

Consumer detriment in the UK and Scotland – insights from the Consumer Detriment Survey 2024

A Consumer Scotland insight paper

Unreliable broadband service, electricity and gas bills that are hard to understand, wrong size of shirt delivered, train to work cancelled – these are some of the everyday consumer issues that many people will experience from time to time.

Consumer detriment occurs when problems like these cause people stress, cost them money, or take up their time.

How many instances of consumer detriment are experienced by consumers in the UK and Scotland? How does detriment compare across different sectors? Are some consumers more prone to detriment than others?

These are some of the questions that the recently published [Consumer Detriment Survey 2024](#) attempts to answer. Produced by the National Centre for Social Research (NatCen) and published on the Department for Business and Trade's webpages on behalf of the Consumer Protection Partnership, of which Consumer Scotland is a member, the CDS surveyed more than 6,300 individuals across the UK (and more than 850 in Scotland) to understand consumer detriment experiences in the 12 months leading up to May 2024.

This paper summarises Consumer Scotland's assessment of the study's key messages, and their implications for policy-makers, regulators and consumer advocacy bodies.

This Consumer Scotland insight paper sets out some key findings from the survey.

- **Experiences of consumer detriment are commonplace.** Around seven in ten consumers in Scotland – 3.1 million people – reported experiencing at least one detriment incident in the surveyed 12 months up to May 2024. Consumers in Scotland typically experienced around three detriment incidents in the same period.

- **Consumer detriment causes significant financial harm.** The detriment incidents in Scotland were associated with a typical value of just over £30 each. Whilst there are challenges in measuring the precise scale of detriment, the total net cost of detriment to consumers in Scotland could be as much as £4.0 billion in the year to May 2024.
- **The scale of consumer detriment varies between sectors.** Amongst consumers who purchase in a given sector in any year, the sectors with the highest rates of detriment in Scotland are Second-hand vehicles, Childcare and Public transport and trains. The sectors which are associated with most detriment incidents overall (taking into account the proportion of the population that purchases in those sectors), include Internet services and Electricity and gas. Consumers in Scotland were also more likely to experience detriment when they purchased in the Electricity and gas sector, than consumers in other UK nations.
- **Consumers can suffer harm when they experience detriment –** financially and emotionally as well as to health. Approximately half of detriment incidents in Scotland were associated with a negative impact on mental health, with more than one in ten having a very negative effect on mental health.
- **Different groups of consumers experience different levels of detriment.** Consumers in vulnerable circumstances experience greater incidents of detriment. Consumers with limiting health conditions in particular were more likely to experience detriment, more likely to experience greater harm as a result of detriment, and less likely to seek redress.
- **Consumers frequently do take action to rectify detriment in most cases where it occurs.** However, amongst those who do take action, around half of detriment incidents result in either no financial compensation or less than what was requested.

We also suggest that although the Consumer Detriment Survey tells us a great deal about consumer detriment in the UK, there is much more that needs to be done to truly understand the causes and effects of market and product specific detriment. Further work is also required to understand the scale of harm that consumers are less explicitly aware of themselves.

About us

Consumer Scotland is the statutory body for consumers in Scotland. Established by the Consumer Scotland Act 2020, we are accountable to the Scottish Parliament. The Act defines consumers as individuals and small businesses that purchase, use or receive in Scotland goods or services supplied by a business, profession, not for profit enterprise, or public body.

Our purpose is to improve outcomes for current and future consumers, and our strategic objectives are:

- to enhance understanding and awareness of consumer issues by strengthening the evidence base
- to serve the needs and aspirations of current and future consumers by inspiring and influencing the public, private and third sectors
- to enable the active participation of consumers in a fairer economy by improving access to information and support

Consumer Scotland uses data, research and analysis to inform our work on the key issues facing consumers in Scotland. In conjunction with that evidence base we seek a consumer perspective through the application of the consumer principles of access, choice, safety, information, fairness, representation, sustainability and redress. The principles of safety, information, fairness and redress are all of relevance to consumer detriment.

Consumer detriment is a substantial socio-economic issue



Findings from the survey suggest that experiences of detriment are commonplace. Approximately seven in ten people in both the UK and Scotland reported experiencing at least one detriment incident in the surveyed 12 month period ending April / May 2024. Scaling up the findings to population level suggests that 3.1 million people (69% of the population) in Scotland experienced a total of 19.9 million detriment incidents. When comparing to the 2021 study, Scotland saw no meaningful change in the proportion of the population reporting experiencing detriment, while the UK saw a small but significant increase.

The median number of detriment incidents for impacted consumers in Scotland was three, and the median value of each detriment incident was £32. The median number of incidents in Scotland was slightly lower than the UK median of four, and this represents no change

from 2021. Overall, the net cost of consumer detriment was estimated to be £4.0 billion in Scotland and £71.2 billion in the UK – equivalent to approximately 4.3% of total UK household consumption expenditure for the same time period.¹

As substantial as the findings and estimates from the survey are, these metrics only reflect detriment that is apparent and personal to individual consumers. They do not tell us about detriment that is hidden – through anti-competitive or monopolistic pricing practices, for example.

Consumer detriment is more closely associated with some products than it is with others

There are two main ways to measure detriment frequency. *Purchase level detriment* indicates what proportion of consumers who engage in a market experience detriment when doing so. Of course, people engage in different markets with varying frequencies – most people will purchase energy in a given year, but relatively few will buy a second-hand car in any 12-month period. It is therefore useful to also consider *population-level detriment* – this is the proportion of all consumers who experience detriment in a given sector, including those who did and did not purchase in it.

No matter which frequency measure is preferred, it is clear that detriment is not evenly experienced across products and markets. For the purposes of this report, we have chosen to focus primarily on purchase level detriment which tells us what proportion of consumers who purchased or used products within a particular market, experienced detriment in that market.

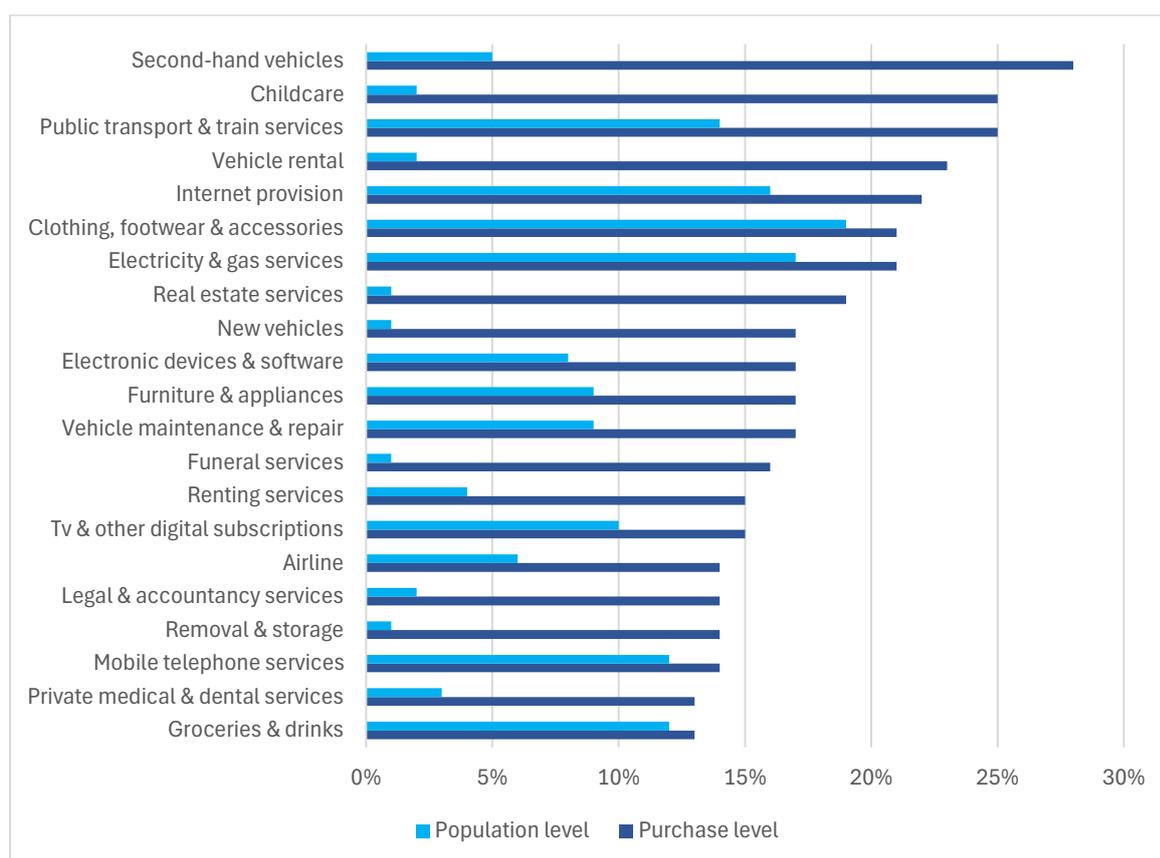
Detriment rates in Scotland were higher for services and subscriptions (59% of consumers experienced detriment) than for consumable items (45% experienced detriment). This mirrors findings for the wider UK.

In terms of individual sectors, purchase level detriment in Scotland ranges from 3% in water services to 28% in second hand vehicles. It is noteworthy that purchase level detriment is high for a number of important services, including for example: public transport and train services (25% detriment); childcare (25% detriment); internet provision (22% detriment); and electricity and gas services (21% detriment).

Figure 1 presents the leading sectors in Scotland in terms of purchase level detriment and contrasts this with estimates of the proportion of the population that experienced detriment in relation to that sector. It shows us that the highest ranked sector for purchase level detriment, second-hand vehicles, was only the 18th highest ranked sector for population level detriment. It also shows that if population level detriment is considered, then clothing, footwear and accessories was the highest ranked sector, followed by electricity and gas services, internet provision, and train services.

Figure 1: The top sectors for purchase level detriment in Scotland were often in sectors where purchases were relatively uncommon, resulting in lower amounts of population level detriment

Purchase level detriment compared with population level detriment for the top 20 sectors (ranked by purchase level detriment) for which detriment was experienced in Scotland



Source: Consumer Detriment Survey 2024

Unweighted base for detriment level: number of consumers in Scotland who purchased from a sector: second-hand vehicles n = 160; public transport and trains n = 487; childcare n = 46; vehicle rental n = 68; internet provision n = 679; electricity and gas services n = 725; clothing, footwear and accessories n = 778; real estate services n = 37; vehicle maintenance and repair n = 485; furniture and appliances n = 488; electronic devices and software n = 399; new vehicles n = 78; funeral services n = 30; TV and other digital subscriptions n = 583; renting services n = 158; mobile telephone services n = 726; removal and storage n = 43; legal and accountancy services n = 123; airline services n = 364; groceries and drinks n = 814; private medical and dental services n = 237

Unweighted base for population level – number of consumers in Scotland n = 855

It could be argued that the sectors that should cause consumer organisations and policy-makers most concern are those with high population-level detriment (i.e. both high detriment incidence and high purchasing rates). These sectors include internet provision (approximately 16% of Scotland’s population experienced detriment) and electricity and gas services (approximately 17% of population). However, other factors – including the value of detriment, the degree of stress it causes, and the type of consumer it affects – are also

important factors to consider. To take the example of financial detriment – purchase level detriment was highest in Scotland for second-hand vehicles, while population level detriment was highest in Scotland for clothing, footwear and accessories. At a UK level, second-hand vehicles were associated with higher overall financial detriment than clothing, footwear and accessories, as per the table below.

Figure 2: The amount of financial detriment experienced by consumers was much higher for second-hand vehicles than for clothing, footwear and accessories

The proportion of reported incidents in each sector which fell into different bands of net monetised detriment experienced by the consumer (Cost components (original, replacement / repair, additional, time spent) – mitigation components (use value, refund / replacement, other compensation))

Net monetised detriment	Clothing, footwear and accessories	Second-hand vehicles
Less than £0	7%	5%
£0 - £25	62%	14%
£25.01 - £100	23%	19%
£100.01 - £500	5%	18%
More than £500	2%	44%

Source: Consumer Detriment Survey 2024. Less than £0 detriment occurs when mitigations (use value and / or compensation) total more than costs

Unweighted base for detriment level: All detriment incidents in the UK in the 12 months to April / May 2024: Clothing, footwear and accessories n = 849; second-hand vehicles n = 499

Detriment in Scotland is broadly in line with the UK as a whole but some sectoral differences exist

In broad terms, consumers in Scotland are suffering similar levels of detriment as people in the rest of the UK. Although overall detriment levels were slightly lower in Scotland (69% experienced detriment) than the UK as a whole (72%), the survey findings suggested that approximately 7 in 10 consumers in both Scotland and the UK experience detriment in a typical year. The average number of detriment incidents experienced were also slightly lower in Scotland, at 3 per person rather than 4.

Although overall detriment levels were similar, consumers in Scotland did appear to experience more detriment in certain sectors. However, the relatively small numbers of surveyed consumers in Scotland who experienced detriment in relation to many of the

products meant that most of the UK and Scotland differences were not significant from a statistical perspective.

There were a small number of sectors where there were statistically significant differences between the proportions of consumers in Scotland who experienced detriment, compared to the UK as a whole. For most of these, consumers in Scotland were slightly less likely to experience detriment, for example for groceries and drinks, purchase-level detriment was 13% in Scotland compared to 17% average. However, for electricity and gas services, 21% of Scottish consumers active in the sector reported detriment, compared to 17% across the whole UK. This type of data is valuable and will allow consumer organisations to consider whether consumers in Scotland require different or greater protections in relation to certain markets and products.

Consumers suffer when they experience detriment and some products are associated with greater harm than others

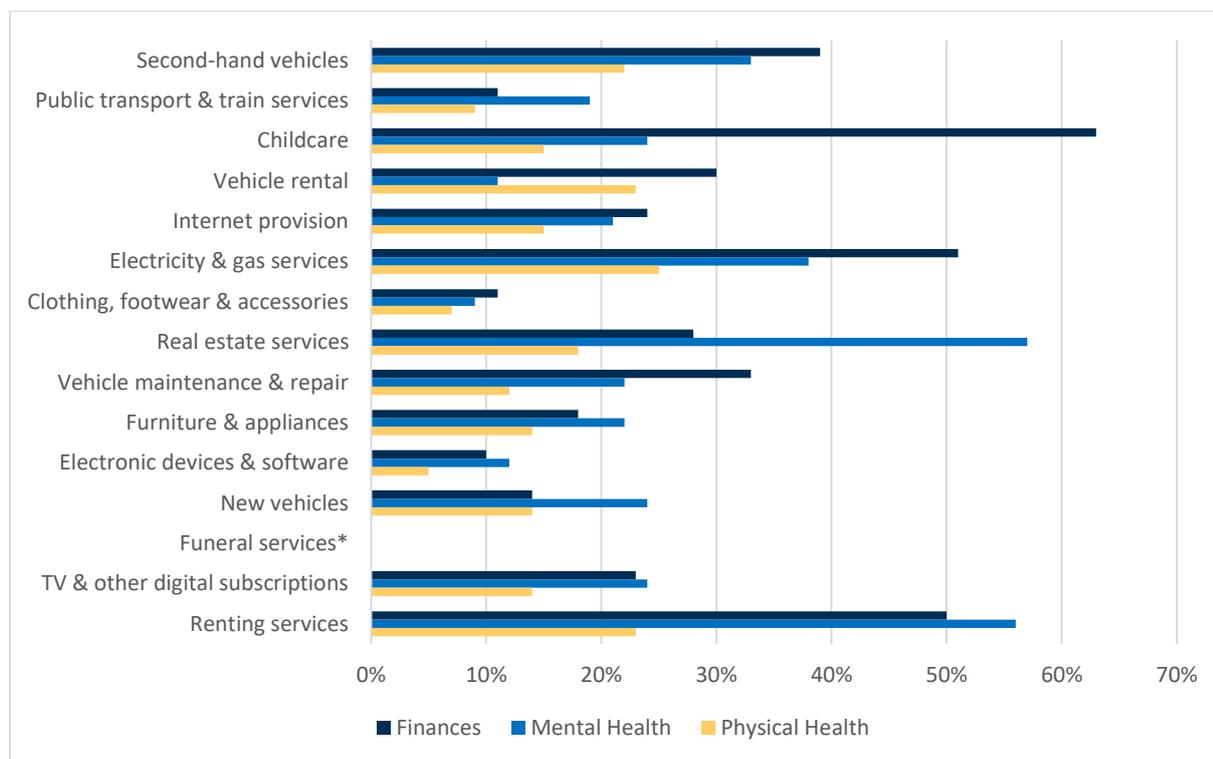
In addition to taking up valuable time and costing consumers money, detriment can have an impact on people's health. In line with the UK as a whole, approximately one in two detriment incidents in Scotland were associated with a negative impact on mental health and one in four were linked to an adverse effect on physical health.

Sometimes the health impact can be quite substantial, with over one in ten detriment incidents in Scotland having a very negative effect on mental health and one in twenty having a severe impact on physical health.

Harm may also have a financial dimension that can interact with health impacts and the individual and combined effects of detriment can vary quite substantially, depending on what type of product consumers have experienced detriment in relation to. Figure 3 shows how product related detriment incidents across the UK impacted on mental and physical health, and household finances.

Figure 3: The impact of detriment on consumer finances and health varies by sector

Proportion of detriment experiences in each sector for which the consumers experiencing detriment also reported the detriment having had a “fairly” or “very” negative impact on their health or finances. Top 15 sectors ranked in order of purchase-level detriment for Scotland



Source: Consumer Detriment Survey 2024

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

Unweighted Base: UK detriment incidents: second-hand vehicles n = 206; public transport and train services n = 663; childcare n = 33; vehicle rental n = 47; internet provision n = 786; electricity and gas services n = 596; clothing, footwear and accessories n = 848; real estate services n = 48; vehicle maintenance and repair n = 414; furniture and appliances n = 397; electronic devices and software n = 370; new vehicles n = 50; funeral services n = 21; TV and other digital subscriptions n = 460; renting services n = 91

Generally speaking, the relationship between detriment and the consequent financial or health impact has a reasonably intuitive explanation. For example, analysis at UK level found that impact on finances was highest for sectors where items and services are of high cost, e.g. childcare, electricity and gas, and renting. Similar analysis also found that sectors with the highest reported impacts on physical health were predominantly those associated with health or utilities, e.g. water services, personal care services, and prescription and non-prescription medicines (these sectors did not feature as high frequency sectors in the Scottish data, so are not reflected in the chart).

In addition to impacts on finances and health, the survey also presents compelling evidence that detriment can have a negative impact on emotions and can make people feel anxious,

helpless and upset. Often these emotions can be linked to the nature of the product in that when detriment is experienced in relation to more personal products, the incident appears to elicit stronger emotions. Across the UK, over half of the detriment incidents in real estate/renting services and childcare services resulted in consumers feeling anxious to a great extent. This is perhaps unsurprising given how important housing and children are for most people.

Sometimes, reported emotions may reflect underlying structural problems in a market. For example, six of ten detriment incidents in the UK that were related to vehicle rental were associated with consumers feeling misled to a great extent (albeit this was a small sample), and four in ten renting services and second-hand vehicles incidents generated the same feelings. In other cases, the emotions could be seen as reflective of the personal nature of the market, e.g. childcare also featured highly. These types of findings are valuable and can be used to pose some important questions for further research such as why do consumers in rental markets often feel misled?

While it should be acknowledged that some sectors saw a very small overall number of detriment incidents, the survey results show that some sectors are associated with greater levels of harm when detriment does occur. Approximately half of detriment incidents relating to electricity and gas services and renting services had a negative impact on household finances and more than half of detriment incidents relating to real estate services and renting services had an adverse effect on mental health. The impact on physical health should not be ignored but it was less frequently cited across all products than mental health and household finances. Overall, these findings yield some valuable insights such as how important housing and energy related products are to consumers and also demonstrate how the impact of detriment in relation to these products can be compounded and lead to consumers struggling with both their health and finances.

Consumers in vulnerable circumstances are more likely to experience detriment

Consumers in vulnerable circumstances are those whose circumstances or characteristics mean they have fewer or less favourable options, or be at greater risk of harm, or more substantial harm, than typical consumers. There are many factors that can influence consumer vulnerability. It can be temporary, sporadic or permanent and may be more applicable to certain consumer transactions than others. Factors such as health, age, language, financial situation and more can all potentially lead to a consumer being in vulnerable circumstances. It can also be situation dependent and caused by factors out of a consumers control such as a failure of markets, regulators, the state and wider society rather than the individual or their circumstances.

An important finding that emerged from the survey is that having a long-term health condition that affects day-to-day life means that you are more likely to experience detriment than those who do not have such a condition. The survey also found that consumers in the UK that were in vulnerable circumstances from a health perspective

experienced greater financial costs, emotional distress, and adverse mental and physical health impacts from their experiences of detriment. These consumers were also much less likely to take action to seek remedies or redress that could help to mitigate the adverse effects of their experience.

Consumers can also find themselves in vulnerable circumstances for reasons other than health, and the survey found that, across the UK, younger consumers and those with financial difficulties were also more likely to have experienced detriment. Nearly eight in ten of those in the 18-29 age group experienced detriment, while 82% of those whose self-assessed financial condition was “finding it quite difficult” experienced detriment.

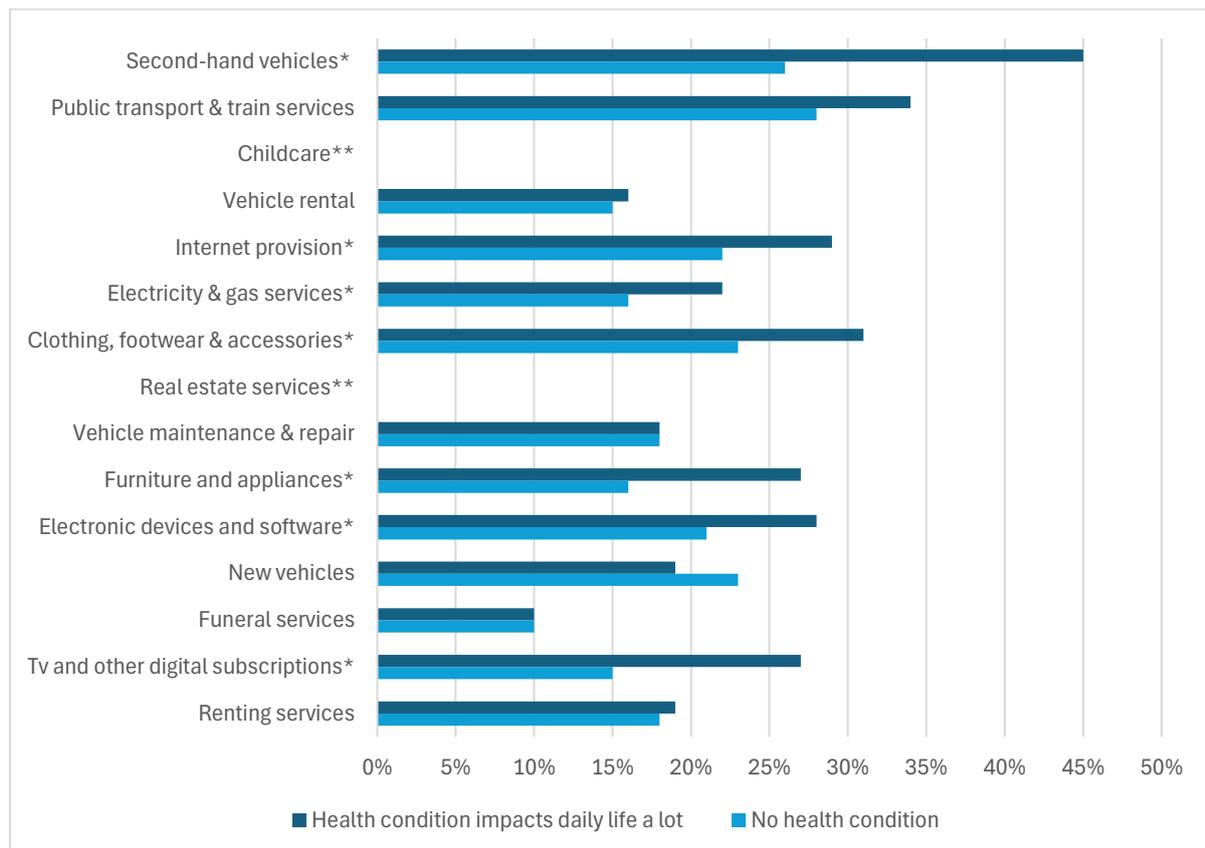
However, the survey findings also suggest that while those with health conditions tend to experience more detriment than those without a health condition, the extent to which this is true varies across different markets.

Analysis of the survey results suggests that consumers in the UK with health conditions that limit their daily activities a lot experience significantly more detriment than those without a health condition in relation to a range of important products, such as: second-hand vehicles (45% with limiting health condition experienced detriment vs 26% with no health condition); internet provision (29% vs 22%); electricity and gas services (22% vs 16%). These differences are statistically significant in each case. Figure 4 shows the extent to which UK consumers with health conditions differed from those without conditions across a range of markets.

These findings emphasise the importance to consumer organisations of continuing to focus on protecting consumers in vulnerable circumstances from a range of market related harms.

Figure 4: The extent to which those with limiting health conditions experience more or less detriment than those without any health condition varies by sector

UK detriment incidence rates by sector, comparing consumers with a health condition that limits their daily activities a lot with those with no health condition. Top 15 sectors ranked in order of purchase level detriment for Scotland



Source: Consumer Detriment Survey 2024

*Indicates statistically significant difference. **Indicates sectors where health condition sample size was too small for population level estimates (less than 25 consumers)

Unweighted base: number of UK consumers who purchased in a sector with a long-term health condition that limits daily activities a lot and those with no health condition, HC = Health Condition, NHC = No Health Condition: second-hand vehicles n = 99 (HC), n = 754 (NHC); public transport and train services n = 281 (HC), n = 2,232 (NHC); childcare n = 24 (HC), n = 319 (NHC); vehicle rental n = 47 (HC), n = 369 (NHC); internet provision n = 530 (HC), n = 3,046 (NHC); electricity and gas services n = 584 (HC), n = 3,260 (NHC); clothing, footwear and accessories n = 625 (HC), n = 3,603 (NHC); real estate services n = 21 (HC), n = 189 (NHC); vehicle maintenance and repairs n = 302 (HC), n = 2,457 (NHC); furniture and appliances n = 388 (HC), n = 2,341 (NHC); electronic devices and software n = 330 (HC), n = 1,892 (NHC); new vehicles n = 56 (HC), n = 265 (NHC); funeral services n = 56 (HC), n = 149 (NHC); Tv and other digital subscriptions n = 421 (HC), n = 2,610 (NHC); renting services n = 191 (HC); n = 631 (NHC)

It is important to consider why consumers in vulnerable circumstances experience higher levels of detriment than other consumers. The survey does not directly address this question but possible explanations could include: more limited or constrained choices over the suppliers or traders to engage with; challenges in communicating or interacting with sellers to understand choices and their implications; less awareness or confidence of consumer rights and redress actions that are available; lower expectations in relation to achieving a successful resolution; greater emotional significance attached to any given purchase given relatively more constrained financial resources or less mental health resilience. Unfortunately the CDS in itself is not able to shed light specifically on these possible explanations. Evidence from other sources and future research could help to determine why certain groups of consumers are more at risk of experiencing detriment in different markets and in relation to specific products.

Why are consumer detriment rates higher in some sectors than others?

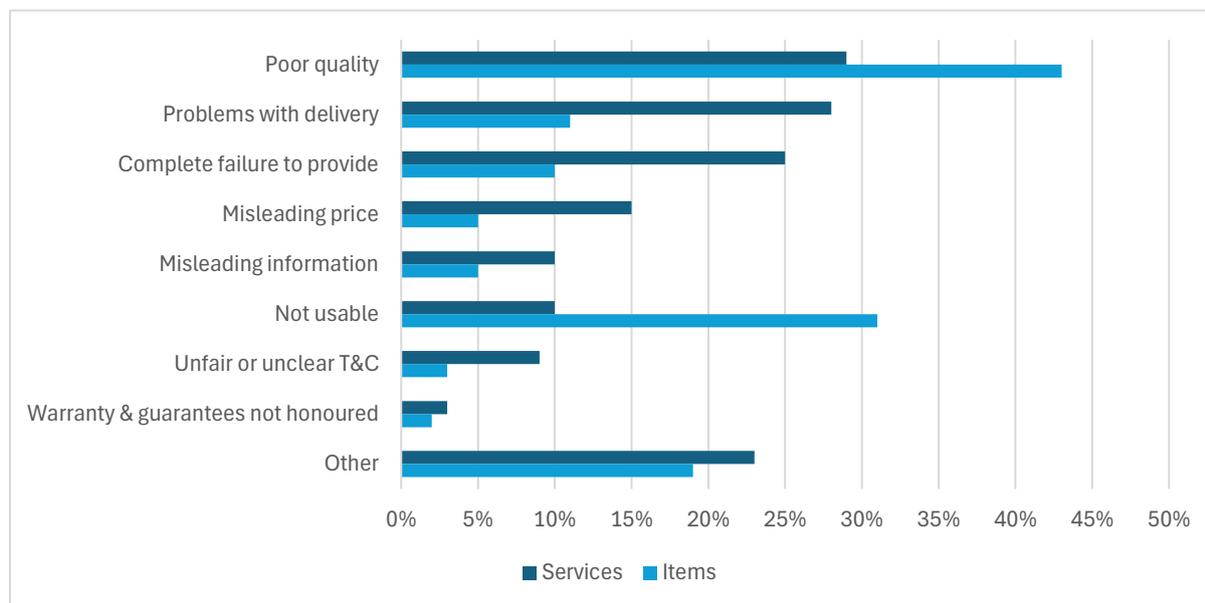
Sometimes, broader societal or macroeconomic conditions can cause temporary fluctuations in detriment rates in specific sectors. Strikes can increase detriment in affected sectors, whilst price spikes caused by supply-chain disruptions (whether induced by war, changing trade policy, weather conditions or a global pandemic) may go some way to explaining the occurrence of detriment in certain sectors at certain times.

But differences in consumer detriment can also reflect differences in factors that are intrinsic to the sector in question. These might include factors such as the quality of the product, a product not being delivered on time, misleading information or pricing in relation to a service, or terms and conditions that are very difficult and time consuming to understand.

As presented in Figure 5, across all product groups, the survey found that ‘poor quality’ was the leading type of detriment with 43% of item and 29% of service related detriment experiences in the UK citing this as the reason. Clearly, poor quality can mean many different things and, for example, the quality of an item of clothing is very different to the standard of an energy supplier’s customer service, however both would be included in the study’s definition of “poor quality” .

Figure 5: There are different reasons for detriment in relation to services or items, albeit poor quality ranked highly for both

Detriment type in detrimental experiences for services and items (UK level)



Source: Consumer Detriment Survey 2024

Unweighted Base: all detriment experiences in UK: Services n = 6,354, Items n = 3,490

As valuable as the Consumer Detriment Survey is in illuminating the nature of detriment in the UK at a high level, further work is undoubtedly required to determine what is driving product and market specific detriment. For example, whilst market dynamics such as war leading to higher fuel and energy costs may correlate with an increase in reported detriment in relation to gas and electricity services, it is not immediately obvious what underlying causes there are for relatively high levels of detriment in relation to childcare or internet provision services. Understanding what is driving detriment is necessary to inform policy to prevent it, and it is clear that more work is needed to understand both general and sector-specific causal factors.

What do consumers do when they experience detriment and does the redress system appear to be working?

There is little doubt that many consumers experience detriment. But when it happens, what do those consumers do about it? The survey data provides insights into what consumers attempt to do when they experience detriment and how successful they are in resolving incidents in a way they are happy with.

Detriment incidents may be more tolerable if consumers are able to satisfactorily resolve their problems, or in other words, to achieve an acceptable level of redress. When things go wrong with a product, consumers can experience different levels of redress. Some are

ignored and receive nothing, while for those who do receive redress this can range from an apology to financial compensation.

When detriment is experienced, the survey results suggest that most consumers will do something in an attempt to get redress – consumers reported taking no actions for only 23% of detriment incidents. The most common action was to contact the seller of the product directly – 57% of detriment incidents in Scotland involved consumers taking this approach, which is similar to the UK as a whole.

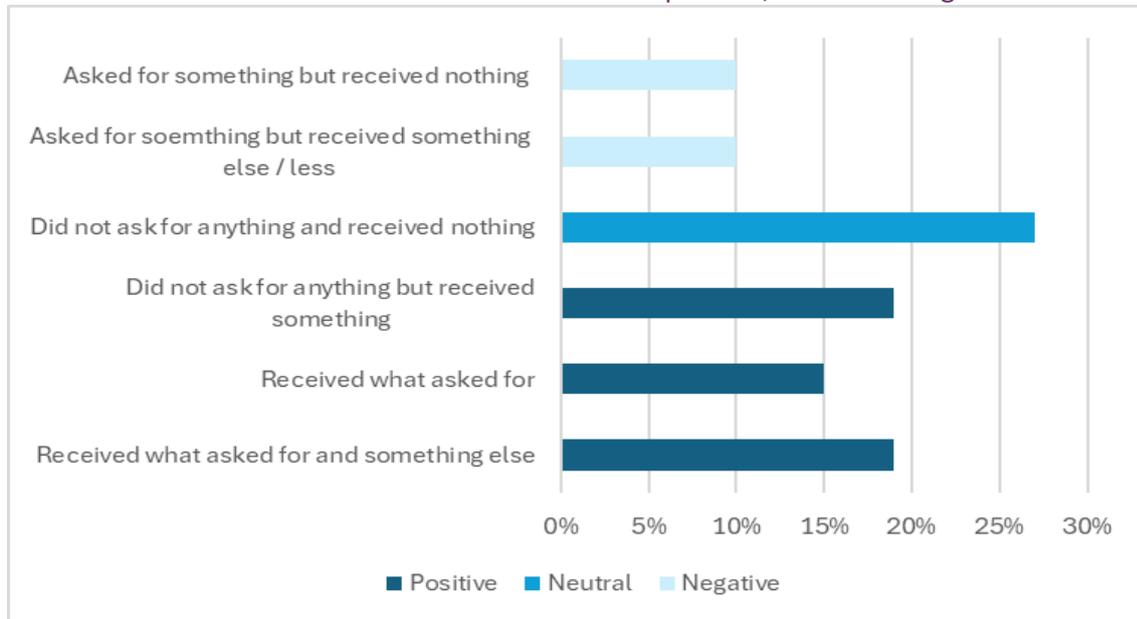
When seeking redress, the action that consumers most commonly asked sellers to take was to provide a full or partial direct refund (34%). Providing a replacement or fix (31%) was the second most common request, while apologies for the inconvenience (21%) and explanations (22%) were also regularly requested.

As noted, a minority of consumers choose not to take any action in relation to a detriment incident. The survey found that although the reasons for inaction were varied, deeming the problem to be “not serious enough” was the most commonly cited reason in both Scotland (29% of unactioned detriment incidents) and across the UK (27%). Other reasons that consumers gave for not seeking redress included “I did not think it would be successful” (13% of unactioned detriment incidents) and “it was not clear who to contact, or how to go about complaining” (9%). These findings may indicate a lack of consumer confidence around seeking redress.

Even when consumers do take action, the survey found evidence that sellers do not always give consumers what they want. Figure 5 demonstrates the extent to which consumers experienced a positive, neutral or negative resolution of their detriment incidents.

Figure 6: More detriment incidents in Scotland were associated with a positive resolution than a negative one

Consumer’s success in obtaining desired resolution for detriment incident. Proportions of detriment incidents* in Scotland which resulted in a positive, neutral or negative outcome



Source: Consumer Detriment Survey 2024

*Excludes incidents where only actions sought by the consumer and taken by the seller/provider were apologies, explanations of the problem, undefined “other” actions, or promises to do something in future

Unweighted base: all outcomes in Scotland n = 1,200

The survey found that around half of detriment incidents in Scotland result in no compensatory outcome or a unsatisfactory one (from the consumer’s perspective), with around two in ten consumers seeking redress receiving less than they asked for. It should be noted that from the data available it is not possible to understand the extent to which the negative outcomes occur as a result of unrealistic consumer expectations as opposed to seller reluctance. Nonetheless, given previous findings that many unactioned detriment incidents were linked to consumers thinking they would be unsuccessful, or not knowing who to contact or how to complain, the data overall may indicate a lack of consumer confidence around being able to seek and achieve redress, or a reluctance by businesses to meet consumer expectations. Eliciting some of the explicit reasons behind these findings could be a focus for future research.

Concluding points

It is vital that consumer organisations are aware of the changing nature of consumer detriment, and are able to target specific markets and products where detriment is high, so that actions that can help prevent or mitigate detriment can be identified and advocated for.

The Consumer Detriment Survey is critically important in helping to illuminate the scale and nature of detriment in the UK and Scotland.

The findings demonstrate that detriment remains both pervasive and persistent. While some markets and products closely associated with detriment have remained consistent – second hand vehicles, for example, saw relatively high purchase level detriment in both 2021 and 2024, others have changed over time as external as market related forces feed through to consumer experiences. Despite the existence of some sectoral differences, overall, detriment remains high.

No single study ever answers all potential questions. Key avenues for potential future research include better understanding the underlying causes of detriment experiences, and the importance of specific factors behind the finding that consumers in vulnerable circumstances are more likely to both experience detriment and to not seek redress.

To further the conversation about consumer detriment and redress, Consumer Scotland has planned to undertake research and analysis to examine how consumer issues are evolving, and the nature and extent of these issues including our Consumer Welfare Report 2026 which will touch on some of these questions. We have also committed to scoping work to identify and assess the key issues affecting consumers in Scotland who seek redress, ultimately intending to improve the pathways available.

¹ Household final consumption expenditure estimated by the [Office for National Statistics](#) to be around £1,657 billion between Q2 2023 and Q1 2024 – note these figures are updated from those in the original research report