Consumer experiences of Scotland’s used car market

Consumer Scotland

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1. Executive summary

Introduction

Cars are among the most significant purchases consumers make, and for many drivers across the UK, buying a used vehicle remains the most affordable route to car ownership. However, the used car market is among the most problematic for consumers in Scotland and is linked to high levels of consumer detriment when things go wrong.

Consumer Scotland launched a statutory investigation into the used-car sector in Scotland in response to persistent levels of consumer detriment, rapid changes in market conditions, and significant evidence gaps around how the sector operates in practice. One pillar of that investigation is an online quantitative survey of 1,002 consumers in Scotland who have purchased a used car within the last 12 months. The overall objectives of this survey are to:

1. Identify who buys cars in Scotland and how they make purchases
2. Identify and assess the scale and causes of consumer detriment
3. Explore consumers' awareness of their rights and redress and advice options
4. Assess satisfaction with the used car buying journey and alignment with expectations

Purchase of a Used Car

Respondents reported purchasing a broad range of used cars, with petrol being the most common (57%), followed by diesel (19%) and hybrids (15%), while electric vehicles accounted for 9%. Most cars fell within mid-range price brackets, particularly £5,000-£14,999, and tended to be relatively new: 41% were 1-3 years old and 28% were 4-6 years old. Mileage patterns followed a similar trend, with nearly half of cars (43%) purchased at 5,001-30,000 miles, and a quarter at 30,001-60,000 miles.

Most respondents carry out research prior to purchasing their used car. Nearly all respondents (95%) used at least one research resource prior to purchase, most commonly online sources (74%) and friends or family (50%) and just under half (47%) used at least two sources. Advice-seeking behaviour to help consumers purchase a reliable vehicle or to understand their consumer rights showed a similar pattern: 88% sought advice before buying, typically from informal or unverified sources such as friends/family or online platforms, with only one in five using verified sources such as Local Authority advice pages or code schemes. Respondents used a mix of online and in-person channels when searching for a car, with just over half visiting traders in person (56%) and a similar proportion browsing traders' websites (54%). Most (80%) carried out at least one pre-purchase check on the trader, commonly reviewing code-scheme membership, or online reviews. A large majority (87%) viewed the car in person before purchasing. These findings suggest that most used car buyers did some research and sought advice before purchasing, but tended to rely on only a few, mostly informal or unverified sources.

Awareness of licensing requirements for used car sellers in Scotland was relatively high overall: 64% were aware that traders must hold a licence. Those with lower awareness tended to have lower incomes, fewer additional needs, limited rights awareness, or less engagement in addressing issues post-purchase. Consumers who bought from an independent trader were significantly less likely to be aware of the licensing requirement (55% vs. 64% average). Two thirds of all purchasers (63%) felt that being able to verify a trader's licence status would have been helpful.

Respondents purchased used cars through a range of dealership types, with 41% buying from manufacturer-branded dealerships, and around three in ten buying from either Independent Used Car Dealers or Car Supermarkets. Price was the dominant factor influencing trader choice (70%), followed by availability of a specific car (50%) and reputation (44%). Over half of respondents (57%) paid using cash, bank transfer, or debit card, while a quarter used hire purchase, and smaller proportions used credit cards or PCP arrangements. Nearly three quarters obtained warranty protection (72%), though uptake was lower among certain subgroups including those buying older or lower-cost cars.

Car ownership plays an important role in respondents' lives, as most relied on their car for essential day-to-day activities such as shopping (73%), commuting (67%), and leisure or social activities (64%). Correspondingly, 92% said their car was important to them, with 60% stating it was extremely important. Main reasons cited included employment, convenience, family transport needs, and limited public transport options. Cost considerations were the main reasons for choosing a used car over a new one, particularly perceptions of better value (26%), lower upfront cost (25%), and affordability constraints (17%).

Scale and Cause of Consumer Harm

Respondents reported reasonable expectations of traders when buying a used car. These expectations, such as the car being roadworthy, accurately described, and of satisfactory quality, and the trader being honest and responsive, reflect the minimum protections consumers are entitled to. Nearly all expected the car to last a reasonable amount of time without major repairs, with 90% agreeing or strongly agreeing. A similarly high proportion (90%) expected the car to be free from major faults at the point of sale, and 90% believed traders should thoroughly check the car before selling it. Expectations of everyday reliability were also consistently high, with 89% agreeing that the car should be durable for daily use.

Communication of key policies and protections before purchase was highly variable. While some buyers were informed about returns rights (32%) or complaints procedures (24%), only 15% were told whether the trader was a member of a code of practice, and just 10% received information about ombudsman or ADR schemes. Notably, 48% of consumers reported receiving none of this information. This rose to 56% for those who purchased their car from an Independent Used Car Dealer, compared to 44% who bought from a branded dealership linked to a specific manufacturer and 42% of those who bought from a car supermarket. Although traders are not legally bound to communicate all consumer rights - information on relevant ADR schemes is required. These findings indicate significant inconsistency in when and what essential information is provided to consumers across the sector. Signposting consumers to policies and information of ADR schemes would help ensure expectations are fully supported at the point of sale.

Issues during the purchase process were common: 35% experienced at least one issue, which was most often unclear contractual information (16%), high-pressure selling (13%) or later-disproven claims (13%). A further 10% felt unable to trust the seller, and 5% faced difficulties cancelling during a cooling-off period. The majority of respondents that experienced an issue (90%) reported that it had at least one negative impact. Emotional impacts affected 41%, time lost affected 40%, financial cost affected 38%, and mental or physical health impacts affected 28% and 15%, respectively. These findings highlight the significant negative impacts experienced by consumers who encounter issues during the purchase of a used car and a clear opportunity to make the experience more consistent, accessible, and transparent for buyers.

There was also a clear link between negative purchase experiences and later problems: Over a quarter (28%) of respondents had both purchase-stage issues and post-purchase vehicle faults. Only 7% experienced purchase-stage issues without later faults, while 18% reported faults despite a smooth purchase. Just under half (47%) encountered no issues at any stage.

Post-purchase vehicle issues were reported by 46% of respondents. These issues were most common in cars costing over £50,000 (82%), aged between 4-6 years (58%), or with more than 60,001 miles on the clock (65%). There was also a link with both payment method and trader type, with 58% of those using hire purchase/conditional sale and 53% buying from Car Supermarkets reporting issues. Types of faults varied: major engine faults affected 9% of all respondents, multiple minor engine faults 11%, and minor engine issues 12%; technological issues were also common, affecting up to 15% for minor faults and 6% for major faults.

Among those who experienced post-purchase vehicle issues, three quarters (76%) reported negative impacts. Financial cost was the most common consequence (45%), followed by time lost (39%) and emotional impacts (25%). Mental and physical health impacts were also noted by 22% and 10%, respectively. Those who viewed their car as important felt these effects most strongly: 58% of impacted respondents said their car was *extremely important* to them, and 30% said it was *fairly important*, underscoring the significant disruption caused by unresolved vehicle issues.

Awareness of Rights and Redress

Overall, respondents reported high levels of awareness, confidence, and access to information when purchasing a used car. However, this was often due to their own efforts. Three quarters (75%) said they were at least slightly aware of their statutory consumer rights, and a similar proportion (73%) felt at least slightly confident in exercising those rights. Most respondents (87%) also felt they had enough advice or information before purchasing their car to fully understand the deal. The most common reason for feeling well-informed was having undertaken their own research or asked extensive questions (26%), followed by trust in the information sources available to them (14%) and receiving helpful customer service (13%).

Among those who did not feel well-informed, more than half (57%) were unsure why, although 18% said they had not been given enough information by the seller. Smaller proportions attributed this to unhelpful customer service or finding the information confusing.

Confidence in knowing how and where to seek advice was generally strong: 80% felt confident in obtaining support if issues arose. Among the subset who experienced an issue with their vehicle or purchase process, around six in ten (63%) chose to take action. Of these, over half (53%) contacted the seller, producer, or service provider, while others turned to family or friends (36%) or attempted to claim through a guarantee, warranty, or insurance (30%).

When taking action, the organisations most commonly interacted with were warranty providers (44%), traders (41%), financial services providers (27%), and advice bodies (24%). Across all types of organisations, a majority reported that their interaction had been helpful, with helpfulness ratings ranging from 72% to 80%.

Most respondents with an issue saw some form of resolution after taking action: nearly two thirds (64%) reported their issue was fully resolved, with a further 21% reporting partial resolution. Among those who did not take action, the most common reasons included the issue being minor (50%) or having resolved it themselves (23%), while others cited barriers such as uncertainty about what action to take (18%), wishing to avoid stress (18%), or believing action would not help (15%). Respondents who were neither aware nor unaware (50%) or unaware (39%) of their consumer rights, who did not view their car in person (52%) or who had purchased their car from an independent trader (52%) were less likely to take action. However, the base sizes for these groups are small, so the findings should be interpreted with caution.

Around a third of respondents who had experienced an event or issue (35%) felt they had cause to formally complain. Of these, 70% made a complaint directly to the seller or finance company. Two thirds (66%) of those who had no cause to complain nonetheless felt they would know how to complain if needed.

Where complaints were made, 88% ultimately resolved their issue. Among the minority whose complaint was unresolved, the most common explanation was disagreement from the seller or finance provider. Most who complained (87%) felt confident exercising their rights during the process.

More than half of respondents that made complaints (61%) escalated their issue beyond the seller or finance company, most commonly to Trading Standards (59%), an industry trade body (51%), or a warranty provider (44%). This escalation could have happened at any point of the complaints process, for example as part of resolving issues with the seller, or only when the seller failed to resolve issues. Escalation was effective for almost all: 98% felt it helped resolve their issue at least partially, and three quarters (75%) said it helped fully resolve it. Respondents primarily learned where to complain through advice services (70%), followed by friends or family (41%).

Satisfaction with Purchase Experience

Overall satisfaction with the experience of purchasing a used car was high, with most respondents reporting a process that met or exceeded expectations. Half (48%) said their experience was better than expected, while 42% felt it was as expected. Only a small minority (8%) reported that the experience was worse than anticipated.

Among those who felt the process exceeded expectations, the most common reasons included receiving good customer service or feeling unpressured (19%), finding the process straightforward (18%), experiencing a smooth or efficient transaction (14%), being happy with the vehicle purchased (13%), and an overall positive experience (11%). Those whose experience was worse than expected cited a range of factors, including issues with the vehicle itself (8%) and poor customer service (6%).

Respondents' satisfaction with the seller was similarly high: 85% reported being satisfied with the seller they purchased from, while 9% were neutral and just 4% were dissatisfied. Satisfaction with the overall purchasing process was even higher, with 88% reporting satisfaction and only 3% expressing dissatisfaction.

When asked what, if anything, they would change about their most recent purchase, a quarter (24%) stated there was nothing they would change or offered a positive comment. Others mentioned wanting to find or negotiate a better deal (5%), purchase from a different seller (5%), streamline the process (4%), or buy a newer or better-quality vehicle (3%). A significant proportion (37%) were unsure.

Respondents also shared the advice they would give to future used-car buyers. The most common guidance was to conduct research or ask numerous questions (35%), followed by taking a test drive or conducting thorough checks (12%), choosing a reputable seller (10%), and seeking advice or a second opinion (9%). Over a quarter (27%) were unsure what advice to offer.

In terms of future behaviour, a large majority (84%) of respondents said they were likely to buy a used car again. Similarly, three quarters (76%) reported they would be likely to purchase from the same seller again based on their recent experience.

Finally, respondents were asked what they would do differently if purchasing a used car again. Over a quarter (28%) said they would not change anything, and 40% were unsure. Among those who identified changes, the most common suggestions were carrying out more test drives or vehicle checks (6%), doing more research, or asking more questions (6%), opting for a newer or better-quality vehicle (3%), or securing a better deal (3%).

2. Introduction

Background

The used car market in the UK was estimated to be worth around £120 billion in 2024, with over 7.6 million[1] sales and an estimated average sales price of around £16,500[2]. Cars are one of the most significant and expensive purchases for consumers and are often a necessity, enabling access to work, education, essential services and for supporting family and caring responsibilities. Most drivers in the UK opt to acquire a used car rather than a new one and, in Scotland alone, nearly 160,000 used cars were sold in Q2 2025[3]. Buying a used car offers a more affordable pathway to vehicle ownership than purchasing new and are therefore particularly important for individuals on lower incomes or living in rural areas with limited or unreliable public transport.

As a sector however, the used car market is among the most problematic for consumers in Scotland and is linked to high levels of consumer detriment when things go wrong[4], leading to high caseloads for consumer advice services, ombudsman schemes, and enforcement bodies. Complaints often indicate serious detriment, including financial loss, safety risks, and mental health impacts[5]. Given the size of the market, the used-cars sector is therefore at the centre of Consumer Scotland's remit to investigate sectors that cause harm to consumers.

As a result, Consumer Scotland launched a statutory investigation into the used car sector in Scotland, specifically in response to high levels of persistent consumer harm, rapid market change, and gaps in understanding around how the market operates in practice. The investigation is built around four strands to provide a comprehensive picture of the sector:

1. Research to capture consumer experiences that will provide findings that are generalisable to the wider population of used car purchasers in Scotland
2. Detailed analysis of complaints and detriment data
3. Qualitative case studies of real consumer journeys
4. Targeted engagement with industry, enforcement, and advice bodies

This research delivers the first of these strands, and its aim is to describe the experiences of consumers in Scotland when buying used cars from traders, identify the key challenges and barriers that prevent positive consumer outcomes and provide robust high-level insights that are generalisable across the population in Scotland.

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[1] SMMT – Society of Motor Manufacturers & Traders (2025). *UK Used Car Sales Data | Second Hand Car Sales Statistics*
[2] Autotrader Insight (2025). *The latest on used car prices*
[3] SMMT (2025). *UK Used Car Sales Data*
[4] National Centre for Social Research (2025). *Consumer detriment survey 2024*
[5] The Motor Ombudsman (2025). *Used car purchase disputes raised by consumers in 2024*

Research objectives

This research has the following core objectives:

1. Identify who buys cars in Scotland and how they make purchases
2. Identify and assess the scale and causes of consumer detriment
3. Explore consumers' awareness of their rights and redress and advice options
4. Assess satisfaction with the used car buying journey and alignment with expectations

3. Methodology

Overview

To meet the objectives outlined above, an online quantitative approach was adopted, comprising a survey of 1,002 consumers who had purchased a used car in Scotland within the last 12 months. The definition used to screen respondents was "consumers who had acquired a used car in the last 12 months through purchasing, leasing or another finance arrangement and excluding purchases from a private individual - e.g. through classified ads, social media or direct negotiation - or if the vehicle was pre-registered with minimal mileage". Where more than one car had been purchased within that period, respondents were asked to complete the survey on the basis of their most recent purchase.

Fieldwork was carried out between 4th -16th February 2025.

Design

Sampling

In order to achieve the sample size of at least 1,000 consumers who had purchased a used car in the previous 12 months, sample was sourced through three different panel providers:

- Pure Profile
- Cint
- Norstat

Using three separate providers not only achieved over 1,000 completed surveys but also mitigated somewhat for panel self-selection bias by avoiding all responses being sourced through one provider.

It was important for the survey to capture views from a range of demographics as well as from vulnerable consumers. Given the target audience, it was not appropriate to set hard quotas to achieve minimum numbers of any subgroups as this would have impacted the ability to reach the overall target number of interviews which was determined to be the overall priority. Instead, the sample was allowed to fall out naturally across all characteristics.

Despite this, some key groups of interest were specifically monitored:

- Older consumers – aged 65 or over (108 achieved)
- Those with a long-term health condition / disability (176 achieved)
- Financially vulnerable consumers – household income of less than £16,000 a year (76 achieved)

Questionnaire design

The overall aim of the questionnaire was to generate high-level insights and to inform evidence-based recommendations, aimed at improving outcomes for consumers of used cars in Scotland. The final questionnaire was structured in the following way to achieve this objective:

- Section A – Purchase of a used car
- Section B – Scale and cause of any consumer harm
- Section C – Awareness of rights and options for redress and advice
- Section D – Satisfaction with process of purchasing a used car and alignment with expectations
- Section E – Demographics

Fieldwork

Soft launch

An initial soft launch was carried out to test the survey's performance in terms of question comprehension, length, and overall functionality, before going into mainstage fieldwork. The soft launch was conducted with a single panel partner between 2nd - 4th February 2026 and achieved 93 completed surveys.

The soft launch was successful, and no significant issues were observed, therefore no refinements were made to the survey ahead of the mainstage launch.

It is worth noting that a small number of additional questions were added following the soft launch and therefore the base for these does not include the full sample size. These are flagged in notes under the relevant charts.

Achieved profile

No hard quotas were set, so as not to impact the overall ability to reach the total survey completes, however the objective of the survey was to achieve a representative sample covering a range of viewpoints and the final achieved profile of respondents by key demographics of interest is outlined below in Table 3.1.

Table 3.1 Achieved profile of sample

GENDER	(n)	% Total
Female	470	46.91%
Male	526	52.50%
Other / Prefer not to say	6	0.60%
Total	1,002	100.00%
AGE	**(n)**	**% Total**

18-24 years old	78	7.78%
25-39 years old	387	38.62%
40-54 years old	291	29.04%
55-64 years old	135	13.47%
65+	108	10.78%
Don’t know / Prefer not to say	3	0.30%
Total	1,002	100.00%
REGION	**(n)**	**% Total**
North East Scotland	112	11.18%
Highlands and Islands	81	8.08%
South Scotland	134	13.37%
West Scotland	118	11.78%
Central, Mid-Scotland and Fife	186	18.56%
Lothians	122	12.18%
Glasgow	157	15.67%
Unknown (Don’t know / prefer not to say / n/a)	92	9.18%
Total	1,002	100.00%
HOUSEHOLD INCOME	**(n)**	**% Total**
Less than £5k	14	1.40%
£5000 - £15,999 a year	54	5.39%
£16,000 - £24,000 a year	101	10.08%
£25,000 - £34,999 a year	172	17.17%
£35,000 - £44,999 a year	147	14.67%
£ 45,000 - £54,999 a year	114	11.38%
£ 55,000 - £74,999 a year	172	17.17%
£ 75,000 or more a year	205	20.46%
Don’t know / Prefer not to say	23	2.30%
Total	1,002	100.00%
HEALTH CONDITION	**(n)**	**% Total**
Yes	176	17.56%
No	802	80.04%
Don’t know / Prefer not to say	24	2.40%
Total	1,002	100.00%
IMPACT OF HEALTH CONDITION	**(n)**	**% Total**
Yes, a lot	67	38.07%
Yes, a little	83	47.16%
Not at all	26	14.77%
Total	176	100.00%

ETHNIC GROUP	(n)	% Total
White	852	85.03%
Mixed/multiple ethnic groups	18	1.80%
Asian/Asian British	44	4.39%
Black/African/Caribbean/Black British	79	7.88%
Other (please specify) / Prefer not to say	9	0.90%
Total	1,002	100.00%
URBAN / RURAL AREA	**(n)**	**% Total**
Urban area	808	80.64%
Rural area	183	18.26%
Unknown / Prefer not to say	11	1.10%
Total	1,002	100.00%
HOUSEHOLD COMPOSITION	**(n)**	**% Total**
Live alone	138	13.77%
Couple with no child / children	213	21.26%
Couple with a child / children	484	48.30%
Single parent with a child / children	91	9.08%
Shared household (non-family adults)	44	4.39%
Share household (non-parental family adults)	6	0.60%
Multi-generational family / Other (please specify) / Don’t know/ Prefer not to say	26	2.59%
Total	1,002	100.00%
WORK STATUS	**(n)**	**% Total**
In full-time employment (30 hours or more per week)	652	65.07%
In part-time employment (under 30 hours per week)	119	11.88%
Self-employed	47	4.69%
Unemployed	22	2.20%
Student	14	1.40%
Retired	99	9.88%
Unable to work due to illness/disability	20	2.00%
Homemaker/carer	26	2.59%
Don’t know / Prefer not to say	3	0.30%
Total	1,002	100.00%
HOUSEHOLD CIRCUMSTANCES	**(n)**	**% Total**
A long-term illness, physical or mental health problem or disability	155	15.47%
Any caring responsibilities for a member of your immediate family, or a close relative outside of your household	94	9.38%
Any hearing or visual impairments or other communication needs	34	3.39%
Any caring responsibilities for children	84	8.38%

None of these	672	67.07%
Don’t know / Prefer not to say	33	3.29%
Total	1,002	100.00%

Analysis and QA

Data reduction

Extensive quality checks were carried out on the data during fieldwork due to the nature of the panel approach. These checks included:

- Automated speed checks (identifying responses collected unusually quickly, as this may suggest low quality data)
- Flatline checks (detecting respondents who select the same answer repeatedly across questions)
- Manual coding checks (reviewing and verifying manually coded responses for accuracy)
- Postcode checks (validating respondent postcodes to ensure they are accurate and within the target area)

Weighting

It was not possible to weight the achieved survey sample of consumers to make it representative of the underlying population due to the absence of sufficiently robust population statistics of purchasers of used cars in Scotland. It was agreed that due to the limitations of available datasets, there were no strong grounds to suggest that any available proxy data was more representative than our achieved profile and sample size and therefore all findings in this report are based on unweighted data. The achieved sample profile is broadly aligned with the characteristics expected of consumers in Scotland; however, as the exact profile of the wider population is not known, the findings should be interpreted as indicative rather than fully generalisable.

Reporting conventions

Sub-group differences noted in this report are significant to a 95% confidence level: by convention, this is the statistical ‘cut off point’ used to mean a difference is large enough to be treated as genuine. This means the significant differences noted throughout this report have a 95% chance of being ‘true’ (i.e. due to a genuine difference in the groups being compared, and only a 5% chance that the results are due to chance).

4. Purchase of a Used Car

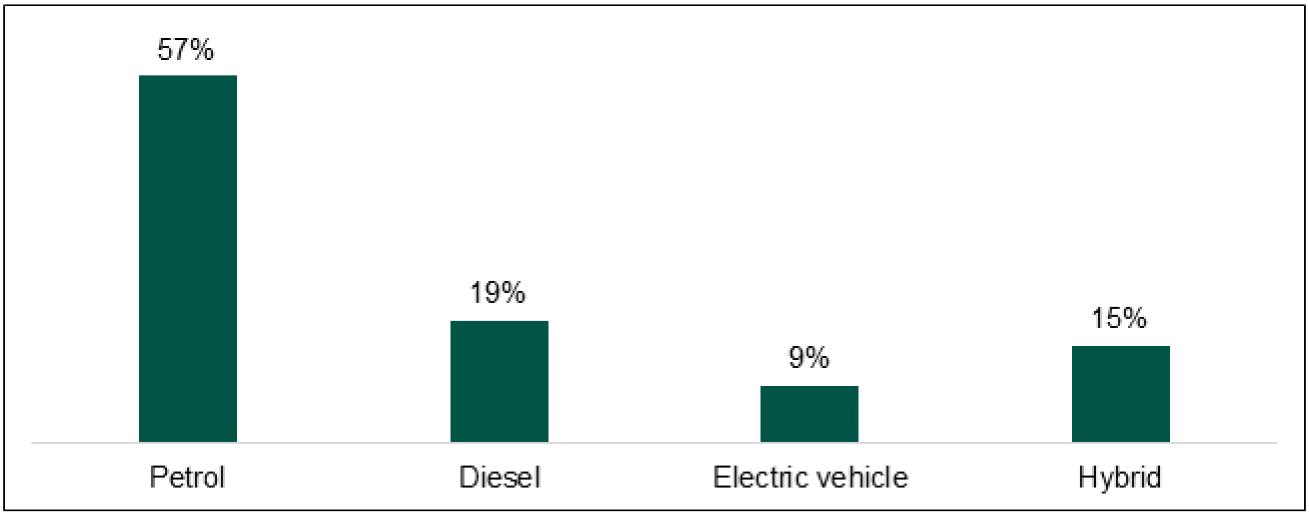
This chapter seeks to establish the behaviours and choices surrounding the purchase of a used car, including the steps respondents took prior to purchasing their vehicle, their motivations for making the purchase and the channels they ultimately used to do so.

Car characteristics

Respondents were asked a series of questions about the characteristics of the car they purchased, including the vehicle type, its cost, age, and mileage.

As shown in Figure 4.1, more than half of respondents purchased petrol cars (57%), making this the most common fuel type. Diesel cars were the next most frequently purchased at 19%, while hybrid vehicles accounted for 15%. Electric vehicles made up the smallest proportion at 9%.

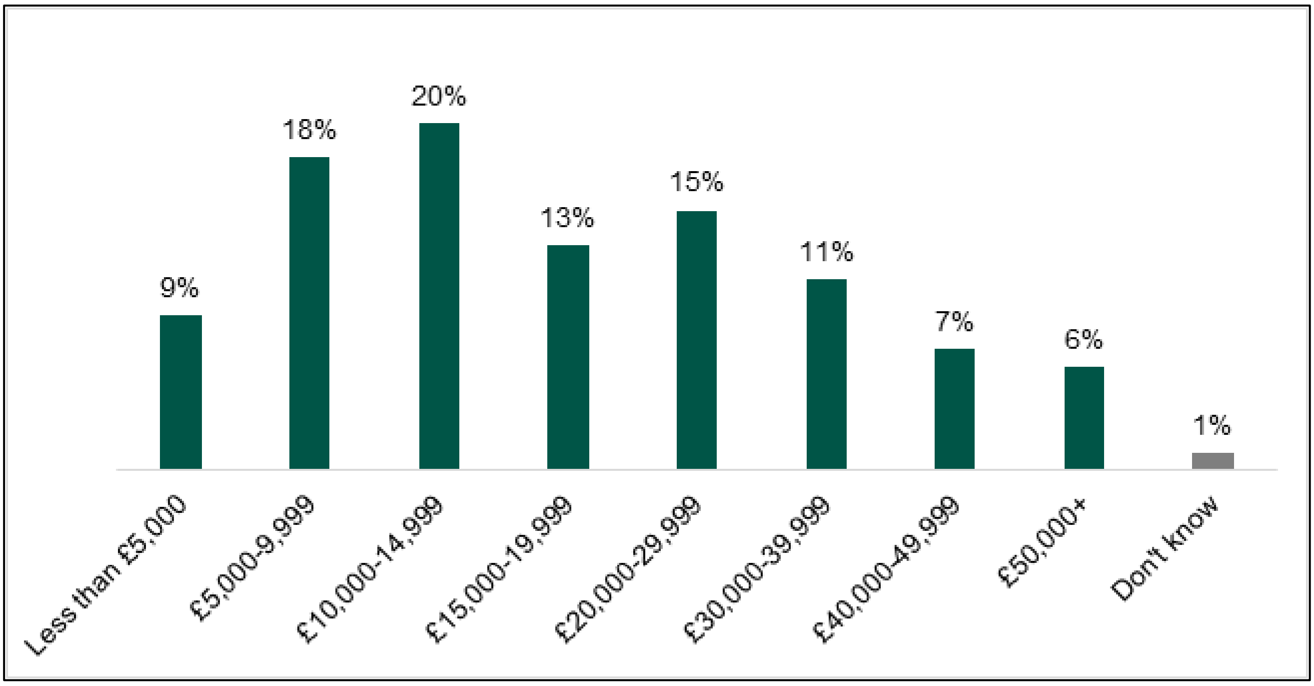
Figure 4.1 Type of car purchased



A1. Which of the following type of car did you purchase? Base: All respondents (1,002)

The cost distribution in Figure 4.2 shows that nearly half (47%) of used cars purchased cost less than £15,000. Above £15,000, the proportion of purchases gradually decreases as price increases, with the smallest proportions found in the highest price bands. A further 15% paid £20,000-29,999, and 13% paid £15,000-19,999. Higher-cost purchases were less common, with 11% spending £30,000-39,999, 7% paying £40,000-49,999, and 6% spending £50,000+. Only small proportions reported not knowing (1%) or preferring not to say (1%).

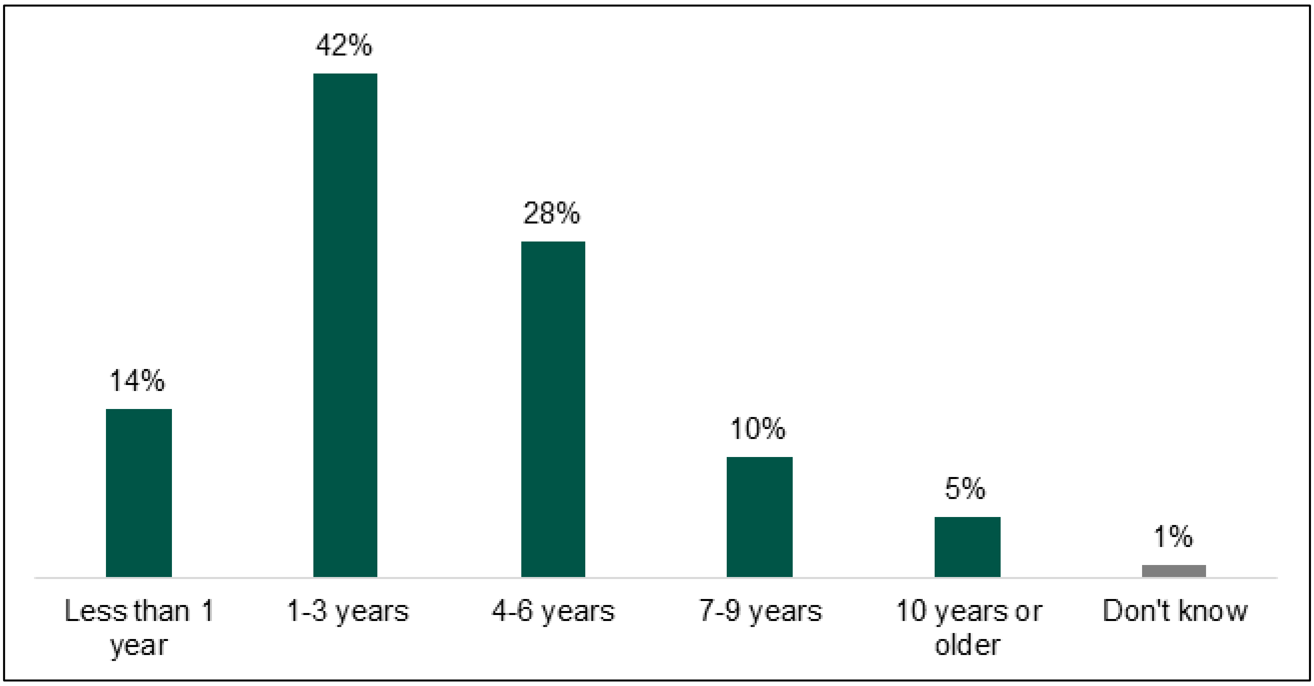
Figure 4.2 Approximate cost of the car purchased



A2. Approximately how much did the car cost? Base: All respondents (1,002)

As shown in Figure 4.3, just over half (55%) of respondents bought cars which were less than 3 years old, including only 14% buying very new cars, i.e. less than a year old, making the most common vehicle purchase being for cars aged between 1 and 3 years (42%). The second highest category was cars aged 4-6 years old, at 28%. Older cars were less common: 10% bought cars aged 7-9 years, and 5% purchased cars 10 years or older. Only 1% did not know.

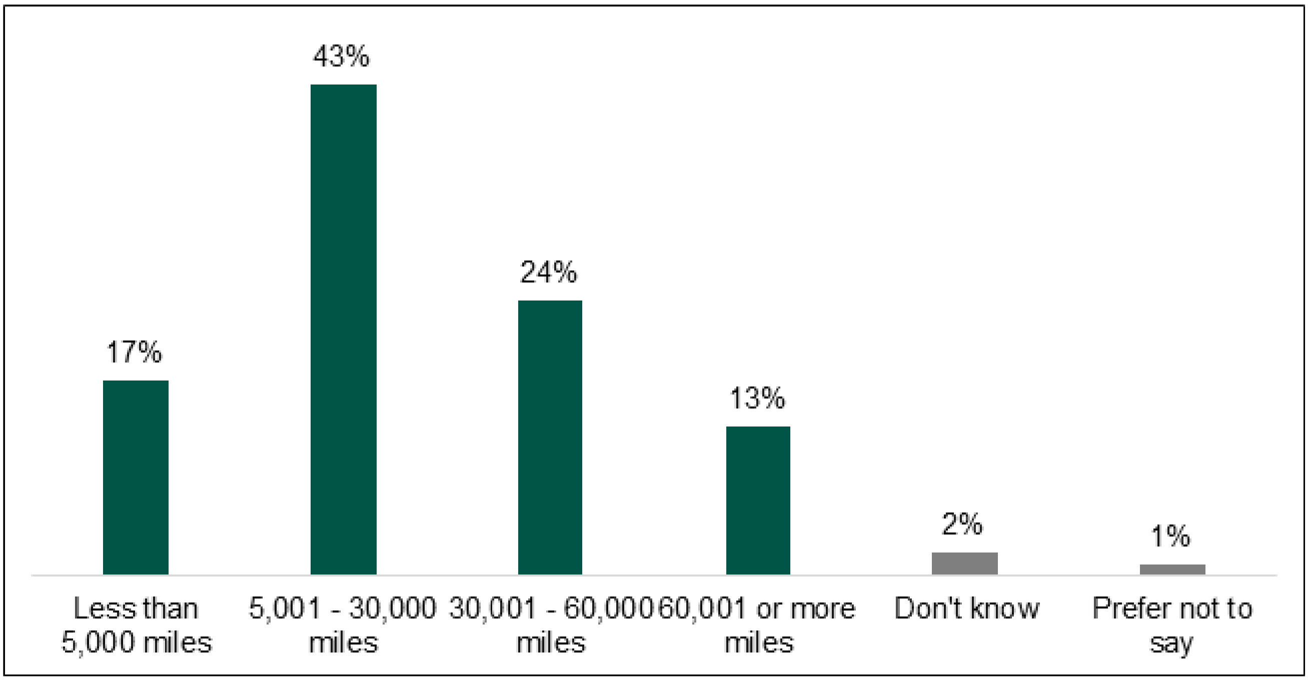
Figure 4.3 Approximate age of the car at purchase



A3. Approximately how old was your used car when you purchased it? Base: All respondents (1,002)

Mileage at purchase, shown in Figure 4.4, was most commonly 5,001-30,000 miles (43%), followed by 30,001-60,000 miles (24%). Lower-mileage cars under 5,000 miles accounted for 17%, while 13% bought higher-mileage cars with 60,001 miles or more. Very small proportions did not know (2%) or preferred not to say (1%).

Figure 4.4 Approximate mileage of the car at purchase



A4. Approximately what was the mileage of your used car when you purchased it? Base: All respondents (1,002)

Research behaviour

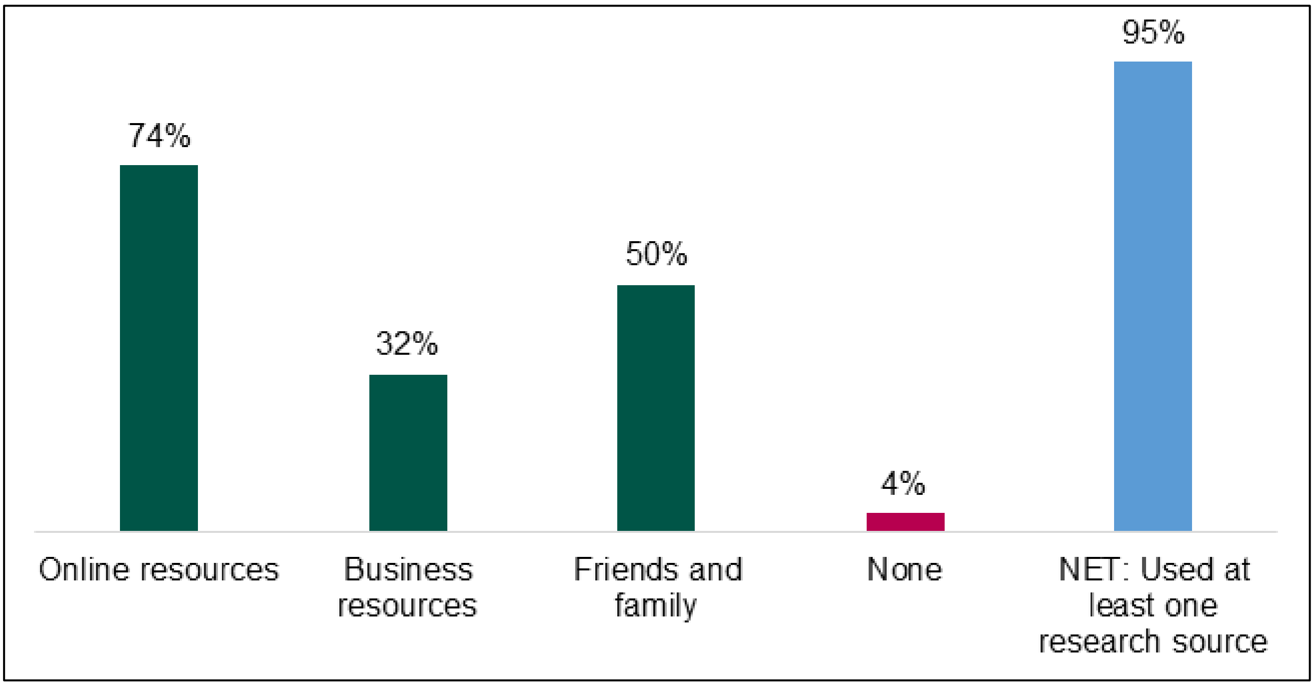
Respondents were asked the following questions about their research behaviours before purchasing their used car:

- A5. What research resources did you use, if any, before purchasing your used car?
- A5a. Before purchasing a used car, did you seek out any advice or information from any of the following organisations to help you purchase a reliable vehicle or to understand your consumer rights?
- A5b. Thinking back on when you decided to buy a used car, where did you look for information on potential sellers?

Most respondents undertook some form of research before purchasing a car, with 95% reporting that they used at least one research resource, as shown in Figure 4.5. Online resources were the most commonly used (74%), followed by advice from friends and family (50%). Around one-third (32%) used business resources such as information from manufacturers, dealers, or retailers. Respondents whose car cost more than £50,000 were more likely to use every individual resource than other respondents. For this group, 92% used online resources, and 65% spoke to friends and family. Notably, 65% used business resources – around twice as many as the average.

Meanwhile, 4% reported doing no research at all before purchasing their used car. This was most likely to be reported by respondents whose car cost between £10,000-14,999 (7%).

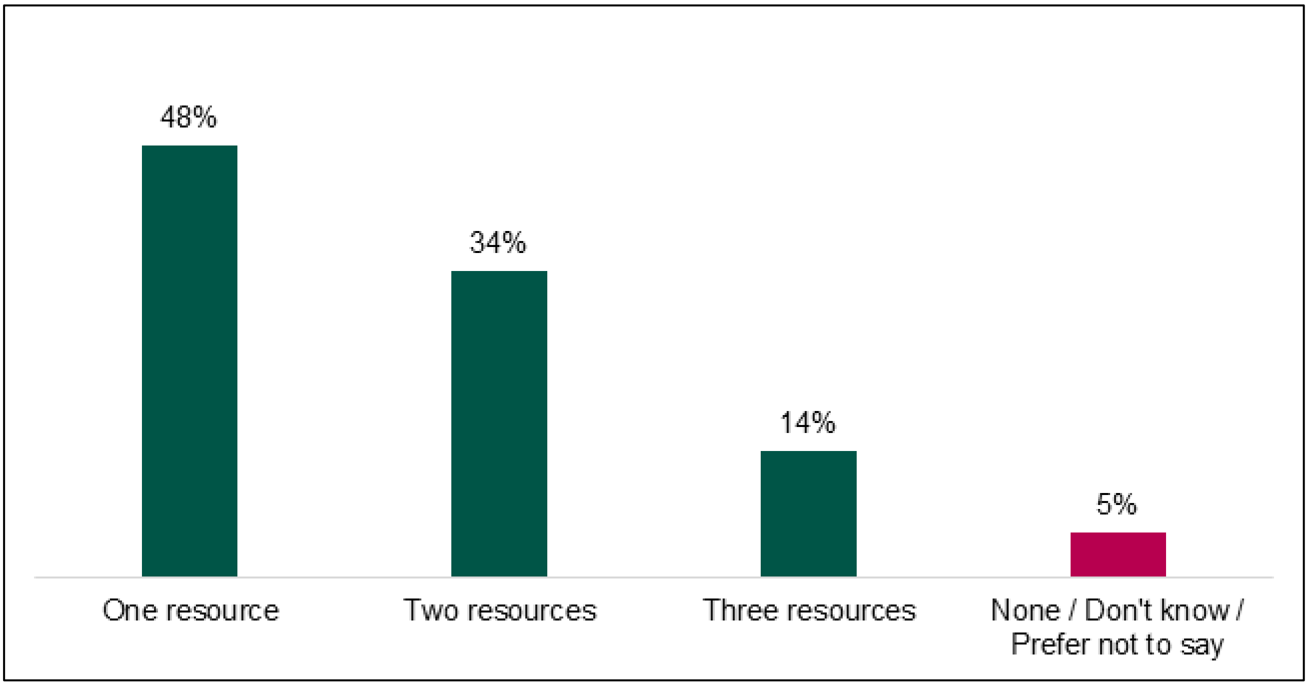
Figure 4.5 Type of research resources used before purchasing car



A5. What research resources did you use before purchasing your used car? [multiple choice] Base: All respondents (1,002)

As shown in Figure 4.6, nearly half of respondents (48%) relied on a single research resource, while 34% used two resources. A smaller proportion (14%) consulted three resources.

Figure 4.6 Count of research resources used before purchasing car



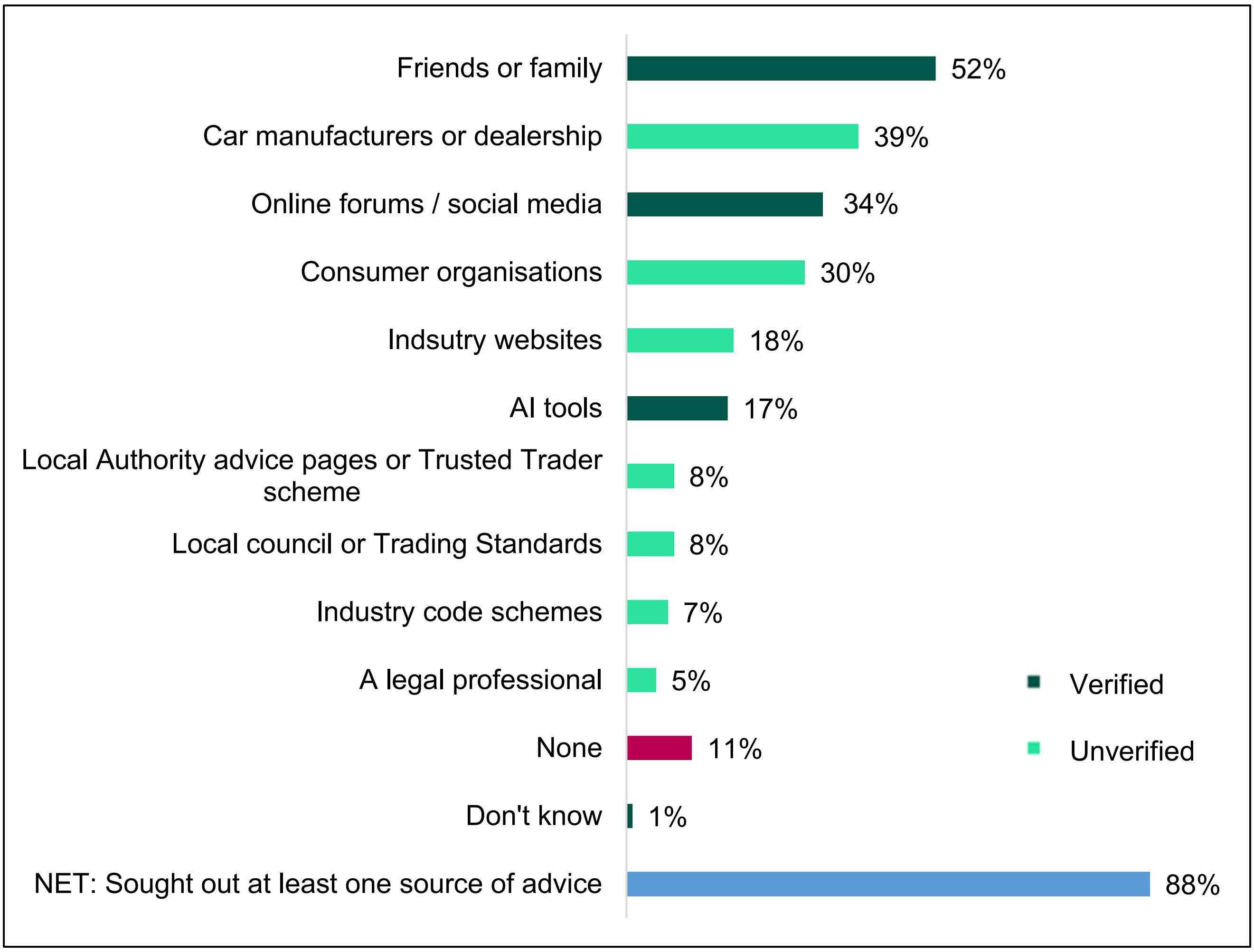
A5_COUNT. Number of research resources used before purchasing car. Base: All respondents (1,002). Note that the "none" category includes those who answered 'don't know' and 'prefer not to say' to this question, as well as those answering that they used no research resources.

Most respondents specifically sought advice or information before purchase, with 88% using at least one advice source, as shown in Figure 4.7. Unlike the broader research activity described in the paragraphs above, these advice sources were generally used to understand how to make a reliable and confident purchase or to clarify consumer rights, rather than to explore the vehicle market itself. This aligns with the idea that pre-purchase advice is often an empowering step, helping consumers feel informed and in control rather than acting as a defensive response to a perceived risk.

As with research behaviour, use of advice sources differed by vehicle cost. Those whose cost of car was between £40,000 and £49,999 (97%) or over £50,000 (100%), were more likely to seek specific advice on how to make a reliable and confident purchase, compared to the average of 88%. In contrast, use of advice sources was lower among those whose car cost between £10,000 and £14,000 (84%). This pattern indicates that the more expensive the used car, the more likely respondents are to engage in both general research and specific pre-purchase advice to support a confident and well-informed decision.

Only 5% of respondents said they did not seek advice from any source before purchasing their car. Outcomes for this group were not worse than for those who did seek advice, suggesting that seeking advice in itself does not prevent issues from arising. In fact, the very high proportion of respondents who sought advice but still experienced issues during purchase (97%) or with their vehicle (96%) indicates that advice-seeking is more likely a response to uncertainty rather than a protective factor against negative outcomes. The most common sources of advice were friends or family (52%), followed by car manufacturers or dealerships (39%) and online forums/social media (34%). Smaller proportions used industry websites (18%) or an AI tool (17%). Institutional sources were much less frequently consulted: local authority advice pages or Trusted Trader schemes (8%), local councils or Trading Standards (8%), industry code schemes (7%), and legal professionals (5%). One in ten respondents (11%) did not seek any advice, and 1% were unsure.

Figure 4.7 Channels used to seek advice or information to help purchase a reliable vehicle or to understand consumer rights

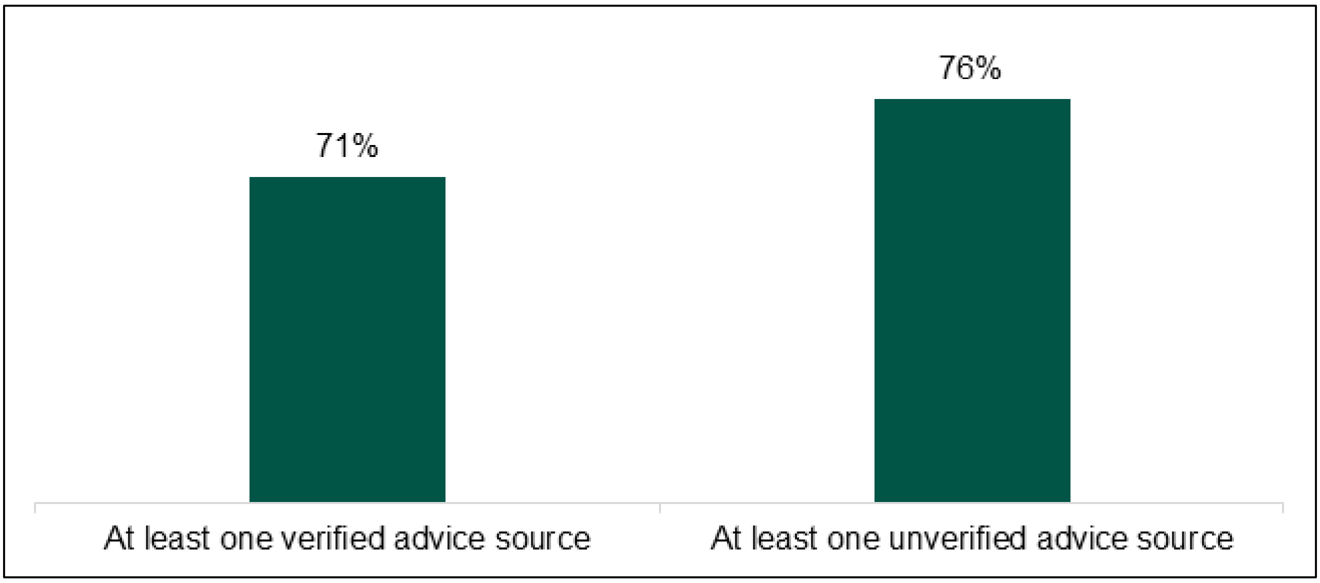


A5a. Before purchasing a used car, did you seek out any advice or information from any of the following organisations to help you purchase a reliable vehicle or to understand your consumer rights? [multiple choice] Base: Mainstage respondents (910) Note: This question was added at the end of soft launch.

As shown in Figure 4.8, three quarters of respondents used at least one unverified source (76%) for advice to help them to purchase a reliable car or to understand their consumer rights. These sources included friends or family, online forums / social media, or AI tools. Slightly fewer used at least one verified source (71%). These sources include car manufacturers or dealerships, industry websites, consumer organisations, Local Authority advice pages or Trusted Trader Schemes, Local council or Trading Standards, industry code schemes, or a legal professional.

As this question allowed multiple responses, the percentages for different source types are not mutually exclusive. Respondents commonly used more than one source, so the proportions for verified and unverified information often overlap. As a result, the combined totals across categories exceed 100%.

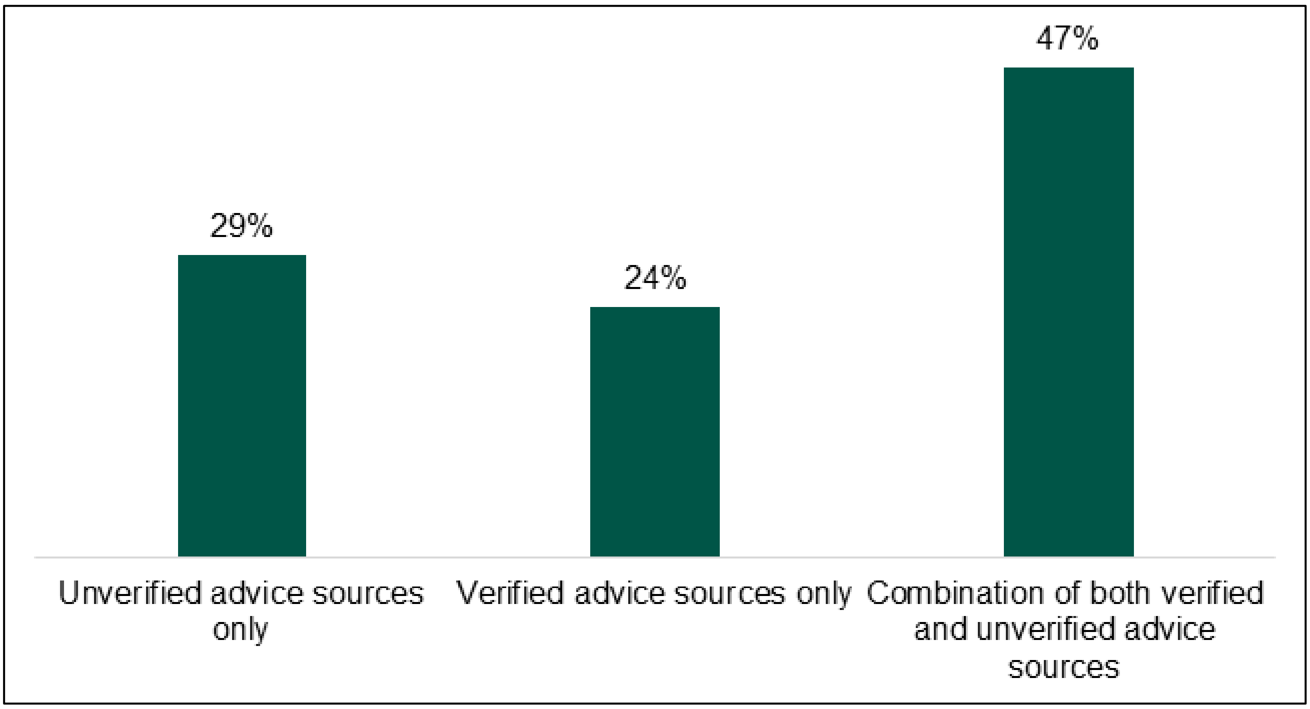
Figure 4.8 Channels used seek to advice or information to help purchase a reliable vehicle or to understand consumer rights (at least one verified / at least one unverified source)



A5a. Before purchasing a used car, did you seek out any advice or information from any of the following organisations to help you purchase a reliable vehicle or to understand your consumer rights? [multiple choice] Base: Mainstage respondents who sought advice or information at A5a (802) Note: This question was added at the end of soft launch.

As shown in Figure 4.9, almost half of respondents (47%) relied on a combination of verified and unverified sources for advice to help them to purchase a reliable car or understand their consumer rights. Similar proportions chose to rely on unverified sources only (29%) or verified sources only (24%) for this advice.

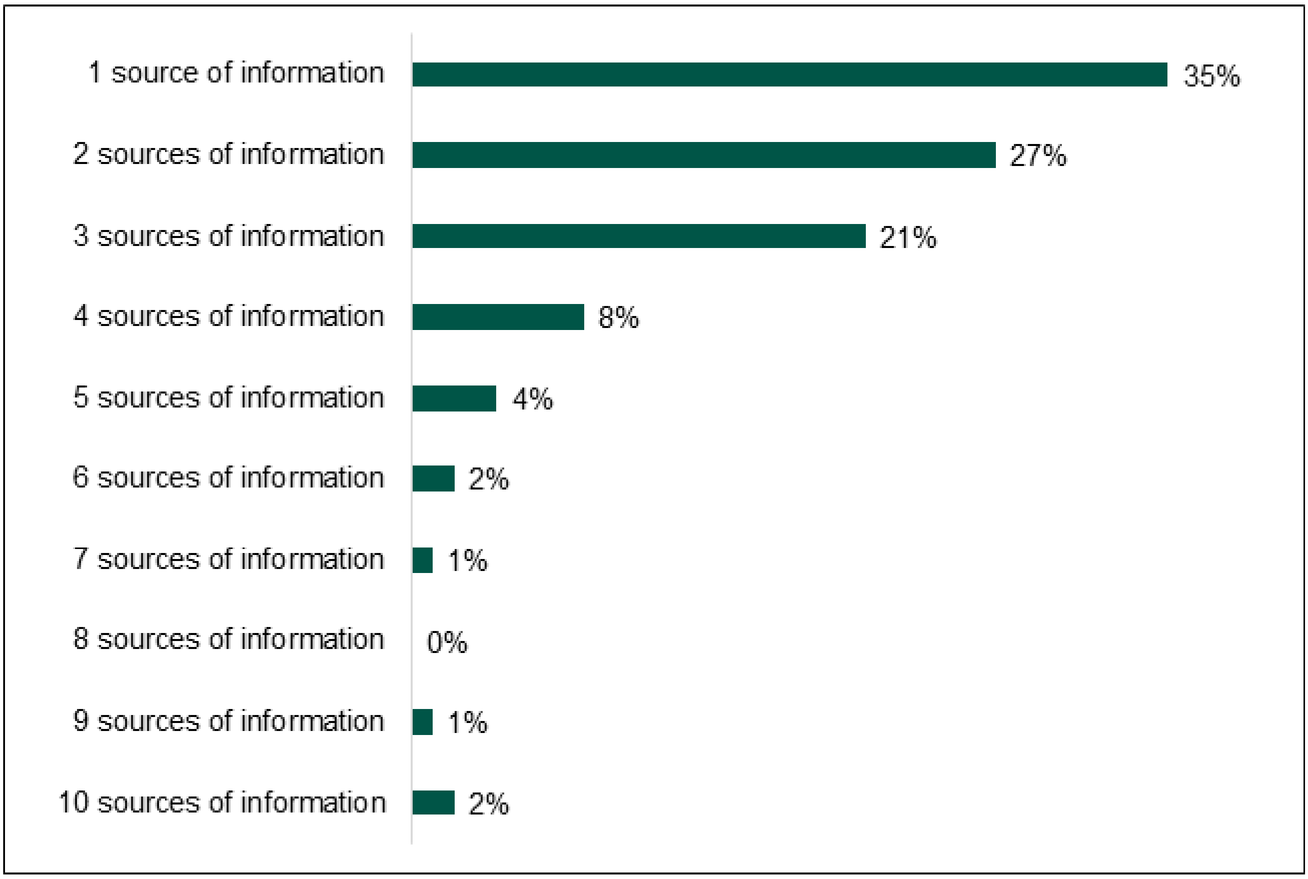
Figure 4.9 Channels used to seek advice or information to help respondents purchase a reliable vehicle or to understand consumer rights



A5a. Before purchasing a used car, did you seek out any advice or information from any of the following organisations to help you purchase a reliable vehicle or to understand your consumer rights? [multiple choice] Base: Mainstage respondents who sought advice or information at A5a (802) Note: This question was added at the end of soft launch.

As shown in Figure 4.10, most respondents (83%) relied on 1-3 sources of information when seeking advice or information about purchasing a reliable car or their rights before making their purchase. A third (35%) used just one source, a further quarter (27%) consulted two sources and a fifth (21%) consulted three sources of information. A similar proportion (18%) consulted four or more sources.

Figure 4.10 Count of sources used to seek advice or information to help purchase a reliable vehicle or to understand consumer rights



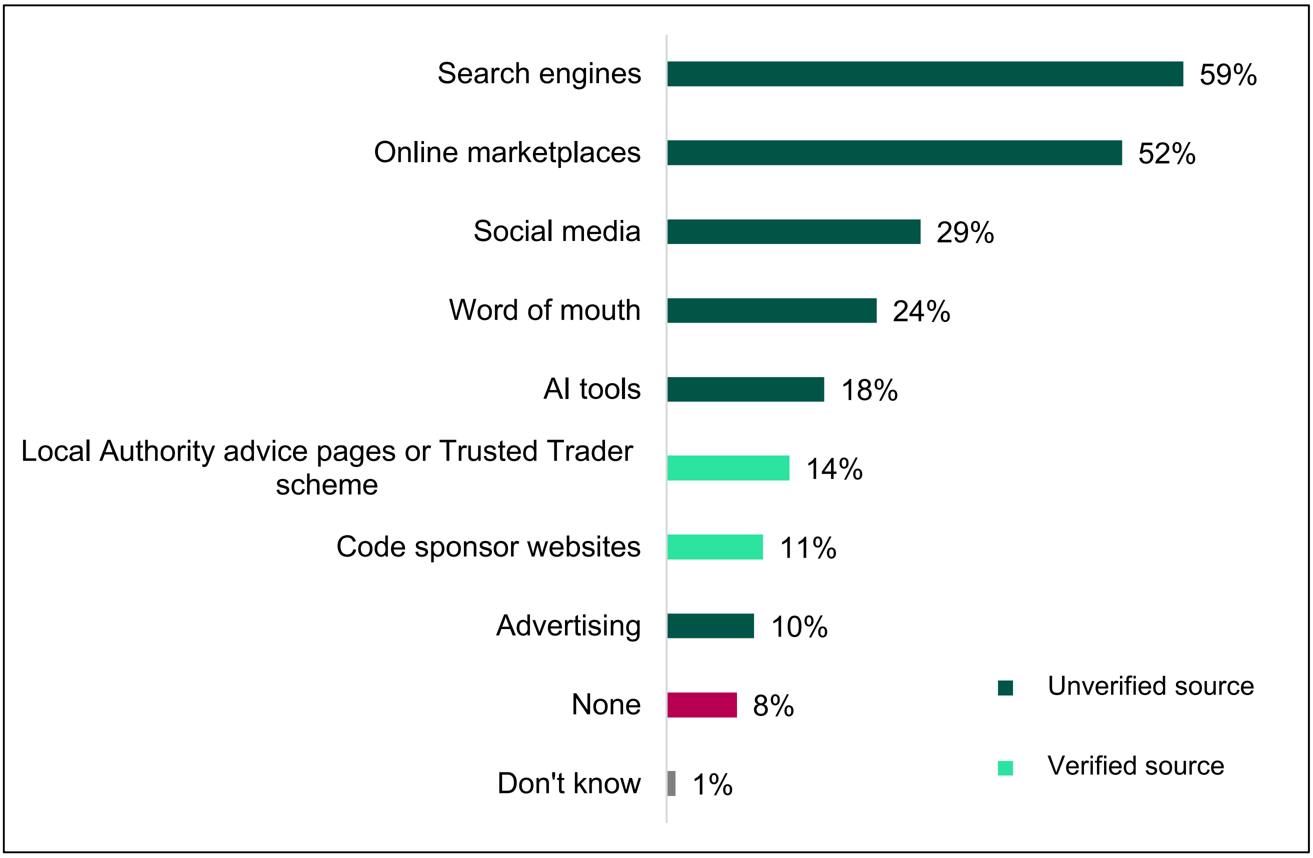
A5a_COUNT. Number of sources advice/information was sought from. Base: Base: Mainstage respondents who sought advice or information at A5a (802) Note: This question was added at the end of soft launch.

As displayed in Figure 4.11 respondents reported using a wide range of sources to find information about potential sellers before purchasing their car, with respondents more likely to use unverified sources than verified sources for this type of research. The most commonly used were general online search tools, including search engines (59%) and online marketplaces (52%). Social media (29%) and word-of-mouth recommendations (24%) also played a notable role. Newer resources such as AI tools (18%) were used by nearly one in five respondents.

By contrast, fewer respondents accessed verified sources such as Local Authority advice pages or Trusted Trader schemes (14%) and Code Sponsor websites[6] (11%). A smaller proportion (10%) relied on advertising, while 8% did not look for information on different sellers, and 1% reported not knowing.

[6] A Code Sponsor is typically a member-based organization, such as a trade association or commercial business, that creates and enforces a consumer-focused Code of Practice. These sponsors aim to raise industry standards, protect consumers, and ensure members adhere to ethical practices.

Figure 4.11 Sources used to find information about potential sellers before purchasing car

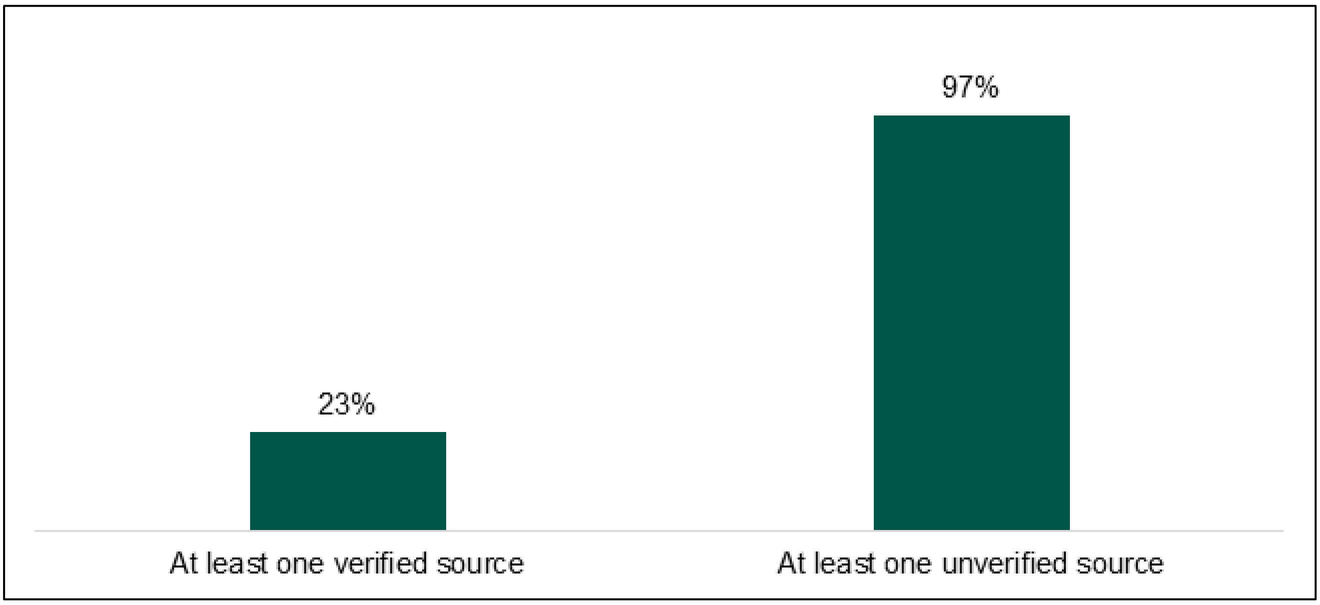


A5b. Thinking back on when you decided to buy a used car, where did you look for information on potential sellers? [multiple choice] Base: Mainstage respondents (910) Note: This question was added at the end of soft launch.

Analysis of the advice sources used shows that the majority of respondents (97%) that sought information about potential sellers before purchasing their car relied on at least one unverified information source to research potential sellers before purchasing their car, as shown in Figure 4.12. These included search engines, online marketplaces, word-of-mouth recommendations, AI tools, and advertising. In contrast, 23% consulted at least one verified source, such as Local Authority advice pages and Code Sponsor websites.

As this question allowed multiple responses, the percentages for different source types are not mutually exclusive. Respondents commonly used more than one source, so the proportions for verified and unverified information often overlap. As a result, the combined totals across categories exceed 100%.

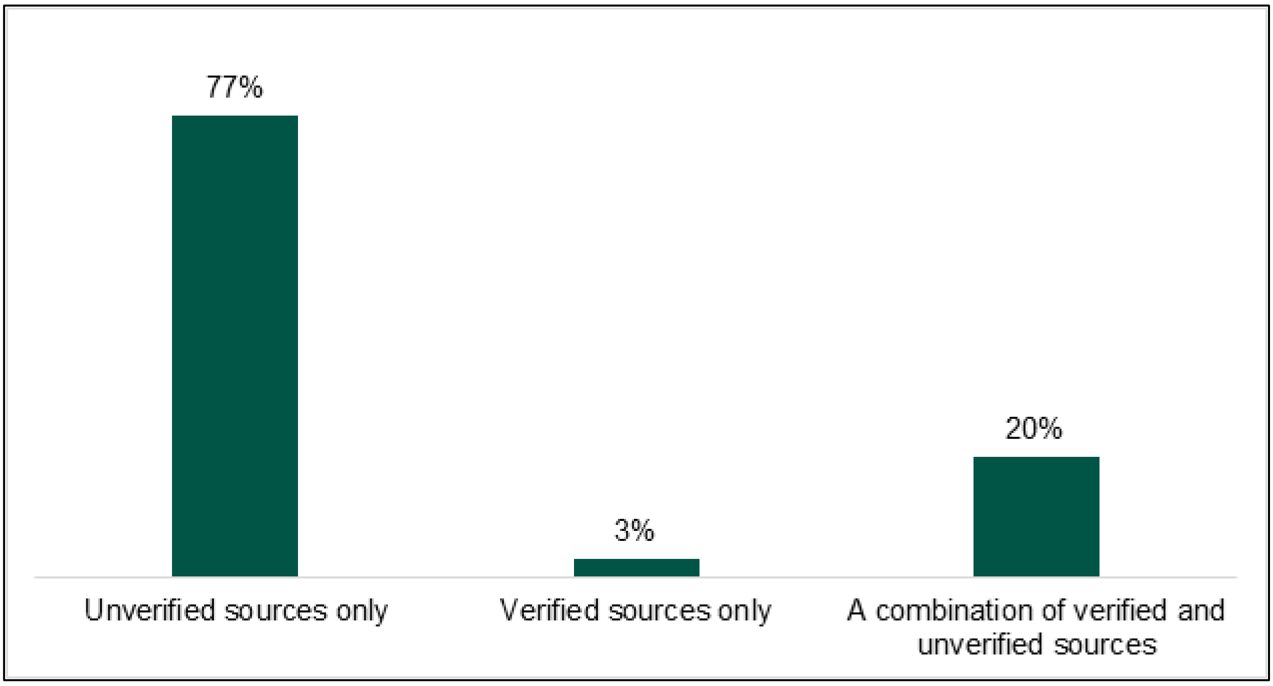
Figure 4.12 Sources used to find information about potential sellers before purchasing car (at least one verified / at least one unverified source)



A5b. Thinking back on when you decided to buy a used car, where did you look for information on potential sellers? [multiple choice] Base: Mainstage respondents that sought information about potential seller before purchasing car (824) Note: This question was added at the end of soft launch.

As shown in Figure 4.13, three quarters of respondents (77%) relied on unverified sources only when looking for information on potential sellers, and one in five relied on a combination of verified and unverified sources (20%). A small proportion (3%) relied on verified sources alone.

Figure 4.13 Channels used to find information about potential sellers before purchasing car



A5b. Thinking back on when you decided to buy a used car, where did you look for information on potential sellers? Base: Mainstage respondents that sought information about potential seller before purchasing car (824) Note: This question was added at the end of soft launch.

Channels and checks

Respondents were asked the following questions about which channels they used and what checks they did prior to purchasing their used car:

- A6. Which of the following channels did you use when looking for your used car?
- A6a. When deciding on a seller, what pre-purchase checks did you carry out on the trader before purchasing the vehicle, if any?
- A7. Did you view the car in person before finalising your purchase?

Figure 4.14 highlights that respondents used a mix of in-person and online channels when looking to purchase their used car. Just over half (56%) looked in person from a trader, making this the most common route. A similar proportion (54%) used a specific trader’s website, highlighting the importance of traders’ online presence. Three-quarters of participants (74%) reported using both of these sources.

Two-fifths (40%) searched online through a directory (e.g. AutoTrader), while a smaller but still significant proportion (34%) used online-only trading sites. Only 1% reported not knowing which channels they had used.

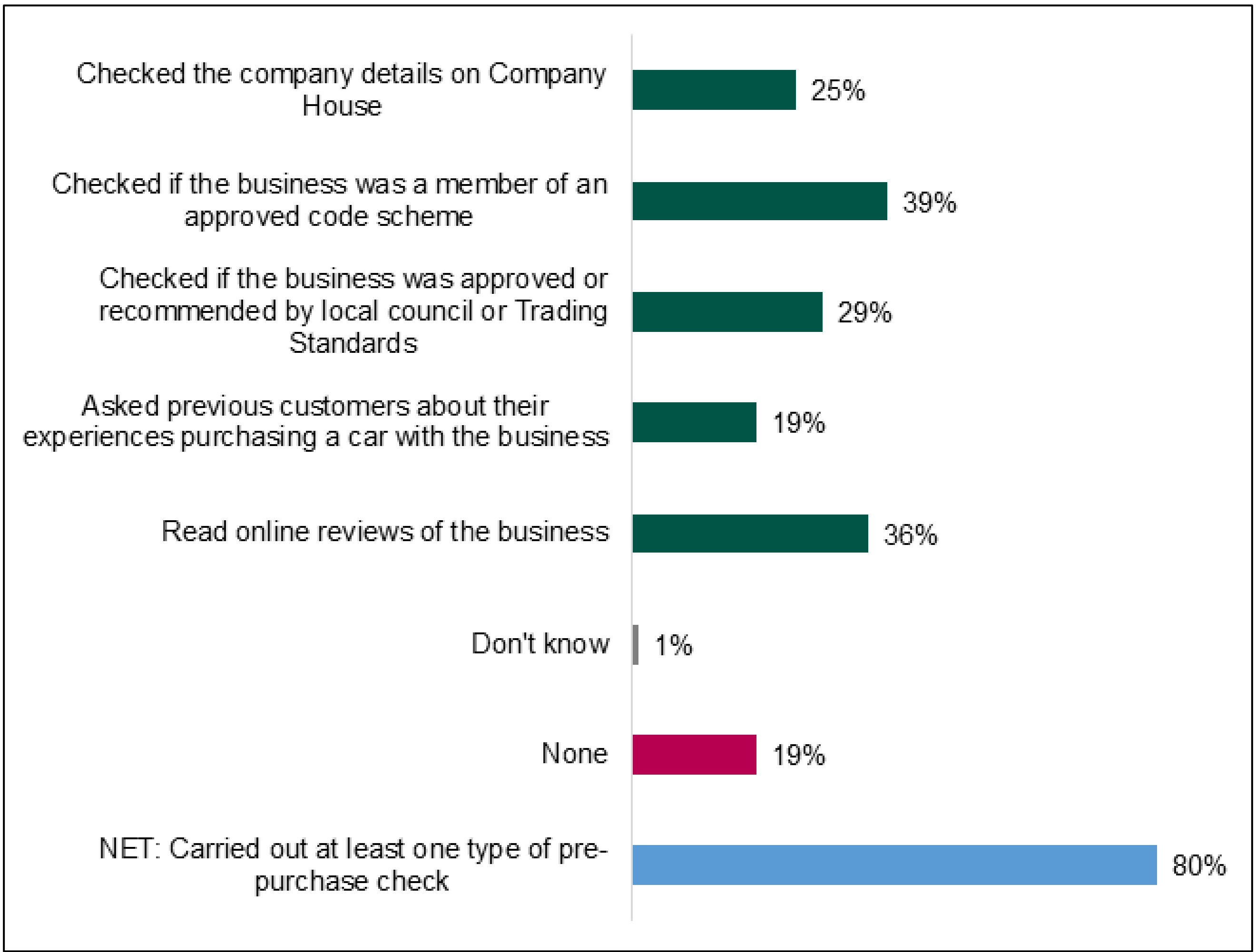
Figure 4.14 Channels used when looking to purchase car

A6. Which of the following channels did you use when looking for your used car? [multiple choice] Base: All respondents (1,002)

As shown in Figure 4.15, most respondents (80%) carried out at least one type of pre-purchase check on the trader before buying their used car. The three most common checks included verifying whether the business was a member of an approved code scheme (39%), reading online reviews of the business (36%), and checking whether the trader was approved or recommended by the local council or Trading Standards (29%). A quarter (25%) checked the business's formal details, such as reviewing information on Companies House, while 19% sought feedback from previous customers. Only 1% said they did not know what checks they carried out. Despite these behaviours, 19% of respondents reported conducting no checks at all before making their purchase. It is notable that six in ten did not check whether the trader was a member of an approved code scheme (61%). Given that code scheme memberships can play an important role in helping consumers resolve post-purchase issues, the relatively low use of this check suggests a potential area for improved consumer awareness and guidance.

Behaviour differed noticeably for those who purchased their car from an Independent Used Car Dealer. These respondents were less likely than average to carry out checks intended to validate the credibility of a business. For example, they were less likely to check the business's formal details (19% compared to the average of 25%), to check whether the trader was a member of an approved code scheme (31% compared to 39% average), or to look for local council or Trading Standards approval or recommendation (24% compared to 29% average).

Figure 4.15 Pre-purchase checks carried out on the trader before purchasing used car



A6a. When deciding on a seller, what pre-purchase checks did you carry out on the trader before purchasing the vehicle, if any? [multiple choice] Base: Mainstage respondents (910) Note: This question was added at the end of soft launch.

Figure 4.16 shows that the vast majority of respondents (87%) viewed the car in person at the trader's premises before completing the purchase. This behaviour was highest amongst the following sub-groups:

- Purchased their car from a branded dealership linked to a specific manufacturer (91%);
- Took action on issues faced either as purchase or with vehicle post-purchase (90%);
- Purchased car via cash, bank transfer, or direct debit (90%);
- Live in an urban area (89%);
- Age of car was 1-3 years old (89%);
- Was satisfied with the overall purchase of their car (89%);
- Use vehicle for commuting (89%) or shopping/other errands (88%); and
- Were aware of their statutory consumer rights (88%).

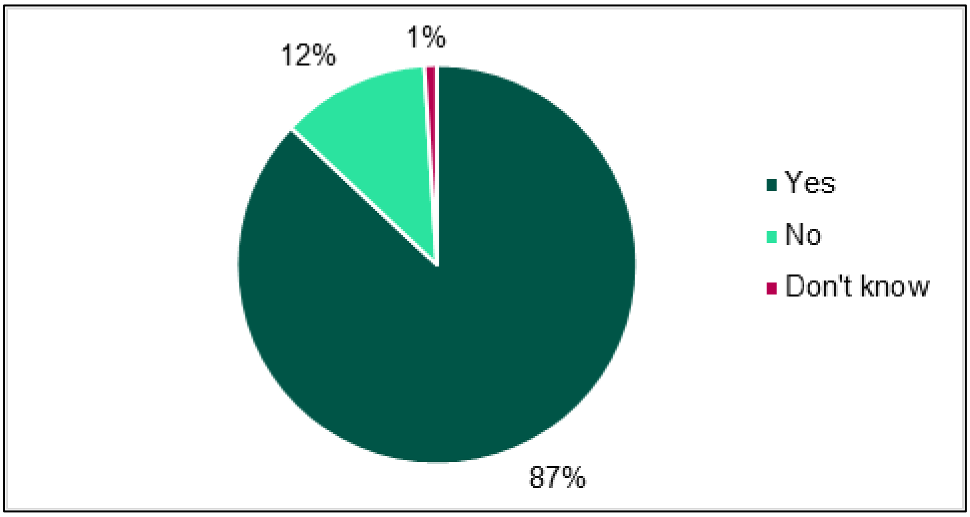
Over one in ten (12%) purchased their used car entirely at a distance, with the car delivered without an in-person inspection. This behaviour was highest amongst the following sub-groups:

- Was dissatisfied with the overall purchase of their car (34%);
- Paid for their car via leasing or hire (21%);

- Live in a rural area (18%); and
- Purchased car from an Independent Used Car Dealer that sells vehicles from multiple manufacturers (17%).

This indicates that purchasing a used car without viewing it in person is linked to lower satisfaction overall. The higher incidence among rural respondents for this type of purchase may also indicate potential geographical barriers to in-person inspections for those living in rural areas.

Figure 4.16 Whether viewed the car in person before finalising purchase



A7. Did you view the car in person before finalising your purchase? Base: All respondents (1,002)

Licensing awareness

All respondents were asked whether they were aware that used car sellers in Scotland are required to hold a licence in order to operate. Two thirds (64%) reported being aware of this requirement, while 36% were not.

Lower levels of awareness were more likely to be observed among the following sub-groups:

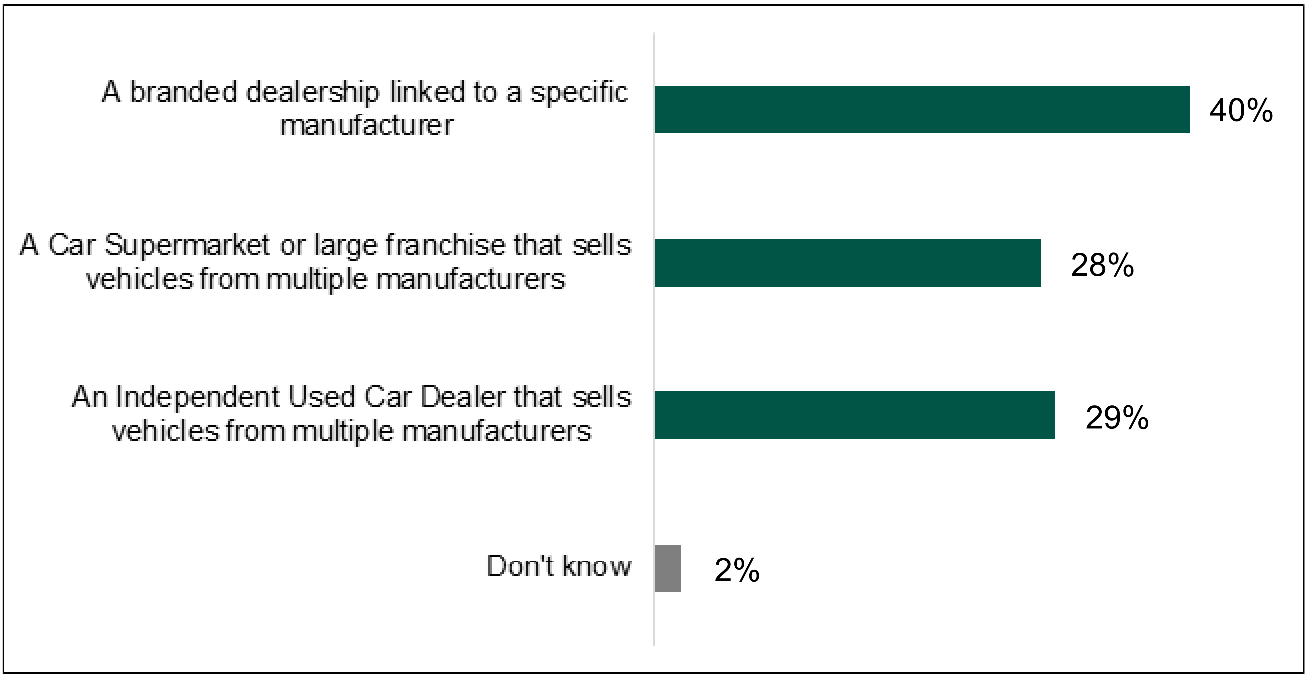
- Do not have a physical or mental health condition (62%);
- Earn between £35,000-£44,999 per year (61%);
- Do not have a long-term illness, caring responsibilities, or hearing/visual impairments (61%);
- Purchased used car primarily for leisure or social activities (61%);
- Did not make a formal complaint (57%);
- Purchased car from an Independent Used Car Dealer selling vehicles from multiple manufacturers (55%);
- Did not take any action following an issue (49%); and
- Unaware of their statutory consumer rights (36%).

All respondents were then asked if it would have been helpful for them to check if the trader held a licence. Two thirds (63%) said it would have been helpful, while a quarter (25%) said it wouldn't have been helpful, and 12% reported that they weren't sure. These findings suggest that respondents would find it beneficial to know that traders have been officially approved to sell cars and to be able to verify this through a transparent and accessible means.

Trader & financial choices

Respondents purchased their used cars from a range of dealership types. As shown in Figure 4.17, four in ten (40%) bought from a branded dealership linked to a specific manufacturer. Around three in ten purchased from either an Independent Used Car Dealer selling vehicles from multiple manufacturers (29%) or a Car Supermarket or large franchise (28%). Only 2% of respondents reported that they did not know the type of dealership they used.

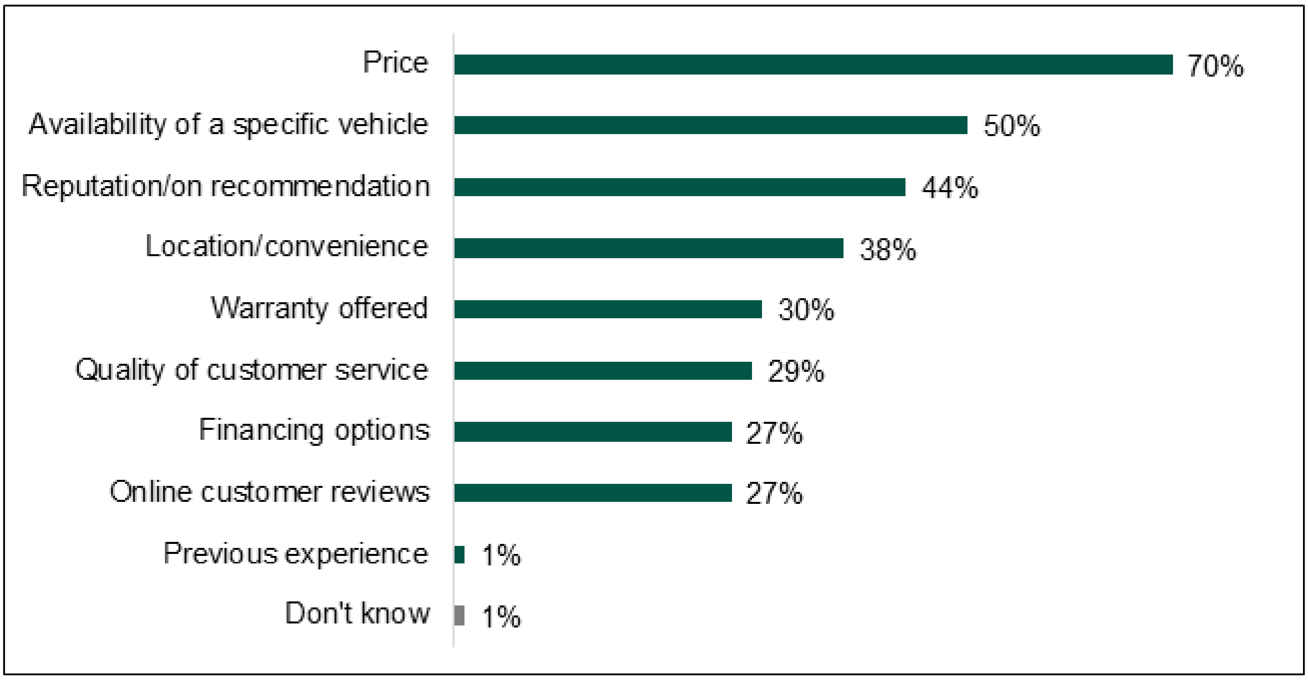
Figure 4.17 Type of dealership used car was purchased from



A7a. Which of the following best describes the dealership you purchased your used car from? Base: Mainstage respondents (910) Note: This question was added at the end of soft launch.

In terms of the reasons for choosing a particular trader, price was the most frequently cited, selected by seven in ten (70%) respondents, as shown in Figure 4.18. Half (50%) purchased from a particular trader because of the availability of a specific vehicle, while 44% highlighted reputation or recommendation. Other commonly reported factors included location/convenience (38%), warranty offered (30%), quality of customer service (29%), financing options (27%), and online customer reviews (27%). Only 1% cited previous experience, and 1% reported not knowing their reason for choosing the trader.

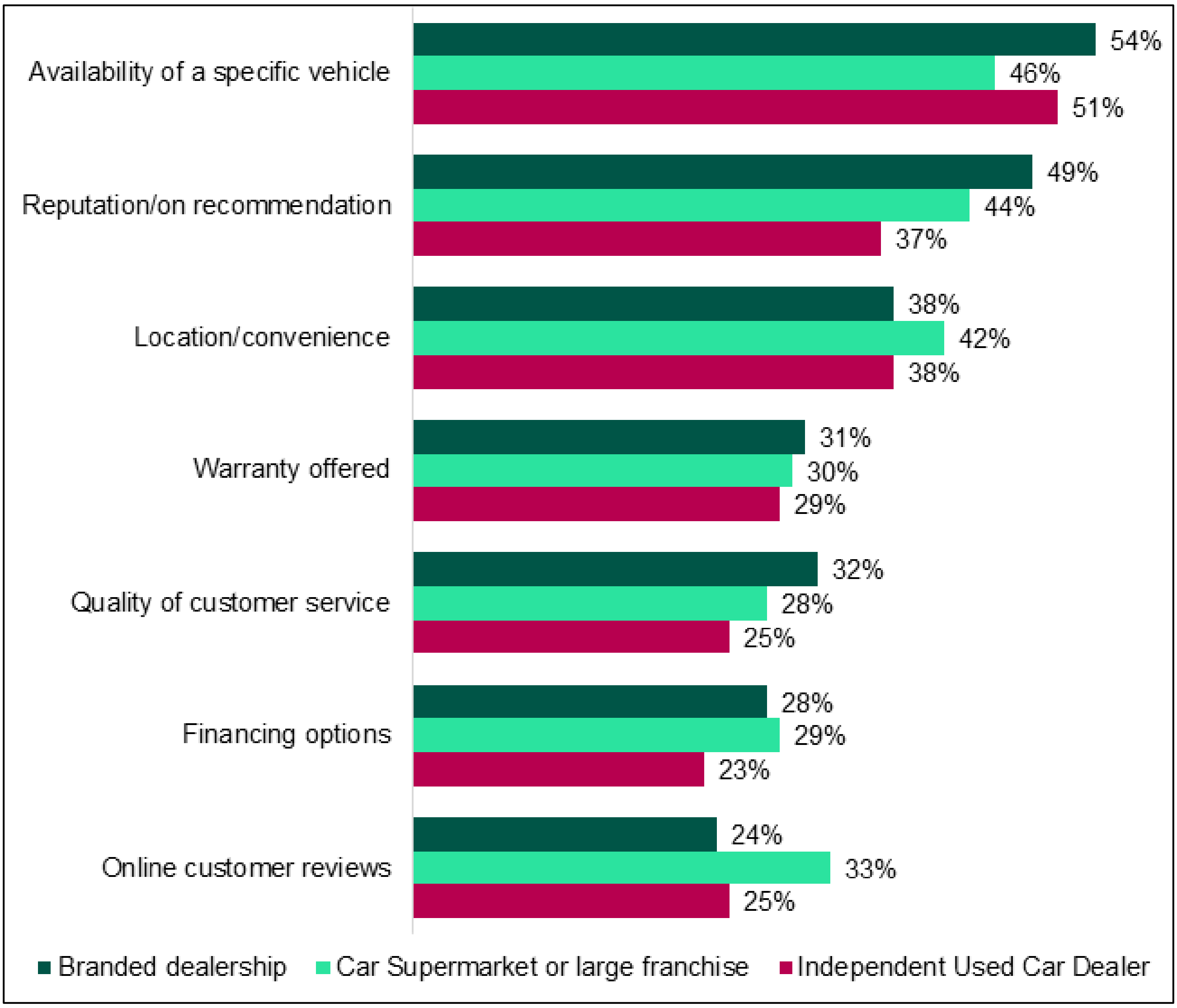
Figure 4.18 Reasons why respondents decided to purchase from this trader



A8. Why did you decide to purchase your used car from the specific trader you chose? [multiple choice] Base: All respondents (1,002)

Figure 4.19 below shows the reasons why respondents chose to purchase their used car from the trader they bought from, broken down by trader type. Respondents that purchased their used car from an Independent Used Car Dealer were more likely to cite price as a reason for choosing a particular trader (77%), compared to the average of 70%. Meanwhile, reputation was more likely to be reported by those who purchased from a branded dealership linked to a specific manufacturer (49%), and less likely to be reported by those buying from an Independent Used Car Dealer (25%). In addition, online customer reviews were more likely to influence respondents who purchased from a Car Supermarket or large franchise (33%).

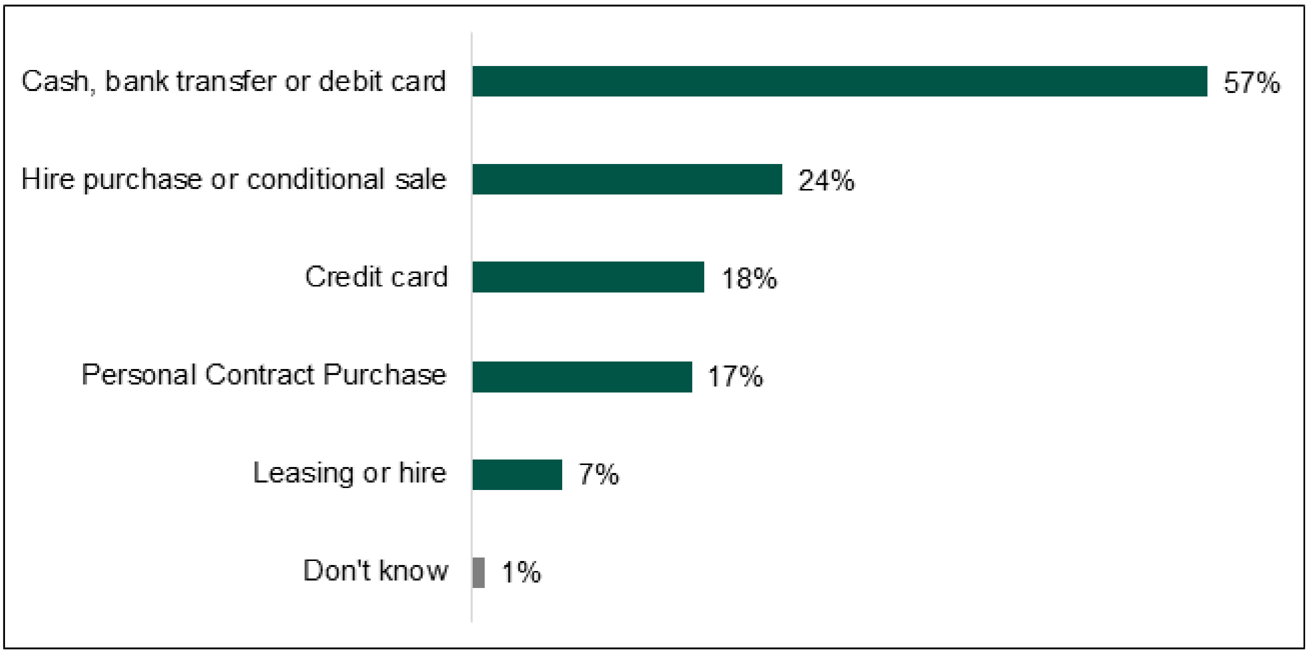
Figure 4.19 Reasons why respondents chose to purchase their used car from the trader they purchased from, split by trader type



A8. Why did you decide to purchase your used car from the specific trader you chose? [multiple choice] Base: All respondents (1,002). Bases for trader types: Branded dealership (368), Car Supermarket or large franchise (257), Independent Used Car Dealer (268)

In terms of payment methods at purchase, as shown in Figure 4.20, more than half of respondents (57%) purchased their used car using cash, bank transfer, or a debit card, making this the most common payment method. This was more likely to be reported by respondents who purchased their car from an Independent Used Car dealer (70%), compared to a branded dealership (52%) or Car Supermarket (52%). Around a quarter (24%) used hire purchase or conditional sale agreements, while 18% paid using a credit card. A similar proportion (17%) used Personal Contract Purchase (PCP). Leasing or hire arrangements were less common, reported by 7% of respondents. A small proportion (1%) said they did not know the payment or finance method that had been used.

Figure 4.20 Which payment or finance method was used to purchase used car



A9. Which payment or financing method(s) did you use? Base: All respondents (1,002)

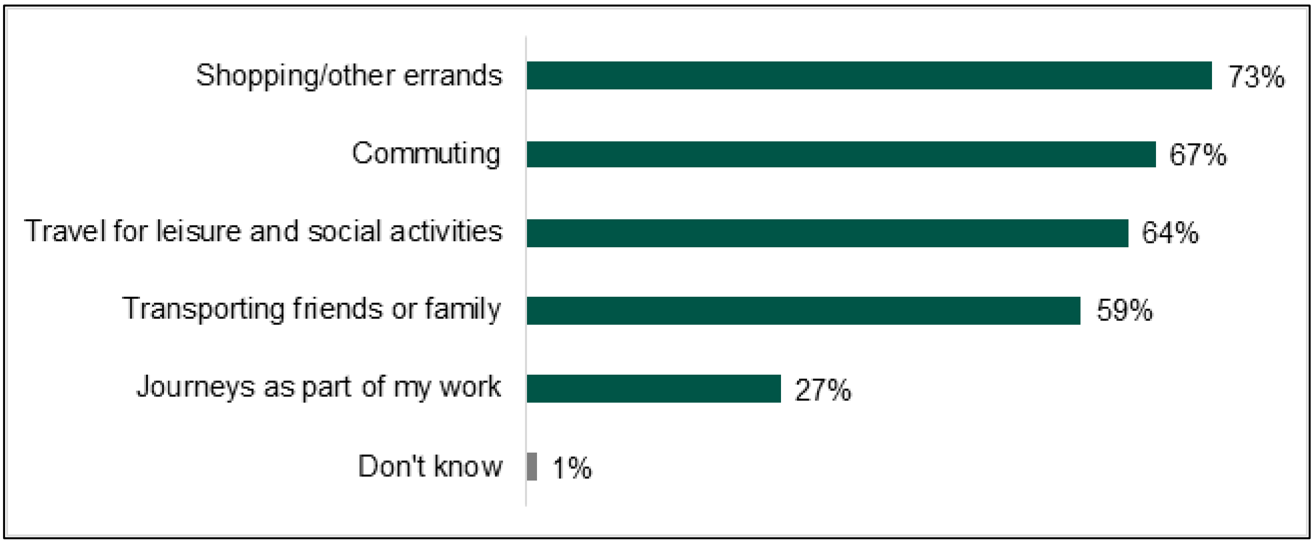
Seven in ten respondents (72%) reported that they obtained warranty protection for their car. Lower levels of warranty uptake were observed among several groups. Warranty was least likely to be obtained by respondents who were female (65%), aged 40-54 (66%), living in a rural area (64%), or earning below £16,000 per year (60%). Warranty protection was also less common among those who purchased petrol vehicles (67%), cars costing under £5,000 (46%), and cars aged 7-9 years (59%) or 10 years and older (49%) at the time of purchase.

Lower uptake was also reported among respondents who were unaware of their statutory consumer rights (47%). Warranty was less frequently obtained by those who did not take action following an issue (61%), did not seek advice to help purchase a reliable vehicle or understand their rights (58%), and those who purchased from an Independent Used Car Dealer (61%).

Usage & importance

Respondents reported using their car for a variety of everyday purposes. As shown in Figure 4.21, the most common uses were shopping and other errands (73%), commuting (67%), travel for leisure and social activities (64%) and transporting friends or family (59%). Fewer respondents (27%) used their car for journeys that are part of their work. Only 1% reported that they did not know the typical purpose of their car.

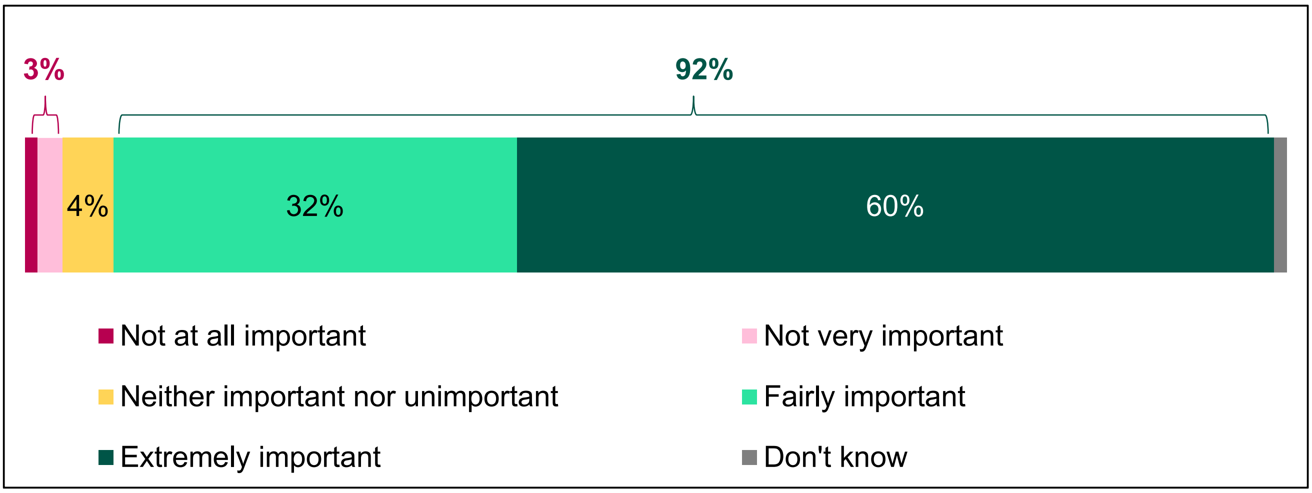
Figure 4.21 Typical purpose of car



A11. Typically, what do you use your car for? [multiple choice] Base: All respondents (1,002)

The majority of respondents reported that their used car is important to them (92%), with 6 in 10 reporting that it is ‘extremely important (60%), as shown in Figure 4.22.

Figure 4.22 Importance of car



A12. How important is your used car to you? Base: All respondents (1,002)

Respondents highlighted a range of reasons why their car is extremely important in their daily lives, displayed in Figure 4.23. The most common reason was that the car is needed to get to work or to perform their job (27%). Many also valued their car because it makes travel more convenient or comfortable (17%) or because it is necessary or essential for everyday use (17%). Other reasons included using the car to transport friends and family (15%), for shopping and errands (12%), due to living in a rural area or lacking adequate public transport (11%), or for leisure and social activities (11%).

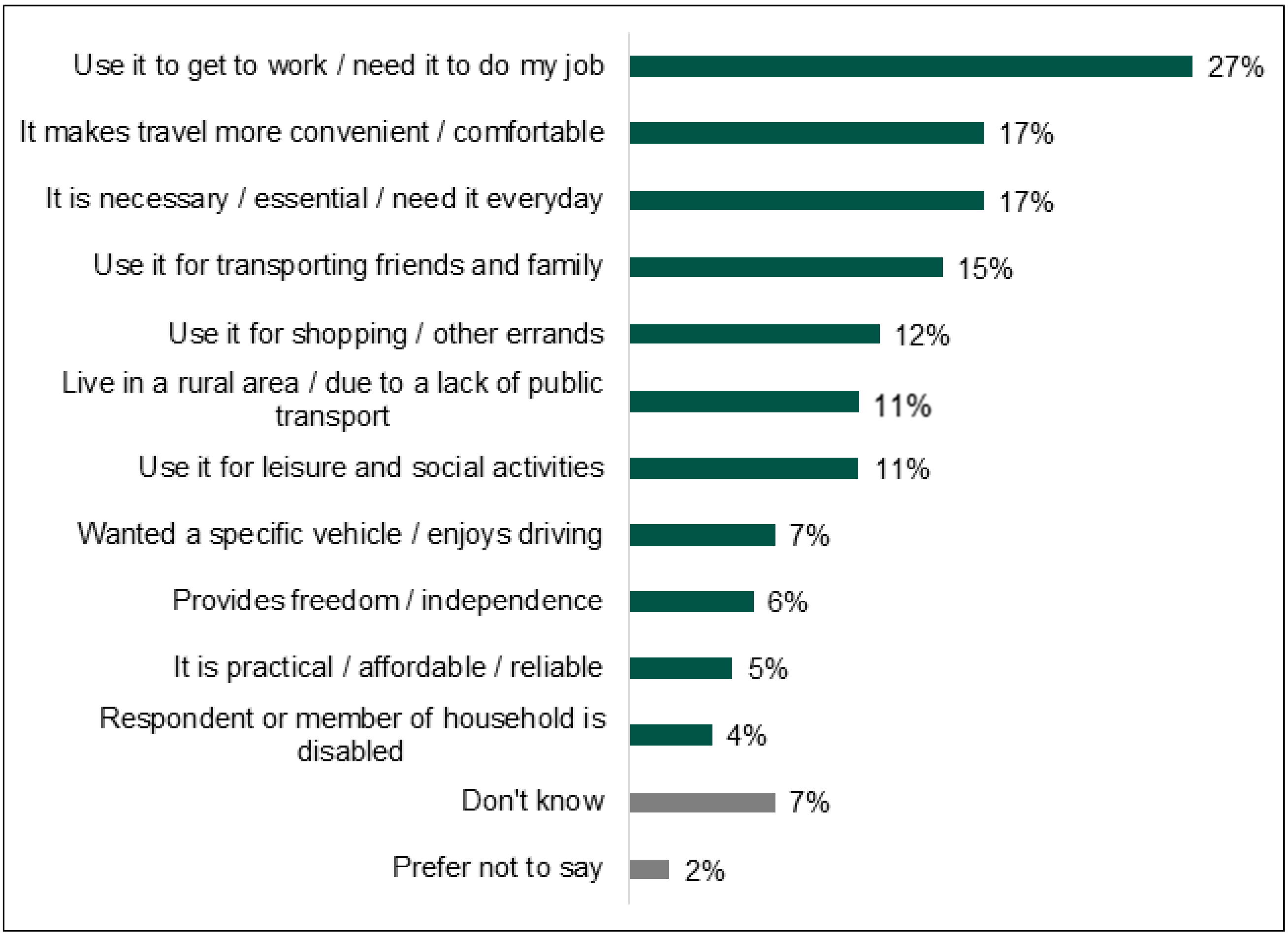
Smaller proportions cited wanting a specific vehicle (7%), gaining freedom or independence (6%), its practicality or reliability (5%), or having a disabled household member (4%).

"Because it takes my pregnant wife and my boys to school, then I am off to work and back to pick up my family for the day." – Male, 40-54, urban area

"Because I love my car, I love how it looks, drives, and makes me feel when I'm behind the wheel. It is a very enjoyable drive, with amazing infotainment system." – Male, 25-39, rural area

"I live in a rural area, and a car is only reliable means of transport. It is imperative for my everyday living that I have a reliable car." – Male, 65+, rural area

Figure 4.23 Why their used car is extremely important to them



A13. You mentioned that your car is extremely important to you. Why is this? [multiple choice] Base: Respondents who said their car is extremely important to them at A12 (604)

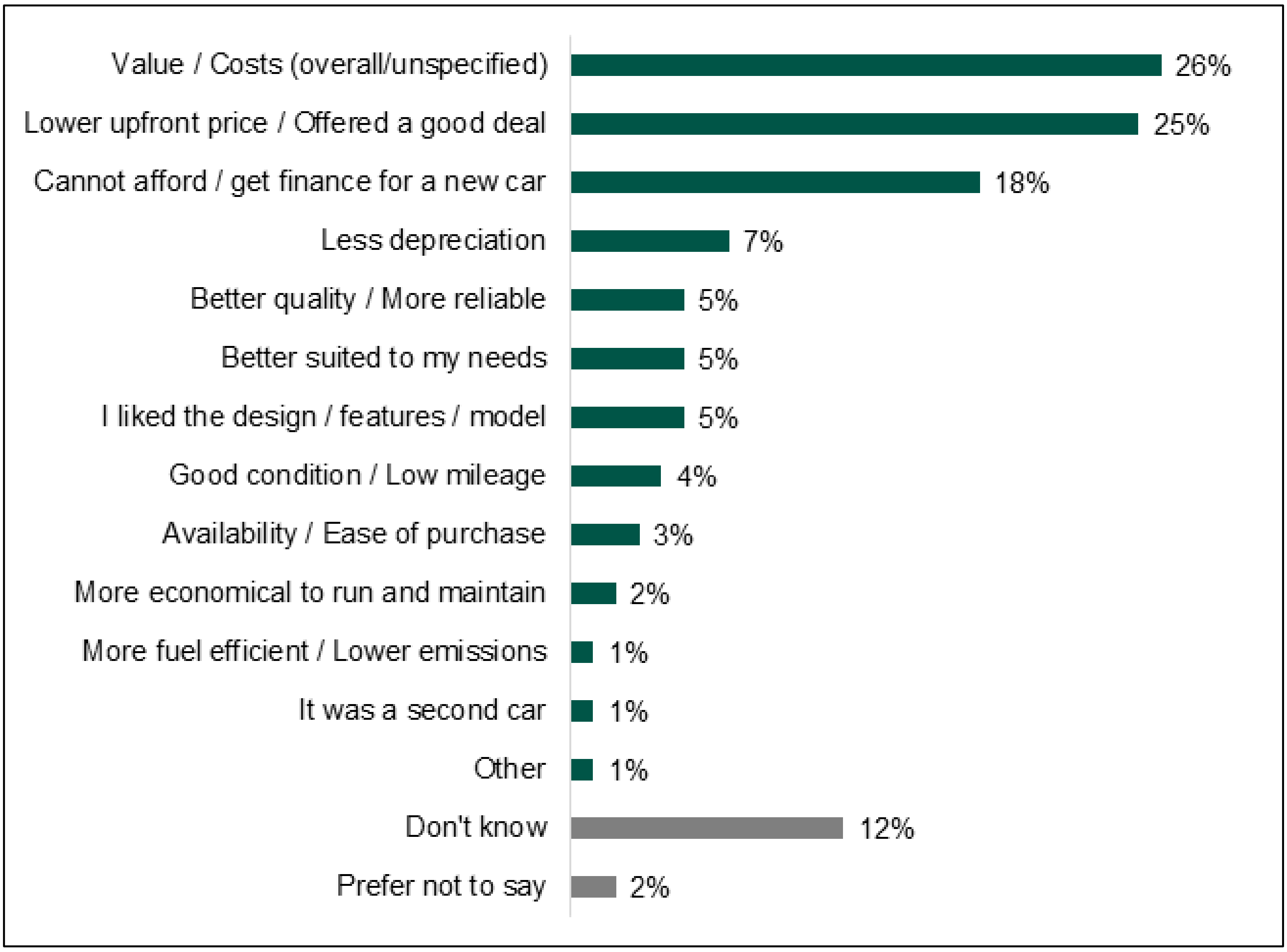
Cost-related factors were the primary reasons for choosing a used car as opposed to a new one. As shown in Figure 4.23, the most common reasons were overall value or lower costs (26%), followed closely by a lower upfront price or receiving a good deal (25%). A further 18% said they could not afford or obtain finance for a new car. This indicates that choosing a used car over a new car was primarily a financial necessity rather than a preference. Respondents who purchased their car from an Independent Used Car Dealer were more likely to cite that they decided to purchase a used car due to a lower upfront price / offered a good deal (30%) compared to average (25%), and due to not being able to afford / get finance for a new car (30%) compared to 18% average.

Other reasons for purchasing a used as opposed to new car included reduced depreciation (7%), perceptions of better quality or reliability (5%), and a better fit with the respondent's specific needs (5%). A small proportion cited liking the design or features (5%), good condition or low mileage (4%), or ease of purchase (3%). Only 2% selected reasons related to being more economical to run, and 1% mentioned lower emissions. 12% said they did not know, and 1% preferred not to say.

"I decided to purchase a used car mainly because it was more affordable and offered better value for money. A used car allowed me to get a higher specification model within my budget, while also avoiding the steep depreciation that new cars experience in their first few years." – Male, 25-39, urban area

"The mileage was relatively low for the age, the car reviews were very good, its size and shape were ideal for the whole family including the dog, plus it was the perfect colour. All in a very good value price." – Male, 25-39, urban area

Figure 4.24 Reasons why respondents purchased a used car instead of a new car



A14. Overall, why did you decide to purchase a used as opposed to a new car? [multiple choice] Base: All respondents (1,002)

5. Scale and Cause of Consumer Harm

This chapter explores respondents' expectations of their used car and the sellers, as well as issues encountered during the purchase process and with respondents' vehicle post-purchase.

Expectations of the car and sellers

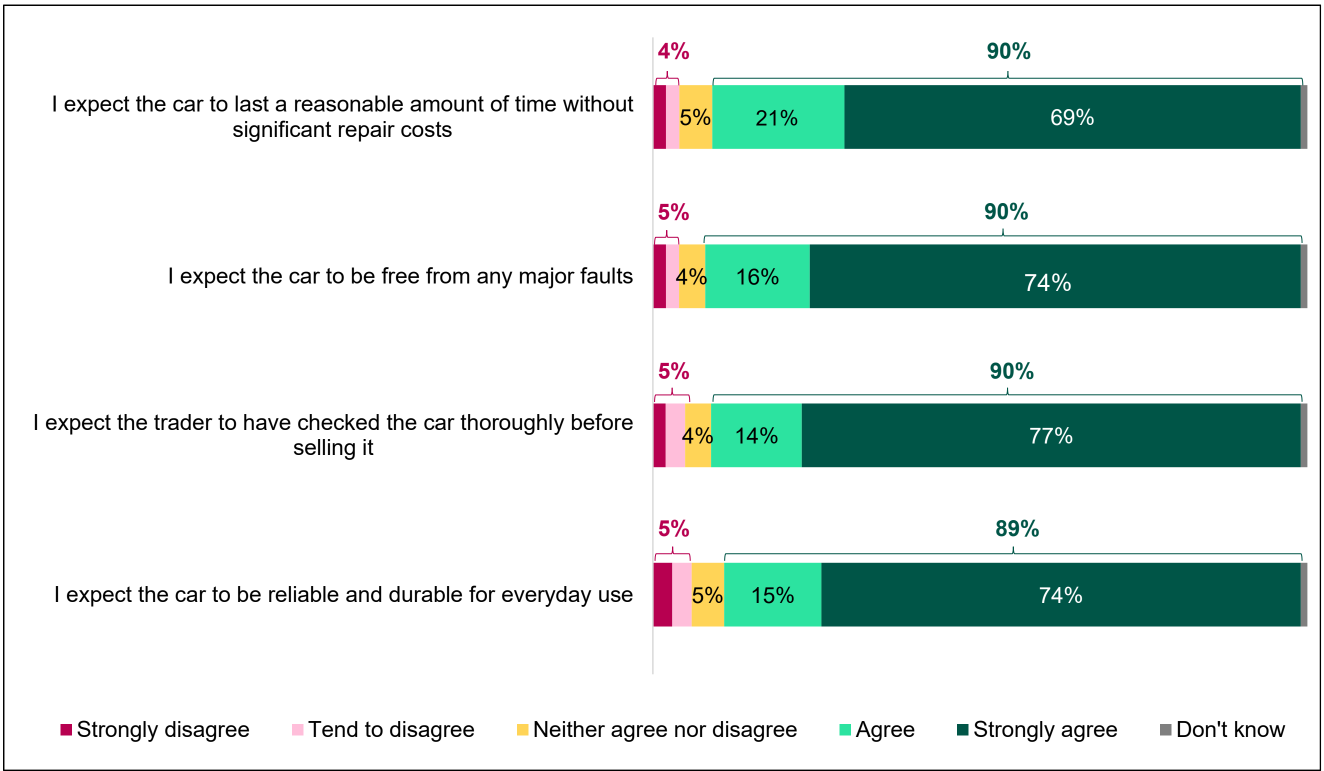
High proportions of respondents reported having reasonable expectations of traders when buying a used car. These expectations - that the car is roadworthy, accurately described, of satisfactory quality, and that the trader acts honestly and responds appropriately - represent the basic protections consumers are entitled to.

As shown in **Error! Reference source not found.**, the majority (90%) agreed that the car should last a reasonable amount of time without significant repair costs, with a fifth agreeing (21%) and more than two thirds strongly agreeing (69%). Similarly, most respondents (90%) expected the car to be free from any major faults at the point of sale with three quarters (75%) stating that they strongly agree.

Expectations around trader conduct showed similar patterns: 90% agreed that traders should thoroughly check the car before selling it, including three quarters (77%) who strongly agreed. A similar proportion (89%) expected the car to be reliable and durable for everyday use with three quarters (74%) stating that they strongly agree.

Across all statements, only very small proportions disagreed, remained neutral, or did not know, indicating expectations of reasonable standards and trader due diligence when buying a used car.

Figure 5.1 Agreement with statements about expectations when buying a used car



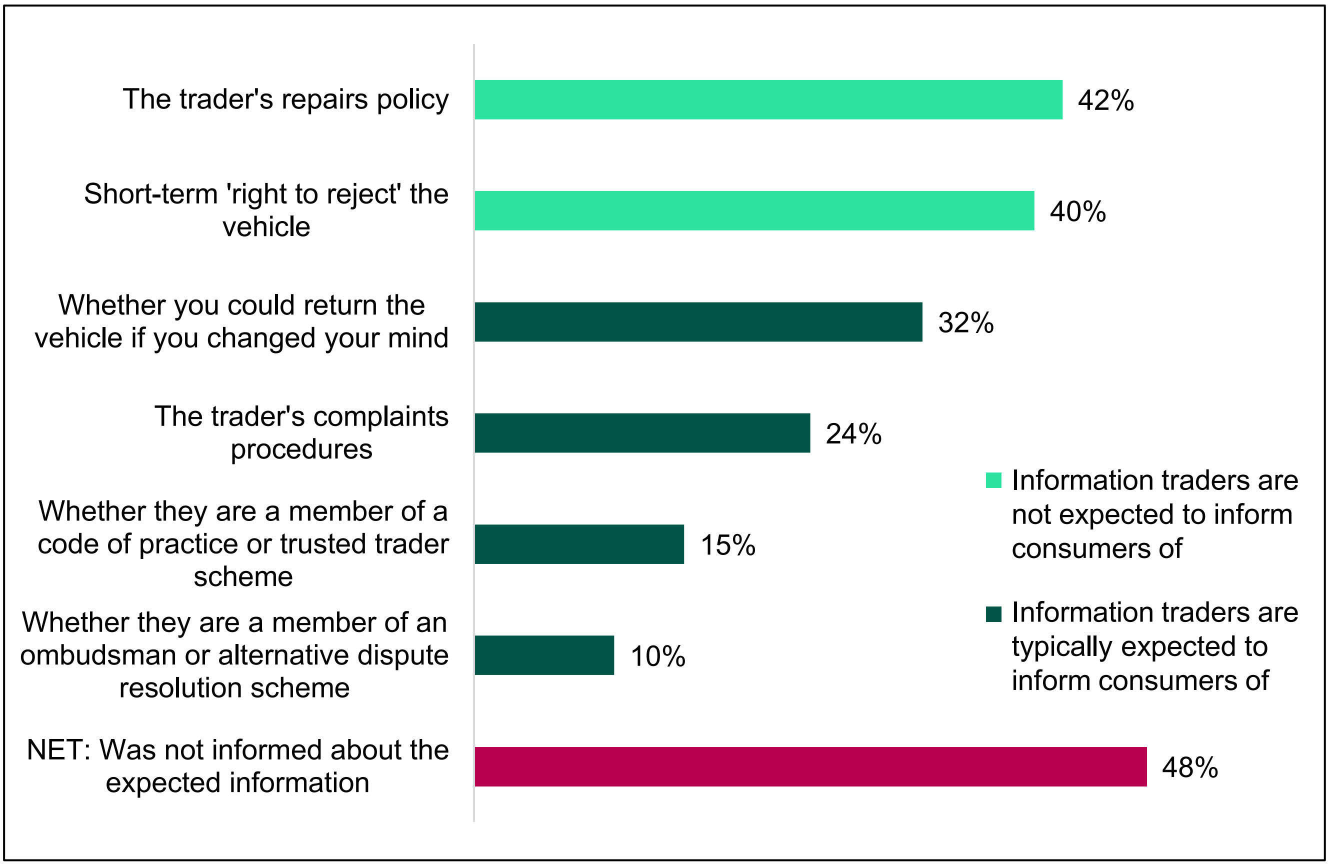
B5 How far do you agree with the following statements? Base: All respondents (1,002)

As shown in Figure 5.2, respondents reported being informed of a range of policies and rights before purchasing their used car, though levels of information varied considerably. Approximately a third (32%) were informed about whether they could return the vehicle if they changed their mind, and a quarter (24%) were informed about the trader's complaints procedures. Only 15% were told whether the trader was a member of a code of practice or trusted trader scheme despite "checking whether the business was a member of an approved code scheme" being one of the most commonly reported pre-purchase check as noted earlier in the report (39%). Furthermore, 10% were informed about whether the trader was part of an ombudsman or alternative dispute resolution scheme. This figure may be low as many traders may not be members of an ADR scheme.

Around half of respondents (48%) reported that they were not informed about any of the following: the potential to return the vehicle if they changed their mind, the trader's complaints procedure, whether the trader was a member of a code of practice or trusted trader scheme, or whether the trader was a member of an ombudsman or ADR scheme. These are all types of information that traders might be expected to provide to consumers. This proportion rose to 56% among those who purchased their car from an Independent Used Car Dealer, compared with 44% of those who bought from a branded dealership linked to a specific manufacturer and 42% of those who bought from a car supermarket.

By contrast, 40% and 42% of respondents reported they were informed about their right to reject the vehicle and the trader's repairs policy, respectively, although these are not necessarily pieces of information that traders are expected to proactively provide.

Figure 5.2 Incidence of traders informing respondents of rights and policies



B5a. Did the seller inform you of any of the following before you bought your used car? [multiple choice] Base: Mainstage respondents (910) Note: This question was added at the end of soft launch. Note that the 'NET: Was not informed about the expected information' category includes those who answered 'don't know' and 'prefer not to say.'

Issues during purchase and post-purchase

We wanted to understand how many used car purchases lead to consumer detriment, which is typically defined as problems that cause stress, costs money or takes up time to resolve. Almost a third of respondents (29%) reported experiencing an issue that resulted in detriment. This proportion is broadly in line with the finding from the national Consumer Detriment Survey (28%)[7].

This broad definition of detriment is a high threshold, however, and does not offer any insight into a specific problem. When respondents were prompted with a list of potential issues that they may have faced, either during the purchase or through the identification of a post purchase vehicle fault, just over half (53%) reported experiencing at least one issue at either stage.

[7] The Consumer Detriment Survey 2024 report can be found here: Consumer detriment survey 2024, Table 2. This figure is based on UK consumers (18+) who purchased a product in the 12 months to April/May 2024 or bought at any time and used in that period, in each sector.

As shown in Table 5.1, over a quarter of respondents (28%) experienced both issues at the point of purchase and faults with the vehicle post-purchase. Post-purchase issues were more commonly reported (46%) than issues during purchase (35%). Nearly a fifth of respondents (18%) reported post-purchase issues despite not encountering any problems during the purchase itself while less than one in ten respondents (7%) experienced purchase-stage issues without later vehicle problems. Just under half (47%) encountered no issues at any stage. This pattern suggests that those who experience difficulties during the buying process are substantially more likely to go on to face faults or problems with the vehicle after purchase.

Table 5.1 Relationship between issues during purchase of used car and post-purchase issues

	Experienced issues post-purchase	Did not experience issues post-purchase	*Total*
Experienced issues during purchase	28%	7%	*35%*
Did not experience issues during purchase	18%	47%	*65%*
Total	*46%*	*54%*	*100%*

B2. When purchasing your used car, did you experience any of the following? Key contractual information was not clearly explained or provided, high-pressure selling, information provided turned out to be misleading or untrue, the seller's behaviour made you feel unable to trust them, problems cancelling the purchase during a cooling-off period. [multiple choice] Base: All respondents (1,002).

B6. Since purchasing the car, have you experienced any of the following issues with the vehicle? Engine fault, technological fault, structural fault, other functional fault. [multiple choice] Base: All respondents (1,002).

Issues during purchase process

As shown in Table 5.1 above, over a third of respondents (35%) experienced at least one issue during the purchase of their used car. This was highest amongst the following sub-groups:

- Males (39%), those aged 18-24 (47%) or 25-39 (51%), earn more than £75,000 a year (45%), have a caring responsibility for someone outside their household (55%) or a hearing or visual impairment (62%)
- Respondents who purchased an electric (49%) or hybrid car (43%), a car which cost £30,000-£39,999 (49%), £40,000-£49,999 (55%), or more than £50,000 (68%), a car that was between 4-6 years old at purchase (42%) or a car that had a mileage of over 60,001 miles (53%)
- Respondents who paid for their car via a credit card (60%), hire purchase or conditional sale (50%), PCP (44%) or leasing or hire agreement (53%)

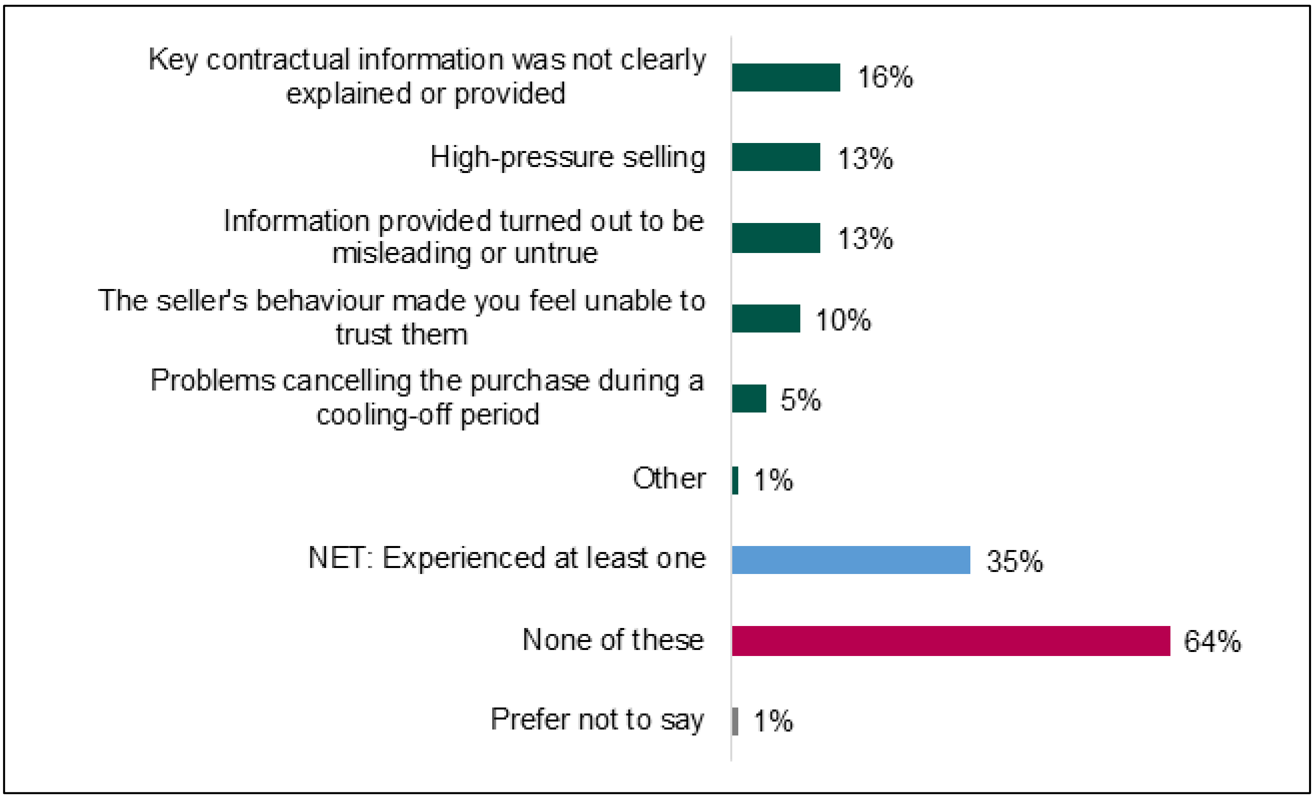
As shown in Figure 5.3, the most commonly reported problem at purchase was that key contractual information was not clearly explained or provided (16%). This was followed by instances of high-pressure selling (13%) and situations where information provided by the seller later proved to be misleading or untrue (13%).

One in ten (10%) said that the seller’s behaviour made them feel unable to trust them, while 5% encountered difficulties cancelling the purchase during a cooling-off period.

At an overall level, respondents who purchased their used car from an Independent Used Car Dealer were least likely to report experiencing an issue during purchase (28% compared to an average of 35%). Respondents who purchased their car from a branded dealership linked to a specific manufacturer were more likely to report the omission of key contractual information (20%) and high-pressure selling (18%).

Unsurprisingly, the experience of an issue during the purchase process was associated with more negative overall purchase experiences. Respondents who experienced issues during purchase were also more likely to have formally complained or were dissatisfied with the overall process of purchasing a car (86% and 91%), compared to the average (35%).

Figure 5.3 Issues experienced by respondents during purchase



B2. When purchasing your used car, did you experience any of the following? [multiple choice] Base: All respondents (1,002)

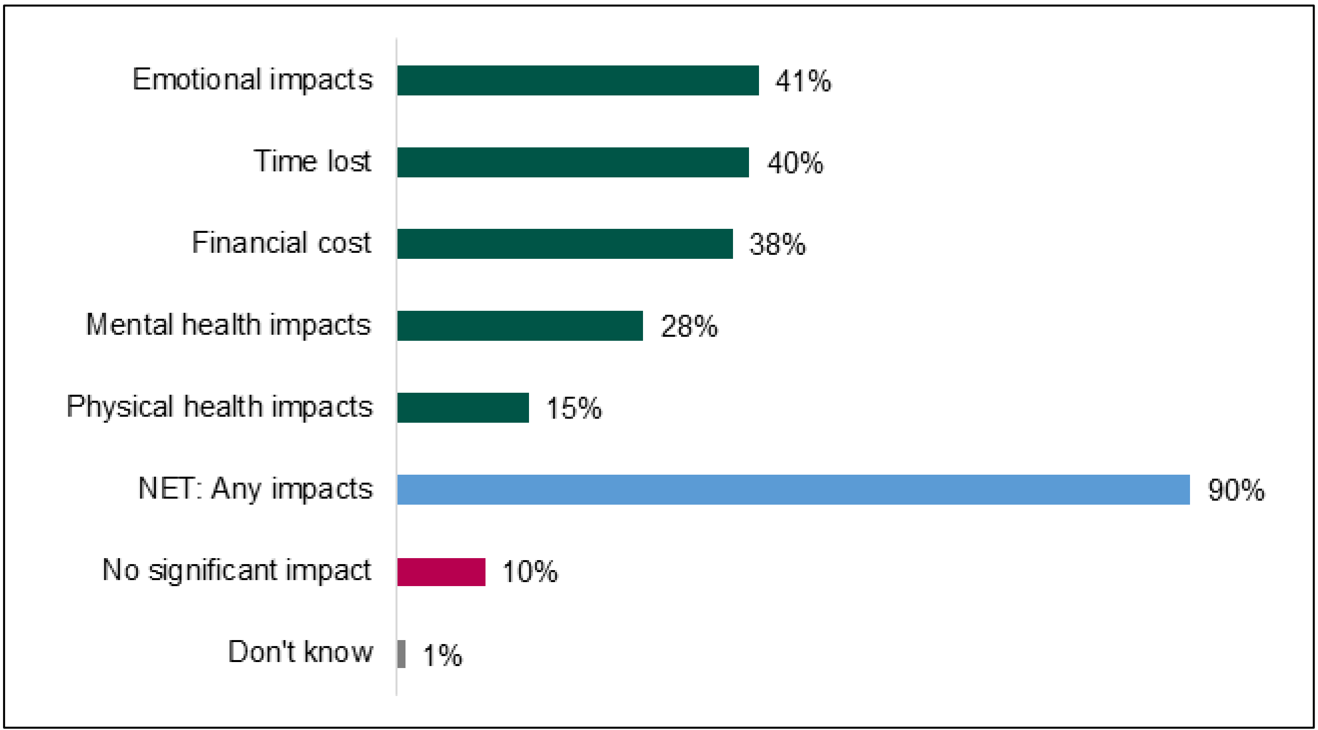
Among respondents who experienced problems during the purchase of their used car, the vast majority (90%) reported experiencing at least one negative impact as a result, as shown in Figure 5.4. This was highest amongst respondents with a physical or mental health condition (99%), those who experienced issues with their vehicle post-purchase (92%) and unsurprisingly those who formally complained (94%).

The most common impacts were emotional effects (41%) and time lost (40%), followed closely by financial cost (38%). Over a quarter (28%) reported mental health impacts, while 15% experienced physical health impacts. The sub-groups more likely to report each type of impact are:[8]

- **Emotional impacts** were more likely to be reported by respondents aged 25-39 (46%) or paid for their vehicle via cash, bank transfer or direct debit (46%) compared to average of 41%.
- **Time lost** was more likely to be reported by respondents that identified as male (45%), paid for their vehicle via cash, bank transfer or direct debit (45%), took action as a result of their issues (45%), or formally complained (49%) compared to the average of 40%.
- **Financial cost** was more likely to be reported by respondents with someone in their household with long-term illness, physical or mental health problem or disability (58%), with a health condition or disability themselves that reduces their day-to-day activity a lot (55%), who mainly use their vehicle for commuting purposes (43%) or who took action as a result of issues faced (43%) compared to the average of 38%.
- **Mental health impacts** were more likely to be reported by respondents that lived with someone in their household with a long-term illness, physical or mental health problem or disability (44%), had a physical/mental health condition themselves (41%), use their car for journeys as part of their work (38%), took action as a result of facing issues (32%) or formally complained (36%), compared to the average of 28%.

[8] The base size for those who experienced physical health impacts was too small to conduct sub-group analysis on (n=53)

Figure 5.4 Impacts of issues experienced during purchase



B3. What was the impact of this experience when purchasing your used car? [multiple choice] Base: Experienced problems during the purchase of their used car (353)

The following quotes provide further insight into these findings:

Emotional impacts

"I felt I was rushed into buying the car, like he wanted it off the market as soon as possible, which gave me a bit of mental discomfort because I was quite scared." – Male, 18-24, urban area

Time lost

"The finance company organised a part exchange. I travelled 3 hours to do this, for a specific car I wanted. When I got there, they changed the price, said they were not interested in part exchange. I couldn't get hold of the finance company at all, long wait times, got cut off, got no help and was stranded hours away." – Male, 40-54, urban area

Financial cost

"I was very stressed and had to spend more money." – Female, 25-39, urban area

"I had to keep hiring a car, as the dealership took too long, so this caused stress and financial problems." – Female, 40-54, urban area

Mental health impacts

"I was stressed as I really needed a car urgently." – Female, 25-39, urban area

"Made me lose sleep and affected my mental health." – Female, 25-39, urban area

"Rushed and price was constantly changing, made it a far more stressful environment to purchase the car." – Male, 18-24, urban area

Post-purchase vehicle issues

Just under half of respondents (46%) reported experiencing at least one post-purchase issue with their vehicle. Vehicle characteristics played a notable role: issues were most common among high-value cars costing over £50,000 (82%), vehicles used for work-related journeys (57%), cars aged 4-6 years (58%), and those with higher mileage: 30,001-60,000 miles (56%) or more than 60,001 miles (65%).

There was also a correlation between payment type and experiences of issues. Those who paid by cash, bank transfer, or debit card (49%), or used hire purchase or conditional sale agreements (58%) were more likely to report experiencing a post-purchase issue than the overall average.

Similar to respondents who experienced issues during the purchase process, post-purchase problems were also associated with more negative overall purchase experiences. Respondents who encountered post-purchase issues were also more likely to have formally complained (90%) or to express dissatisfaction with their overall purchase experience (84%), in comparison to the average (46%). This pattern indicates that experiencing problems with the vehicle often goes hand-in-hand with a broader sense of dissatisfaction.

Finally, seller type also influenced outcomes, with around half (53%) of those buying from a Car Supermarket or large franchise reporting a problem.

Half (50%) of those who proactively looked for information about potential sellers still encountered post-purchase issues. This suggests that while researching potential sellers prior to purchase was sensible, it does not fully protect respondents from encountering problems with a vehicle post-purchase. Even well-informed respondents may remain vulnerable, indicating that factors outside of the respondents' control such as seller practices, vehicle condition or transparency of information play a significant role in post-purchase outcomes.

Of those that did experience post-purchase vehicle issues, the severity of the issues varied, as shown in in Figure 5.5. Interpretation of fault types is self-reported and may differ between respondents (e.g., the same issue could be classified as structural by one person and functional by another).

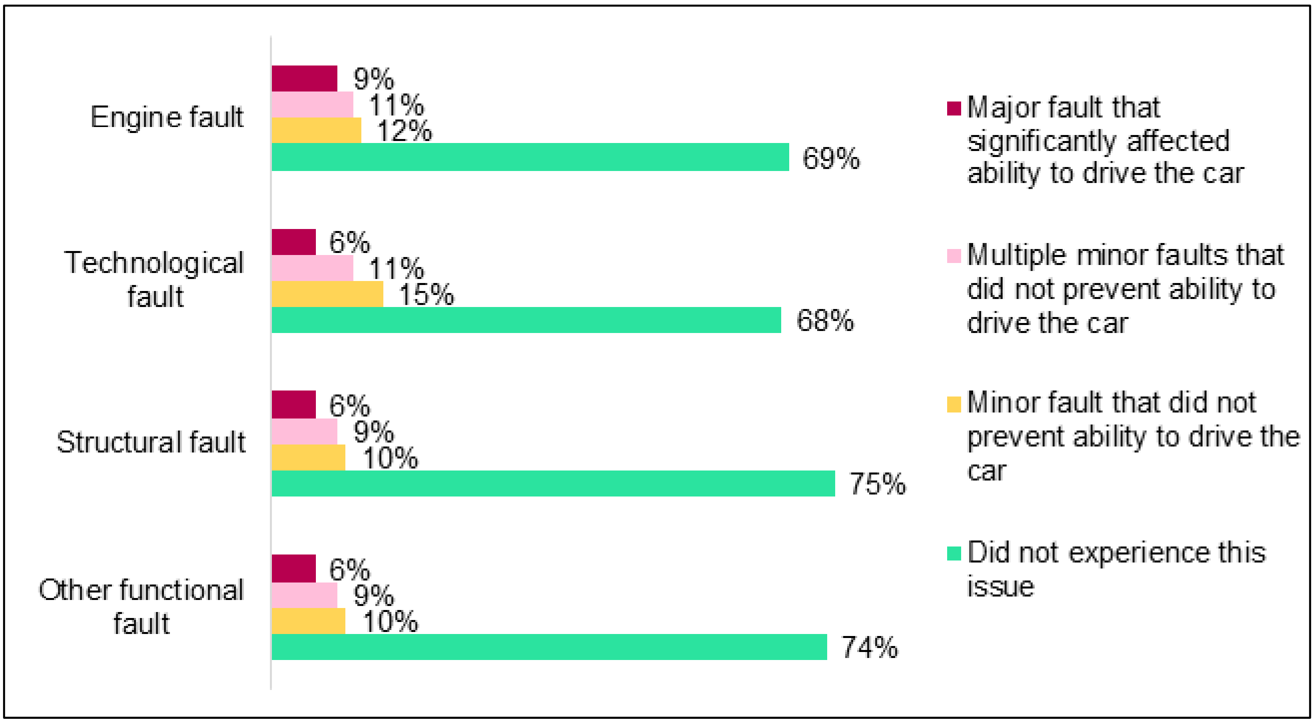
Engine faults were the most commonly reported, with a third (32%) reporting a fault. One in ten (11%) respondents experienced multiple minor faults and a similar proportion (12%) experienced a minor fault that did not affect their ability to drive the car. Just under one in ten (9%) reported a major engine fault that significantly affected drivability. Major engine faults were more likely to be reported by those whose car had a mileage of more than 60,001 miles at purchase (16%) or cost between £30,000-39,999 (15%), £40,000-49,999 (26%) and over £50,000 (19%). Although the latter appears counter-intuitive, it may reflect higher expectations among buyers of more expensive vehicles. Those purchasing higher-value cars may be more attentive to performance issues, more likely to notice smaller defects, or hold stricter standards for what constitutes a major fault.

Technological faults were also relatively common (32%), with 11% reporting multiple minor issues,15% reporting a minor issue and a smaller proportion (6%) experiencing a major technological fault. Major technological faults were more likely to be reported by respondents whose car cost more than £50,000 (19%), was between 4-6 years old at purchase (9%), and had done more than 60,001 miles at purchase (15%).

Structural faults and **other functional faults** were less frequently reported. For each of these fault types:

- 9% of all respondents experienced multiple minor faults;
- 10% experienced a minor fault; and
- 6% experienced a major fault

Figure 5.5 Post-purchase vehicle issues



B6. Since purchasing the car, have you experienced any of the following issues with the vehicle? Base: All respondents (1,002)

Among respondents who experienced problems with their vehicle after purchase, three quarters (76%) reported at least one negative impact as a result. This is lower than the proportion who reported negative impacts following issues that occurred during the purchase stage (90%), though it still indicates that problems at either stage of the process are highly likely to lead to wider negative effects for respondents.

The likelihood of experiencing a negative impact was higher among several groups. This included males (81%) and those whose car cost £40,000-£49,999 (92%). Higher levels of impact were also reported by those whose vehicle had over 60,001 miles at purchase (87%), and by those who paid using a credit card (85%) or through hire purchase or conditional sale (87%).

Negative impacts were also frequently reported among respondents who had previously experienced issues during the purchase process (88%), those who took action on issues faced either during purchase or with vehicle post-purchase (80%), and those who formally complained (90%). Taken together, these findings suggest that respondents who experienced any form of issue with their purchase or for whom the issue led to action to resolve it were more likely to report wider negative impacts. Additionally, negative impacts were more frequently reported by individuals who purchased their car from a branded dealership linked to a specific manufacturer (82%).

Among the three quarters (76%) of respondents who reported experiencing at least one negative impact as a result of issues arising after purchasing their vehicle, the perceived importance of the car played a significant role. As shown in the table below, the vast majority of this group considered their vehicle to be highly important: six in ten (58%) rated it as *extremely important* and a further 30% as *fairly important*. Only a small minority described the vehicle as unimportant, with 1% stating it was *not at all important* and *4% not very important*. This pattern highlights that those who rely on their vehicle more heavily are also more likely to feel the consequences of post-purchase issues that affect usability of a vehicle, reinforcing the impact such problems have on day-to-day life and mobility.

Table 5.2 Relationship between importance rating of car and the proportion who experienced at least one negative impact as a result of issues post-purchase

Importance rating	% of respondents who experienced at least one negative impact
Extremely important	58%
Fairly important	30%
Neither important nor unimportant	6%
Not very important	4%
Not at all important	1%

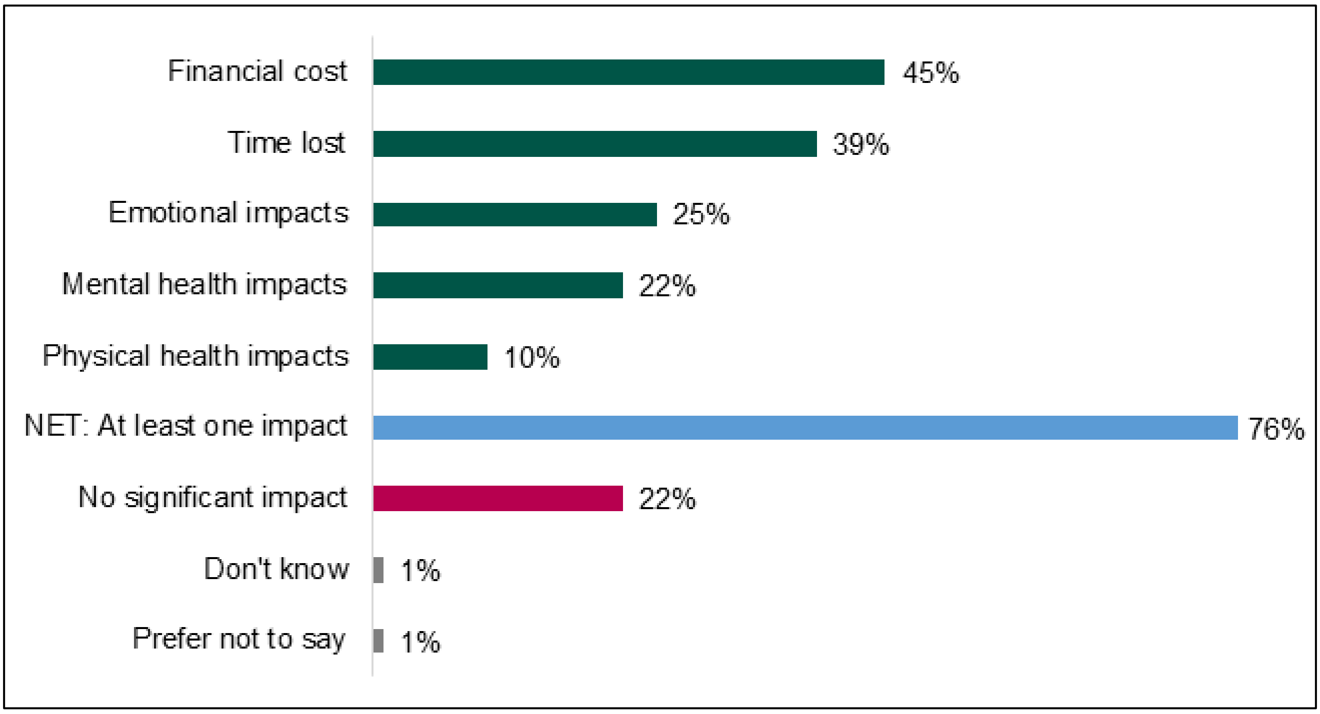
Base: Those who experienced at least one negative impact as a result of issues post-purchase (199)

Looking at the types of impacts specifically in Figure 5.6, the most frequently cited consequence was financial cost, affecting 45% of those with post-purchase issues. This was followed by time lost addressing the problem, reported by 39%. Emotional and wellbeing impacts were also evident:

- 25% experienced emotional impacts,
- 22% reported mental health impacts, and
- 10% experienced physical health impacts.

One in five (22%) indicated that the issue had no significant impact, while 1% did not know and 1% preferred not to say.

Figure 5.6 Impacts of issues experienced since purchasing the vehicle



B7. What has been the impact of these issue(s) you have had with your vehicle since purchasing it? [multiple choice] Base: If experienced issue(s) with vehicle (465)

The following quotes provide further insight into these findings:

Financial cost

"I have had to spend about £1000 fixing it and it's not even fixed. There is something wrong with the brakes getting stuck on and no one seems to be able to find out what." – Male, 25-39, urban area

"I've had to put the car into the mechanic several times for repairs at a cost to myself." – Female, 40-54, urban area

"Unexpected repairs led to unplanned costs and disrupted my routine, especially when I needed the car for work or daily travel." – Male, 25-39, rural area

"New engine cost £2000, was very stressful." – Male, 25-39, rural area

"I had some unexpected repair and maintenance costs, which I hadn't fully planned for. Made me more careful about checking a car's history, condition, and warranty before buying." – Male, 40-54, urban area

Time lost

"Having to travel 4 hours to the dealership so that it could be fixed under their warranty." – Female, 25-39, urban area

Emotional impacts

"The vehicle issues had a noticeable impact on me. It caused inconvenience and stress, especially when the car was not available to use. I had to rearrange plans and sometimes depend on other transport, which was frustrating." – Male, 40-54, urban area

"The issues made me distrustful of the dealer as these problems should've been picked up and fixed in the recent MOT it had passed. All these things made me quite anxious about driving the car not knowing if there were other problems that would suddenly arise." – Female, 40-54, urban area

Mental health impacts

"I've been left feeling quite anxious at times while driving because of warning lights that won't go off. I've been left to walk places while my car has been in for repairs, it's been quite hard on my mental health." – Female, 40-54, urban area

6. Awareness of Rights and Redress

This chapter explores respondents' awareness of their statutory consumer rights, and their confidence exercising them. This chapter will also outline respondents' experiences taking actions on issues and the complaints process.

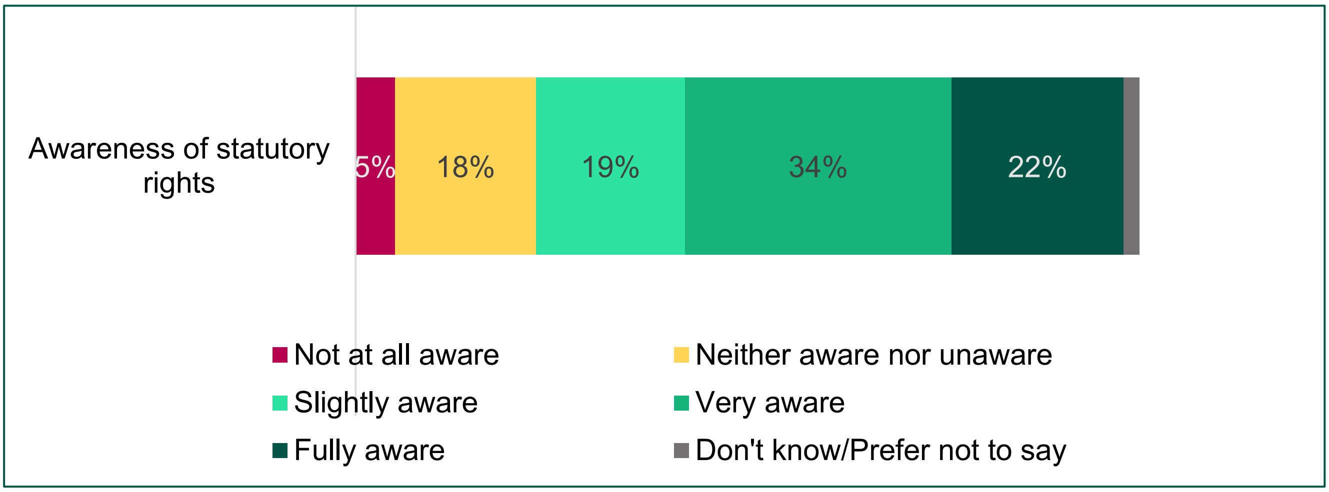
Awareness and confidence of consumer rights

As shown in Figure 6.1, three quarters of respondents (75%) reported that they were at least slightly aware of their statutory consumer rights, as shown in Figure 6.1. Groups less likely than average to report awareness of their statutory consumer rights included:

- Women (70%)
- Those in rural areas (69%)
- Those who bought their car from an independent trader (68%)
- Those who purchased a car for a value of less than £5,000 (56%) or a car of over ten years of age (58%)

Nevertheless, the survey did not assess respondents' actual understanding or knowledge of how to exercise their consumer rights. This reliance on self-reported data may mean that reported figures do not fully reflect respondents' capabilities.

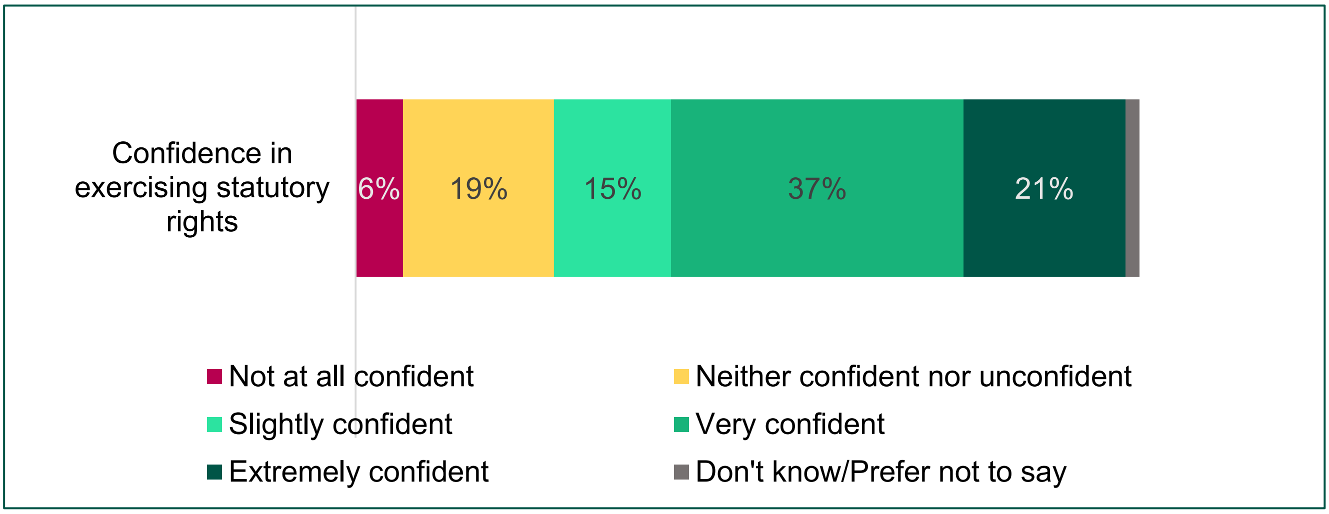
Figure 6.1 Awareness of statutory consumer rights



C1. How would you rate your awareness of your statutory consumer rights? Base: All respondents (1,002)

Similarly, as shown in Figure 6.2, three quarters of respondents (73%) were at least slightly confident in exercising their statutory rights. There were no significant differences between key sub-groups of interest.

Figure 6.2 Confidence in exercising statutory rights



C2. How would you rate your confidence in exercising your statutory rights? Base: All respondents (1,002)

The majority (87%) of respondents felt they had enough advice or information before buying their car to fully understand the deal. This sentiment was consistently high across dealership type: 90% of those who used a branded dealership linked to a specific manufacturer; 86% of those who used a car supermarket or large franchise; and 85% of those who used an independent dealer felt they had enough advice or information.

Amongst those who felt they had enough advice or information, the most common reason for this was having done their own research or asked a lot of questions (26%).

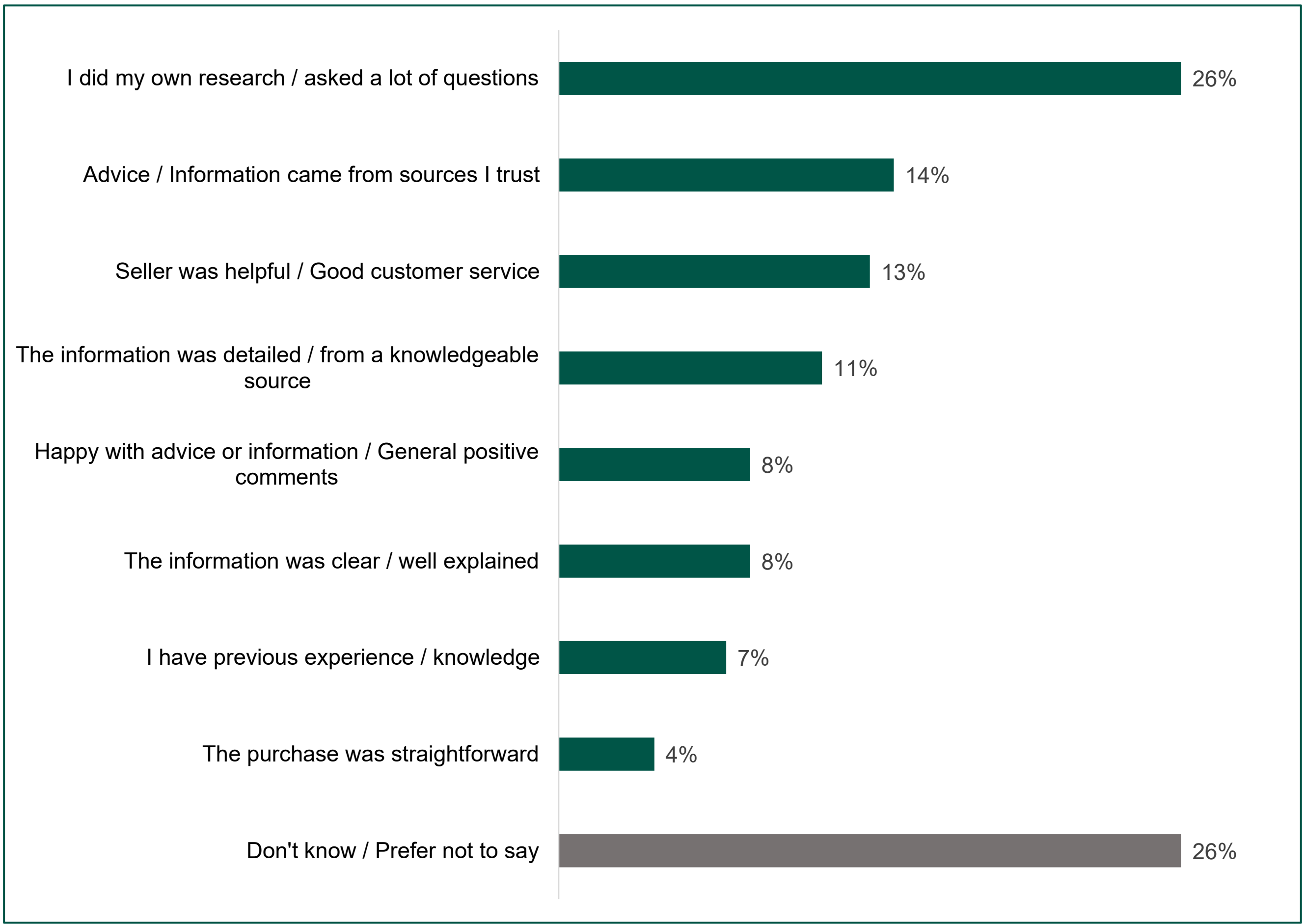
"It's because I researched extensively beforehand. I compared prices online, read reviews about the model's reliability and checked common problems to watch out for. Also, I spoke to friends and family with car-buying experience and relied on a trusted mechanic's inspection." – Female, 25-39, urban area

This was followed by feeling that the advice or information they received came from sources they trusted (14%) and feeling that the seller was helpful or that they received good customer service (13%). Additional reasons are listed in Figure 6.3.

"I trusted the seller and got answers to all my questions in a timely and truthful manner." – Female, 25-39, urban area

"I was thoroughly and methodically walked through the process and given ample opportunities for questions." – Male, 25-39, urban area

Figure 6.3 Respondents' reasons for feeling they had enough advice or information



C4. What are the reasons that you felt like you had enough advice or information? [multicode] Base: Respondents who said they had enough advice or information at C3 (873). Figures under 3% have been excluded.

Amongst those who did not feel that they had enough advice or information, nearly half (45%) said they did not know why this was the case and one in ten (12%) preferred not to say.

Around a quarter (23%) felt that the information they received was insufficient, confusing, or overwhelming, suggesting that the process would benefit from improvements to the clarity and availability of necessary information.

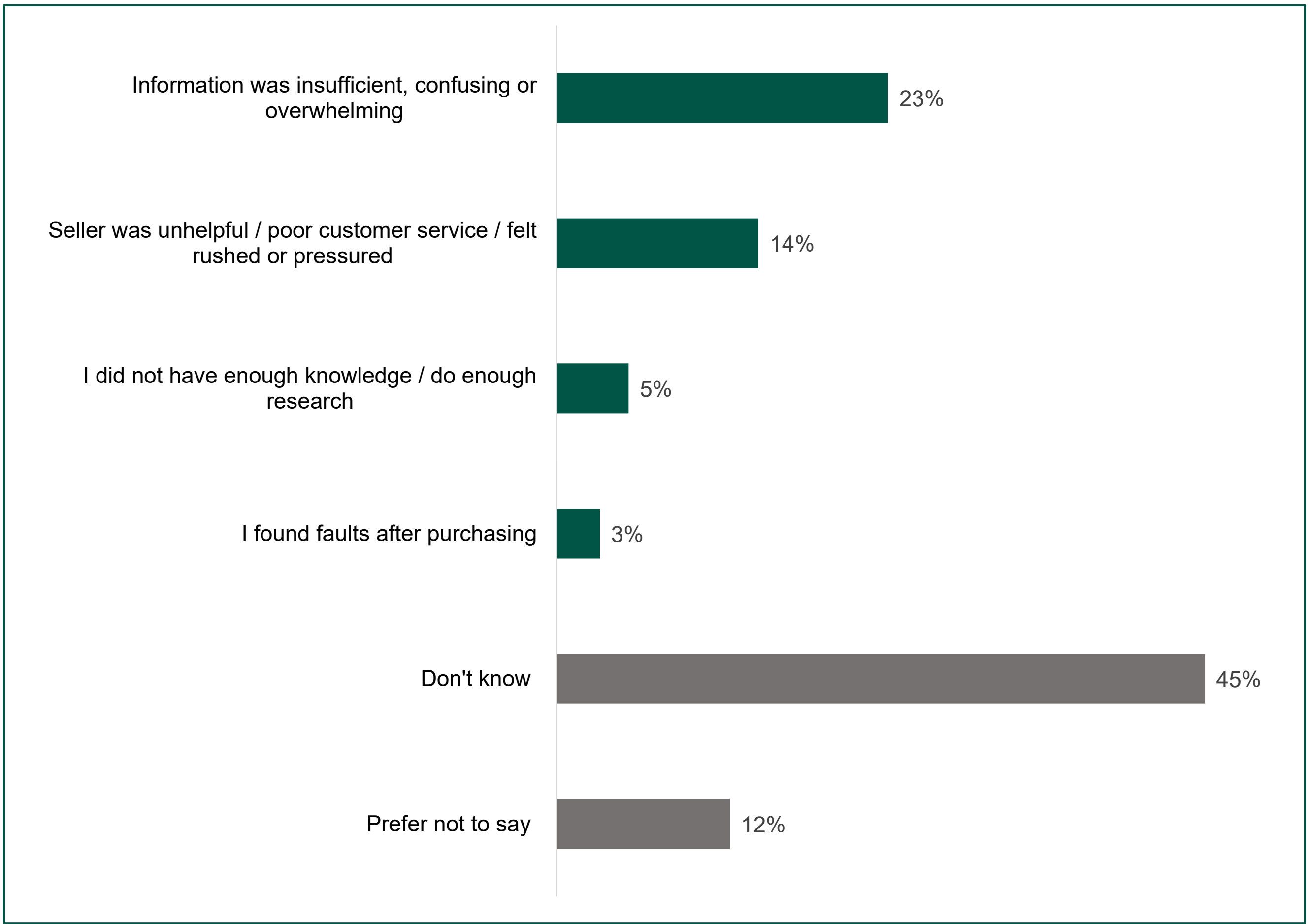
> *"The focus is always on the monthly price not the total cost. If you don't like the monthly price, we can change the time period.... but that drives up the total cost which is never really explained."* – Male, 40-54, urban area

> *"One question opens a whole new can of worms, and you get lost in the info."*- Female, 25-39, urban area

In addition, over one in ten respondents who reported not having enough advice or information (14%) felt that this came from their experience of their seller: this included comments that the seller was unhelpful, provided poor customer service, or rushed or pressured the respondent. Further reasons are listed in Figure 6.4.

"He didn't tell me anything. I said I liked car, so we test drove it and then he just kept on at me to sign (the) agreement." - Female, 40-54, urban area

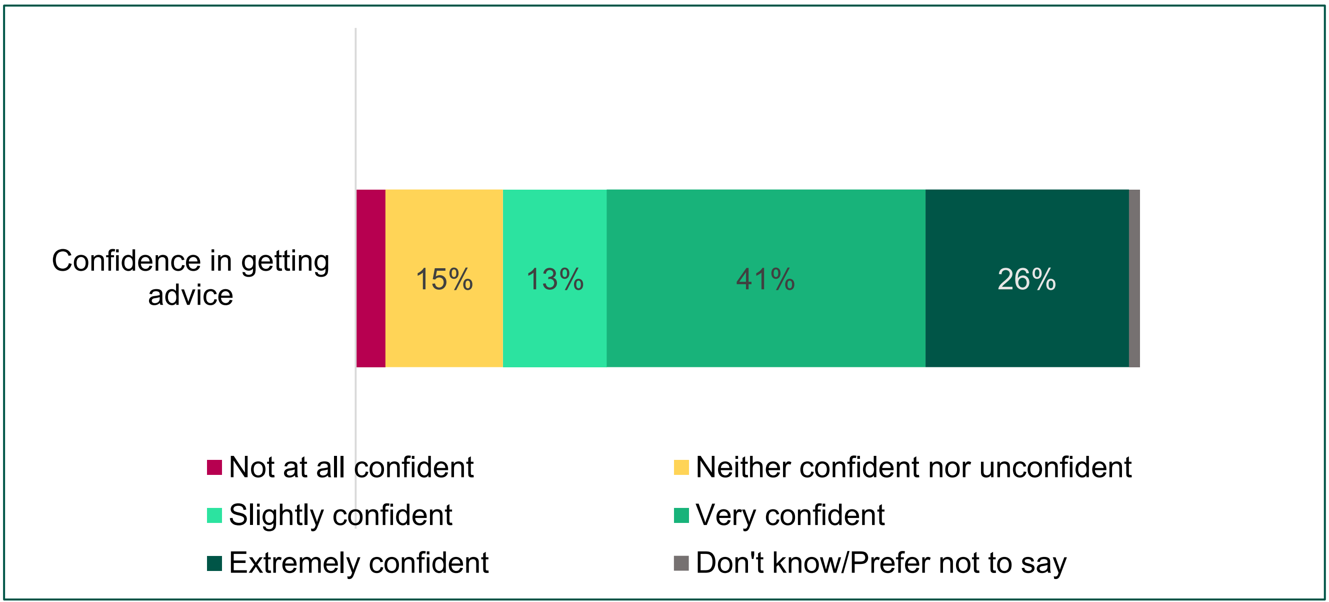
Figure 6.4 Reasons for feeling they did not have enough advice or information



C4 What are the reasons that you felt like you did not have enough advice or information? [multicode] Base: Respondents who said they did not have enough advice or information at C3 (97*). An asterisk (*) indicates a base size of under 100. Figures under 3% have been excluded.

Respondents were asked about how confident they felt about knowing how and where to get advice on issues. As shown in Figure 6.5, the majority (80%) were at least slightly confident. Just 4% reported feeling not at all confident, with 15% feeling neither confident or unconfident. There were no significant differences by key sub-groups of note.

Figure 6.5 Confidence in knowing how and where to get advice on issues



C5 How confident are you in knowing how and where to get advice on any issues with your used car purchase? Base: All respondents (1,002). Percentages under 5% not displayed.

Taking action on issues

Amongst the respondents who had experienced a purchase or post-purchase issue, around six in ten (63%) took action as a result. Respondents in the following sub-groups were less likely to take action than average, although these findings should be treated as indicative due to low base sizes:

- Those neither aware nor unaware (50%) or unaware (39%) of their consumer rights
- Those who did not formally complain (52%)
- Those who did not view their car in person (52%)
- Those who had purchased their car from an independent trader (52%)

By contrast, respondents in the following sub-groups were more likely than average to take action:

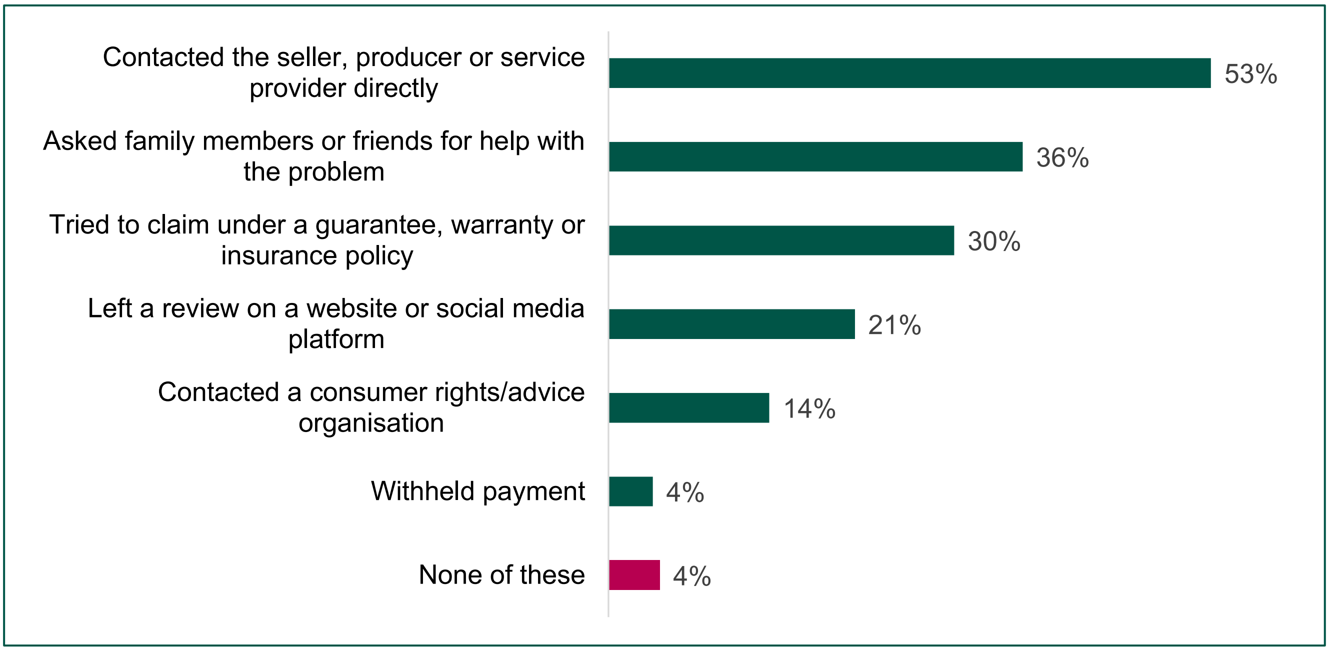
- Those with a long-term illness, physical or mental health problem or disability (73%)
- Those who had sought out advice (65%)
- Those who earned £75,000 or more per year (71%)
- Those who had purchased their car from a branded dealership (69%)

Around half of those who took action (53%) contacted the seller, producer, or service provider directly. Respondents aged between 18 and 24 were less likely (37%) to do so, whereas respondents with a long-term illness, health problem or disability were more likely to do so (64%).

A third (36%) asked family members or friends for help with their problem. Those with caring responsibilities were more likely to do this (53%).

Three in ten (30%) tried to claim under a guarantee, warranty, or insurance policy. This was also more common amongst those with caring responsibilities (47%). Other frequently taken actions are shown in Figure 6.6.

Figure 6.6 Actions taken after experiencing issues

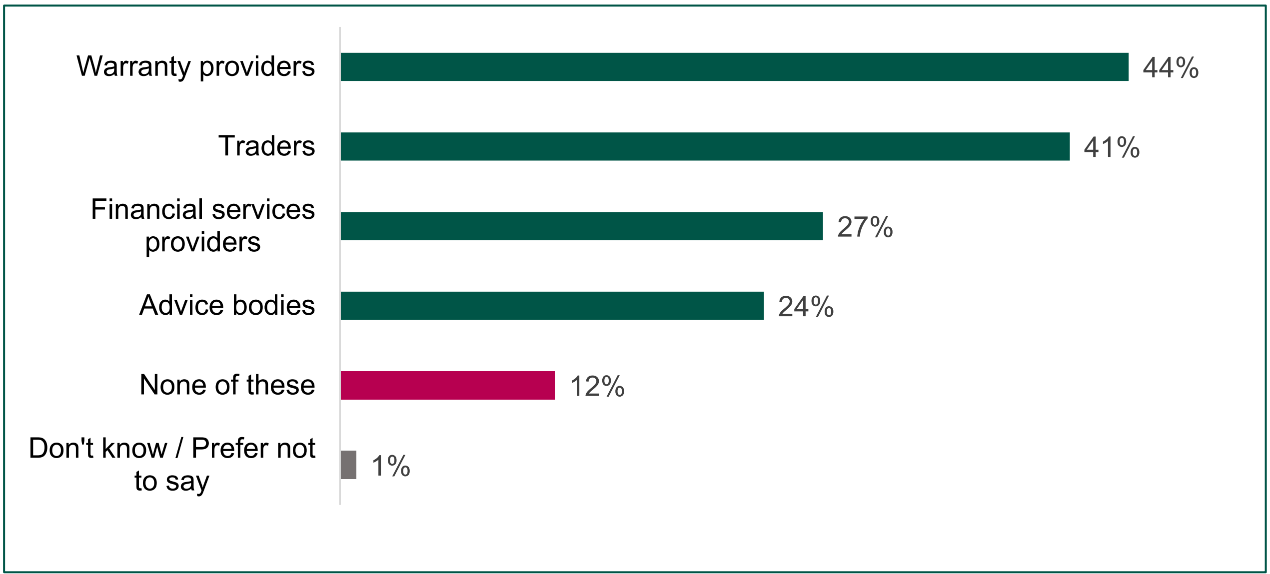


C7. What actions did you take? Base: Those who said they took an action at C6 (335). Figures under 3% have been excluded.

Those who took action after experiencing issues were asked which organisations they interacted with when doing so. As shown in Figure 6.7, the most commonly cited organisations were warranty providers (44%), followed by traders (41%), financial services providers (27%) and then advice bodies (24%). Just over one in ten (12%) had not interacted with any of these organisations.

Around two in ten respondents who purchased either on PCP or with leasing or hire contacted the trader (17% for PCP and 21% for leasing or hire). However, for these consumers, it is the financial service provider not the trader who has responsibility to resolve issues.

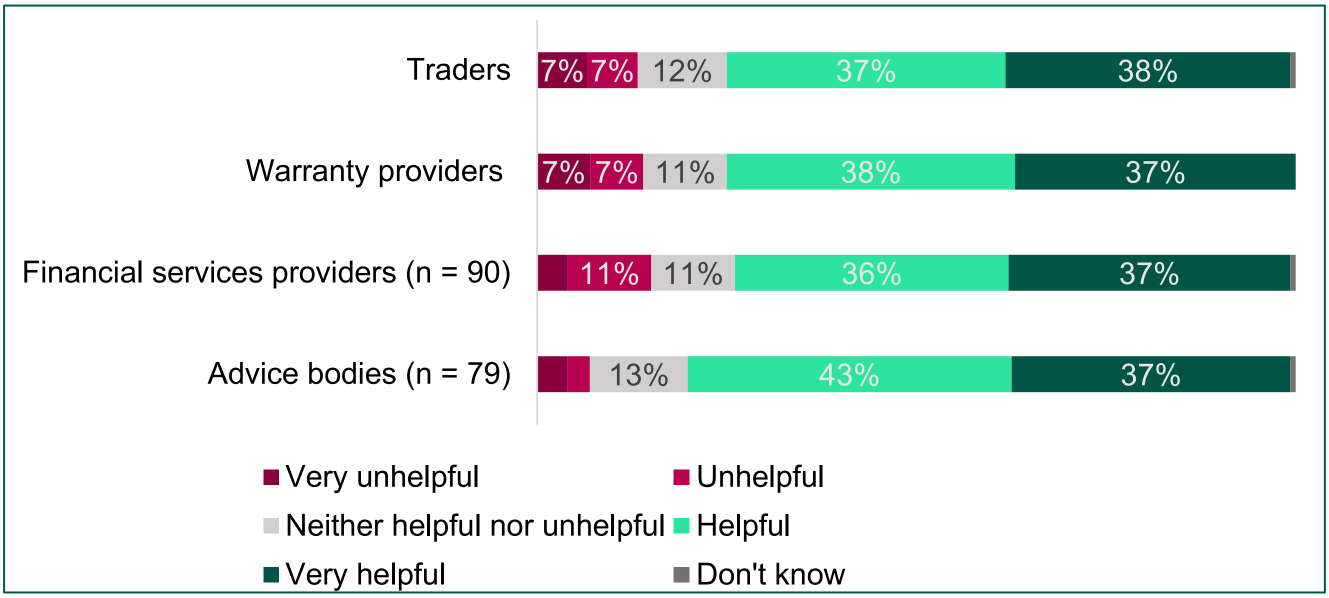
Figure 6.7 Organisations contacted when taking action



C8. Which of the following organisations did you interact with when taking action on the issue(s) with your car? Base: Those who said they took an action at C6 (335).

As shown in Figure 6.8, those who had interacted with any organisations were asked how helpful they found these interactions to be. Across all four organisations, around three quarters of respondents found their interactions to be helpful (Traders: 74%; Warranty providers: 75%; Financial services providers: 72%; Advice bodies: 80%). Findings for financial service providers and advice bodies should be interpreted with caution due to low base sizes.

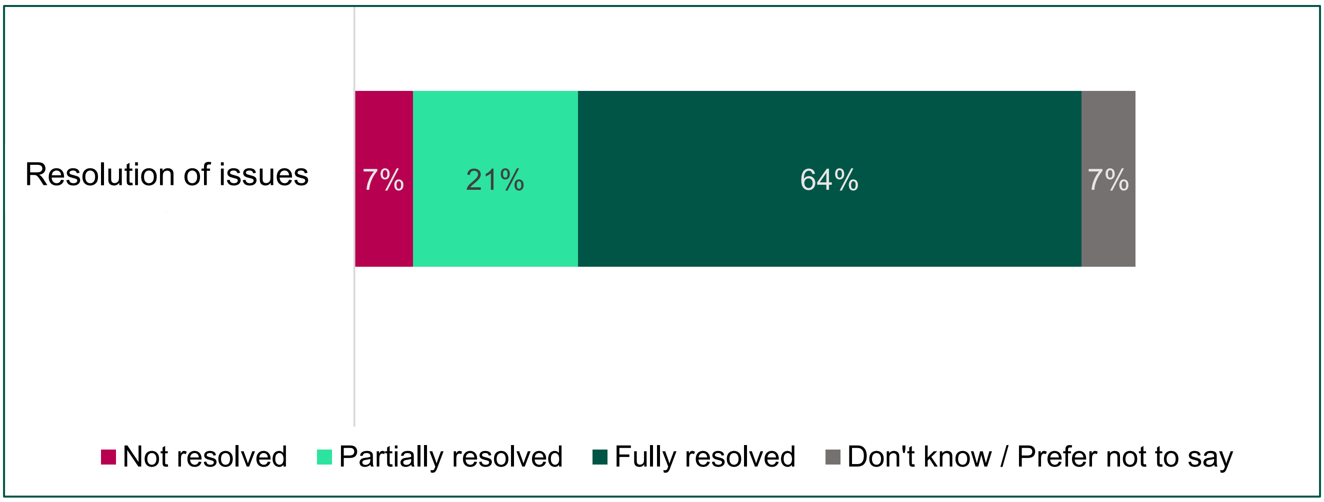
Figure 6.8 Helpfulness of organisations



C9 How helpful did you find your interactions with the following when taking action on the issue(s) with your car? Base: Those who interacted with each organisation (Traders: 136; Warranty providers: 147; Financial services providers: 90*; Advice bodies: 79*). An asterisk (*) indicates a base size of under 100. Figures under 5% have not been labelled.

As shown in Figure 6.9, two thirds (64%) of those who experienced an issue during or after purchase reported that their issue was fully resolved. However, around one in five (21%) reported that their issue was partially resolved, and a further 7% reported that their issue was not resolved at all. Those who bought from an independent trader were significantly less likely to report that their issue was fully resolved (54%).

Figure 6.9 Resolution of issues

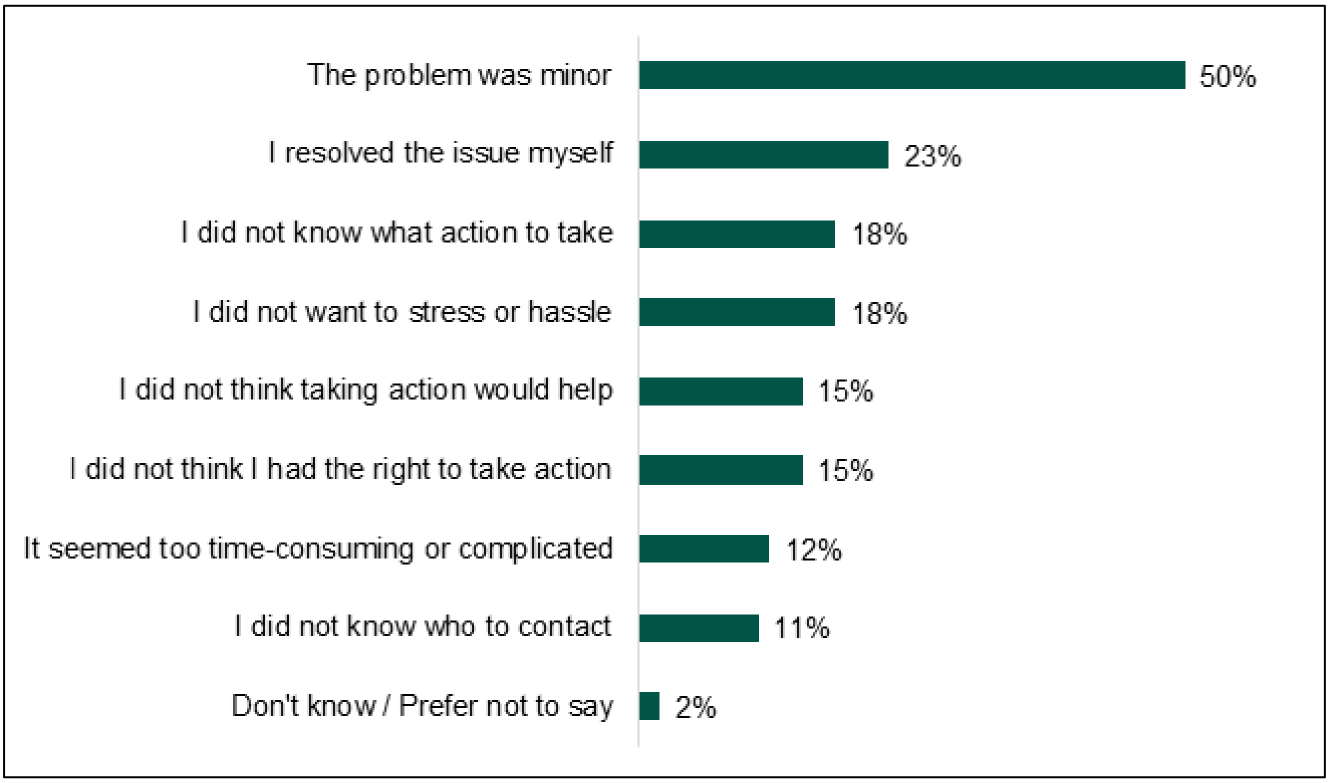


C10 To what extent were your issues resolved? Base: Those who experienced an event during purchase or issue(s) with vehicle (534).

Respondents who experienced an issue but did not take action were asked why they did not do so. As shown in Figure 6.10, half of these respondents (50%) reported that their problem was minor, and around a quarter (23%) reported that they resolved it themselves. Barriers to taking action included: not knowing what action to take (18%); wanting to avoid stress or hassle (18%); and not feeling that taking action could help (15%). Some differences between subgroups were observed:

- Those who viewed the car in person (54%) and those who did not formally complain (58%) were more likely to report that they did not take action because the problem was minor.
- Respondents earning £75,000 or more per year were more likely to want to avoid stress or hassle (34%) than average.

Figure 6.10 Reasons for not taking action



C11 Why didn't you take action? [multicode] Base: Those who experienced an issue but did not take action (188).

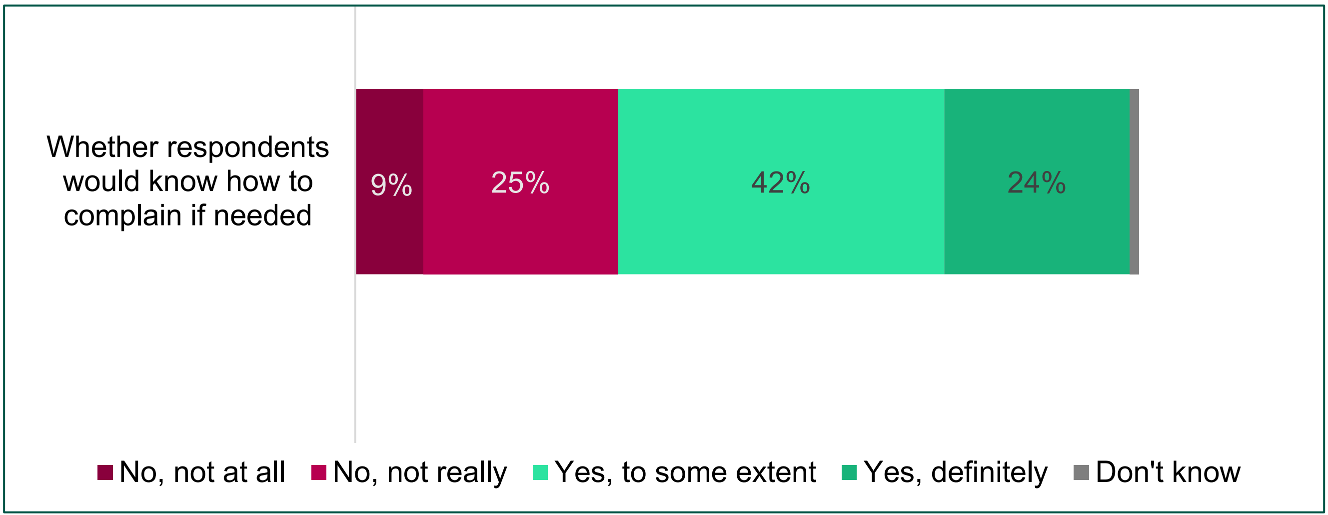
Complaints

Respondents who experienced an issue during purchase or with their vehicle were asked if they had cause to formally complain. Around a third (35%) reported that they did, with just under two thirds (63%) reporting that they did not, and a further 3% reporting that they did not know.

Of those who had cause to formally complain, seven in ten (70%) made a complaint to the relevant car seller or finance company. Those with a physical or mental health condition were more likely than average (83%) to have made a complaint.

As outlined in Figure 6.11, those with no cause to complain were asked if they would know how to complain if needed. Two thirds (66%) reported that they would know to at least some extent, although only a quarter (24%) overall would definitely know how to do so.

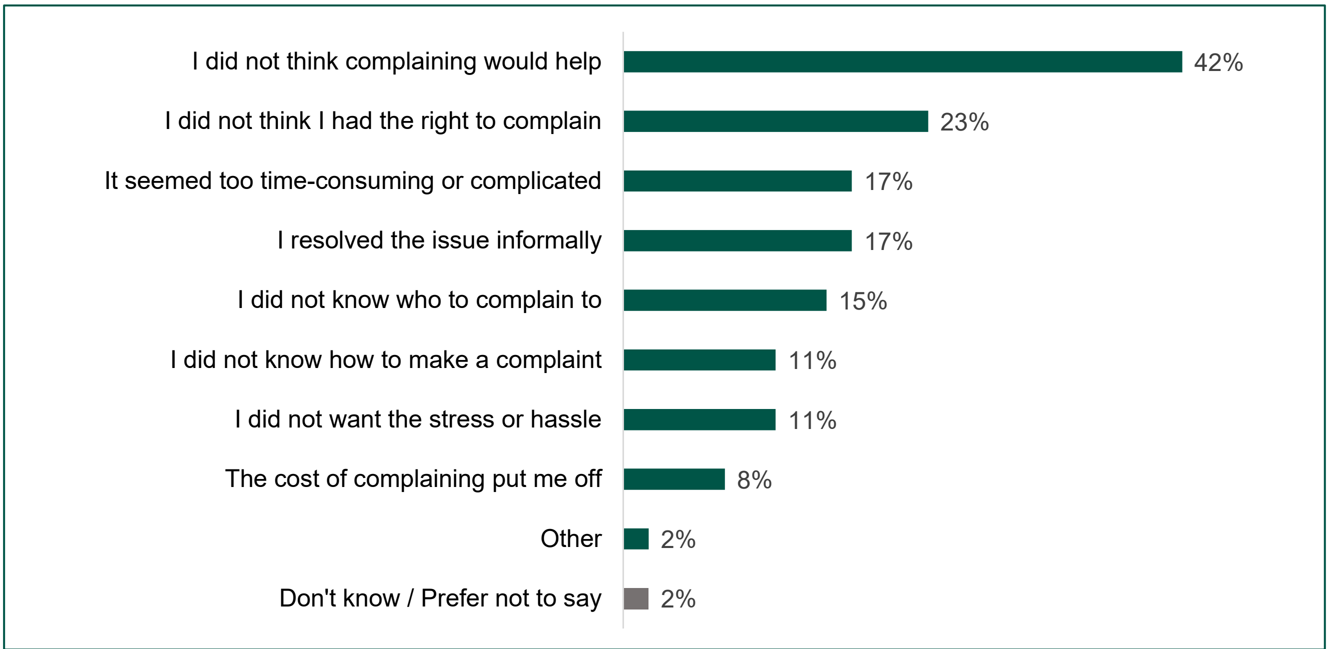
Figure 6.11 Awareness of how to complain



C21 If needed, would you know how to complain? Base: Those who reported no cause to complain at C12 (334).

Respondents who reported that they had not complained, but had had cause to, were asked about the reasons for this. The most common reason for this was thinking that complaining would not help, followed by thinking they did not have the right to complain. Findings from this group should be interpreted with caution due to the low base size (n = 53).

Figure 6.12 Reasons for not complaining

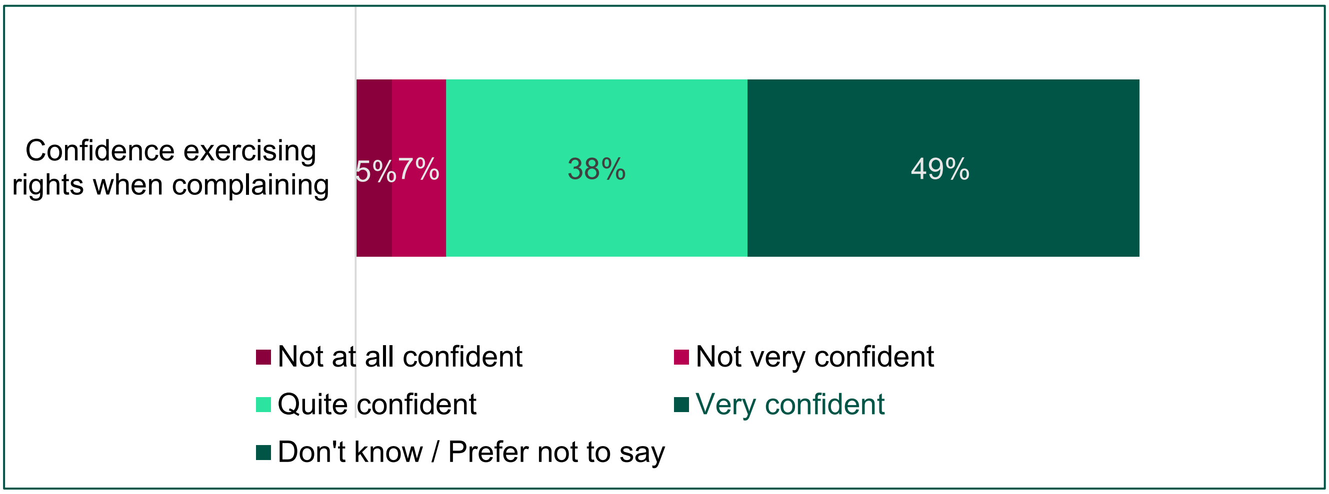


C22 Why didn't you complain? Base: Those with cause to complain who did not make a complaint (53*). Asterisk (*) indicates a base size below 100.

Among respondents who did make complaints, the majority (88%) reported that the seller or finance company resolved their complaint. Amongst the 14 respondents who reported that their complaint was not resolved, the most common reason was that the seller or finance company disagreed with the respondent's complaint. Other reasons included the respondent giving up, feeling that the process took too long, or being told they did not have the right to a remedy.

Most respondents who complained (87%) felt confident to exercise their consumer rights when complaining to some extent, with 38% feeling quite confident, and 49% feeling very confident to do so, as shown in Figure 6.13. This is higher than both general awareness of consumer rights (75%) or confidence in exercising consumer rights (73%) amongst all respondents, regardless of whether they had complained about an issue with their used car.

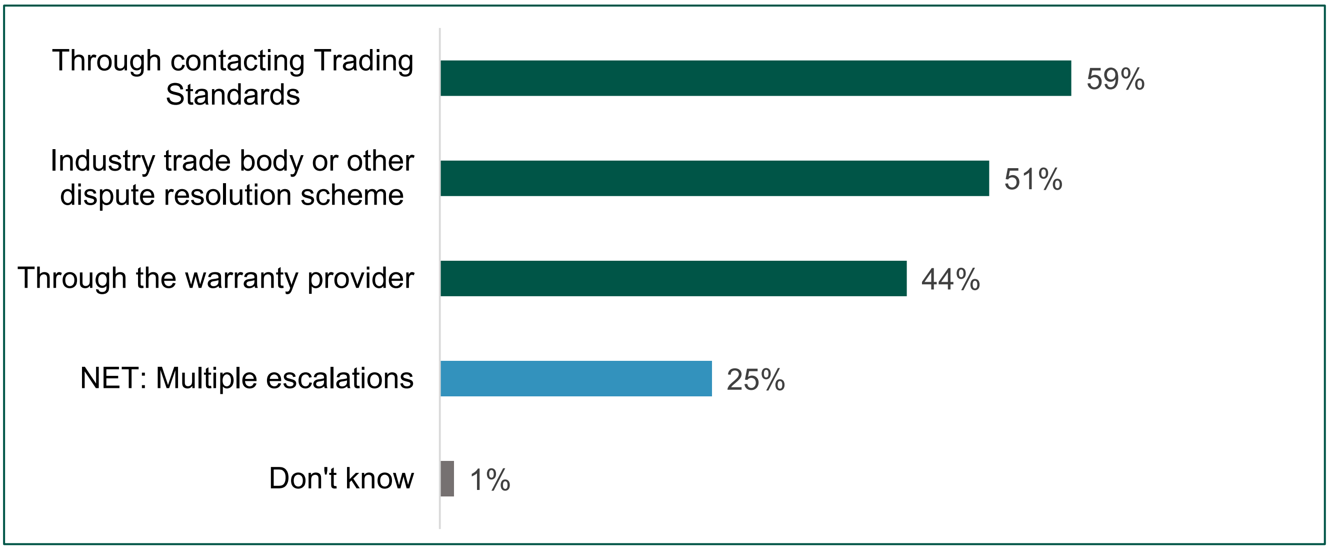
Figure 6.13 Confidence exercising rights when complaining



C16 When making the complaint, to what extent did you feel able to exercise your consumer rights? Base: If complained (130).

Of those who complained, six in ten (61%) escalated their complaint beyond the car seller or finance company indicating that complaints are frequently unresolved at the level of the seller. Amongst those who escalated their complaint, six in ten (59%) contacted Trading Standards, half (51%) contacted an industry trade body or dispute resolution scheme, and 44% went through their warranty provider. A quarter (25%) of those who escalated their complaint contacted multiple different organisations to do so.

Figure 6.14 Where complaints were escalated

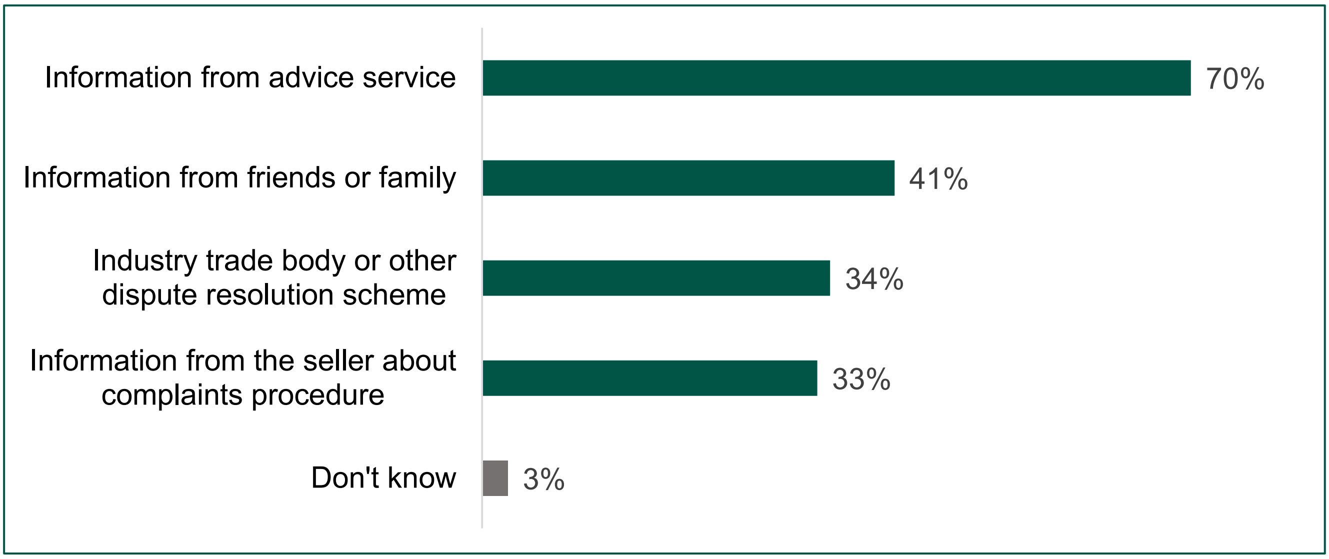


C18 Where did you escalate your complaint? Base: If escalated complaint (78*) An asterisk (*) indicates a base size of under 100.

Amongst those who escalated their complaint, almost all (98%) agreed that this helped to resolve the issue to at least some extent. Three quarters (75%) felt that it helped to fully resolve their issue and just under a quarter (23%) felt that escalation helped to a partial extent.

Respondents who made a complaint were asked about how they found out where to complain. The most common source was information from an advice service (70%), indicating that advice services play an important role enabling respondents to navigate complaints processes. This was followed by information from friends or family (41%), as shown in Figure 6.15.

Figure 6.15 Where respondents found out where to complain



C20 How did you find out about where to complain? Base: If escalated complaint (78*). An asterisk (*) indicates a base size of under 100.

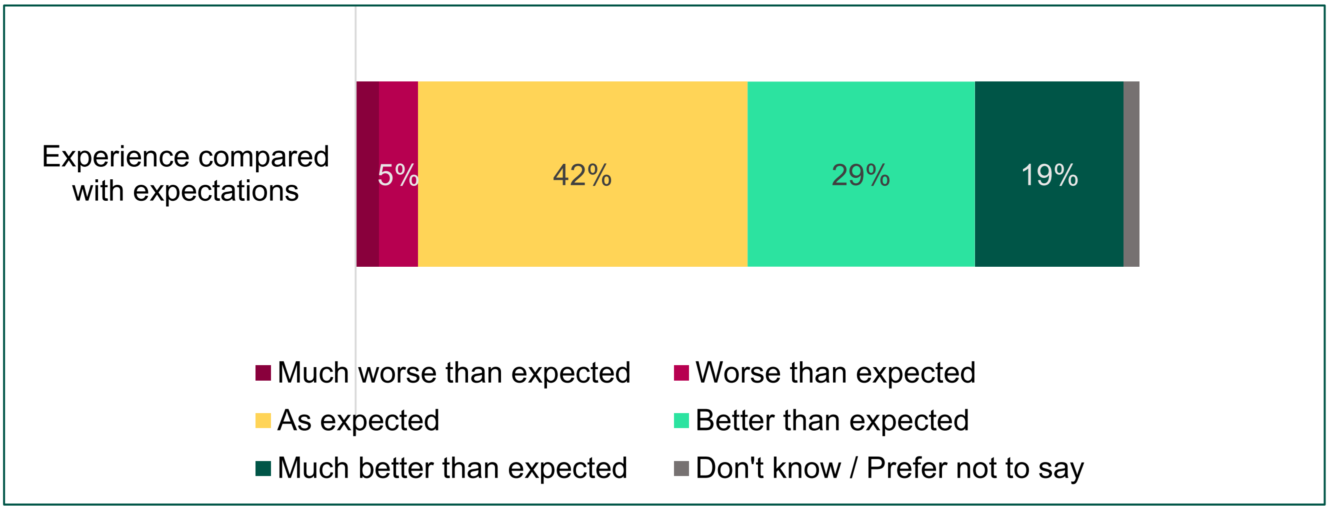
7. Satisfaction with Purchase Experience

In this chapter, we will seek to understand respondents' satisfaction with their experience in comparison with their expectations and explore how this may influence future behaviour.

Experience vs expectations

All respondents were asked how their experience of purchasing a used car compared with their expectations of doing so. As shown in Figure 7.1, half (49%) found that the experience was better than they were expecting, with around four in ten (42%) finding that the experience was as expected, and less than one in ten finding the experience worse than expected (8%).

Figure 7.1 Experience vs expectations of purchasing a used car



D1 How did the purchasing experience compare with expectations? Base: All respondents (1,002). Percentages under 5% not displayed.

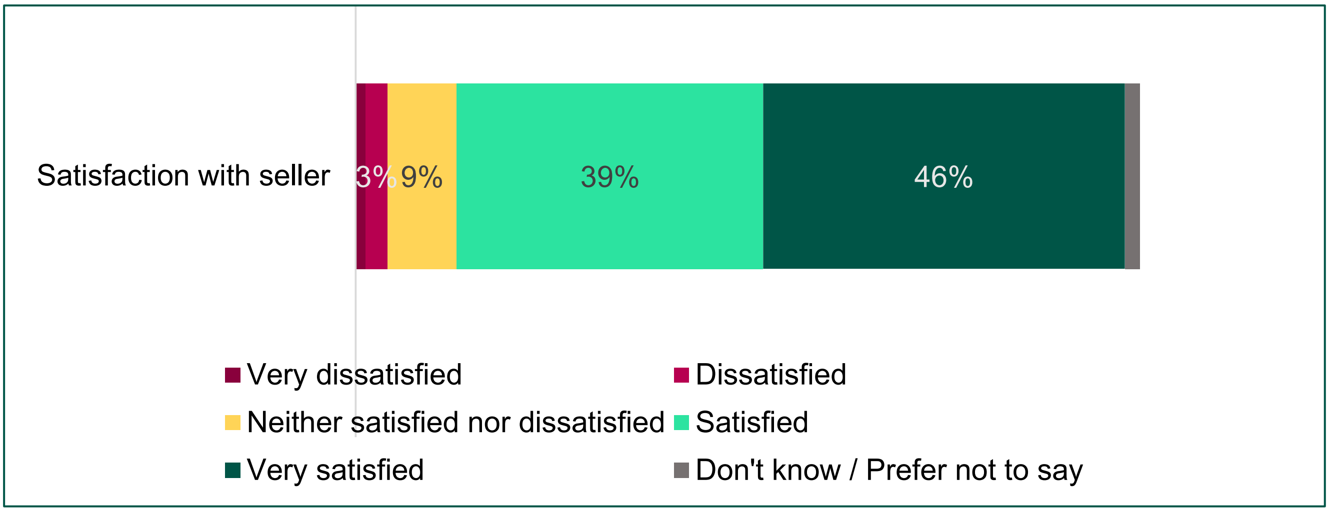
Those who experienced an issue during purchase were more likely to report that their experience was worse than expected (20%) compared to those that did not (1%). Additionally, those who experienced a post-purchase issue with their vehicle were also more likely to report that their experience was worse than expected (16%) than those who did not (1%). In summary, the presence of issues during or after purchase was a key driver of experiences being worse than expected.

Where respondents reported a better experience than expected, the most frequently cited reason was good customer service or not experiencing pressure (19%). Ease of process (18%) was also a key factor, and a similar number reported that the process was smooth or efficient (14%); being happy with the vehicle (13%); and the experience was positive overall (11%).

Those who were disappointed with their experience were asked why it was worse than expected. Around half of these respondents either did not know why they felt this (30%) or preferred not to say (19%). Where a reason was given, the most common was the respondent being unhappy with their vehicle (8%), followed by experiencing poor customer service (6%) and then finding the process was stressful (5%) or slow (5%).

As shown in Figure 7.2, over eight in ten (85%) respondents were satisfied with the seller they purchased their car from. One in ten (9%) reported being neither satisfied or dissatisfied, and 4% were dissatisfied. These proportions were similar across different types of dealers: 86% of those who used a branded dealership or a car supermarket or large franchise were satisfied with their seller, and 83% of those who used an independent dealer were satisfied with their seller.

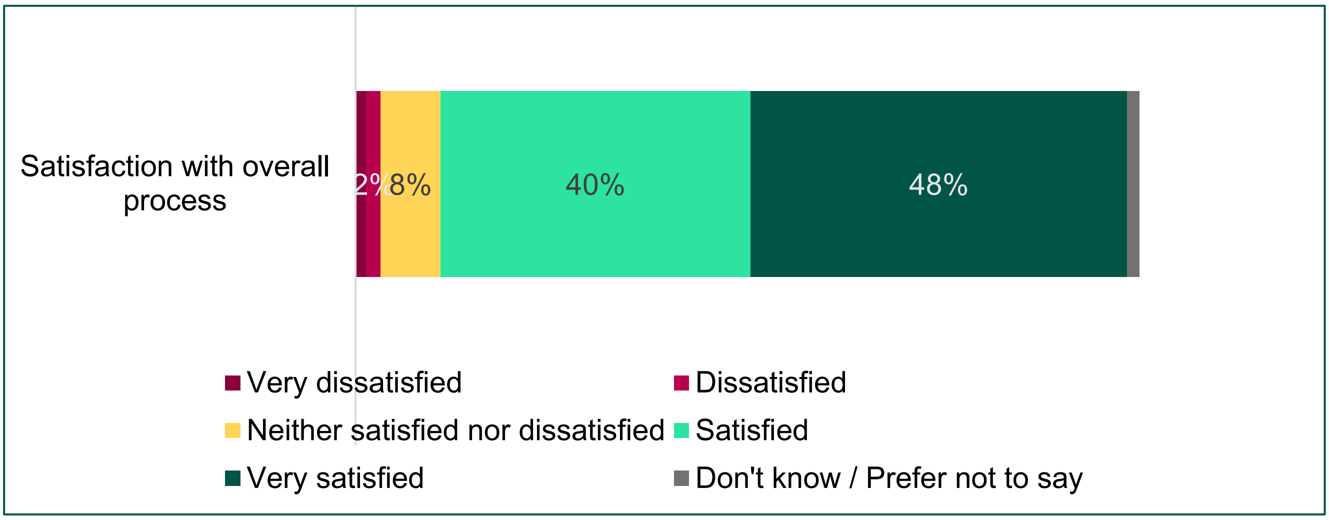
Figure 7.2 Satisfaction with seller



D4 How satisfied were you with the seller you purchased your used car from? Base: All respondents (1,002).

Additionally, respondents were asked about their satisfaction with the process of purchasing a used car. Almost nine in ten respondents (88%) were satisfied, with 8% neither satisfied or dissatisfied and 3% dissatisfied.

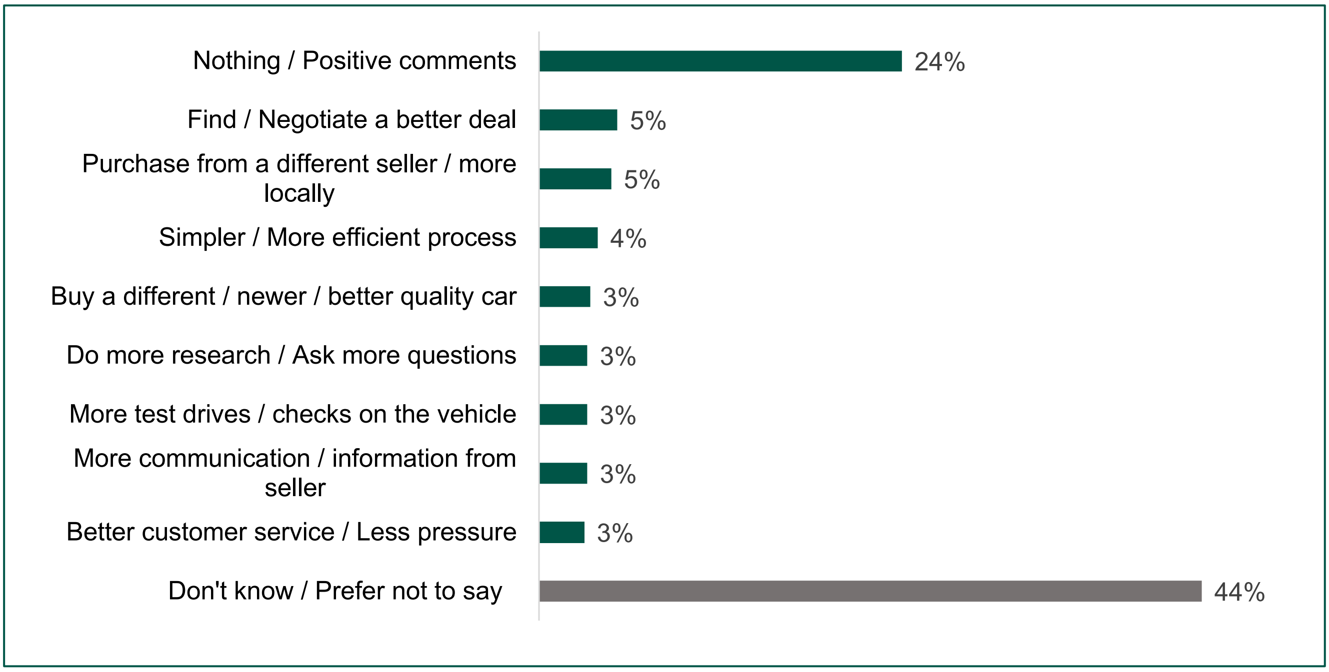
Figure 7.3 Satisfaction with overall process of purchase



D5 How satisfied were you with the overall process of purchasing a used car? Base: All respondents (1,002).

When asked if there would be anything they would change about their experience of purchasing a used car, around a quarter of respondents (24%) said there would be nothing they would change or made a positive comment on the experience. Additionally, over a third reported that they did not know (37%). Desired changes include: to find or negotiate a better deal (5%); to purchase from a different seller (5%); to have a simpler or more efficient process (4%); and to buy a newer, different, or better-quality vehicle (3%).

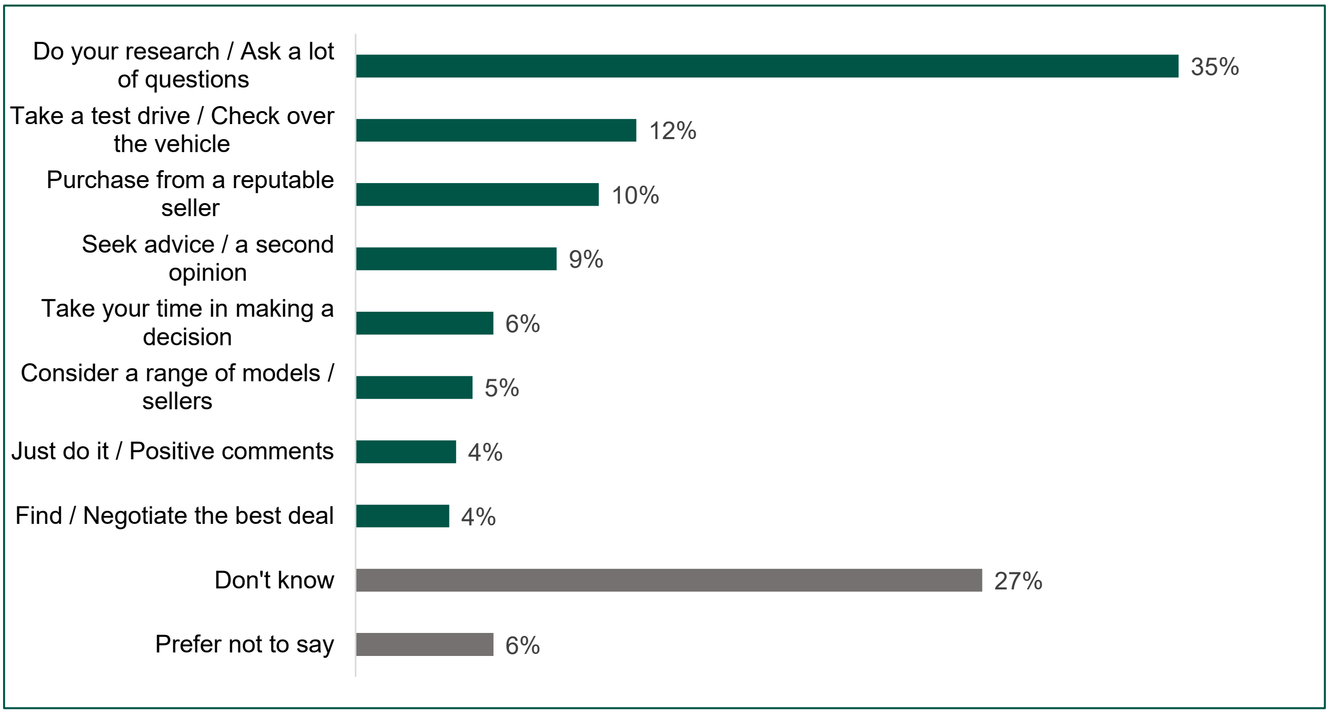
Figure 7.4 Desired changes in hindsight



D6. If you could change one thing about your most recent experience of purchasing a used car, what would it be? And D7. Is there anything else you would change? Base: All respondents (1,002). Figures under 3% have not been displayed.

Respondents were also asked if there was any advice they would give to someone considering purchasing a used car. The most common suggestion was to do research or ask a lot of questions (35%), followed by taking a test drive or checking the vehicle (12%), purchasing from a reputable seller (10%), and then seeking advice or a second opinion (9%). Around a quarter reported that they did not know (27%). Those who did not experience any issues during purchase were more likely to suggest doing research (39%) or choosing a reputable seller (13%), whereas those who did experience an issue were more likely than to answer that they did not know (34%).

Figure 7.5 Advice to someone considering a used car purchase



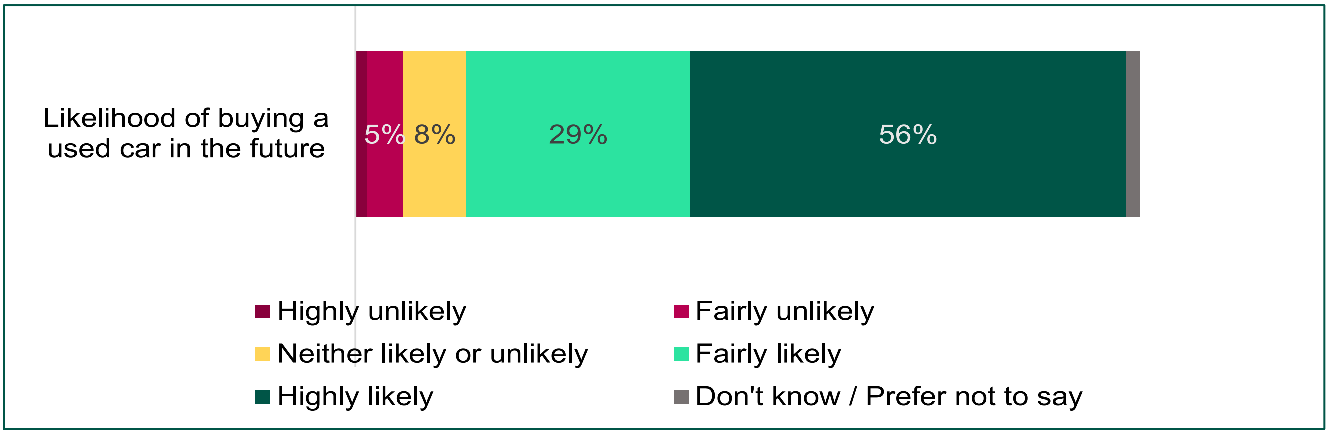
D8. What advice would you give to someone considering purchasing a used car? Base: All respondents (1,002).

Future behaviour

When asked how likely they would be to purchase a used car in the future, over eight in ten respondents (84%) reported that they would be likely to do so. Groups who were less likely to agree included:

- Those earning less than £16,000 a year (74%)
- Those aged 18-24 (73%)
- Those with caring responsibilities (70%)

Figure 7.6 Likelihood of purchasing a used car again in the future



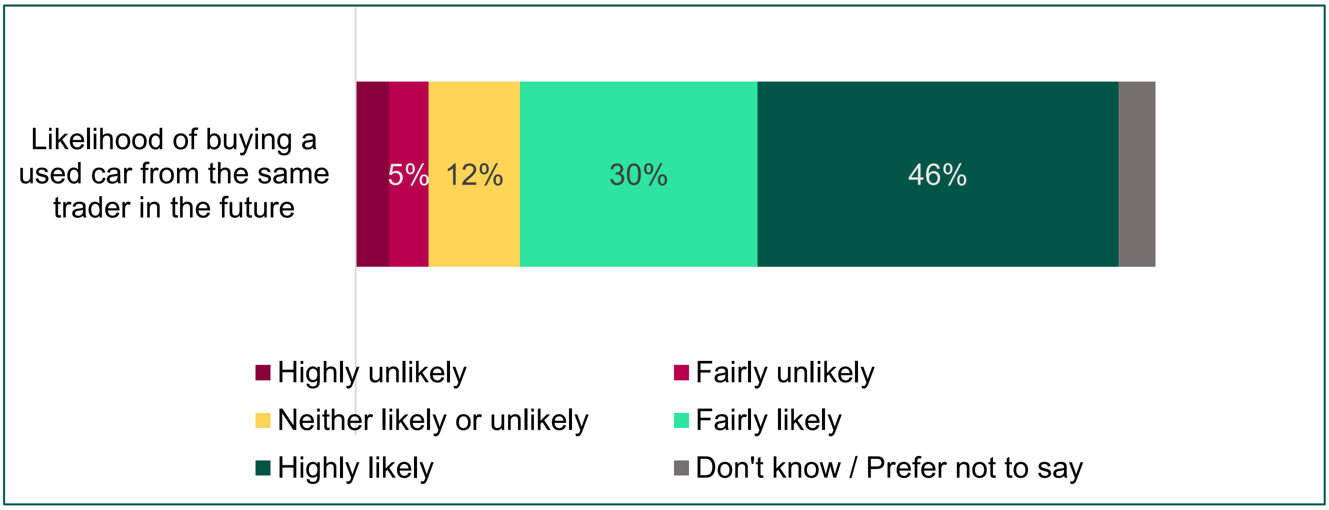
D9. Considering your recent purchase, how likely would you be to purchase a used car again in the future? Base: All respondents (1,002)

Similarly, when asked how likely they would be to purchase a used car from the same trader again in the future, around three quarters (76%) of respondents reported that they would be likely to do so. Groups less likely to agree included:

- Those who bought their car from an independent trader (69%)
- Those with caring responsibilities (65%)
- Those with a hearing or visual impairment or other communication need (62%)
- Those earning less than £16,000 a year (61%)

Those earning less than £16,000 a year and those with caring responsibilities are less likely to both purchase a used car in the future, and to use the same trader in the future. For those with caring responsibilities, this could be linked to the higher likelihood of having experienced an issue either during purchase (55% compared to 35% on average) or after purchase (70% compared to 46% on average). However, this is not the case for those earning less than £16,000 a year, as they are not more likely than average to have experienced issues.

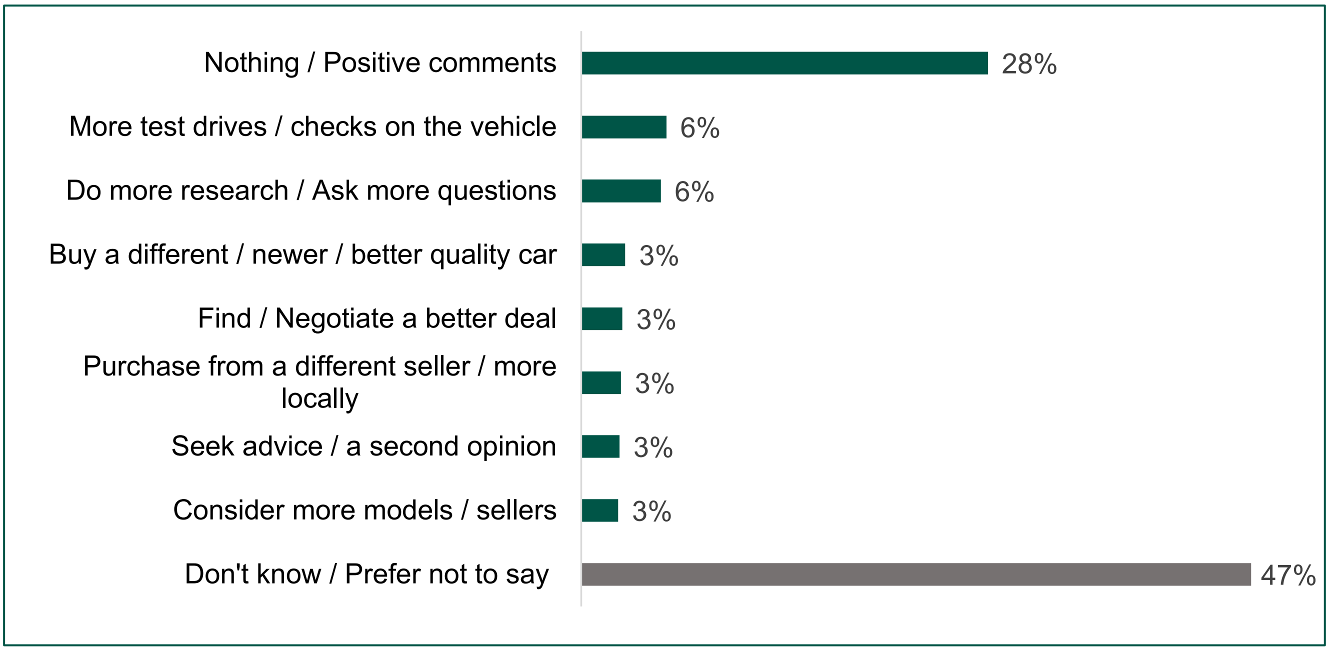
Figure 7.7 Likelihood of purchasing from the same trader in the future



D10 How likely would you be to purchase a used car from the same trader again in the future? Base: All respondents (1,002)

Finally, respondents were asked what they would do differently if buying a used car again. Over a quarter (28%) of respondents would not change anything, and 47% did not know or preferred not to say. Suggested changes included: doing more test drives or checks on the vehicle (6%); doing more research or asking more questions (6%); buying a different, newer, or better-quality vehicle (3%), and finding or negotiating a better deal (3%).

Figure 7.8 Desired changes if buying a used car again



D11. If you were purchasing a used car again, what, if anything, would you do differently? Base: All respondents (1,002). Values under 3% have not been displayed.

8. Conclusions

Motivations, expectations, and satisfaction

Used car characteristics and usages varied

The most commonly purchased used cars were petrol vehicles. Around half of all purchases cost less than £15,000, and four in ten buyers reported choosing a car that was between one and three years old. A similar proportion bought vehicles that had driven between 5,001-30,000 miles. The vast majority of respondents said their used car was important to them, and they primarily used it for everyday activities such as shopping and errands, commuting, and leisure or social purposes.

Respondents have reasonable expectations, but information provision can improve.

Respondents generally hold reasonable expectations of used car traders, particularly around transparency, reliability, and clear communication. However, the extent to which buyers recall receiving information about key policies tended to vary. For example, only 15% were told whether the trader was a member of a code of practice and only 10% were informed about ombudsman or ADR schemes.

While traders are not required to proactively provide consumer rights information at the point of sale, detriment can arise when rights are misrepresented, denied, or when there is disagreement about the facts relevant to those rights once problems occur. In this context, inconsistent communication about policies may create conditions where misunderstandings develop, increasing the likelihood of disputes later. Improving the clarity and accuracy of information shared could help reduce avoidable issues during post-purchase discussions.

Satisfaction with sellers is high overall, with opportunities to build further trust

Most respondents reported being satisfied with their seller and the purchasing experience, suggesting that many aspects of the used car market work well for respondents. However, some respondents encountered challenges which highlights opportunities to enhance transparency and standards to help reinforce the confidence that many respondents already feel.

Purchase processes

Most buyers used a mix of both online and in-person channels when searching for a used car, with visits to traders and browsing trader websites being the most common approaches. Four in five carried out at least one pre-purchase check, and most viewed the car in person before finalising the purchase. This was especially common among respondents that bought their car from branded dealerships, who also tended to report high levels of satisfaction.

Purchases completed at a distance represent a smaller but distinct segment of the market. This was more common among those buying from independent multi-make dealers. These respondents sometimes reported fewer positive experiences, suggesting that distance purchasing may benefit from additional support or clearer information to enhance experiences.

Issues and faults

Issues during the purchase stage may lead to faults with the vehicle after purchase

The findings indicate a link between purchase-stage issues and later vehicle problems. While nearly half of respondents reported no issues at any point, those who did encounter issues during purchase were more likely to experience vehicle faults after purchase. This pattern suggests that early purchase difficulties may be an important predictor of subsequent vehicle-related issues.

Purchase stage issues are not uncommon

Over a third of respondents reported issues during the purchase process, including unclear contracts, pressure selling, and misleading claims. These experiences varied across groups, with those who have physical or mental health conditions more likely to mention issues. Although many respondents expressed high overall satisfaction, these findings highlight opportunities to make the purchase process of used cars more consistent, accessible, and supportive.

Post-purchase faults occurred for many buyers

Almost half of buyers experienced post-purchase vehicle faults, often incurring substantial financial and time-related burden. These issues disproportionately affect those who rely heavily on their vehicles for essential activities, highlighting the social and economic importance of the used car market. Ensuring effective support and clear communication after purchase is an important part of maintaining confidence in the market.

Awareness of rights and actions

Awareness of rights is generally high, but practical knowledge and confidence vary

The majority of respondents were aware of their statutory rights and felt reasonably confident about them. However, fewer felt certain about how to navigate the complaints system without support, and many relied on informal sources (friends, family, online platforms) rather than verified advice channels. Making trusted guidance easier to find could help strengthen respondents' confidence if problems arise.

Action-taking and complaint resolution systems work but only after problems emerge

When respondents did take action, outcomes were generally positive, as most issues were resolved, interactions with organisations were helpful, and escalations were highly effective. However, complaints were reactive, resource-intensive, and often followed avoidable issues. Strengthening processes earlier in the journey, such as clearer communication when things go wrong, could reduce pressure on redress systems and support smoother outcomes for both buyers and sellers.

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