

# CTSI summary of the Consumer Detriment Survey 2024

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## Background

This document serves to support the development of key messages and to advance insights derived from the forthcoming Consumer Detriment Survey published by the Department for Business and Trade (DBT) on the behalf of the Consumer Protection Partnership. It outlines critical considerations and reflects the perspectives of CTSI's Lead Officers. It is crucial to acknowledge that the findings presented represent only the known or perceived consumer detriment. This may merely constitute the surface of a much larger issue, as many consumers may be unaware that they have experienced detriment. Consequently, the actual scale and associated costs of consumer detriment are likely to be significantly underestimated.

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## Consumer Detriment Survey – Key Points

- The Consumer Detriment Survey, published by the DBT on behalf of the Consumer Protection Partnership, explores consumer detriment through public surveys. The 2023-24 findings reveal that two-thirds of consumers – equating to £71.2 billion – experienced consumer detriment.
- Detriment includes stress, costs, and time, encompassing both monetary and non-monetary impacts. However, the study may not fully account for costs related to death, injury, or harm, such as fatalities from unsafe products or substandard goods causing disease.
- The research surveyed consumer experiences between April 2023 and March 2024. The average number of detriment incidents per consumer rose from four to seven, with an average loss per incident of £32, varying by purchase type (e.g., stationery: £4, real estate: £750). Key issues included poor-quality products (affecting one-third of consumers), delivery problems (one in five), and unsafe or defective items.

- Public transport topped the list of sectors causing detriment, followed by second-hand motor vehicles, with groceries and drinks seeing a significant rise. Conversely, detriment in airlines and package travel declined—possibly due to differences in post-COVID consumer behaviour. Over 60% of detrimental experiences stemmed from online purchases, underscoring the ongoing challenges of substandard goods in online marketplaces and the urgency for platforms to act.
- Vulnerable groups were disproportionately affected. Younger people, those from mixed or Black ethnic backgrounds, and individuals with long-term health conditions reported higher levels of detriment. Geographically, Wales saw an increase in detriment compared to previous studies, while Northern Ireland reported lower levels—potentially linked to greater investment in Trading Standards.
- When addressing detriment, most consumers contact sellers directly, often resulting in refunds, replacements, or apologies. However, only 5% use dispute resolution services, reflecting the influence of item cost on complaint actions. Consumers buying furniture and appliances are more likely to seek remedies, while those purchasing stationery or personal care items are less likely. Social media sellers and online marketplace purchases further discourage action.
- While over half of businesses resolve complaints satisfactorily, outcomes are more positive for issues involving substandard products than for disputes over terms, warranties, or misleading information. It may be interesting to compare Approved Code Scheme (ACS) members' data with national figures which could help demonstrate the effectiveness of their approaches as part of ACS.

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## Key points from CTSI

- CTSI welcomes this comprehensive study, which echoes findings from Trading Standards professionals. The increasing consumer detriment reflects a dual challenge: UK consumers face growing financial pressures while unsafe, counterfeit, and poor-quality products flood both high streets and online marketplaces. The estimated £71.2

billion loss is likely an underestimate, as it excludes cases where consumers remain unaware of their losses.

- While the estimated consumer detriment has risen to £71.2 billion, this increase needs to be mindful of inflation. Taking this into account, the detriment suffered by consumers has remained broadly unchanged since 2021. However, this does not lessen the urgency of addressing long-standing consumer protection concerns. The number of detriment incidents per consumer has still increased, and key problem sectors—such as public transport, second-hand motor vehicles, and online marketplaces—continue to show persistent issues. CTSI urges policymakers to take action based on the scale and persistence of detriment, rather than dismissing concerns solely due to inflation-adjusted figures.
- This survey highlights the need for urgent action across government and sectors to not only support consumer redress but also prevent issues from arising. Prevention is paramount to protecting UK consumers. Trading Standards has already reduced consumer detriment by £905 million in the past year; further workforce investment could amplify this impact.
- CTSI emphasizes the importance of empowering consumers through education, awareness of Alternative Dispute Resolution (ADR) mechanisms for which CTSI is a competent authority, and simplifying complaint processes. Particular attention should be given to supporting vulnerable groups, who are disproportionately affected by detriment and often lack the resources or confidence to seek redress.
- High-risk sectors identified in the survey, such as public transport and second-hand vehicles, could guide CTSI's future proactive marketing strategies. Comparing NatCen's findings with ACS data could also help identify hard evidence demonstrating how membership of an Approved Code Scheme can reduce consumer detriment. Additionally, addressing legislative gaps—such as outdated regulations on second-hand vehicles—could enhance consumer protection.

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## CTSI's Calls to Action

- This survey underscores the need for specific follow-up research to identify causes of detriment. CTSI reinforces calls from the "[Mind the Gap](#)" report for stronger regulations, particularly regarding online marketplaces. Simplifying terms and conditions and improving transparency can reduce misunderstandings and empower consumers.
- CTSI can play a pivotal role in rebuilding trust in resolution mechanisms through initiatives like ACS and ADR. Greater awareness of rights and streamlined complaint procedures could significantly reduce consumer detriment. Engaging younger consumers and vulnerable groups through targeted education and outreach will ensure broader access to redress mechanisms.
- Finally, the survey highlights the ongoing issues in sectors like second-hand cars, reinforcing the need to explore licensing schemes and legislative updates. These steps, combined with proactive measures, will help protect consumers and reduce detriment across the UK.