Which? impact report

July 2023 - June 2024

Which?

Our impact plans and priorities for 2023/24

At Which?, we achieve impact when we reduce the harm or loss experienced by consumers when markets, businesses or goods and services do not deliver as they should.

In 2023/24 we set goals in four impact areas where we identified the greatest need for us to intervene to tackle consumer harm. In this report we share how well we did in achieving those goals and consider the value of the impact we delivered for consumers.

Our priorities for making change happen in 2023/24

IMPACT AREAS	OBJECTIVES	CONSUMER GOALS
1 Fighting **rip-offs**	- to tackle **unfair pricing practices** - to challenge **poor customer service** and support consumers to assert their rights with businesses when problems arise	Consumers will get better value from, and can avoid being shortchanged by, companies they do business with
2 Ensuring **fairer financial services**	- to drive fairer pricing for **insurance** and more efficient claims handling - to ensure fair play from **banks and payment providers** when customers are scammed via automatic payment systems	
3 Ensuring **fairer, safer digital services**	- to fight for stronger **consumer protections for the digital age** - to challenge **online marketplaces** to be more accountable for consumer safety	Consumers will be better able to get the best out of digital services and stay safe online
4 Making **sustainable choices** easier	- to ensure **consumers are supported** in the journey to 'net zero', especially as it involves changes in home heating - to support consumers to make more **sustainable purchasing decisions**, including by challenging greenwashing	Consumers will have the support they need to more easily make sustainable choices

Delivering on these objectives alongside our everyday advice and support we made change happen that has benefited millions of consumers. We estimate that **the value of all our impact for consumers this year could be around c.£400 million** - in time and money saved; payouts of refunds/compensation; reduced losses, worry or upset from consumer problems; and rip-offs and scams prevented.

This year we also drove change that will benefit millions more. We fought for and won new laws and regulations that once fully implemented will strengthen consumer protections for the digital age and reduce significant levels of consumer harm enabled by the misuse or careless use of digital technologies.

Our impact at a glance

c£400m - is the estimated value of our impact for consumers this year
that is, the value to consumers of the harm and losses we have reduced and prevented

c£270m
is the value of additional reimbursements we expect banks to pay out to bank transfer scam victims each year after the introduction of a new compulsory reimbursement regime

50
times we influenced big businesses to play fair: describe items honestly or price them fairly; offer accessible customer service; or respect consumer rights

5
campaign wins pushed big supermarkets to do more to make it easier for consumers to identify and access best value items

c6m
purchases made easier for consumers by our endorsements and advice

c60
listings for unsafe goods and age-restricted items being sold without age checks removed from online marketplaces like Temu, TikTok and eBay

c£1bn
is the estimated consumer loss each year from fake reviews and drip pricing - which, thanks to our efforts, will be outlawed by the Digital Markets, Competition and Consumers Act

c454,000
consumers helped to stay scam aware with 93% of subscribers finding our advice helpful and 81% taking action to reduce their own/others' risk

c320,000
uses of our new broadband price checker and speed test tools to help consumers find the right deal for them

c50,000
is the number of helpline queries we dealt with this year, with eight out of ten surveyed callers saying our advice made them feel less worried about their problem and/or more confident about their options or next steps

c£400m
is the estimated cost to consumers of scam advertisements which will be outlawed by the Online Safety Act thanks to our campaigning with a consortium of partners

c33,000
redress claims worth c£16m enabled by our online tools. 82% of successful claimants said our help had played a part in their success

c14,600
technology queries addressed by our tech helpdesk with 87% helped to resolve a problem, better use technology, or stay safe online

c205,000
viewings of our new guides to shopping safely on online marketplaces

c2.8m
subscriptions to our free newsletters with nine out of ten surveyed subscribers finding them helpful

c317,000
supporter actions taken in support of our campaigning efforts this year

c2.1m
visits to our online home energy efficiency hub with 91% finding our advice helpful

How we made change happen for consumers this year

We made change happen by influencing businesses and policymakers through our campaigning and policy work, and by empowering consumers with our advice and services.

– On around 50 occasions this year we played a part in driving **big businesses** to play fair: to describe their goods and services honestly and price them fairly; to deliver accessible customer service; or to respect consumer rights. This included wins with tech giants and high street brands with millions of customers to benefit from changes we helped drive.

– We influenced **policymakers** by using our evidence to draw attention to failings in how markets service consumers, engaging government and regulators both behind the scenes or through public campaigns. We then applied our policy expertise and consumer insights to help develop effective solutions. This included playing a significant role in shaping new consumer protections and regulators' powers so that they are fit-for-purpose for our digital age.

– We supported millions of **consumers** with everyday advice, specialist helplines for members, and a growing free offer of online advice, tools, podcasts and videos, and free newsletters with a subscription base of around c2.8m.

Many of our achievements this year, as summarised below, will benefit all UK consumers, particularly those who are vulnerable or experiencing some sort of disadvantage; those who might for different reasons struggle to make informed consumer choices or assert their consumer rights when businesses let them down.

We helped consumers get better value and fair play from businesses

We helped drive stronger regulator powers to prevent consumer protection breaches

– **New financial deterrents are set to reduce how often companies ignore consumer protections**. We called for the Competition and Markets Authority (CMA) to have stronger consumer protection powers and helped ensure that the new Digital Markets, Competition and Consumers (DMCC) Act delivers these - including by providing a deterrent of fines of up to 10% of businesses' turnover for protection breaches.

We successfully tackled unfair pricing practices e.g. opaque, excessive or hidden charges

– **An Ofcom ban on unpredictable mid-contract price rises will benefit millions of broadband and mobile customers**. Our high profile "Right to Connect" campaign helped drive this ban, which will enable consumers to choose deals based on actual contract costs and avoid ending up paying more than they expected. Our direct pressure, and the impending ban, also drove three providers to make changes in their pricing practices ahead of the ban.

– **Supermarket pricing transparency will make it easier for shoppers to identify best value items**. Our campaigning secured a government promise to legislate for clearer unit pricing in supermarkets and a CMA inquiry into loyalty pricing. We also successfully pressured Tescos to add unit pricing to clubcard deals - making it easier for consumers to compare prices and identify which deals really offer the best value.

– **Fewer online shoppers will be tricked into paying extra costs 'hidden' until checkout**. Our lobbying ensured the DMCC Act will ban 'drip pricing' - a big win given one government estimate is that this practice could be leading consumers into spending at least c£595 million a year more than they would otherwise.

– **Consumers paying for insurance monthly should start to see lower APR charges**. We called out excessive interest rates (Annual Percentage Rates) for pay-monthly customers - essentially "a tax on the poor" (those unable to pay annually). The Association of British Insurers responded with an action plan and two insurers already lowered their APRs.

– **We moved a step closer to making it easier for pet owners to understand and compare vets' fees**. Our evidence of problems with vets' pricing and customer service informed a regulatory (CMA) review and helped shape plans for a follow-up market investigation.

We challenged poor customer service and poor redress

– **Bank transfer scam victims will be significantly more likely to be reimbursed for their losses**. Last year we helped secure a legal requirement that banks and payment providers must reimburse bank transfer scam victims. This year we helped prevent delays in implementing the requirements and persuaded the regulator not to apply an excess to vulnerable customers. Though the upper threshold for reimbursement was ultimately revised, and set at a lower level than we hoped, our pressure helped avoid a more significant reduction.

– **We are helping ensure regulatory scrutiny on insurance claims handling times, especially for vulnerable customers**. We produced compelling evidence of the harms created by slow claims handling, and are encouraged that the Financial Conduct Authority (FCA) now plans to investigate the problem.

– **We called out the inaccessibility of customer services particularly for disabled consumer**s. Our research and partnership work with the Research Institute for Disabled Consumers (RiDC) highlighted problems for consumers with disabilities. Several major companies (in deliveries and ticketing sectors) then engaged with RiDC to make improvements.

We empowered consumers to assert their rights and resolve problems with businesses

– **Our online tools helped take the stress out of thousands of consumer complaints**. We supported c.33,000 consumer complaints and redress claims with an estimated value of c£16million. 82% of consumers we later surveyed said we had made claiming easier for them; 93% said we had helped them better understand their rights; and 82% of successful claimants said our help had played some part in their success.

PERSPECTIVES ON OUR IMPACT:

– ***"The Which? report and the ABI commitments focused minds. People [insurers] asked themselves: 'Are we comfortable that we can justify this level of APR?' ... Following the ABI's agreement, APRs subsequently reduced. Evidently nobody wanted to be near the top of the Which? table."***
(Insurance Post, May 2024)

– ***"Extremely helpful .... Your advice and guidance has been invaluable as the consumer legislation is labyrinthine and not a little confusing."***
(Faulty Goods Tool User)

– ***"Excellent tool, very easy to use. It's a great idea to help people navigate issues of this nature where often the consumer feels like they have no power of resolution."***
(Section 75 Tool User)

We helped consumers benefit from digital services and stay safe online

We helped drive more effective regulator powers to tackle unfair online business practices

– **A new Digital Markets Unit will help ensure big tech companies play fair with consumers**. Our work on digital regulation helped shape a new regime that will enable the government to tackle unfair practices among tech giants who dominate digital markets. We can date our influence back several years when we evidenced and exposed consumer harms and lobbied for change. Our efforts culminated this year in invitations to give evidence before both the House of Commons and the House of Lords as they debated the measures needed as part of the DMCC Act.

We made it harder for businesses to avoid taking responsibility for customers' online safety

– **We reduced consumers' scam risk**. We helped ensure that the new Online Safety Act retained a commitment made last year to tackle scam ads that cost consumers an estimated c.£400m a year. We also helped big businesses (e.g. Trainline, X. Monzo and Virgin Money) to prevent or shut down scams uncovered by our investigations.

– **We reduced consumers' exposure to unsafe products on online marketplaces**. We drove online marketplaces, including eBay, Etsy, Temu and TikTok to act on safety concerns exposed by our product testing, delisting unsafe electrical goods and age-restricted items being sold without age checks, and even, on Temu, illegal weapons.

We empowered consumers to get the best out of digital services and stay safe online

– **We increased consumer awareness of how to shop safely online**. We addressed consumer concern about newer online marketplaces (e.g. Temu and Tiktok), with new online shopping safety guides. These were viewed more than 205,000 times, with nine out of ten surveyed visitors rating our advice as helpful.

– **We helped consumers more easily identify the best broadband deal for them**. We enhanced our broadband advice with new price checker and speed test tools that were used more than 320,000 times as part of consumers' journeys to find the right deal.

– **We increased consumers' confidence about using digital technologies and engaging online**. Our tech helpdesk helped consumers with more than 14,600 technology queries and problems. 87% of surveyed callers said our advice had met their needs, helping them either resolve a problem, make better use of technology, or stay safe online.

– **We helped c454,000 consumers stay scam aware with our free scams alert service**. Our scams alert grew in popularity this year, with 93% of surveyed subscribers finding our news and tips useful, and 81% reporting they had taken at least one action to reduce their own or someone else's scam risk following our advice.

PERSPECTIVES ON OUR IMPACT:

– ***"I want to extend my thanks for Which?'s support and constructive engagement throughout the [DMCC] Bill's development and parliamentary passage."*** *(Minister for Technology and the Digital Economy, DSIT)*

– ***"Knowledge is power. Which? gives me the knowledge and the power to resist these vultures [scammers]."*** *(Scams Alert subscriber)*

– ***"Didn't just have my problem solved but the process actually taught me a great deal and helped with my computing confidence which was a bonus."*** *(Tech helpline caller)*

We helped make sustainable choices easier for consumers

We ensured consumers are represented and supported in the path to net zero

– **We represented consumers in conversations with government about decarbonising home heating.** This year we input into a government Home Heating Inquiry, and pushed for improvements in consumer advice and the mandatory certification of insulation/ low-carbon heating installers. We built a good working relationship with the new government office for Net Zero (DESNZ) and were invited to join a new Consumer Protection Working Group.

We tackled shortcomings in the available information and advice on sustainable options

– **We tackled 'greenwashing' in relation to products, services and brands.** This year we exposed misleading sustainability claims from holiday companies and banks, and explored the eco-friendly credentials of well-known brands in the beauty, cleaning, clothes and food industries. We also challenged greenwashing across a range of different household products and appliances, from boilers to toilet rolls, sharing our information with regulators and driving companies to take corrective action.

– **We proposed changes to make EPCs a more useful source of energy efficiency advice.** We developed a set of ideas on how to make EPCs (home Energy Performance Certificates) more reliable and useful, generating interest across the sector in our suggestions as a way to help address consumers' information needs.

We supported consumers to more easily make sustainable choices

– **We grew our online home heating and insulation advice to reach and help more consumers.** We created new advice guides and resources to sit within our online home energy hub. The hub received more than two million page views this year, with nine out of ten surveyed visitors rating our advice as helpful.

– **We grew our EcoBuy scheme to help consumers identify a wider range of 'greener' products.** This year we identified and endorsed 76 new Eco Buy products. Eco Buy products help consumers consider features such as longevity, energy use and repairability, while ensuring that they perform their core function well. We have 18 product categories that include Eco Buys - as wide-ranging as white goods, rechargeable batteries, lawnmowers, kettles and headphones.

– **We helped consumers make small changes to live more sustainably.** Our monthly sustainability newsletter reached 414,000 subscribers this year, with each issue filled with news, advice and practical tips aimed at making it easier to make pro-environmental consumer choices. Our advice was consistently rated as useful throughout the year by more than 9 out 10 surveyed subscribers.

PERSPECTIVES ON OUR IMPACT:

– ***"Great tips and interesting information that is helping me make more eco-friendly choices for my family and I."*** *(newsletter subscriber)*

– ***"So much useful information for sustainable living, shopping responsibly, composting. Really revealing in places and leaving lots to think about and change."*** *(newsletter subscriber)*

– ***"I'm having solar panels installed and your articles really helped me understand what's involved."*** *(newsletter subscriber)*

Looking ahead to 2024/25

We are proud of our achievements this year in making consumers' lives simpler, fairer and safer. In delivering change for consumers we acknowledge the vital contribution made by consumers themselves - with more than 317,000 supporter actions taken in support of our campaigning efforts this year. We also recognise the extra capacity to deliver change that has come from working in partnership with a diverse range of organisations - including third sector and consumer organisations in the UK and abroad, universities and think tanks, businesses and trade bodies.

Despite having made great progress there is inevitably still more to do in our four impact areas, so for 2024/25 we will prioritise the same four areas, but with a new set of objectives.

Our priorities for 2024/25

IMPACT AREAS	OBJECTIVES
1 Fighting **rip-offs**	– We will continue to focus on **pricing practices** and on driving improvements in **customer services**, including with a new "customer service counts" campaign. – We will seek a government commitment to review **Trading Standards** and their role in holding businesses to account if they don't play fair with their customers.
2 Ensuring **fairer financial services**	– We will continue to tackle problems in **insurance** - from unfair terms and conditions to poor claims handling and low payout rates. – We will work on influencing the forthcoming **Pensions Bill** in the consumer interest.
3 Ensuring **fairer, safer digital services**	– We will work to ensure the **Digital Markets, Competition and Consumers Act** is implemented in a way that delivers the right outcomes for consumers. – We will continue to seek more decisive action from **online marketplaces** to prevent the sale of unsafe products – We will campaign for more decisive **government action on fraud**. – We will explore the impact of **AI in consumer markets**.
4 Making **sustainable choices** easier	– We will advocate for better advice and mandatory trader certification in the sustainable **home heating market**, while also addressing the need for better advice with our own new home energy service. We will continue to tackle **greenwashing** and other sustainability 'rip-offs'.

To find out more

To deliver the change we want to see for consumers, we will be partnering with many of those who helped us deliver change this year, but we will also be looking to work with new partners so if reading this report has piqued your interest in any aspect of our work to make consumers' lives simpler, fairer or safer, do get in touch!

To find out more about our impact you can get in touch by:
visiting our website at: https://www.which.co.uk/policy-and-insight/article/which-impact-2023-2024
or emailing us at: impact@which.co.uk

Annex. Impact estimation method

How do we estimate our impact?

Our impact at Which? is our reduction of consumer harm, and each year we generate an estimate of our impact on **harm** in a monetary value. We include values for different types of **harm** that we reduce: not just financial losses, but emotional and physical costs, and time **harm** whenever we can robustly estimate them.

To estimate our annual impact we consider the value of all the times our support and advice, and our recent (implemented) advocacy/campaigning wins, have helped consumers in ways that reduce **harm** or losses.

We draw on official datasets, as well as our own impact survey data, casework records and online analytics to estimate the value of our interventions. If data don't exist we make careful use of proxies and assumptions, understanding that our goal is to derive as robust an estimate as possible with the information and insight available to us, in a proportionate measurement exercise, not to conduct a formal economic impact assessment of each of our (numerous) interventions.

At its simplest our impact calculations for **harm**-reducing initiatives consider four core components:

1. We identify our **reach** - how many consumers experiencing **harm** has this initiative reached? (R)
2. We estimate the average value of consumer **harm** at a transaction level and monetise this. (£H)
3. We calculate our **effect** - how many of those we reach do we help in a way that reduces **harm** and how much harm do we reduce? (E)
4. We **adjust** for **attribution/contribution** - how much of any **harm** reduction is down to us? (A%)

We use these to generate an impact estimate **(E * £H * A% = £Impact)**.

Caveats

Our £impact figure is an aggregate value and **a ballpark estimate**. **We acknowledge its imprecision**, because of our use of proxies and assumptions where hard data are hard to come by. However we also believe it under-represents the true value of the **harm** we have reduced. Much of our impact cannot be quantified and we err on the side of caution in considering attribution - careful not to overclaim our effect. Our estimate is also liable to adjustment at a later date if we can be more accurate; if new, better data become available we retrospectively adjust our estimate.

Our reporting year runs from July 2023 to June 2024. **We only 'count' in our annual estimate the impact that has actually been experienced by consumers within the 12-month report period**. If we secure a win that will, in future, reduce **harm**, we do not 'count' this within the year we secure the win, but only once the win is implemented (e.g. when a new regulation actually comes into force).

Where we influence systemic change that benefits consumers not just within a year but over several years, we can 'count' impact for up to five years (revisiting our estimate annually to be sure **harm** is still being reduced). This means that every annual estimate we generate includes: (a) some impact created by our everyday advice and specialist services; (b) some impact created by advocacy/ campaigning wins achieved and implemented within the year; and (c) some impact from older campaign wins where the benefits for consumers are still being felt.

This year's £impact estimate

This year's impact estimate of c£400m comprises c£185m delivered by our advice and specialist services, and c£215m derived from campaign wins. For more information about how we calculated our £impact estimate please see our **Which? Impact 2023/24 - Technical Report**.

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