons household is worse off financially compared to 12 months ago



Cognisense

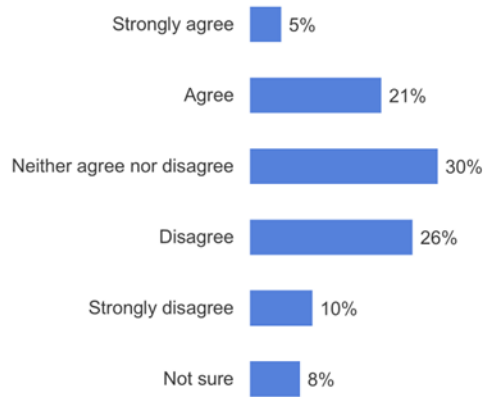
Q. Your response to the previous question indicates that you are worse off as a household compared to last year. What factors do you attribute this to?

Base: all respondents who disagreed/strongly disagreed that their household is in a better financial position that it was 12 months ago (n=528)

3.2 Expectations regarding household financial position in 12 months time

Around a quarter (26%) of respondents agreed that their household would be in a better financial position in 12 months time, whereas nearly two in five (36%) disagreed that this would be the case (Figure 3). Three in ten (30%) neither agreed nor disagreed that their household's financial position would be better in 12 months time, whilst almost one in ten (8%) were not sure.

Figure 3: Extent of agreement: *As a household, our financial position will be better in 12 months' time*



Cognisense

Q. To what extent do you agree or disagree with the following statement: *As a household, our financial position will be better in 12 months' time*
Base: all respondents (n=1000)

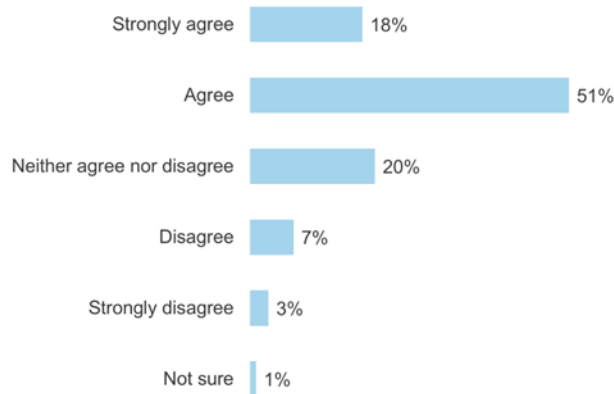
Disagreement with the statement: *As a household, our financial position will be better in 12 months time* was more likely amongst:

- those from a C2DE background (40%) when compared to those from the ABC1 socio-economic group (30%);
- those with a disability (42%) when compared to those who were not disabled (34%); and
- those whose household was in receipt of benefits (41%) when compared to those whose household was not receiving them (33%).

3.3 Keeping up with bills and being able to buy household essentials

Almost seven in ten (69%) respondents agreed that their household can keep up with bills and buy the essentials they need every month, whereas one in ten (10%) disagreed. A fifth (20%) neither agreed nor disagreed that their household can keep up with bills and buy the essentials they need every month, whilst a tiny number (1%) were not sure (Figure 4).

Figure 4: Extent of agreement: *As a household, we can keep up with bills and buy the essentials we need every month*



Cognisense

Q. To what extent do you agree or disagree with the following statement: *As a household, we can keep up with bills and buy the essentials we need every month*
Base: all respondents (n=1000)

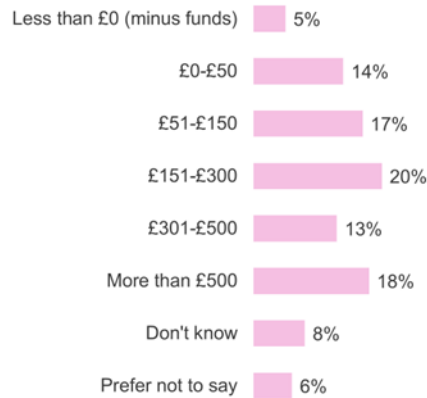
Disagreement with the statement: *As a household, we can keep up with bills and buy the essentials we need every month* was more likely amongst:

- those from a C2DE background (13%) when compared to those from the ABC1 socio-economic group (7%);
- those with a disability (20%) when compared to those who were not disabled (7%); and
- those whose household was in receipt of benefits (20%) when compared to those whose household was not receiving them (5%).

3.4 Amount left each month after mortgage/rent and all essential bills have been paid

Around a fifth (19%) of respondents stated that they had £50 or less remaining each month after their mortgage/rent and all essential bills were paid, a similar number stated that they had £51-£150 (17%) or £151-£300 (20%) left over, whilst about three in ten (31%) stated that they had over £300 remaining (Figure 5). Close to one in ten (8%) did not know the amount left after their mortgage/rent and all essential bills were paid, whilst about one in twenty (6%) preferred not to say.

Figure 5: Amount left each month after mortgage/rent and all essential bills have been paid



Cognisense

Q. In a typical month, after you have paid your mortgage/rent and all essential bills, how much money do you have left as a household?

Base: all respondents (n=1000)

The following groups were more likely to have stated that they had £50 or less **remaining** each month after their mortgage and all essential bills were paid:

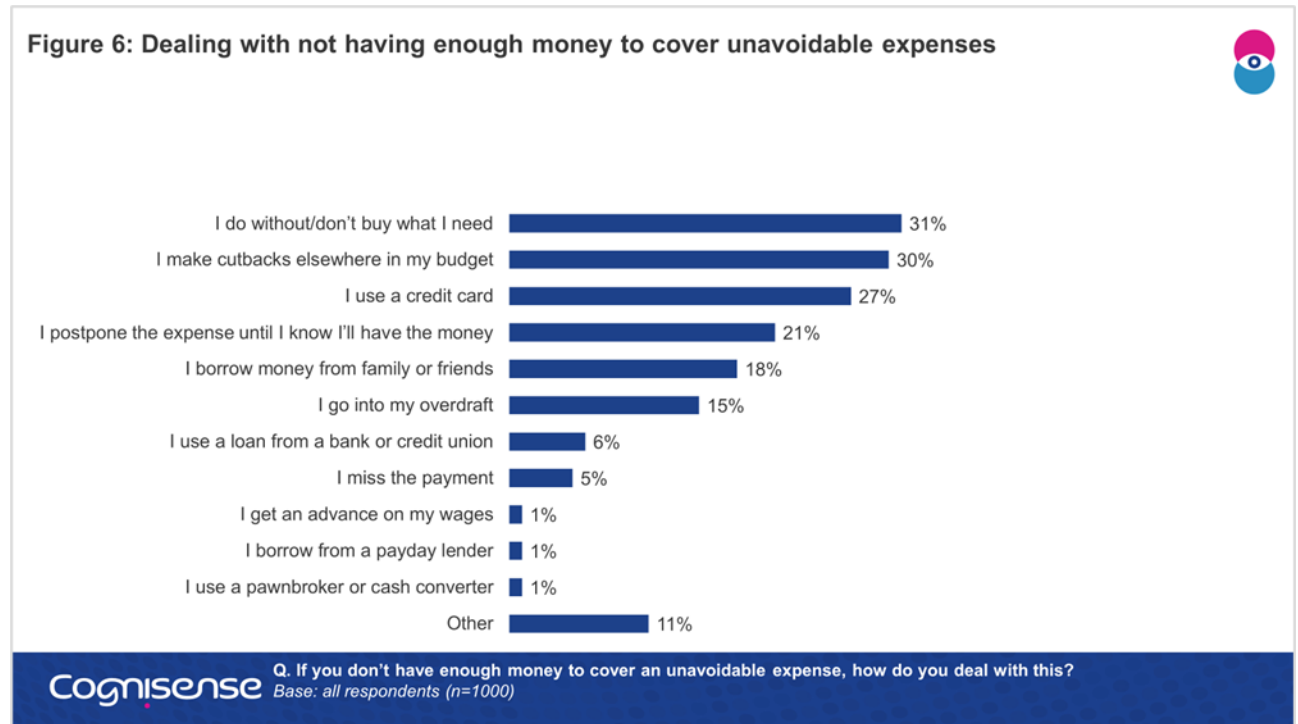
- those from a C2DE background (24%) when compared to those from the ABC1 socio-economic group (11%);
- those with a disability (35%) when compared to those who were not disabled (14%); and
- those whose household was in receipt of benefits (34%) when compared to those whose household was not receiving them (12%).

3.5 Dealing with not having enough money to cover unavoidable expenses

About three in ten (31%) respondents stated that they do without if they do not have enough money to cover an unavoidable expense, whilst a similar number (30%) indicated that they make cutbacks elsewhere in their budget (Figure 6). Nearly three in ten (27%) stated that they use a credit card to cover an unavoidable expense if they do not have the money, about a fifth (21%) stated that they postpone the expense until they know they will have the money, a similar number (18%) stated that they borrow money from family or friends, whilst around one in six (15%) stated that they go into their overdraft.

Respondents were less likely to have indicated that they do the following to cover an unavoidable expense if they do not have the money: use a loan from a bank or credit union (6%); borrow from a payday lender (1%); get an advance on their wages (1%); use a pawnbroker or cash converter (1%).

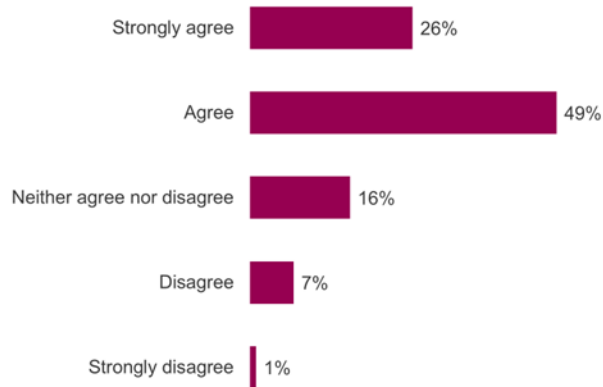
One in twenty (5%) respondents stated that if they do not have enough money to cover an unavoidable expense then they miss the payment.



3.6 Financial management: sticking to a budget

Three-quarters (75%) of respondents agreed that they try to stick to a budget, whereas nearly one in ten (8%) disagreed that this is the case (Figure 7).

Figure 7: Extent of agreement: *I try to stick to a budget*



Cognisense

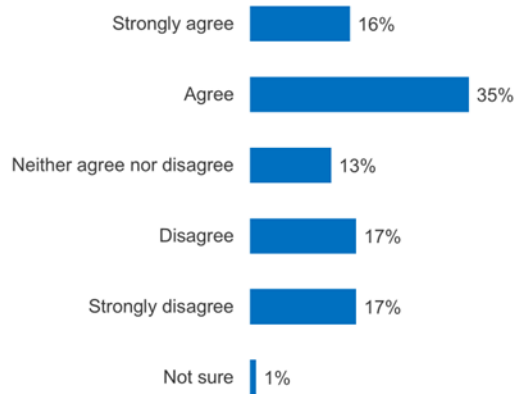
Q. To what extent do you agree or disagree with the following statement: *I try to stick to a budget*
Base: all respondents (n=1000)

Around one in six (16%) neither agreed nor disagreed that they try to stick to a budget.

3.6.1 Financial management: savings to fall back on or to use for an unexpected expense

About half (51%) of respondents agreed that they have savings they can fall back on or use for an unexpected expense, whereas around a third (34%) disagreed that this was so (Figure 8). About one in eight (13%) neither agreed nor disagreed that they have savings they can fall back on or use for an unexpected expense, whilst a tiny number (1%) were not sure.

Figure 8: Extent of agreement: *I have savings I can fall back on or use for an unexpected expense*



Cognisense

Q. To what extent do you agree or disagree with the following statement: *I have savings I can fall back on or use for an unexpected expense*
Base: all respondents (n=1000)

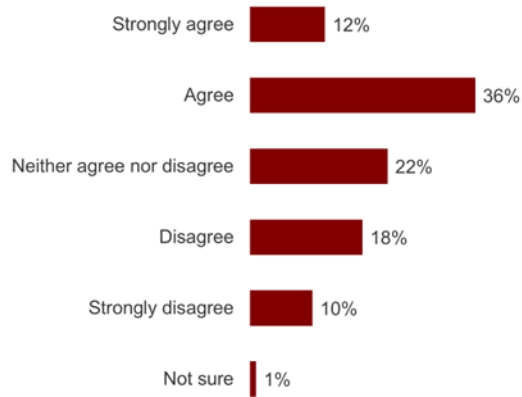
Disagreement with the statement I have savings I can fall back on or use for an unexpected expense was more likely amongst:

- females (42%) when compared to males (25%);
- those from a C2DE background (42%) when compared to those from the ABC1 socio-economic group (25%);
- those with a disability (49%) when compared to those who were not disabled (30%); and
- those whose household was in receipt of benefits (51%) when compared to those whose household was not receiving them (25%).

3.6.2 Financial management: impact of dealing with financial matters

Nearly half (48%) of respondents agreed that they find dealing with financial matters a burden, whereas about three in ten (28%) disagreed that this is the case (Figure 9). Around a fifth (22%) neither agreed nor disagreed that they find dealing with financial matters a burden, whilst a tiny number (1%) were not sure.

Figure 9: Extent of agreement: *I find dealing with financial matters a burden*



Cognisense

Q. To what extent do you agree or disagree with the following statement: *I find dealing with financial matters a burden*
Base: all respondents (n=1000)

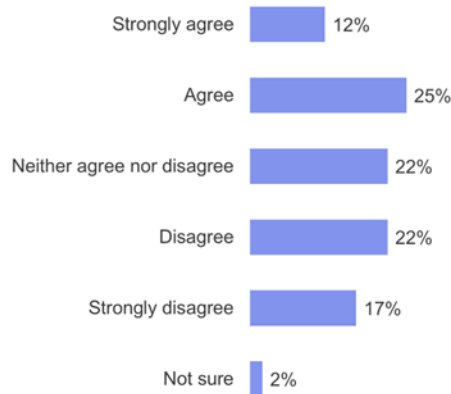
Agreement with the statement I find dealing with financial matters a burden was more likely amongst:

- females (58%) when compared to males (38%);
- those aged 18-24 (73%) or 25-34 (66%) when compared to those from older age groups (35-49: 51%; 50-64: 43%; 65 or older: 21%);
- those from a C2DE background (55%) when compared to those from the ABC1 socio-economic group (40%); and
- those whose household was in receipt of benefits (53%) when compared to those whose household was not receiving them (44%).

3.6.3 Financial management: financial situation affecting mental health

Almost two in five (37%) respondents agreed that recently their mental health has been negatively affected by their financial situation, whereas a similar number (39%) disagreed that this is so (Figure 10). Almost a quarter (22%) neither agreed nor disagreed that recently their mental health has been negatively affected by their financial situation, whilst a very small number (2%) were not sure.

Figure 10: Extent of agreement: *Recently my mental health has been negatively affected by my financial situation*



Cognisense

Q. To what extent do you agree or disagree with the following statement: *Recently my mental health has been negatively affected by my financial situation*
Base: all respondents (n=1000)

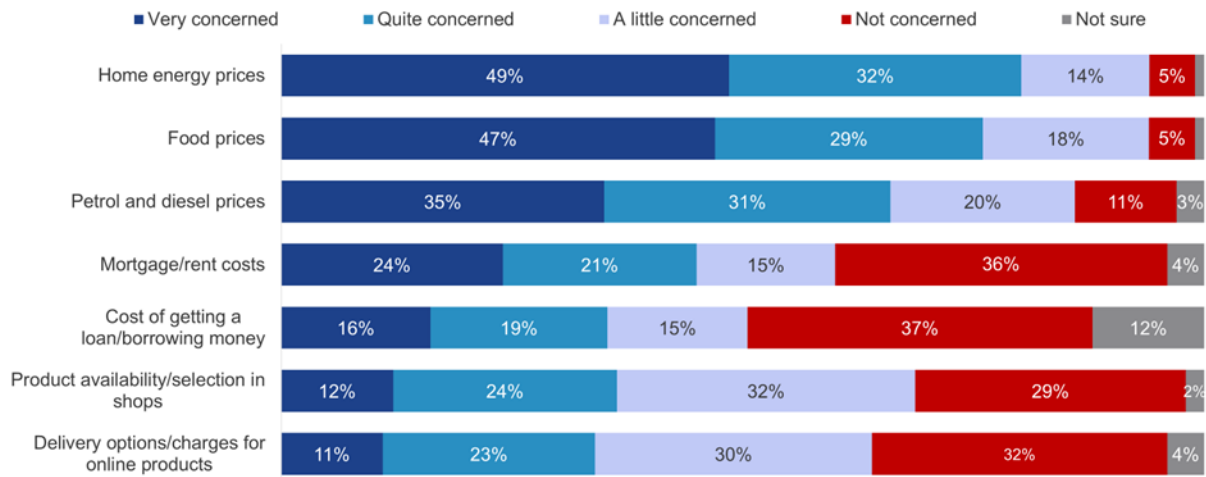
Agreement with the statement *Recently my mental health has been negatively affected by my financial situation* was more likely amongst:

- females (45%) when compared to males (30%);
- those aged 18-24 (67%), 25-34 (58%) or 35-49 (41%) when compared to those from older age groups (50-64: 30%; 65 or older: 5%);
- those with a disability (51%) when compared to those who were not disabled (33%); and
- those whose household was in receipt of benefits (50%) when compared to those whose household was not receiving them (31%).

3.7 Concern about the prices of goods and services

Home energy prices (95%) were a concern for most of the respondents, as were food prices (94%) (Figure 11). Almost nine in ten (86%) were concerned about petrol and diesel prices, around seven in ten (68%) about product availability/selection in shops, whilst delivery options/charges for online products were a concern for around two-thirds (64%) of respondents. Three in five (60%) were concerned about mortgage/rent costs, whilst half (50%) were concerned about the cost of getting a loan/borrowing money.

Figure 11: Concern about the prices of goods and services



Cognisense

Q. Please rate your level of concern about the following ...

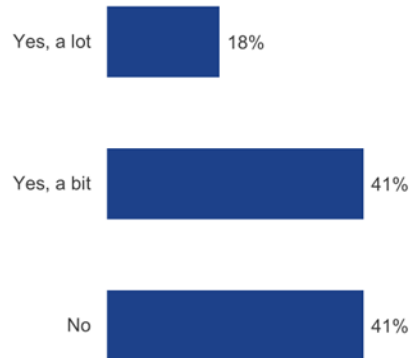
Base: all respondents (n=1000)

Note: any chart segment without a data label =1%

3.8 Had to cut back spending on essentials after mortgage/rent and any loan or overdraft payments have been made

Nearly three in five (59%) respondents stated that recently they have had to cut back spending on essentials after mortgage/rent and any loan or overdraft payments have been made, whereas this was not the case for the remainder (41%) of respondents (Figure 12).

Figure 12: Cut back recently on spending on essentials after mortgage/rent and any loan or overdraft payments have been made



Cognisense

Q. Recently, after paying your mortgage/rent and any loan or overdraft payments, have you had to cut back on spending on other essentials (such as food, utilities, fuel)?
Base: all respondents (n=1000)

The likelihood of stating that recently they have had to cut back spending on essentials after paying their mortgage/rent and any loan or overdraft payments was higher amongst:

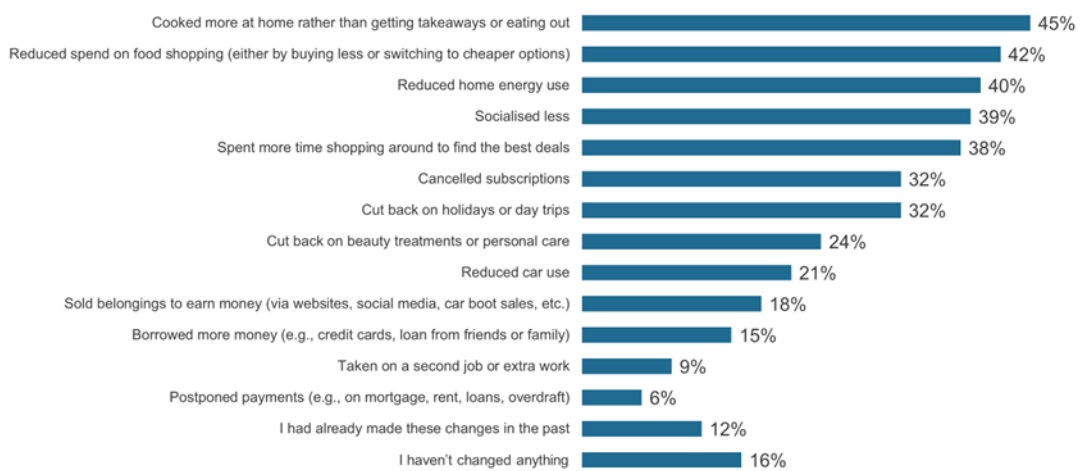
- females (68%) when compared to males (50%);
- those from a C2DE background (64%) when compared to those from the ABC1 socio-economic group (54%);
- those with a disability (68%) when compared to those who were not disabled (57%); and
- those whose household was in receipt of benefits (72%) when compared to those whose household was not receiving them (52%).

3.9 Behavioural changes

Regarding behavioural changes to improve their financial position, cooking more at home rather than getting takeaways or eating out (45%) was most likely to have been mentioned, followed by reducing spend on food shopping (42%) (Figure 13). Two in five (40%) stated that they were reducing their home energy use, whilst a similar number stated that they were doing the following: socialising less (39%); spending more time shopping around to find the best deals (38%).

About a third (32%) of respondents stated that they had cancelled subscriptions, whilst the same number (32%) stated that they had cut back on holidays or day trips. Nearly a quarter (24%) stated that they had cut back on beauty treatments or personal care, around a fifth (21%) stated that they had reduced their car usage, whilst a similar number (18%) stated that they had sold belongings to earn money. About one in six (15%) stated that they had borrowed more money, nearly one in ten (9%) stated that they had taken on a second job or extra work, whilst about one in twenty (6%) stated that they had postponed payments.

Figure 13: Behavioural changes



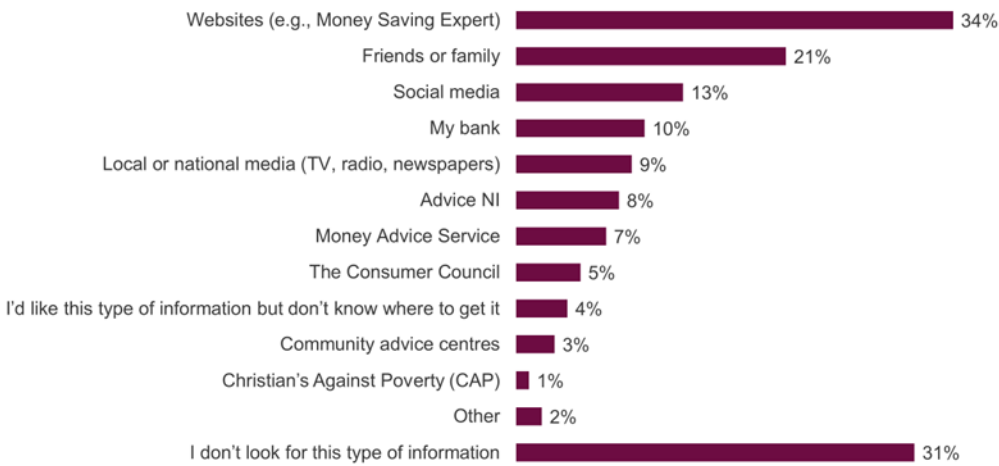
Cognisense Q. Have you made any of the following behaviour changes recently?
 Base: all respondents (n=1000)

3.10 Sources of information about budgeting or saving money

Around a third (34%) of respondents stated that they go to websites for information about budgeting or saving money, just over a fifth (21%) stated that they go to friends or family, whilst about one in eight (13%) stated that they use social media (Figure 14). Fewer respondents stated that they use the following sources: their bank (10%); local or national media (9%); Advice NI (8%); Money Advice Service (7%); the Consumer Council (5%); community advice centres (3%); Christians Against Poverty (CAP) (1%).

Around one in twenty (4%) respondents stated that they would like information about budgeting or saving money but do not know where to get it, whilst about three in ten (31%) stated that they do not look for this type of information.

Figure 14: Sources of information about budgeting or saving money



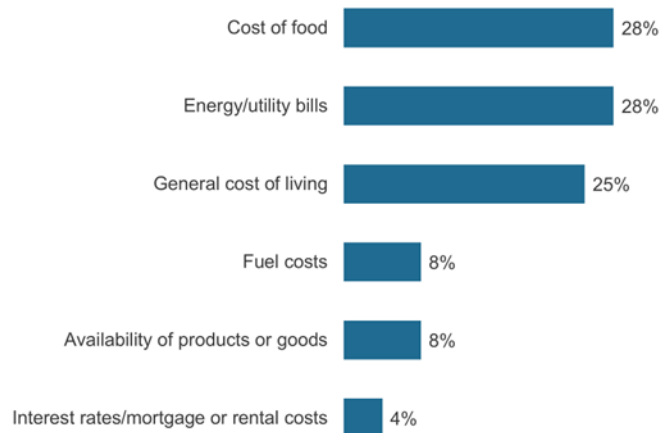
Cognisense

Q. Where do you go for information about budgeting or saving money?
Base: all respondents (n=1000)

3.11 Biggest consumer issue faced in the last three months

Around three in ten (28%) respondents identified the cost of food as their biggest consumer issue in the last three months, the same number (28%) cited energy/utility bills, whilst a quarter (25%) stated that the general cost of living was the biggest issue they faced in the last three months (Figure 15).

Figure 15: Biggest consumer issue faced in the last three months



Cognisense

Q. As a consumer living in Northern Ireland, what has been your biggest consumer issue in the last three months?
Base: all respondents who cited a consumer issue that they have faced in the last three months (n=757)

4 Conclusions

The findings from this survey show that a significant number of respondents were being impacted adversely by the challenging economic climate: around half (53%) felt that their household was worse off relative to 12 months ago, nearly two in five (36%) were pessimistic regarding the financial position of their household in 12 months time, whilst a similar number (37%) agreed that recently their mental health had been negatively affected by their financial situation.

Positively, however, when compared to the results from the surveys conducted in September (16%) and July 2023 (15%), fewer respondents (10%) felt that their household cannot keep up with bills and buy the essentials that they need every month.

The price of home energy (95%), food (94%), and petrol and diesel (86%) remained a concern for the vast majority of respondents. However, the number concerned about product availability/selection in shops (68%) and about the cost of getting a loan/borrowing money (50%) decreased when compared to the corresponding figures from September (75% and 57%, respectively) and July (74% and 57%, respectively).

Almost three in five (59%) respondents stated that they have had to cut back spending on essentials after their mortgage/rent and any loan or overdraft payments have been made, with the cost of food (28%), energy/utility bills (28%), and the general cost of living (25%) the consumer issues most likely to have been considered the biggest faced in the last three months.

Appendix – Pulse Survey questionnaire

The following questions relate to your experience as a consumer in Northern Ireland.

1. To what extent do you agree or disagree with the following statements?

- a) As a household, our financial position is better than it was twelve months ago
- b) As a household, our financial position will be better in twelve months time
- c) As a household, we can keep up with bills and buy the essentials we need every month

[Strongly agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree]

[If Q1a = disagree or strongly disagree]

2. Your response to the previous question indicates that you are worse-off as a household compared to last year. What factors do you attribute this to? (Please select all that apply)

- Increase in energy bills
- Increase in the cost of home heating oil
- Increase in cost of food and groceries
- Increase in the cost of petrol or diesel
- General increase in the cost of living
- Wage/salary not keeping up with inflation
- Change in personal or household circumstances
- Effects related to Covid-19
- Job loss
- Reduced income
- National policies, e.g., benefit reductions, changes to tax/national insurance
- Maternity leave (self or partner) and/or a new child

- Don't know
- Other (please specify)

3. In a typical month, after you have paid your mortgage/rent and all essential bills, how much money do you have left as a household?

- Less than £0 (minus funds)
- £0-£50
- £51-£150
- £151-£300
- £301-£500
- More than £500
- Don't know
- Prefer not to say

4. If you don't have enough money to cover an unavoidable expense, how do you deal with this?

- I miss the payment
- I do without/don't buy what I need
- I postpone the expense until I know I'll have the money
- I borrow money from family or friends
- I make cutbacks elsewhere in my budget
- I get an advance on my wages
- I go into my overdraft
- I borrow from a payday lender
- I use a credit card
- I use a loan from a bank or credit union
- I borrow from a local unapproved or unauthorised lender
- I use a pawnbroker or cash converter
- Other (please specify)

5. To what extent do you agree or disagree with the following statements?

- a) I try to stick to a budget

- b) I have savings I can fall back on, or use for an unexpected expense
- c) I find dealing with financial matters a burden
- d) Recently my mental health has been negatively affected by my financial situation

[Strongly agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree]

6. Please rate your level of concern about the following:

- Petrol and diesel prices
- Food prices
- Home energy prices
- Mortgage/rent costs
- Delivery options/charges for online products
- Product availability/selection in shops
- Cost of getting a loan/borrowing money

[Very concerned; Quite concerned; A little concerned; Not concerned]

7. Recently after paying your mortgage/rent and any loan or overdraft payments, have you had to cut back on spending on other essentials (such as food, utilities, fuel)?

- Yes, a lot
- Yes, a bit
- No

**8. Have you made any of the following behaviour changes recently?
(Please select all that apply)**

- Reduced home energy use
- Reduced car use
- Cancelled subscriptions
- Reduced spend on food shopping (either by buying less or switching to cheaper options)
- Taken on a second job or extra work
- Borrowed more money (e.g., credit cards, loan from friends or family)
- Postponed payments (e.g., on mortgage, rent, loans, overdraft)

- Sold belongings to earn money (via websites, social media, car boot sales, etc.)
- Socialised less
- Cut back on holidays or day trips
- Cooked more at home rather than getting takeaways or eating out
- Spent more time shopping around to find the best deals
- Cut back on beauty treatments or personal care
- I had already made these changes in the past
- I haven't changed anything
- Other (please specify)

9. Where do you go for information about budgeting or saving money?

(Please select all that apply)

- Friends or family
- Websites (e.g., Money Saving Expert)
- Social media
- Local or national media (TV, radio, newspapers)
- Christian's Against Poverty (CAP)
- Community advice centres
- Advice NI
- The Consumer Council
- Money Advice Service
- My bank
- Other (please specify)
- I'd like this type of information but don't know where to get it
- I don't look for this type of information

10. As a consumer living in Northern Ireland, what has been your biggest consumer issue in the last 3 months? [Open]



Consumer Council for Northern Ireland

Floor 3, Seatem House
28-32 Alfred Street
Belfast BT2 8EN

Freephone: 0800 121 6022

Email: contact@consumercouncil.org.uk

Website: www.consumercouncil.org.uk