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Brexit transition: NI consumers

A report prepared for The Consumer Council for Northern Ireland

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The Consumer Council for Northern Ireland (CCNI) commissioned Ipsos MORI to undertake a dedicated qualitative research study of consumers in Northern Ireland in order to understand their opinions about the potential impact the end of the Brexit transition may have.

In order to meet this objective, a programme of qualitative research was commissioned. Originally, eleven face-to-face focus groups were commissioned, one per Local Government District (LGD) in Northern Ireland. However, due to the impact of COVID-19, these groups were transitioned to an online medium. The sessions were conducted via Adobe Connect software. In order to ensure the research approach was as inclusive as possible, supplementary telephone interviews were offered to any participants who did not want to join the online session.

General views on Brexit

- Some are anxious over the unknown consequences that the end of the transition period will bring. Those who support Brexit, however, have confidence in Northern Ireland's ability to prosper.
- Brexit has catalysed concerns among some about the region's geo-political position, with some feeling that Northern Ireland has been overlooked and side-lined.
- The dominant feeling among participants was one of pragmatic acceptance, acknowledging the uncertainty that still shrouds proceedings under the transition period, especially in the current COVID-19 global pandemic.
- The border between the Republic of Ireland and Northern Ireland was most prominent in participants' minds as they considered the possible implications of Brexit. For border LGDs, there is the potential for a hard border to disrupt daily life.
- Non-border LGDs consider the border at a more macro level, associating it with the economy or identity. For some, any hardening of the border would disrupt trade and undermine citizenship rights.
- Those who anticipate a hard border and damaging consequences tended to be remain voters, while those who voted leave expect any border changes to have a limited impact.
- There was some debate over the viability of any form of hard border and the necessity of one to separate an EU from a non-EU country. Such polarised views highlight the complexities surrounding the border.
- The economic consequences of leaving the EU evoked a range of perspectives which were generally underpinned by participants' outlook on Brexit. Some raised concerns about the impact of EU funding being removed on farmers and investments in Northern Ireland. Others feel the economy will thrive with the freedom to develop new trading links outside of the EU.
- Participants did not engage with issues relating to food or medical supplies to any great extent and reactions to this were limited. This highlights the difficulty participants experienced engaging with speculative issues relating to Brexit.

- A cautious optimism prevailed, with several participants hopeful that any changes or disruption would be minimal and short-lived.
- Government websites were identified as the most trustworthy source of information. There were more mixed views on the trustworthiness of politicians.
- Daily broadcasts and bulletins from impartial media outlets, such as the BBC, were also considered to be trustworthy to an extent. Greater scrutiny was placed on newspapers which were perceived to carry some bias.
- Broad distrust was evident towards the unregulated social media platforms due to their propensity to fuel echo chambers and perpetuate fake news.

Impact of Brexit

- Due to the prevailing sense of uncertainty about how life in Northern Ireland will be affected by the end of the transition period, participants generally struggled to engage in concrete discussions about impact and preparedness.
- Generally, most reported no changes to their daily lives as a result of Brexit and did not anticipate making or delaying any major decisions. Where people cited a specific impact or preparation, this tended to be tied to individual circumstances.
- Differences in views were apparent along voting lines, with remain voters more likely to have actively taken steps to prepare for the end of the transition period, such as obtaining an Irish passport or arranging a 5-year fixed rate on their mortgage.
- For many, decisions made to prepare for the end of the transition period are likely to be reactive rather than pre-emptive. Many thought it was ‘too soon’ to make any major decisions and would wait until clear Government guidance was given before acting.
- There was an expectation that prices will rise to some extent after the end of the transition period. However, views were stratified along voting lines with remain voters more likely to expect prices to rise. Some would be happy to pay more for higher quality, while others would struggle with any further pressure on their household food budget.
- Most participants were hopeful that EU standards would continue after the end of the transition period. However, some were concerned there could be less regulation which could lead to diminishing standards. Others, generally leave voters, were confident that UK standards were already superior to EU standards and thus did not foresee any change.
- While people acknowledged that the EU has a role in protecting consumer rights, there was consensus that these are not under threat. People believed that consumer rights would be safeguarded by both Government and public opinion.

- People struggled to speculate how they would feel about potential changes to food, insurance, house prices, utilities, mobile phone roaming or holidays after the transition period. Any changes to the price, availability or standards of food evoked the strongest reaction, however, for the pragmatic majority there was a sense of optimism that no significant changes would be experienced across any of these areas.

- The COVID-19 pandemic had radically altered people's shopping habits, causing them to shop less often, buy more in one trip and shop less for luxury items. People had generally not noticed price increases other than for some hand sanitisers and cleaning products in smaller shops.

Impact of Brexit on transport

- The most widespread response to Brexit across all LGD groups is the move to obtain an Irish passport. For some this is a practical decision to make travel in the EU easier, while for others it is tied to cultural identity and the desire to retain a sense of 'Europeanness'.

- Several participants also raised concerns that they would lose their right to access state-provided healthcare via the European Health Insurance Card (EHIC), which gives them unconscious assurance while travelling. Its removal leaves some uncertain as to how they would be cared for if they fell ill in an EU country.

- Most did not anticipate that travel insurance would be negatively impacted. Participants who do not expect changes do not see a need to respond, while those who do are prepared to be more discerning when taking out insurance.

- There was limited engagement with the idea of driving abroad being affected by Brexit as few think there will be significant changes to the status quo. Participants did not express concern about requiring a green card in order to drive in the Republic of Ireland.

- While some remain voters were more open to discussing changes in their travel habits in response to potential changes after the transition period ends, leave voters were generally less willing to speculate.

- For those living in border regions, the daily cost of travel is of particular concern. For travelling abroad, some worry about the possibility of flight prices increasing and there being a more limited choice of airports.

- Regardless, some are not prepared to change their holidays and would tolerate paying more, while others say they will have to travel less and save more diligently in order to have a holiday.

- Underpinning any speculation around price increases is a sense of helplessness, with several participants acknowledging that these are issues outside of their control at the moment.

- In the midst of uncertainty, there is hope among the majority that travel will not be significantly impacted by Brexit and a reluctance to act pre-emptively.

- Like many in Northern Ireland and worldwide, several participants reported holiday cancellations due to the COVID-19 pandemic. Despite the extent of the disruption, those who have experienced cancellations were generally satisfied with how travel providers had responded.

Impact of Brexit on postal services

- Across the groups, almost everyone utilised online shopping to some extent, whether for groceries, clothes, household goods or other items. Frequency of online shopping varied from monthly to a few times a week.

  Key drivers for online shopping were convenience, value, speed and a wider range of choices. However, some preferred to shop in store for certain goods as they can examine items before they purchase them.

- Awareness of the location of online retailers was mixed across the groups. While some prefer to use UK based retailers to ensure quick delivery and for quality and security concerns, other are mainly driven by value and therefore location is secondary.

- Most do not regularly purchase goods online from outside of the EU. For those who have done this and have incurred customs charges for doing so, there were mixed views on how problematic this was. Some were unaware of these charges and thus were frustrated that their item became more expensive. For others, they do not mind paying more if they are adequately informed by the retailer at the point of purchase.

- Most participants did not expect their online shopping behaviour to be impacted by Brexit and the end of the transition period.

- However, when participants were shown information from the EU withdrawal bill there was a marked shift in views. People very angry and frustrated at the prospect of paying higher delivery and customs frees. This anger was fuelled by a sense of resentment about Northern Ireland's geopolitical position and feeling overlooked by the rest of the UK. Most people agreed that these changes would cause them to shop online less, choosing local shops more regularly.

- Due to the COVID-19 pandemic, participants had noticed that deliver times were slower and that operators were abiding by social distancing rules. Most did not feel their customer service had been diminished as they recognised that delivery drivers and postal operators are key workers and they expect some level of disruption within the current context.

01

Introduction

Context and background

Introduction

The Consumer Council for Northern Ireland (CCNI) commissioned Ipsos MORI to undertake a dedicated qualitative research study of consumers in Northern Ireland, in order to understand their opinions about the potential impact the end of the Brexit transition may have.

Policy context

The impact of the United Kingdom's (UK's) decision to leave the European Union (EU) has been keenly felt in Northern Ireland due to its unique position as the only part of the UK to share a land border with the Republic of Ireland, an EU member state. Northern Ireland also shares close historical and cultural ties to the Republic of Ireland, with those born in Northern Ireland having the right to take up both Irish and British citizenship.[1]

There are an estimated 105 million border crossings annually between Ireland and Northern Ireland (for a range of reasons including work, business, trade, education, health and family connections),[2] and 30,000 'cross-border' workers in Northern Ireland,[3] highlighting the particular importance of considering the future relationship between Northern Ireland, Ireland, Great Britain and the EU as Brexit negotiations continue throughout the Brexit transition period.

In Northern Ireland, a majority (55.8%) voted to remain than to leave (44.2%) the EU.[4] Northern Ireland was one of three regions in the UK to vote in favour of remaining in the EU, making the results contentious. While there are likely to have been many drivers behind peoples' decision to vote for or against Brexit, these differences reflect diverse cultural as well as political standpoints which researchers are now trying to understand in the aftermath. Since the decision to leave the EU, the arguments for and against leaving have evolved into perceived advantages and disadvantages of doing so. This is particularly pertinent to Northern Ireland, where a newly restored devolved administration is now tasked with governing a nation situated on an interface between the UK and the EU.

As the complexities of the UK leaving the EU have become apparent in the years following the referendum, public concern over Brexit has correspondingly increased. Throughout the period of negotiations, Ipsos MORI's issues index has tracked the level of public concern over Brexit, which reached a record high in February 2019 (71%). While this has fallen significantly over the past year, to 47%, Brexit, the EU and the Common Market remained the top concern of the British public up until February 2020.[5]

In Northern Ireland, public concern over Brexit has been disproportionately high. According to WHICH? 71% of people were worried about Brexit in 2019 compared to 61% in the rest of the UK. These numbers illustrate that the political uncertainty in Northern Ireland, particularly surrounding the position of the Irish

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[1] https://www.economy-ni.gov.uk/sites/default/files/publications/economy/Cross-Border-Movements-Research-Article-19https://www.economy-ni.gov.uk/sites/default/files/publications/economy/Cross-Border-Movements-Research-Article-19-Sep 2018 FINAL.pdfSep%202018%20FINAL.pdf

[2] *Ibid*

[3] European Parliament paper, *The impact and consequences of Brexit for Northern Ireland,* 2017

[4] Electoral Commission, https://www.electoralcommission.org.uk/find-information-by-subject/elections-and-referendums/past-elections-andreferendums/eu-referendum/electorate-and-count-information

[5] https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/issues-index-slides-jan-2020.pdf

border in broader Brexit negotiations, may be contributing to the higher proportion of people who were worried about the cost and delivery of essential goods and services.[6]

Impact on consumers

The consequences of Brexit for consumers are substantial. With the possibility of customs checks and tariffs on goods crossing the border comes the likelihood of higher prices and reduced choice across a range of products and services, with far-reaching implications that will affect most aspects of daily life for consumers in Northern Ireland.

The consumer landscape of Northern Ireland post Brexit will likely be distinct from the rest of the UK, given its unique geographical and geopolitical position. Already, consumers in Northern Ireland are more likely to be pessimistic about the future of the UK economy. A Which? consumer insight research report revealed that, in 2019, significantly more people in Northern Ireland expected the national economy to worsen in the year ahead compared to the UK average (60% compared to 49%).[7] This research also illustrates a disparity of outlook between personal and national finances, a tendency evidenced across the UK, which suggests that people do not necessarily equate a deteriorating UK economy with a concurrent impact on their personal finances.[8]

Such optimism bias[9] is also prevalent in consumer sentiment towards Brexit. Research has revealed that while many people in Northern Ireland are concerned about macro issues such as border controls and price increases, they don't necessarily anticipate that their personal lives or finances will be directly impacted, leading to a general sense of disengagement.[10]

Nonetheless, cohorts of the population have already experienced direct impacts from Brexit ranging from redundancy, business downsizing to heightened community tensions, with research indicating that most direct impacts are tied to uncertainty over the future of the border[11]. For many who have not yet experienced direct impacts as a result of Brexit, the future brings concerns and anxiety, particularly for those living in border regions where everyday life is permeated by the transience of the boundary between the North and the South[12]. However, it is important to note that perceptions of impact or future impact are stratified along Brexit vote lines, with those who voted leave less likely to consider Brexit to have already had an impact on them.

COVID-19

As government, policy makers and the general public look ahead to the end of the transition period, the COVID-19 pandemic will likely have a striking impact. The spread of COVID-19 throughout the world has

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[6] WHICH? (2019) Consumer insight report, Northern Ireland https://consumerinsight.which.co.uk/reports/consumer-insight-report-2019-northern https://consumerinsight.which.co.uk/reports/consumer-insight-report-2019-northern-irelandireland

[7] WHICH? (2019) Consumer insight report, Northern Ireland https://consumerinsight.which.co.uk/reports/consumer-insight-report-2019-northern https://consumerinsight.which.co.uk/reports/consumer-insight-report-2019-northern-irelandireland

8 Ibid

[9] The optimism bias is a belief that our chances of experiencing negative events are lower and our chances of experiencing positive events are higher than those of our peers.(https://www.verywellmind.com/what-is-the-optimism-bias-2795031)

[10] https://ukandeu.ac.uk/wp-content/uploads/2019/12/The-Border-into-Brexit-perspectives-from-local-communities-in-the-central-border-region https://ukandeu.ac.uk/wp-content/uploads/2019/12/The-Border-into-Brexit-perspectives-from-local-communities-in-the-central-border-region-of-Ireland-and-Northern-Ireland.pdfof-Ireland-and-Northern-Ireland.pdf

[11] Ibid

[12] Ibid

sharply shifted public concern away from Brexit. In April 2020, concern over Brexit declined to 26%, as 85% of people stated that the coronavirus is the most important issue facing Britain today.[13]

As the UK government, EU institutions and member states have primarily focused their efforts on tackling the COVID-19 outbreak, negations have reached a necessary hiatus. Within this context, opposition parties and devolved governments in Scotland and Wales have requested an extension to the end of the transition period.[14] In terms of the public's view, recent polling indicated that 55% are in support of an extension, and 24% against. This reflects a clear split along Brexit voting lines (79% of remain voters support an extension, compared to 36% of leave voters).[14]

While it is not yet known *how* exactly COVID-19 will impact Brexit negotiations and the end of the transition period, it seems likely that there will be a significant impact. As this research project was conducted in the midst of lockdown in the UK,[15] the views expressed on the end of the transition period were complicated and stratified with people's views on the COVID-19 pandemic and its impact on their daily life. Rather than pose a methodological limitation, we believe this interplay of public opinion on Brexit and COVID-19 fills a gap in the current research by providing some early links between the two phenomena.

Project objectives

The overall objectives of this research were as follows:

To undertake up-to-date consumer voice EU Exit research, specifically in relation to matters around:

1. **Transport**
2. **Postal services**
3. **General consumer detriment**

[13] https://www.ipsos.com/sites/default/files/ct/news/documents/2020-04/issues_index_april20_cati_v2_public.pdf [14] https://ukandeu.ac.uk/explainers/what-covid-19-means-for-the-transition-period/

[14] *Ibid*

[15] Lockdown in the UK began on 23rd March and at the time of writing is still ongoing.

The remaining chapters outline the methodology, followed by key findings in relation to the above objectives.

02

Methodology

Methodology

In order to meet the aforementioned objectives, a programme of qualitative research was designed which utilised a focus group methodology. Utilising a focus group methodology is an effective way to facilitate greater understanding of a multiplicity of perspectives, to uncover facts that influence behaviour and motivations, and to enable understanding of the differences of behaviours and perspectives from different groups. In addition, focus groups are uniquely positioned to gather a range of deeper feelings individuals may have on a specific topic.

Given the deeply felt and varying views people have on issues surrounding Brexit, focus groups facilitated a deep level of insight on the views of NI consumers. Eleven focus groups were conducted, one per Local Government District (LGD) in Northern Ireland.

COVID-19: transition to online groups

Originally, eleven face to-face focus groups were commissioned, one per LGD. However, due to the impact of COVID-19, these groups were transitioned to an online medium. The sessions were in the form of online discussion boards and were conducted via Adobe Connect software. In order to ensure the research approach was as inclusive as possible, supplementary telephone interviews were offered to any participants who did not want to join the online session. Four telephone interviews were conducted with participants who were not computer literate or who did not have access to compatible devices. In total, ninety-one participants were included in the research.

The group timetable is included below.

Group timetable

LGD	Date	Number of participants
Derry & Strabane	24.03.2020	8 (6 online, 2 tele-depth)
Ards & North Down	25.03.2020	8 (6 online, 2 tele-depth)
Fermanagh & Omagh	26.03.2020	9
Belfast	30.03.2020	8
Causeway Coast & Glens	30.03.2020	8
Antrim & Newtownabbey	31.03.2020	8
Mid & East Antrim	31.03.2020	8

Lisburn and Castlereagh	01.04.2020	8
Mid Ulster	02.04.2020	9
Armagh, Banbridge & Craigavon	02.04.2020	9
Newry, Mourne & Down	06.04.2020	8

While this was an unexpected shift in approach, the online methodology provided a number of benefits. The anonymity of the online medium seemed to provide participants with enhanced confidence to express their views honestly. This was particularly pertinent to discussions on Brexit-related issues, which can be divisive and lead to animosity among group members. Additionally, the Adobe Connect platform enabled automatic exportation of group transcripts which were subsequently anonymised and used as the basis for detailed analysis.

Sampling

Qualitative research does not seek to be representative, but rather seeks to target particular populations of interest in order to enable in-depth exploration of the phenomena under study. While this research project did not seek to be representative of the Northern Ireland population, it did seek to be broadly reflective of its demographic makeup. We therefore employed a quota based sampling approach, using the latest census data for each LGD. Quotas were set for gender, age, socio-economic group, community background and rural-urban classification. We also recruited a spread of leave and remain voters to ensure that a range of views were included. Those with extreme views on either end of the political spectrum were excluded so that the conversation would not be derailed.

A breakdown of the quotas and achieved composition of one LGD is included below. The remainder are appended to this report (appendix 1).

Antrim and Newtownabbey quotas

	Demographic breakdown	**% proportion**	**Total number of participants**
Gender	Male	49%	4
	Female	51%	4
Age	18-34	30%	2
	35-54	37%	3

	Demographic breakdown	% proportion	Total number of participants
	55-64	14%	1
	65+	19%	2
Social class	ABC1	50%	4
	C2DE	50%	4
Rural/Urban classification	Rural	19%	2
	Urban	80%	6

Antrim and Newtownabbey group composition

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave
A&N1	F	49	D	Protestant	Urban	Did not vote
A&N2	F	28	C1	Catholic	Urban	Leave
A&N3	F	31	C1	Protestant	Urban	Leave
A&N4	F	45	E	Catholic	Urban	Remain
A&N5	M	44	C1	Protestant	Urban	Remain
A&N6	M	58	B	Catholic	Urban	Did not vote
A&N7	M	58	B	Catholic	Rural	Remain
A&N8	M	50	C1	Protestant	Rural	Leave

Discussion guide

A discussion guide was developed in conjunction with CCNI which covered all key lines of enquiry and addressed each distinct research objective. The main sections of the guide are included below:

1. **General Brexit views**
2. **Impact of Brexit**
3. **Transport related issues**
4. **Postal services**

As the project evolved, additional questions were added to the guide about the impact of COVID-19 in relation to shopping habits, transport and postal services. A full version of the discussion guide is appended to this report (appendix 2).

Analysis

Unlike traditional quantitative survey research, qualitative research does not aim to produce a quantifiable or generalisable summary of a representative population's views on a particular topic. Rather, it seeks to identify and explore in-depth the issues and themes relating to the subject matter under study.

Ultimately, qualitative analysis is predicated upon insight. While conducting analysis sessions, the research team go beyond merely descriptive account of events, to try to apprehend the true nature of the data. This is achieved through identifying themes, patterns, commonality and consistent connections in the data.

The transcripts produced from the online discussions were used as the basis for subsequent analysis. Each participant was given a unique identifier which was tied back to their demographic information in order to identify any consistencies or divergences in views by sub-group. For the supplementary telephone depths, detailed notes were made and then subject to the same analytic process. Each research activity was incorporated into an analysis grid in Microsoft Excel. The qualitative data were then subject to an analytic process underpinned by grounded theory.

Grounded Theory

Grounded theory refers to an analysis model in which theory is 'grounded' in data that has been systematically collected and analysed. This approach ensures that theory is developed from data, rather than the other way around. In grounded theory, coding involves three distinct stages, which are detailed below. The research team applied this coding framework to the analysis grid.

1. Open coding

Open coding is the process of breaking down, examining, comparing and categorising data and it consists of assigning a label or 'code' to each distinct phenomenon within the data. For each session conducted, key themes were identified by assigning each phenomenon with a unique code.

2. Axial coding

This is the second stage of the process and involves linking concepts into conceptual families by making connections between the categories identified at the open coding stage. It involves linking relevant categories together and identifying the conditions that give rise to it as well as the context in which it is embedded. Based on the open coding completed for the individual sessions, the research team deployed axial coding based on the research question. During formal analysis session, more analytic codes and descriptions were generated as the explanatory narrative developed.

3. Selective coding

The final stage of the analysis process involves the selection of the core category for each research question upon which the final analysis is based. At this point, the story line is explicated further, and an analytic description of the core category is developed. This stage involved the research team reviewing all analytic content to ensure the core categories directly answer the research questions.

03

General views on Brexit

General views on Brexit

The UK's decision to leave the EU in 2016 created a ripple effect across the country that continues to be hugely contentious. Almost four years on, and as the transition period is underway, people living in Northern Ireland still face uncertainty. This chapter explores how participants feel about Brexit, what they consider to be the main implications of the end of the transition period for Northern Ireland, and the sources of information which guide them on the issues.

Sentiment on Brexit

In the current context of withdrawal negotiations and prevailing uncertainty about Northern Ireland's position, it is difficult to gauge how people truly feel about Brexit. In the absence of concrete information, participants tended to default to the status quo.

Yet despite the time that has passed since the EU referendum, the positive and negative outcomes associated with Brexit fall distinctly along voter fault lines. Those who voted to remain in the EU, and hold tightly to this view, tended to feel anxious about the future, while those who voted to leave the EU, and hold tightly to this view, generally feel more enthusiastic about the UK's future. There is also a cautiously optimistic group, made up of both leave and remain voters, who have a more pragmatic attitude. All participants united around the sense of uncertainty and this underpinned all discussion about the end of the transition period and Northern Ireland's future beyond 2020.

Under the umbrella of uncertainty, however, participants diverged on what Northern Ireland's future outside of the EU might look like and how they felt about this. Some, particularly remain voters, expressed anxiety over the unknown consequences that the end of the transition period will bring.

"I feel a lot of people haven't enough information on this so again the fear is we don't really know how this will end up"

Belfast

This was compounded by a fear of regression, as concerns that leaving the EU would undermine the peace process in Northern Ireland and result in the region's economic development falling behind the rest of the UK were widely raised.

"I feel scared [...] that as a small country Northern Ireland will be again pulled from left to right [with] no thought of how it affects us living here" *Fermanagh & Omagh*

"[Disappointingly], it is taking a step back and will disadvantage future generations" *Lisburn & Castlereagh*

Others, particularly leave voters, were more optimistic about the opportunities ahead. There was a sense among some that leaving the EU will enable Northern Ireland to prosper with new trade deals or a return to a more local economy. These more sanguine expectations are driven in part by a desire to be 'vindicated', with the UK able to make decisions in its best interest, rather than that of the EU. Ultimately, those who support Brexit have confidence in Northern Ireland's ability to prosper.

"It will create more jobs instead of having to import goods which we in the UK can manufacture and produce [...] I can remember when we were not in the EU and our economy was booming"

Ards & North Down

"Northern Ireland has a strong local market for a lot of food and produce"
Fermanagh & Omagh

These differences in attitudes among leave and remain voters are not surprising. They reflect findings in the wider population highlighting that, even as people have been exposed to more information about Brexit that negates arguments offered on both sides of the EU referendum campaigns, views have generally not shifted.[16] This is the case too for the more ardent leave and remain voices in the focus groups.

The variance in sentiment towards Brexit can also be couched in terms of the demographic factors which determined the EU referendum result. Ipsos MORI's post-referendum analysis highlighted how age among other influences had a significant effect on people's views, with the majority of those over the age of 55 voting to leave.[17] Correspondingly in this research, participants over the age of 55 who voted leave tended to view Brexit through a nostalgic lens, seeking to return to a time before the UK joined the EU. Younger participants who voted to remain, meanwhile, view Brexit as a regressive decision. This taps into wider global trends, highlighting the tension between globalised and traditional values.[19]

From a Northern Ireland perspective, Brexit has also catalysed concerns among some about the region's geo-political position. A sense of helplessness was evident among participants who feel that Northern Ireland has been overlooked and side-lined throughout withdrawal negotiations. This taps into broader resentment around Northern Ireland's role within the UK. There is an assumption that, despite its unique position, decisions will be made with no regard to Northern Ireland's best interests and the region will suffer as a result.

"NI seems to have been disregarded in terms of what the consequences will face due to Brexit" *Derry & Strabane*

"I call the UK the United Kingdom of London- all control is there"
Armagh, Banbridge & Craigavon

However, irrespective of how people voted, the dominant feeling among participants was one of pragmatic acceptance. Acknowledging the uncertainty that still shrouds proceedings under the transition period, some pointed out the futility of worrying about the end of the transition period until there was more concrete information about what it means for people in Northern Ireland.

"None of us really know what's going to happen at the end of the [transition] period so it's hard to know what to feel about it" *Mid Ulster*

"We clearly don't have much control over whatever happens, so I try not to let it worry me" *Armagh, Banbridge & Craigavon*

[16] https://www.ipsos.com/ipsos-mori/en-uk/facts-may-have-changed-brexit-peoples-minds-have-not
[17] https://www.ipsos.com/ipsos-mori/en-uk/how-britain-voted-2016-eu-referendum [19] https://www.ipsosglobaltrends.com/2020/

This more stoic attitude may be due in part to the current lens through which participants are viewing Brexit. The COVID-19 global pandemic, which has had sharp and immediate economic and societal repercussions, is likely to have coloured perceptions of the transition period and set the event of its conclusion in a different context altogether. For some, the present conditions cast doubt over whether the transition period can end on the 31st December 2020.

"I feel that it is an unrealistic target given the current global pandemic every country will be in financial difficulty"
Fermanagh & Omagh

Northern Ireland after the transition: implications

The border between the Republic of Ireland and Northern Ireland was most prominent in participants' minds as they considered the possible implications of Brexit; it was raised immediately and spontaneously across all groups.

For participants in the border LGDs, the border presents a material and practical problem. Among those living close to the border with the Republic of Ireland – and in one case quite literally on it - there are heightened concerns about border changes which would disrupt aspects of daily life, such as travelling to and from work, visiting friends and relatives, and organising childcare.

"Border controls being a real torture, freedom of movement, people who work or live on opposite ends. These are daily issues a lot of people will have to deal with" *Fermanagh & Omagh*

Non-border LGDs, while also citing the border as a possible issue facing Northern Ireland, consider it at a more macro level, associating it with the economy or identity. Any hardening of the border would, for some, disrupt cross-border trade and impact negatively on livelihoods. Others worry about the implications for people's cultural identities and the problems that may arise if any changes are implemented along land or sea borders that would undermine citizenship rights.

"It's unfair if you see yourself as Irish or British. You have a right if you're Irish to go across the border. It's still part of your country" *Ards & North Down*

Views on the border also varied according to how people voted in the EU referendum and the strength of conviction behind that decision. Those who fear drastic changes to the border and anticipate the consequences of this to be damaging tended to be remain voters, while those who voted leave tended to view any border changes, while undesirable, as having a limited impact. One leave voter suggested that the border issue has been 'overplayed' for political gain. In the absence of certainty over the border, most participants expressed a cautious optimism that it would be mutually beneficial to maintain the status quo.

"I think it will be in the interest of Northern Ireland and the South that trade and movement between both remains easy" *Mid Ulster*

Consideration over the viability of any form of hard border between Northern Ireland and the Republic of Ireland led to some scepticism about whether it would even be possible to make any changes. This was particularly pronounced in the Mid-Ulster and Armagh, Banbridge and Craigavon LGD groups, likely influenced by their proximity to the border. The lack of clarity over how the 310-mile long border could be monitored and who would be responsible for maintaining it between the UK, the Republic of Ireland and the EU, coupled with a broad rejection of any controls that are reminiscent of those experienced during the height of the Troubles, led some to conclude that it would be impossible to change existing border arrangements.

"It's just not possible to man or control all borders" *Armagh, Banbridge & Craigavon*

However, for one participant who regularly travels across the border, the reality of a non-EU country and an EU country sharing a border makes the prospect of restrictions inevitable.

"As I work in the Republic the travelling from NI to Republic at minimum crossing border 10 times a week I seriously hope the border stays open but at the same time don't understand how two separate countries one being in Europe and one being outside of Europe could not have a hard border" *Derry & Strabane*

Such polarised views highlight the complexities surrounding the border. Nevertheless, underpinning all discussion is a clear sense that, across Northern Ireland, it represents more than a geographical feature. This is supported by other research which shows, as Katy Hayward of Queen's University Belfast articulates, that 'the Irish border is not seen so much as an abstract right, a practice of travel, or a feature of the border today but more as a way of life, and an important experience of place and identity in the region'.[18]

The economic consequences of leaving the EU evoked a range of perspectives which were again generally (though not always) underpinned by participants' outlook on Brexit. Those who voted remain and have a more pessimistic view of the future raised concerns about EU funding being removed, impacting on farmers and other investments in Northern Ireland, which in turn would jeopardise employment. Border changes also signal a disruption to trade and a negative impact on Northern Ireland businesses.

"Putting up barriers will only impact on the companies that trade here" *Lisburn & Castlereagh*

It is interesting to note the disparity that exists between the broader economic outlook and personal economic outlook among participants. As previously highlighted, and evident in other Ipsos MORI research, there is a tendency for people to detach the health of the general economy with that of their own financial position.[19] While a number of participants raised concerns about the economy and the potential hardships that businesses and people on lower incomes might face, they did not identify themselves in that position.

On the contrary, others, especially those who voted to leave, have a more optimistic view that Northern Ireland's economy can thrive beyond the transition period with the freedom to develop new trading links outside of the EU.

"I just feel that better trade deals will be agreed than we are already in, so prices won't increase as a result" *Newry, Mourne & Down*

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[18] https://ukandeu.ac.uk/research-papers/the-border-into-brexit-perspectives-from-local-communities-in-the-central-border-region-of-irelandhttps://ukandeu.ac.uk/research-papers/the-border-into-brexit-perspectives-from-local-communities-in-the-central-border-region-of-ireland-northern-ireland-2/northern-ireland-2/#

[19] https://www.ipsos.com/ipsos-mori/en-uk/publics-brexit-predictions

When asked about the impact on supplies, such as food or medical, participants did not engage with the prospect of this to any great extent and reactions to this were limited unless probed. This again highlights the difficulty in engaging on speculative issues relating to Brexit. One participant, however, who works in the medical field was able to comment on this and had observed limited supplies in certain drugs. Another participant was able to consider the possible impact on supplies, demonstrating that the current state of withdrawal negotiations sparks more questions than answers.

"In the absence of a trade agreement it is unclear how our supplies will reach us. Will we now have to make agreements with individual countries? Are NHS going to be put under greater funding pressures to buy medicines as we have no collective EU buying power? If so, it's may mean cost of living and taxes goes up"

Lisburn & Castlereagh

When considering food supplies, participants recognise the potential for price increases but do not actively engage with supply chains at this stage. Generally, a cautious optimism prevailed, with the majority of participants remaining hopeful that any changes or disruption would be minimal and short-lived.

"I think we have good produce of food in Northern Ireland & it will most likely stay the same. We also have the NHS so I don't believe much will change" *Mid & East Antrim*

"Things maybe [will be] a little slow and there may be shortages for a while, that can be expected, but I do not think that will be a major issue" *Fermanagh & Omagh*

Sources of information

Generally, government websites were identified as the most trustworthy source of information by participants as they are considered to be reliable, up-to-date and easily accessible.

A key distinction was highlighted between government and politicians. In some LGDs, such as Lisburn & Castlereagh and Fermanagh & Omagh, there was limited reliance on local representatives. More generally though, participants were sceptical over the motives of politicians and the ability of the Northern Ireland Executive. This may stem from ongoing resentment over the Renewable Heating Incentive (RHI) scandal and the resulting collapse of the Assembly. The three-year period with no functioning Executive seems to have severely undermined confidence in local government.

"For advice or information, I would go to gov.uk websites, Irish government websites and business forums. Pointless asking our politicians because they wouldn't know" *Lisburn & Castlereagh*

"I don't particularly have much faith if it comes from our executive. Between a 3-year paid holiday and an RHI scandal it hardly bodes confidence" *Fermanagh & Omagh*

Daily broadcasts and bulletins from impartial media outlets, such as the BBC, were also considered to be trustworthy to an extent. Greater scrutiny was placed on newspapers as they are deemed to be more biased and interpretative. Generally, broad distrust was evident towards the unregulated social media platforms due to their propensity to fuel echo chambers and perpetuate fake news.

As alluded to in the comments above, several participants stated that they do not know where to seek information and are unconvinced that there is truth in any sources. Some reflected on the referendum campaigns of the pro- and anti-EU parties in 2016 which have since provoked further suspicion.

"It's a farce and all the propaganda around it at voting time was a farce so I couldn't trust anything now" *Fermanagh & Omagh*

While some views on Brexit remain tethered to the attitudes that determined the referendum result, we found a growing acceptance among many participants. This pragmatic majority is made up of both remain and leave voters. However, the uncertainty still surrounding Northern Ireland's position after the transition period ends makes it difficult for participants to grapple with the true impact of the UK's decision to leave the EU.

Chapter Summary: General views on Brexit

- Some are anxious over the unknown consequences that the end of the transition period will bring. Those who support Brexit, however, have confidence in Northern Ireland's ability to prosper.
- Brexit has catalysed concerns among some about the region's geo-political position, with some feeling that Northern Ireland has been overlooked and side-lined.
- The dominant feeling among participants was one of pragmatic acceptance, acknowledging the uncertainty that still shrouds proceedings under the transition period, especially in the current COVID-19 global pandemic.
- The border between the Republic of Ireland and Northern Ireland was most prominent in participants' minds as they considered the possible implications of Brexit. For border LGDs, there is the potential for a hard border to disrupt daily life.
- Non-border LGDs consider the border at a more macro level, associating it with the economy or identity. For some, any hardening of the border would disrupt trade and undermine citizenship rights.
- Those who anticipate a hard border and damaging consequences tended to be remain voters, while those who voted leave expect any border changes to have a limited impact.
- There was some debate over the viability of any form of hard border and the necessity of one to separate an EU from a non-EU country. Such polarised views highlight the complexities surrounding the border.
- The economic consequences of leaving the EU evoked a range of perspectives which were generally underpinned by participants' outlook on Brexit. Some raised concerns about the impact of EU funding being removed on farmers and investments in Northern Ireland. Others feel the economy will thrive with the freedom to develop new trading links outside of the EU.
- Participants did not engage with issues relating to food or medical supplies to any great extent and reactions to this were limited. This highlights the difficulty participants experienced engaging on speculative issues relating to Brexit.
- A cautious optimism prevailed, with several participants hopeful that any changes or disruption would be minimal and short-lived.
- Government websites were identified as the most trustworthy source of information. There were more mixed views on the trustworthiness of politicians.
- Daily broadcasts and bulletins from impartial media outlets, such as the BBC, were also considered to be trustworthy to an extent. Greater scrutiny was placed on newspapers which were perceived to carry some bias.
- Broad distrust was evident towards the unregulated social media platforms due to their propensity to fuel echo chambers and perpetuate fake news.

04

Impact of Brexit

Impact of Brexit

This chapter discusses the extent to which participants have been impacted by the UK's decision to leave the EU. It also covers preparedness for Brexit, including any changes or decisions people have made in preparation for the end of the transition period. Additionally, this chapter explores reactions to any changes, availability or standards of food, insurance, utilities, house prices, roaming charges or holidays.

The end of the transition period: impact and preparedness

As the end of the transition period draws closer, it is important to determine the extent to which consumers in Northern Ireland have been impacted by Brexit and understand any preparations people may have made in anticipation. Due to the prevailing sense of uncertainty about how life in Northern Ireland will be affected by the end of the transition period, participants generally struggled to engage in concrete discussions about impact and preparedness.

Impact

Generally, most participants reported no changes to their daily lives as a result of Brexit. A minority had experienced a direct impact, including changes to Erasmus schemes, loss of work for a musician, the delay of retirement plans and a perception that it will be more difficult to apply to Scottish universities. While the majority had not been directly affected by Brexit, there was a sense that the current shelter from impacts could change as the end of the transition period drew closer.

"No changes experienced yet...yet being the key word." *Mid Ulster*

There was a clear sense of trepidation among participants about how their lives may be impacted in the future, especially for remain voters. A handful of people expressed spontaneous concerns about price rises, the impact to the farming community, and how border checks would impact travel, medications and goods and service.

"Real fear for the future [...] The EU paid every farmer subsidies which continue for another 7 years I think but after that the future is in the hands of the government whoever that may be. It has the potential to change farming and its future, many are unwilling to invest heavily as there is no sure future."

Fermanagh & Omagh

While many participants expressed apprehension about impending negative consequences, most were unable to articulate specific information about what these negative consequences would be. This demonstrates that while people were able to identify concerns about macro issues, such as border controls, they often struggled to envisage how these amorphous changes would impact their daily lives. As discussed previously, people who live closer to the border are more likely to envisage their everyday routines being impacted.

While some anticipated future negative impact, others simply had not thought about Brexit and the end of the transition period, or how it would affect them personally. For some, the group discussion was the first time they considered the impact that Brexit may have on their daily rhythms and routines.

"I hadn't considered being affected until someone mentioned it here."

Belfast City

This demonstrates the challenge for many people in deliberating over such hypothetical issues. Whether due to a lack of direct experience, or a lack of knowledge, it seems as though a large cohort of participants felt detached and disengaged from the process of withdrawing from the EU. Such disengagement was apparent not only among those who did not vote in the referendum but also among both leave and remain voters.

Views differed according to how people voted in the EU referendum. Those who voted leave tended to consciously expect life to continue according to their present circumstances, especially those who were firmer in their views. This aligns with previous research which found that those who voted leave are much less likely than others to consider Brexit to have had an impact on their region.[20]

"[Brexit] will have little impact on my life or plans." *Antrim & Newtownabbey*

Nonetheless, some leave voters also felt uncertain and uneasy about the potential impact of Brexit and the end of the transition period, particularly in relation to concerns about border controls and international trade. However, this cohort tended to be optimistic that life would resume as normal quickly after a period of initial disruption. These participants demonstrated a pragmatic attitude that solutions would be found by government and that people would adapt quickly to short-term change which would eventually subside.

"It's not going to be the end of the world."
Derry & Strabane

Such pragmatism was not only evident among leave voters but transcended previous voting behaviour. While there are contingents of each side of the Brexit debate who hold firm views about the likely impacts, many seem to fall within the pragmatic majority who are optimistically hoping that things will work out for the best.

Preparedness

Participants were asked what kind of preparations, if any, they had made in advance of the end of the transition period. Most are not actively making major changes or decisions. However, a handful of participants mentioned some pre-emptive decisions they have made. These tended to be anchored in personal experiences such as proximity to the border and decisions relating to house moves. A couple of participants mentioned they had re-negotiated a five-year fixed rate on their mortgage to enhance their sense of security beyond Brexit. One moved home a year ago in order to avoid any housing market fluctuations due to Brexit. Another participant who lives along the border has taken some more pre-emptive steps to prepare for life after the end of the transition period:

[20] https://ukandeu.ac.uk/wp-content/uploads/2019/12/The-Border-into-Brexit-perspectives-from-local-communities-in-the-central-border-region

"My back garden is in the South and my front garden is in the North, so I am stuck completely in the middle… I have not renewed my mobile phone contract, because before roaming charges were done away with my monthly bill was about £120 now it's £30." *Armagh, Banbridge & Craigavon*

The most frequently citied step people had taken to prepare for the end of the transition period was to obtain an Irish passport. A number of participants mentioned that they had already taken this step or were planning to before the end of the transition period. This is covered in more detail on page 40.

"I got an Irish passport because it would allow me to still have freedom of movement in Europe." *Belfast City*

While some participants had actively made decisions due to Brexit, most had not made or delayed any significant decisions. It seemed as though most changes made in response to the end of the transition period are likely to be reactive rather than pre-emptive, with many indicating that they would '*wait and see'* before taking action. For some, their lack of preparation is rooted in the belief that it is 'too soon' to do so and that they are not informed enough yet on what will happen after the transition period to make any decisions. For others, their lack of preparation was linked to a perceived lack of certainty or clear guidance from Government on specifically what the impacts will be and how people should prepare. For them, they expect their Government to take the lead on advising people if pre-emptive action is required.

"[It's] too soon for making changes when nothing is certain." *Newry, Mourne & Down*

"[I have made no decisions] whatsoever, I will take my lead from elected reps. *Antrim & Newtownabbey*

Clear differences were evident along voting lines, with remain voters more likely to have actively taken steps to prepare for the end of the transition period. Leave voters tended to have made no active decisions and generally thought that there would be no need to make any changes in the future.

End of the transition period: consumer issues

Prices

Generally, for most people, there is an expectation that prices will rise to some extent after the end of the transition period, causally linked to changing trade arrangements and rising costs due to customs checks at the border.

"[I] feel the cost of living will increase - can't see how it could be cheaper." *Newry, Mourne & Down*

"Obviously, it's going to cost more for the weekly shop [because of Brexit.]" *Derry & Strabane*

However, views on the likelihood of price increases were clearly stratified along voting lines. While remain voters are more likely to expect prices to rise for the consumer, those who voted leave tend to be more sceptical about this. Some leave voters expect price rises to some goods, but generally felt that this will be a short-term disruption and that it will level out eventually. Some more neutral remain voters also share this cautiously optimistic view.

"I think that until things settle down, and maybe the new industries get up and running, prices might go up a little bit, but after a while I feel it'll all settle down again." *Causeway Coast & Glens*

A cohort of participants expressed scepticism that there would be any changes to the price of goods after the end of the transition period. For some, this was because they are generally less engaged in thinking about the potential implications of Brexit due to uncertainty and therefore default to a status quo mentality. Others expected the price of goods to remain the same due to optimism that market economics ultimately determine prices and therefore nation-level decisions will not have a significant impact.

"There will always be consumers and there will always be suppliers to meet demand." *Ards & North Down*

This view was most commonly expressed by more ardent leave voters. This group also believed that the strength of the UK's trading relationships with other EU countries will stand and that it is in both the EU and the UK's best interests to agree favourable terms to a trade agreement.

"The other European countries will still want to sell us their goods." "Correct, we are a big customer to EU." *Ards & North Down*

Although less prevalent, a number of leave voters did expect prices to rise after the end of the transition period. However, in contrast to the view expressed by remain voters, they believed that this would be due to businesses taking advantage and using Brexit as an 'excuse' in order to raise their prices to the consumer. Such scepticism of businesses' perceived ulterior motives for rising prices could be viewed as leave voters attempting to rationalise any adverse consequences of Brexit in order to feel vindicated in their voting decision.

"[Brexit] shouldn't affect prices but I can see companies using it as an excuse to put their prices up just for a better profit." *Antrim & Newtownabbey*

Across the spectrum of views surrounding the UK's exit from the EU, a number of participants expressed confusion and uncertainty about how prices would be affected. Some struggled to engage in the discussion as they felt they did not have enough concrete information in order to speculate. Others feel they are waiting for the Government to provide advice and information before they develop a firm view.

"It's a question that can't really be answered to be honest, no one really knows how prices are going to change, the general public will only know this when the government makes some sort of official statement regarding changes to prices. " *Derry & Strabane*

For the majority who expect prices to rise to some degree after the end of the transition period, the tolerance threshold of such increases seemed to be determined by socioeconomic group. For a contingent of participants, mostly more affluent ABC1s, there is minimal concern with minor increases, with only extremes being viewed as problematic. This demonstrates that for some, responses to price increases would be pragmatic, up until a certain point. However, should this point be reached, tolerance levels for price increases would be lower.

"Prices go up annually anyway, so as long as it's not extortionate we should be OK… if prices skyrocketed or quality plummeted it would be an issue." *Mid Ulster*

While some would be content with minor price increases or would be prepared to pay more for better quality, for others this is simply not an option. For those in the lower income brackets, budgeting and planning ahead for household needs is essential and therefore even small price increases would have an adverse impact. For some participants, an increase to the cost of daily living could have a wider societal impact in terms of heightening inequality. One participant expressed a palpable fear of regression to a time when the gap between rich and poor was wider.

"It will have a large impact in average households where pennies are already being counted." *Antrim and Newtownabbey*

"I feel costs will go up, I feel that it's [going to be] like back in the day - there is the wealth and there is the poor, not so many of us inbetweeners." *Fermanagh and Omagh*

Availability and standards

Most participants consider EU standards of goods and services to be high, particularly in relation to food and agricultural products. Some seem to hold EU standards as a benchmark for the future. Many participants were hopeful that such high standards would continue after the end of the transition period. Such optimism was evident among both leave and remain voters.

"We'll still probably keep a lot of the European standards or take a lead from those." *Derry & Strabane*

However, some participants expressed concern about whether the extent of EU regulation currently applied to goods and services would continue after the end of the transition period and what consequences lower regulation may have.

"Less regulation leads to lower quality standards." *Belfast City*

Leave voters tended to view EU regulation in a more negative light and therefore believe that standards of goods and services would increase at the end of the transition period as the market forces would be able to operate unimpeded. Additionally, some leave voters demonstrated a nostalgic view about a return to 'British standards' in goods and services, with a focus on local production and manufacturing.

Across the discussion groups, there were mixed views on the availability of goods and services after the end of the transition period. Some struggled to envisage any change to their daily lives and thus did not believe that availability would be significantly affected. Others were more concerned that if a trade deal was not reached, some European products would not be available to the UK market. Generally, while there was some concern over availability, this was not as prominent as anxiety over price rises. Nonetheless, some participants expressed apprehension that some goods and services may be less accessible, which would in turn place increased pressure on local services.

"Assuming EU products will be harder to access, more pressure will be put on the services that will actually be available." *Lisburn and Castlereagh*

Leave voters tend to be more optimistic that things will not change in relation to the availability of goods and services. They often commented that the likely negotiation of a favourable trade deal would guarantee the security of supply chains and thus avoid any detrimental impacts for Northern Ireland.

"I don't see why [availability] should be a problem, I would think the government would arrange some form of trade deal." *Armagh, Banbridge & Craigavon*

During discussions on availability, participants' views were frequently caveated with their current experiences in the context of COVID-19. As availability of goods and services, particularly food, has been affected by the outbreak, some people commented that they would be more prepared for any reductions in availability following the end of the transition period.

"Maybe [we will] not be able to get all the products that we are used to - but after [covid-19] we will be used to it." *Mid Ulster*

Consumer rights

In terms of consumer rights, there was a general expectation that these will not change significantly and that there will be consistency between EU and UK law following the end of the transition period. People commented that there would be various safeguards in place which they felt confident would protect consumer rights.

"I think our own consumer council will protect our rights." *Armagh, Banbridge & Craigavon*
"Public opinion will ensure [consumer] rights." *Mid Ulster*

A minority of participants expressed concern that rights may be affected, but most did not specify how they would be affected specifically, suggesting a lack of knowledge on the rights guaranteed by EU versus UK law. One participant mentioned that human rights legislation and the EU working time directive could change, which may affect workers' rights. Another commented that they perceived the EU as a sort of 'safety net' for protecting consumer rights, demonstrating some unease about how consumer rights will be safeguarded outside of the EU.

"Consumer rights should not change but the EU gave us an extra layer [of protection]."
Mid and East Antrim

Changes in price, availability or standards of various goods and services

Participants were asked how they would feel if there were changes to the price, availability or standards of food, insurance, house prices, utilities, mobile phones and holidays. Across all elements, remain voters expressed more pessimism about the idea of changes, while leave voters were more optimistic that life would continue as normal and changes would be minimal.

Generally, many participants struggled to speculate how they would feel about potential changes when the likelihood or specifics of such changes is still unknown. As mentioned previously, people generally struggled to imagine how their personal lives would be affected in specific ways and tended to default to a status quo mentality.

Food

Although there was limited engagement with the idea of changes in general, food seemed to garner the strongest response, reflecting its essentiality to daily life. For the pragmatic majority, there was a sense of optimism that no significant changes would be experienced. Many participants expressed confidence in local produce and a sense of pride in local resources, leading them to believe that food shouldn't be affected by Brexit or the end of the transition period. This view was particularly prominent among leave voters but did transcend Brexit voting lines.

"I think as a farming community we can get a lot of goods on our doorstep." *Derry & Strabane*

"We have got the best quality of food in the world here in Northern Ireland, can't see that being affected." *Derry & Strabane*

People's views on changes to the price, availability or standard of food was largely dependent on individual circumstances. For example, one participant commented that they set a weekly budget for food shopping so would be concerned if prices increased. Others commented that they themselves, or others who have a lower household income, would struggle to stretch their budget to accommodate any price rises.

"It's hard enough to pay for what we're getting [now.]" *Ards & North Down*

"People don't generally like change and especially if food prices increase it may make households struggle a little." *Mid & East Antrim*

In contrast, those from the more affluent ABC1 socioeconomic group, who don't have as tight a household budget to stick to are less reticent about the idea of rising food costs. Many indicated that they would be willing to pay more for food if necessary. However, this was conditional upon any increases in cost being matched by quality.

"I would tolerate a price hike if it's required to maintain standards." *Antrim & Newtownabbey*

There was some concern expressed throughout the groups about food standards declining after the end of the transition period, as the EU is perceived by many as ensuring high standards and conducting extensive monitoring of food products. Some participants thought that if more food was sourced from countries outside of the EU, standards could drop, with a number of people commenting that people in Northern Ireland will be eating 'chlorinated chicken' from the USA. However, others were not concerned about any changes to food standards due to the perceived superior quality of local Northern Irish produce. Such views were more commonly held by more ardent leave voters and those over the age of 55.

"Our foods standards, farming, livestock etc are better than the EU Requirements." *Derry & Strabane*

"British standards have worked for many years, why change it?" *Armagh, Banbridge & Craigavon*

There was a sense that the wide range of European food products that are available in UK supermarkets is so ubiquitous that it is taken for granted by many. Again, people struggled to imagine their daily routines deviating from the status quo, however a number expressed concerns about whether availability would be affected after the end of the transition period. Several participants commented that they are used to consuming European products and would struggle if these weren't as readily available. Some joked about their attachment to European wine, cheese and pasta which seemed to be underpinned by nervous unease that this would change.

"I wouldn't like to think there are things you like that you can't get, or they are there but they're too expensive, like Italian cheeses, French products..." *Derry & Strabane*

Utilities, house prices & insurance

While there was some trepidation about possible changes to utilities, house prices and insurance, people generally struggled to engage in productive discussion on this. There was a lack of understanding across the groups about why utilities, house prices or insurance would be affected by Brexit or the end of the transition period. Some participants were particularly confounded by any notion of these locally based but globally influenced services being affected, often questioning *'why would they change.'*

Some participants, more commonly those who voted remain, expected prices to rise in these areas simply because they were bracing themselves for price rises generally.

"I expect all areas of commerce to see a rise in costs to the consumer." *Belfast City*

Others dismissed the idea of any changes to utilities, house prices and insurance as they believed market economics will ultimately dictate prices, and that these sectors are regularly subject to market fluctuation, irrespective of Brexit. For this contingent, the response to such fluctuations is always to become more conscious, deliberative and discerning as a consumer, and shop around for better deals. Therefore, if the market reacted to the end of the transition period, the pragmatic solution would be to shop around for the best deal possible.

"I expect heat, electricity and gas will rise but we may see better energy provide competition rates as we have a chance to invest in different sources locally - we are more driven in these areas by global oil price." *Belfast City*

As evident in earlier discussions, there was some scepticism, particularly among leave voters, that any price increases would be as a result of companies taking advantage of Brexit and 'making an excuse' in order to increase profit, rather than a legitimate need.

While some participants engaged in discussion about potential impacts to utilities and insurance, people were less connected to the idea of house prices being affected by Brexit. Some expressed a sense of general bewilderment as to why house prices would be affected at all. However, a handful of participants did express concerns that the housing market would react to the end of the transition period, with some believing that it may prove more difficult for first time buyers to secure a mortgage.

Holidays and mobile phones/roaming

Many people mentioned their love and enjoyment of holidays abroad, and thus were concerned that increased air fares or unfavourable currency exchange rates would increase prices for the consumer. Some mentioned that they are only able to go on holidays abroad due to cheap airfare and good deals and so if prices rose, they would be less likely to be able to afford this. Most expressed hope that there would be minimal changes and that their ability to travel would be unaltered.

Some participants mentioned that Northern Ireland already has more limited air travel infrastructure and relies on airports in Dublin and London to act as a gateway to the rest of the world. Therefore, any reduction in air travel or increased airfare tax would be problematic as it could make it more difficult for people to travel abroad and could result in Northern Ireland becoming more ‘insular.’ People also cited reservations that after the end of the transition period, holidays in Europe would become more practically difficult with the potential for more administration required to secure visas. For one participant, if it became more inconvenient to travel within the EU, they would consider travelling further afield:

"It would make you think of going elsewhere. It it's just as difficult to go to France as it would be to Peru, you'd go to Peru." *Derry & Strabane*

In terms of changes to mobile phones and roaming charges, people agreed that they did not want roaming charges to be introduced. Most enjoy the freedom of travelling within Europe and not incurring high charges for using their mobile phones. Some people feel that it would be too complicated for things to change now and thus believe that a telecommunications deal will be reached to ensure things can remain as they are. However, others are concerned that mobile phone companies will take advantage of the situation in order to increase their roaming charges.

For participants who live in border LGDs, changes to roaming charges would be more problematic as it would affect their day-to-day lives, rather than only having an impact when they travel abroad. One participant, whose house straddles the border between North and South, paid high roaming charges in the past and would be very anxious if such charges returned.

Behaviour change

In relation to all of the areas discussed (food, utilities, house prices, insurance, holidays and roaming charges) participants were asked to what extent they would make changes to their behaviour in response. Generally, there was limited expectation of any need to change behaviour. Many participants struggled to comprehend how their behaviour might change given that they don’t yet know how exactly these various areas will be affected by the end of the transition period. It was apparent that, for many, the idea of changing their habits or deviating from their status quo in any way was very difficult to imagine.

Those who do anticipate a potential need to adapt their behaviour in response to future changes seemed resilient and willing to adapt. People mentioned they would become more organised in planning holidays in advance or would do more research before changing utility or insurance provider. Others thought they would become more discerning and deliberative when they purchase things, especially items which are considered more of a ‘luxury.’ People also recognised that any changes to food or holidays in particular would push them towards choosing more local alternatives. Across the political spectrum, the potential resurgence of local was considered to be a positive potential outcome.

"I would intend to have a serious rethink on all the financial impacts of services and how I can make savings in areas." *Belfast City*

When considering the need for any behaviour changes, many adopted a pragmatic attitude and felt they will be able to adapt to what is happening around them. Many feel they will have 'no control' over what happens next and how macro political decisions will affect life in Northern Ireland, and therefore seem unperturbed by future changes. In accepting the unknown, there is some reluctance to engage in the possibility of change. Instead, participants largely seem content to continue to live their lives as normal, with any future changes in lifestyle likely to be reactive rather than pre-emptive.

"I'll just adapt to what is happening around me." Antrim & Newtownabbey

It is important to note that discussions on future behaviour change were often caveated with reference to the sweeping lifestyle adaptations mandated by the UK Government's response to COVID-19. Some mentioned that adapting to a 'new normal' after the end of the transition period would be much easier after the 'preparation' of radically altering what 'normal' looks like during lockdown. Additionally, some struggled to imagine life beyond lockdown and therefore highlighted the futility of speculation on these issues.

"With the current situation it's impossible to predict that retrospectively as the entire economy is in dire straits for the foreseeable future." *Fermanagh and Omagh*

COVID-19

At the end of this section, participants were asked about the how the COVID-19 pandemic had affected the way they shop. People unanimously agreed that as a result of the pandemic, and subsequent Government mandated restrictions, their shopping habits had changed significantly. Many people mentioned that they are actively abiding by Government recommendations regarding social distancing, demonstrating a strong sense of civic duty.

Participants mentioned that they are now shopping more strategically; visiting shops less often in order to avoid exposure to the virus but buying more during each visit. People did not readily admit to bulk buying, with most agreeing that this was morally dubious and had adverse impacts on society's most vulnerable. However, it is important to note that group think[21] could be a component here as people were more open about bulk buying in the depth interviews.

"I'm not panic buying that's for sure, some people are disgraceful." *Ards & North Down*

In response to the pandemic, what people are buying is also changing. Many demonstrated a preference for dry goods and frozen food in order to ensure ample supplies should they become ill. Additionally, some participants mentioned that they are only shopping for essentials and are purchasing less luxury items due to constraints on their income or financial worries about the future.

[21] Group think refers to the phenomenon of members the members in a group tending to think similarly in order to maintain group cohesion. https://besjournals.onlinelibrary.wiley.com/doi/full/10.1111/2041-210X.12860

"I'm using local shops more than supermarkets- back to basics." *Belfast City*

Throughout discussions, there was a general sense that COVID-19 could cause a resurgence of simplicity and minimalism, even after the pandemic has subsided. Many commented that having to live amidst restrictions served as a reminder that they not need all that they thought they did. Others noted that the pandemic had heighted their appreciation for local shops and businesses. Some mentioned that this shift towards simplicity and frugality may prepare the UK for any changes to price and availability of products after the end of the transition period.

"***After Covid-19 we may realise we don't need as much as we thought we needed"*** *Fermanagh & Omagh*

Generally, people haven't noticed many price increases since the outbreak. If they have, this tended to be for hand sanitiser and cleaning products, and only in smaller shops. There was no tolerance for or understanding of price rises, as it was perceived as opportunistic and targeting the most vulnerable. Some participants have noticed a reduction in special offers in some supermarkets. This was considered to be more problematic for those with lower household incomes who tend to avail of weekly special offers in order to make their money go further when buying groceries.

Chapter summary: Impact of Brexit

- Due to the prevailing sense of uncertainty about how life in Northern Ireland will be affected by the end of the transition period, participants generally struggled to engage in concrete discussions about impact and preparedness.

- Generally, most reported no changes to their daily lives as a result of Brexit and did not anticipate making or delaying any major decisions. Where people cited a specific impact or preparation, this tended to be tied to individual circumstances.

- Differences in views were apparent along voting lines, with remain voters more likely to have actively taken steps to prepare for the end of the transition period, such as obtaining an Irish passport or arranging a 5-year fixed rate on their mortgage.

- For many, decisions made to prepare for the end of the transition period are likely to be reactive rather than pre-emptive. Many thought it was 'too soon' to make any major decisions and would wait until clear Government guidance was given before acting.

- There was an expectation that prices will rise to some extent after the end of the transition period. However, views were stratified along voting lines with remain voters more likely to expect prices to rise. Some would be happy to pay more for higher quality, while others would struggle with any further pressure on their household food budget.

- Most participants were hopeful that EU standards would continue after the end of the transition period. However, some were concerned that there could be less regulation which could lead to diminishing standards. Others, generally leave voters, were confident that UK standards were already superior to EU standards and thus did not foresee any change.

- While people acknowledged that the EU has a role in protecting consumer rights, there was consensus that these are not under threat. People believed that consumer rights would be safeguarded by both Government and public opinion.

- People struggled to speculate how they would feel about potential changes to food, insurance, house prices, utilities, mobile phone roaming or holidays after the transition period. Any changes to the price, availability or standards of food evoked the strongest reaction, however, for the pragmatic majority, there was a sense of optimism that no significant changes would be experienced across any of these areas.

COVID-19

- The COVID-19 pandemic had radically altered people's shopping habits, causing them to shop less often, buy more in one trip and shop less for luxury items. People had generally not noticed price increases other than for some hand sanitisers and cleaning products in smaller shops.

04

Impact of Brexit on transport

Impact of Brexit on transport

The impact of Brexit on transport at the end of the transition period is as yet unknown. This chapter explores participants' views on future travel arrangements and the potential for behavioural change. There is also a dedicated section looking at the impact of COVID-19 on travel.

Changes to future travel arrangements

The most widespread response to Brexit across all LGD groups was the decision to obtain an Irish passport. Several participants had either applied for one already or expressed an intention to do so. Motivation for this, however, varies. For some, it is simply a practical decision to make travelling in the EU easier by removing the need for border control checks.

"Simple, two passports. We are lucky, no questions, straight through passport control." *Armagh, Banbridge & Craigavon*

For others, having an Irish passport is closely tied to cultural identity. For one leave voter, this aspect of the decision is problematic as they feel 'forced' into it for convenience. A remain voter, on the other hand, saw an Irish passport as an opportunity to maintain some form of European identity. Another remain voter expressed confusion over how their dual citizenship would be recognised in other countries, highlighting the extent to which the UK's exit from the EU has complex implications for people's sense of belonging in Northern Ireland.

"I have an Irish passport but live in NI so I am considered a UK citizen, I don't know how that would affect us travelling inside and outside Europe and worldwide." *Derry & Strabane*

After passports, the impact of leaving the EU on health cover was considered another prominent issue. Several participants raised concerns that they would lose their right to access state-provided healthcare via the European Health Insurance Card (EHIC). While some were unfazed by this, confident that their travel insurance would cover health-related issues abroad, others were disconcerted. The EHIC scheme gives them unconscious assurance while travelling, and its removal leaves them uncertain as to how they would be cared for if they fell ill in an EU country.

"That would concern me a bit if you were travelling and something happened." *Derry & Strabane*

Participants were more concerned about health cover than travel insurance and most did not anticipate that travel insurance would be negatively impacted. Those who had travelled outside of the EU reasoned that they had not experienced issues when purchasing travel insurance and therefore assumed that arranging cover for travel in EU countries after the transition period would be similarly hassle-free. Remain voters were generally more annoyed by the prospect of increased prices, complicated by the euro exchange rate and the need to obtain additional travel documents (such as visa). Leave voters, however, were confident that market economics would ensure competitive prices. Participants who do not expect changes do not see a need to respond, while those who do are prepared to be more discerning when taking out insurance.

"I will just make sure travel insurance has good cover included." *Mid Ulster*

Initially, there was limited engagement with the idea of driving abroad being affected by Brexit. While there were some suggestions that it may be more inconvenient to hire a car or drive abroad if additional licenses are needed, there was little expectation that this will be the case.

There was more deliberation over the potential complications of driving between Northern Ireland and the Republic of Ireland, as this was considered more commonplace. But even so, there was no expectation that driving will be disrupted or hindered in any way. Several participants mentioned that they had already received a green card – an internationally recognised document that acts as proof of insurance for motorists travelling in the EU – from their insurance provider. Participants did not express concern about requiring a green card in order to drive in the Republic of Ireland.

"Already have my green card for driving in the EU" *Derry & Strabane*

The lack of concern among participants in relation to travel related issues correlates with the difficulty participants experienced in engaging with issues in such a hypothetical way, resulting in a tendency towards reactive rather than pre-emptive attitudes. There was a general sense of reluctance to make behavioural changes before the facts are fully known and without direction from Government.

"We need to trust some sort of resources and they have said nothing." *Antrim & Newtownabbey*

While some remain voters were more open to discussing changes in their travel habits in response to potential changes after the transition period ends, leave voters were generally less willing to speculate.

"It's so hard to know the extent." *Belfast City*

Cost of travel

Generally, there were very mixed views on whether the cost of travel will increase after the end of the transition period. In a number of groups this was attributed to COVID-19 rather than Brexit, highlighting the extent to which the global pandemic has overshadowed the issue.

"A month ago, I thought that the price of travel would increase. But I don't think you can ask that question now with a bias to Brexit. Not with the number of airlines worldwide about to go under." *Lisburn & Castlereagh*

Nevertheless, there was some engagement with the impact of the transition period ending on the cost of travel between Northern Ireland and the Republic of Ireland, as well as travel abroad.

For those living in border regions, the daily cost of travel is of particular concern. One participant commented that they currently travel over the border for cheaper fuel, but that this might not be an option if there is a downturn in the currency exchange rate.

"Well I don't think that nipping across the border for fuel is going to be viable if the pound keeps devaluing against the Euro" *Derry & Strabane*

Thinking about travel abroad, the main concern raised by participants was the possibility of flights becoming more expensive. As found earlier when participants discussed the general impact of Brexit on consumers, there is a fear of airport choices becoming more limited which, according to one participant, is 'already an issue'. If airlines did increase the price of flights, some expect that this will reduce their choice of destination:

"It may change your choices as to where you can go because it's going to affect your budget." *Derry & Strabane*

This taps into wider reflections on the travel industry with several anticipating a decline in budget travel. The possible impact of Brexit, coupled with the COVID-19 pandemic which has grounded many airline companies, led some to the conclusion that holidays will be done differently in future.

"The golden age of travel has now changed, and we will have to rethink our holidays." *Mid & East Antrim*

In terms of behaviour in response to price increases, some are not prepared to change their holidays and would therefore tolerate paying more, while others say they will have to travel less. Participants in the ABC1 socio-economic group tend to be more accepting of this, while some less affluent C2DE participants feel they will need to plan further in advance and save more diligently in order to afford a holiday abroad. One participant feels resentful about the need to do this given their current struggles to afford a holiday.

"It is hard enough to save up for a holiday." *Mid Ulster*

Underpinning any speculation around price increases is a sense of helplessness, with several participants acknowledging that these are issues outside of their control given that they are governed by macro political decisions and subsequent market forces.

"Times are changing, and we have no choice but to accept what is happening now." *Belfast*

Main concerns about travel after Brexit

When asked about their own concerns about travel after Brexit, there were acute concerns raised about the impact of Brexit on travel among those living and working along the border, whose daily lives face disruption.

"It would be a daily problem for myself and a large number of workers that cross the border on a daily basis and most people being affected that lives in border towns." *Derry & Strabane*

For others, general price increases are the main issue. In response to this, participants are prepared to exercise greater caution when booking holidays, planning further ahead and perhaps going on holiday within the UK or Republic of Ireland instead of abroad in the shorter term.

"I'll be holidaying close to home for a while […] Just to see how things pan out really." *Ards & North Down*

"It would make me think twice about going abroad and weigh up other holiday options especially when children are younger. We always done 1-2 holidays per year with 4 kids up until this year." *Lisburn & Castlereagh*

I like my holidays but will have to make more considered choices." *Belfast City*

Several cited possible border checks, delays, the need for travel visas and restrictions on choice. While some are prepared to accept these outcomes and do not foresee any issues, one participant considers the cost-benefit aspect of holidays, suggesting that European destinations will become less convenient relative to other destinations.

"America is a big trip and you are prepared for more checks and commotion, but to travel near hand it just adds more time and nuisance to a week away." *Fermanagh & Omagh*

In the midst of uncertainty, there is hope among the majority that travel will not be significantly impacted by Brexit. Moreover, reluctance to pre-emptively act on possible changes prevails.

"I'd like to hope Brexit wouldn't change any travel plans." *Derry & Strabane*

"We don't know exactly what will happen so there's no point in worrying." *Ards & North Down*

COVID-19: implications for travel

Views on travel after Brexit are heavily coloured by the current pandemic, as many have already experienced disruption.

Like many in Northern Ireland and worldwide, several participants reported holiday cancellations due to the COVID-19 pandemic. One participant has had their wedding and honeymoon cancelled. Given the extent of the crisis, participants are understanding and accepting, albeit saddened, about not being able to travel. Those who had not booked anything felt glad about that.

"It's sad but health is more important." *Fermanagh & Omagh*

Despite the extent of the disruption, those who have experienced cancellations were generally satisfied with how travel providers had responded, reporting that they had either received refunds, vouchers or alternative dates for their trip. A few participants had experienced issues with airlines, such as Ryanair, and expressed frustration with the offer of travel vouchers at a time when future travel is so uncertain. The participant whose wedding was cancelled also said their insurance provider had refused their claim. Those with trips booked after July which had not yet been cancelled were uncertain what the outcome of their trip would be and, despite some feeling in limbo, most were resigned to the likelihood of cancellation.

"Companies have been great about it in fairness […] and they have been quite proactive also with regards future trips and letting us know our options." *Fermanagh & Omagh*

Beyond the immediate impact of COVID-19, the pandemic has changed people's outlook on travel. One participant, aged 60, has concerns about travelling after the crisis is over in case of residual traces of the virus.

"I will be really uneasy about booking anything for a long time. I am feeling very anxious about the travel thing." *Derry & Strabane*

Chapter summary: Impact of Brexit on transport

- The most widespread response to Brexit across all LGD groups is the move to obtain an Irish passport. For some this is a practical decision to make travel in the EU easier, while for others it is tied to cultural identity and the desire to retain a sense of 'Europeanness'.
- Several participants also raised concerns that they would lose their right to access state provided healthcare via the European Health Insurance Card (EHIC), which gives them unconscious assurance while travelling. Its removal leaves some uncertain as to how they would be cared for if they fell ill in an EU country.
- Most did not anticipate that travel insurance would be negatively impacted. Participants who do not expect changes do not see a need to respond, while those who do are prepared to be more discerning when taking out insurance.
- There was limited engagement with the idea of driving abroad being affected by Brexit as few think there will be significant changes to the status quo. Participants did not express concern about requiring a green card in order to drive in the Republic of Ireland.
- While some remain voters were more open to discussing changes in their travel habits in response to potential changes after the transition period ends, leave voters were generally less willing to speculate.
- For those living in border regions, the daily cost of travel is of particular concern. For travelling abroad, some worry about the possibility of flight prices increasing and there being a more limited choice of airports.
- Regardless, some are not prepared to change their holidays and would tolerate paying more, while others say they will have to travel less and save more diligently in order to have a holiday.
- Underpinning any speculation around price increases is a sense of helplessness, with several participants acknowledging that these are issues outside of their control at the moment.
- In the midst of uncertainty, there is hope among the majority that travel will not be significantly impacted by Brexit and a reluctance to act pre-emptively.

COVID-19

- Like many in Northern Ireland and worldwide, several participants reported holiday cancellations due to the COVID-19 pandemic.
- Despite the extent of the disruption, those who have experienced cancellations were generally satisfied with how travel providers had responded.

05

Impact of Brexit on postal services

Impact of Brexit on postal services

The impact of Brexit and the end of the transition period on postal services in Northern Ireland is still uncertain. This chapter discusses participant's current online shopping behaviours, including their preferences for retailer location and influences on this decision. It also includes participants' views on potential issues with postal services depending on the requirements of the customs process for goods arriving in Northern Ireland from Great Britain at the end of the transition period. Finally, it concludes with an overview of how people's experiences of postal services have been affected by COVID-19.

Current online habits

Online shopping is widespread. According to Office for National Statistics (ONS) data, UK online sales as a proposition of all retail sales have risen from 2.6% in 2006 to 21.9% in 2020.[22] Across the groups, almost everyone utilised online shopping to some extent, whether for groceries, clothes, household goods or other items. However, there was a mixture of preferences for online versus in-store experiences as people's main method of shopping. While many would rely on online retailers for most items they purchase, some prefer a different shopping method depending on what kind of goods they are purchasing. For example, some mentioned that they would prefer to shop online for some items (i.e. household goods) and in-store for others (i.e. clothes). A handful of participants prefer the in-store experience as they can examine items before they purchase them or are motivated by a preference for supporting local businesses. For many, their shopping habits constitute a mixture of online and in-store habits, depending on what the item is and the urgency of their need for it.

"A mixture of all these methods - I price things online, see if local stores can price match and if they can get close, I will always buy local" *Lisburn & Castlereagh*

[I] love Amazon prime and online shopping delivered to click and collect stores. [I] never have time to go to shops generally so [I am a] big online shopper." *Lisburn & Castlereagh*

For those who shop online regularly, their frequency of doing so depends on individual circumstances but varied from weekly to monthly. The key drivers for online shopping are convenience, value, speed and a wider range of choices. Some mentioned that shopping online overcame the inconvenience or 'hassle' of going to physical shops as they did not have to contend with busy crowds, expensive parking or accompanying children. A couple of participants mentioned that they are increasingly driven to online retailers via targeted ads on social media.

"[I shop] primarily online [because it is] handier. Cost of travel to town, including fuel and parking [is high] with both people working full time with 3 kids." *Fermanagh & Omagh*

Online retailer location

Awareness of the location of online retailers was mixed across the groups. Many assume they are shopping within the UK but are not necessarily sure, nor do they actively seek to find out. A minority actively check where online retailers are based and expressed a preference for UK based retailers. This was often tied to preferences for quicker delivery times and convenience. Some do not check where

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[22] https://www.ons.gov.uk/businessindustryandtrade/retailindustry/timeseries/j4mc/drsi

retailers are based and it does not appear to be a determining factor, as they receive the expected level of service. A number of participants expressed that their online shopping behaviour is predominantly influenced by value and therefore they would likely choose the cheapest option, irrespective of the retailer location.

"Yes, I try to buy within UK where possible, EU if necessary, and would avoid buying from further afield unless totally necessary. Purely to avoid long/complicated delivery and to avoid unfamiliar retailers that cost too much to be worth the risk re dodgy quality." *Lisburn and Castlereagh*

To a lesser extent, perceived reputation is also a factor in choosing an online retailer. Some participants mentioned they have higher expectations of quality and security from UK retailers and tend to associate retailers based in China with lower quality products and riskier online transactions.

"I do usually check where retailers are if the company is reputable and not some scam [...] wary of who I am dealing with as you are giving them a lot of personal info." *Fermanagh and Omagh*

For some participants, there was a conflict of interests evident between a desire to support local retailers and getting the best value for money, which was considered more likely to be online.

"I try to buy local where possible, but I admit my main concern is usually price." *Antrim & Newtownabbey*

Purchasing goods outside of the EU

Most participants had limited experience purchasing goods outside of the EU, with only one or two people per LGD having ordered items from outside the EU in the past. Of those who have ordered online from retailers outside the EU and incurred customs charges, there were mixed views on how problematic this was.

The key issue for people was being adequately informed by the retailer at the point of purchase. Some participants were not made aware that they would incur additional charges and thus were frustrated by the increased total cost of their item and the lack of warning they received. A couple of participants were aware of the charges but still felt disgruntled.

"[I felt] gutted and then [it] ended up working out much more expensive than originally thought." *Antrim & Newtownabbey*

However, when the retailer provided information about the charges prior to the point of purchase, dissatisfaction levels seemed to decline.

"I was OK as it was a one-off purchase and was aware of the cost in advance- I made the choice with all the facts." *Belfast City*

Impact of Brexit on online shopping behaviour

At this point in the discussion, participants were asked if they anticipated any changes to their online shopping behaviour as a result of Brexit and the end of the transition period. Across the groups, the majority did not foresee that they would need to make any adjustments to their status-quo behaviour. A handful of participants commented that the introduction of customs checks at the border would have an impact on postal services and could give rise to increased costs for the consumer, however this was the minority view. Most seemed to believe there would be no impact to their online shopping behaviour.

"My bank balance dictates whether I shop nothing else." *Ards & North Down*

A minority of participants were apprehensive about any future changes to delivery of online goods, underpinned by a prevailing sense of uncertainty. For this cohort, speculation about how they may have to adjust their behaviour was futile until they had more concrete information.

Potential issues with goods arriving in Northern Ireland from Great Britain

At this stage in the discussion, participants were presented with information, from The Consumer Council's perspective, about the potential implications on postal services after its review of the impact assessment of the EU withdrawal agreement. The information presented to participants is included below:

Under the terms of the new withdrawal agreement, Northern Ireland consumers who purchase goods online from retailers located in GB, may potentially have to pay additional costs because of customs checks required when moving goods from GB to NI. In practice this could mean potentially higher prices charged by online retailers to cover the administration costs. There may be other associated costs such as parcel handling fees of at least £8 per item, to collect customs and vat fees from consumers. Or it could also mean delays in the delivery of items or many retailers will refuse to deliver to NI because of the costs of implementing customs administration on online orders.

Reactions

Across LGD, demographics and the political spectrum, participants were shocked, disbelieving and appalled by the potential implications of the withdrawal bill. People described their reactions in a number of ways:

"Shock and horror"	*Fermanagh & Omagh*
"That sucks"	*Ards & North Down*
"Disgusted"	*Derry & Strabane*
"Disgraceful"	*Belfast City*

There was some disbelief among some participants that such measures would actually be passed. Some leave voters were particularly sceptical of the information, citing Northern Ireland's geopolitical position as part of the UK as a reason these changes would not be enacted.

"[I] cannot see how that could be allowed- are we not part of the UK?" *Armagh, Banbridge, Craigavon*

Across the spectrum of views on Brexit, this information seemed to tap into a sense of resentment over Northern Ireland's position geopolitically and incite frustration about being left behind and overlooked by the rest of the UK. Some participants commented that they already feel somewhat excluded and disconnected from the mainland UK when it comes to postal services and delivery, as many have already experienced higher delivery charges or companies refusing to deliver to Northern Ireland.

"I know people that won't ship between here and the mainland because it's £15 or £20 so they just don't bother...It sounds like it's going to be more prevalent." *Derry & Strabane*

"We're out on a limb, [the UK Government] don't care." *Derry & Strabane*

The potential implications of the EU withdrawal bill seemed to compound this already present feeling of frustration and disconnection. For many, the potential changes seemed to tap into concerns over political identity, an already precarious issue in Northern Ireland. It was apparent that any changes which would affect Northern Ireland disproportionately from the rest of the UK were particularly unpalatable for consumers, irrespective of their Brexit vote.

"NI treated differently yet again...I don't see the point of NI being part of the UK at all if we keep having different rules." *Belfast City*

Higher prices, resulting from higher delivery charges or import fees, sparked the strongest reaction across the groups. People seemed particularly frustrated by the suggested £8 customs handling fees. Given the prevalence of and reliance on online shopping for many, these price increases would have a significant impact on their ability to purchase goods online. Resentment seemed particularly high due to the perceived lack of reciprocity from increased fees - people are simply paying significantly more for the same level of service they receive now to continue.

"No one likes to pay more for items, especially for an invisible service." *Antrim & Newtownabbey*

Changes to delivery times and availability times were not considered as problematic, with many commenting that minor changes could be tolerated. Price remained the principle concern throughout discussions. Of additional concern was the propensity for increased charges to adversely affect those who are already financially vulnerable.

"People are living on the bread line as it is -it's a joke to be honest." *Antrim & Newtownabbey*

After people expressed their initial reactions to the potential changes to their postal services, some were able to rationalise the information slightly more. Some acknowledged that if customs checks were introduced, either on the sea border between the mainland UK and Northern Ireland, or between Northern Ireland and the Republic of Ireland, there may be some additional costs to the consumer. At this point in the discussion, people began to consider their likely response should such changes be implemented.

Behaviour change

Unlike during previous points in the discussion where speculation was resisted, participants more actively considered their potential response to these proposed changes. Following the impact assessment of the EU withdrawal bill, there was a discernible shift in views. It seemed as though once people were given more concrete information they were able to move beyond a status quo mentality and engage with the idea of changing their behaviour. This reinforces the contention that people are largely considering their future post-Brexit reactively rather than pre-emptively – once they had more concrete information to react *to,* people were more willing to consider changing their habits.

"Now I'd be forced to change." *Derry & Strabane*

The most frequently cited response to the proposed changes was shopping less online. Most participants agreed that the increased fees particularly would override the convenience and value of shopping online and would drive them to purchase more at local stores. For many, shopping online would consequently become an option they would only avail of when something is not available locally.

"[I will] source things closer to home and only purchase online if absolutely necessary." *Fermanagh & Omagh*

The potential shift towards a more local way of shopping was considered a silver lining by many participants. Despite frustration and resentment about increased prices, many seemed to think that a shift towards local shopping would encourage local economies and support local producers. However, some people expressed reservation that simply shifting their online shopping to local stores would not be an option for those in more rural areas with less access to outlets for clothes, household items and other goods.

"I would prefer to shop local and help your own economy and local producers." *Ards and North Down*

A smaller but significant cohort thought that despite resentment, the prevailing convenience of online shopping would override any reduction in value. This grim acceptance tended to be driven by age and socioeconomic group, with younger participants and ABC1s more likely to express this view.

"It's going to make online shopping a lot less attractive, but something I'll likely have to put up with as I rely on it heavily." *Belfast City*

COVID-19

At the end of this section, participants were asked whether their postal services have been affected by the COVID-19 pandemic. Generally, limited change had been noticed. Some participants commented that delivery times are slower and that postal operators are observing social distancing by providing contactless deliveries and wearing gloves.

For the majority of participants, there was recognition that delivery drivers and postal operators are key workers, and so there was general respect and tolerance given to any minor delays given the context. Most people seemed to understand that some disruption may be experienced in these challenging times, but this did not correspond with a diminished view of service received.

"I think everyone is doing their best and people probably expect knock on delays." *Belfast City*

Chapter summary: Impact of Brexit on postal services

- Across the groups, almost everyone utilised online shopping to some extent, whether for groceries, clothes, household goods or other items. Frequency of online shopping varied from monthly to a few times a week.
- Key drivers for online shopping were convenience, value, speed and a wider range of choices. However, some preferred to shop in-store for certain items as they can examine items before they purchase them.
- Awareness of the location of online retailers was mixed across the groups. While some prefer to use UK based retailers to ensure quick delivery and for quality and security concerns, other are mainly driven by value and therefore location is secondary.
- Most do not regularly purchase goods online from outside of the EU. For those who have done this and have incurred customs charges for doing so, there were mixed views on how problematic this was. Some were unaware of these charges and thus were frustrated that their item became more expensive. For others, they do not mind paying more if they are adequately informed by the retailer at the point of purchase.
- Most participants did not expect their online shopping behaviour to be impacted by Brexit and the end of the transition period.
- However, when participants were shown information about the potential implications on postal services from CCNI's impact assessment of the EU withdrawal agreement, there was a marked shift in views. People very angry and frustrated at the prospect of paying higher delivery and customs frees. This anger was fuelled by a sense of resentment about Northern Ireland's geopolitical position and feeling overlooked by the rest of the UK. Most people agreed that these changes would cause them to shop online less, choosing local shops more regularly.

COVID-19

- Due to the COVID-19 pandemic, participants had noticed that deliver times were slower and that operators were abiding by social distancing rules. Most did not feel their customer service had been diminished as they recognised that delivery drivers and postal operators are key workers and they expend some level of disruption within the current context.

06

Summary and conclusions

Summary and conclusions

The UK's decision to leave the EU in 2016 created a ripple effect across the country that continues to be hugely contentious. Almost four years on, and as the transition period is underway, people living in Northern Ireland still face uncertainty. Such uncertainty pervaded discussions about what life in Northern Ireland might look like beyond December 2020.

Under this umbrella of certainty, people also demonstrated varying emotional responses to Brexit and the end of the transition period. Some are anxious about the future and are concerned with the implications for the economy, the border, cultural identity and geopolitics. Others are more confident about the opportunities which may arise in a post-Brexit society, optimistic that the Northern Ireland economy will blossom as excessive EU regulation will diminish and there will be a resurgence of local production, manufacturing and consumerism. Many are simply apathetic. For them, life after the transition period is ultimately still unknown and therefore speculation is futile.

Throughout discussions, three relatively distinct profiles emerged; ardent remain voters who have a more pessimistic outlook, ardent leave voters who are more optimistic about the future and a third cohort which transcended referendum voting lines. This pragmatic majority constitutes both leave and remain voters who have adopted an accepting attitude about the future and who are prepared to respond in whatever way they need to. Among this group, there is cautious optimism that any potential adverse consequences will be averted. These underlying outlooks influenced the responses that participants gave across the issues discussed.

Additionally, it is important to note that many of the discussions were characterised by a pervading sense of disengagement. People generally struggled to engage with hypotheticals and in the absence of concrete information on what may change, they tended to default to a status quo mentality. While people could more readily engage with macro issues such as the border, people generally struggled to anticipate how they would personally be affected. Such optimism bias was evident throughout discussions on consumer issues, transport and postal services.

Consumer issues

There was an expectation that prices will rise to some extent after the end of the transition period. However, views were stratified along voting lines with remain voters more likely to expect prices to rise. Some would be happy to pay more for higher quality, while others would struggle with any further pressure on their household food budget.

Most participants were hopeful that EU standards would continue after the end of the transition period. However, some were concerned that there could be less regulation which could lead to diminishing standards. Others, generally leave voters, were confident that UK standards were already superior to EU standards and thus did not foresee any change.

While people acknowledged that the EU has a role in protecting consumer rights, there was consensus that these are not under threat. People believed that consumer rights would be safeguarded by both Government and public opinion.

People struggled to speculate about how they would feel about potential changes to food, insurance, house prices, utilities, mobile phone roaming or holidays after the transition period. Any changes to the price, availability or standards of food evoked the strongest reaction, however, for the pragmatic majority there was a sense of optimism that no significant changes would be experienced across any of these areas.

Transport

The most widespread response to Brexit across all LGD groups is the move to obtain an Irish passport. For some this is a practical decision to make travel in the EU easier, while for others it is tied to cultural identity and the desire to retain a sense of 'Europeanness'.

While some remain voters were more open to discussing changes in their travel habits in response to potential changes after the transition period ends, leave voters were generally less willing to speculate.

For those living in border regions, the daily cost of travel is of particular concern. For travelling abroad, some worry about the possibility of flight prices increasing and there being a more limited choice of airports. Regardless, some are not prepared to change their holidays and would tolerate paying more, while others say they will have to travel less and save more diligently in order to have a holiday.

Underpinning any speculation around price increases is a sense of helplessness, with several participants acknowledging that these are issues outside of their control at the moment. However, in the midst of uncertainty, there is hope among the majority that travel will not be significantly impacted by Brexit and a reluctance to act pre-emptively.

Postal services

Across the groups, almost everyone utilised online shopping to some extent, whether for groceries, clothes, household goods or other items. Most participants did not expect their online shopping behaviour to be impacted by Brexit and the end of the transition period.

However, when participants were shown information about the potential implications on postal services from CCNI's impact assessment of the EU withdrawal agreement, there was a marked shift in views. People very angry and frustrated at the prospect of paying higher delivery and customs frees. This anger was fuelled by a sense of resentment about Northern Ireland's geopolitical position and feeling overlooked by the rest of the UK. Most people agreed that these changes would cause them to shop online less, choosing local shops more regularly.

COVID-19

Ultimately, views on life after Brexit are heavily coloured by the current COVID-19 global pandemic. It is important to understand the context within which the research was conducted, with experiences and concerns relating to COVID-19 overshadowing many other issues that previously dominated public discourse. Moreover, participants took part in these online discussions in the early days of a Government imposed lockdown, with signification restrictions placed on people's movements. The mass disruption to people's economic and social lives therefore shifts Brexit into a different perspective for many.

Shopping

People unanimously agreed that as a result of the pandemic, and subsequent Government mandated restrictions, their shopping habits had changed significantly. Many people mentioned that they are actively abiding by Government recommendations regarding social distancing, demonstrating a strong sense of civic duty.

Participants are now shopping more strategically, visiting shops less often, buying more frozen or dried goods and only purchasing essentials. People did not readily admit to bulk buying, with most agreeing that this was morally dubious and had adverse impacts on society's most vulnerable.

Throughout discussions, there was a general sense that COVID-19 could cause a resurgence of simplicity and minimalism, even after the pandemic has subsided. Many commented that having to live amidst restrictions served as a reminder that they do not need all that they thought they did. Others noted that the pandemic had heighted their appreciation for local shops and businesses. Some mentioned that this shift towards simplicity and frugality may prepare the UK for any changes to price and availability of products after the end of the transition period.

Travel

Like many in Northern Ireland and worldwide, several participants reported holiday cancellations due to the COVID-19 pandemic. Given the extent of the crisis, participants are understanding and accepting, albeit saddened, about not being able to travel. Despite the extent of the disruption, those who have experienced cancellations were generally satisfied with how travel providers had responded, reporting that they had either received refunds, vouchers or alternative dates for their trip.

Beyond the immediate impact of COVID-19, the pandemic has changed people's outlook on travel, with some anxious about the prospect of going abroad in case of residual traces of the virus.

Postal

Generally, limited changes in postal deliveries had been noticed. Some commented that delivery times are slower and that postal operators are observing social distancing by providing contactless deliveries and wearing gloves. Among the majority, there was recognition that delivery drivers and postal operators are key workers, so and there was general respect and tolerance given to any minor delays given the context. Most people seemed to understand that some disruption may be experienced in these challenging times, but this did not correspond with a diminished view of service received.

Communication

Ultimately, the uncertainty facing Northern Ireland after the transition period is widely accepted. Especially in the current circumstances, most are reluctant to speculate, and some highlight the futility of doing so. Behaviour changes are therefore more likely be reactive rather than pre-emptive at this stage; there was consensus that there needs to be information to react *to.*

People expressed an appetite for clear, transparent and accurate information. It was agreed that the burden of responsibility for communicating information about the end of the transition period fell squarely on the shoulders of the Government, with frequent comments that the Government's approach to communications around the end of the transition period should mirror that of COVID-19. There was a palpable sense throughout discussions that action and preparation would be limited until the Government takes the lead in setting out how Brexit and the end of the transition period will impact each section of society.

Additionally, there is a desire to be informed about any changes to the postal service directly from postal operators, either in the form of an email or leaflet through their door. People were less convinced that they would like to hear directly from retailers, but do wish to be informed at the point of purchase if they will face increased delivery fees or customs charges.

With clear and concise information from the Government, consumers in Northern Ireland will be better able to make more informed decisions and adapt their behaviour. While there are legitimate concerns about Northern Ireland's future, there is cautious optimism that disruption will be minimal. However, until there is information to react *to*, consumers seem unlikely to act.

Appendices

Appendix 1: LGD quotas and achieved sample

Quotas

Antrim & Newtownabbey

	Demographic breakdown	% proportion	Total number of participants
Gender	Male	49%	4
	Female	51%	4
Age	18-34	30%	2
	35-54	37%	3
	55-64	14%	1
	65+	19%	2
Social class	ABC1	50%	4
	C2DE	50%	4
Rural/Urban classification	Rural	19%	2
	Urban	80%	6

Ards & North Down

	Demographic breakdown	% proportion	Total number of participants
Gender	Male	49%	4
	Female	51%	4
Age	18-34	25%	2
	35-54	36%	3
	55-64	16%	1

	65+	22%	2
Social class	ABC1	55%	4
	C2DE	45%	4
Rural/Urban classification	Rural	25%	2
	Urban	75%	6

Armagh, Banbridge & Craigavon

	Demographic breakdown	**% proportion**	**Total number of participants**
Gender	Male	49%	4
	Female	51%	4
Age	18-34	31%	2
	35-54	38%	3
	55-64	14%	1
	65+	18%	2
Social class	ABC1	42%	3
	C2DE	58%	5
Rural/Urban classification	Rural	46%	4
	Urban	54%	4

Belfast

	Demographic breakdown	**% proportion**	**Total number of participants**
Gender	Male	48%	4
	Female	52%	4

Age	18-34	40%	3
	35-54	27%	2
	55-64	13%	1
	65+	20%	2
Social class	ABC1	49%	4
	C2DE	51%	4
Rural/Urban classification	Rural	0	0
	Urban	8	8

Causeway Coast & Glens

	Demographic breakdown	**% proportion**	**Total number of participants**
Gender	Male	49%	4
	Female	51%	4
Age	18-34	29%	2
	35-54	37%	3
	55-64	14%	1
	65+	17%	2
Social class	ABC1	41%	3
	C2DE	59%	5
Rural/Urban classification	Rural	49%	4
	Urban	51%	4

Derry City & Strabane

	Demographic breakdown	% proportion	Total number of participants
Gender	Male	49%	4
	Female	51%	4
Age	18-34	32%	3
	35-54	38%	3
	55-64	14%	1
	65+	17%	1
Social class	ABC1	39%	3
	C2DE	61%	5
Rural/Urban classification	Rural	33%	3
	Urban	67%	5

Fermanagh & Omagh

	Demographic breakdown	% proportion	Total number of participants
Gender	Male	50%	4
	Female	50%	4
Age	18-34	29%	2
	35-54	37%	3
	55-64	15%	1
	65+	19%	2
Social class	ABC1	37%	3
	C2DE	63%	5

Rural/Urban classification	Rural	67%	5
	Urban	33%	3

Lisburn & Castlereagh

	Demographic breakdown	% proportion	Total number of participants
Gender	Male	49%	4
	Female	51%	4
Age	18-34	28%	2
	35-54	38%	3
	55-64	14%	1
	65+	20%	2
Social class	ABC1	58%	5
	C2DE	42%	3
Rural/Urban classification	Rural	33%	3
	Urban	67%	5

Mid & East Antrim

	Demographic breakdown	% proportion	Total number of participants
Gender	Male	49%	4
	Female	51%	4
Age	18-34	26%	2
	35-54	37%	3
	55-64	15%	1

	65+	21%	2
Social class	ABC1	45%	4
	C2DE	55%	4
Rural/Urban classification	Rural	37%	3
	Urban	63%	5

Mid Ulster

	Demographic breakdown	**% proportion**	**Total number of participants**
Gender	Male	50%	4
	Female	50%	4
Age	18-34	33%	3
	35-54	37%	3
	55-64	13%	1
	65+	17%	1
Social class	ABC1	36%	3
	C2DE	64%	5
Rural/Urban classification	Rural	68%	5
	Urban	32%	3

Newry, Mourne & Down

	Demographic breakdown	**% proportion**	**Total number of participants**
Gender	Male	50%	4
	Female	50%	4

Age	18-34	31%	2
	35-54	37%	3
	55-64	14%	1
	65+	18%	2
Social class	ABC1	41%	3
	C2DE	59%	5
Rural/Urban classification	Rural	59%	5
	Urban	41%	3

Achieved sample

Antrim & Newtownabbey

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave
A&N1	F	49	D	Protestant	Urban	Did not vote
A&N2	F	28	C1	Catholic	Urban	Leave
A&N3	F	31	C1	Protestant	Urban	Leave
A&N4	F	45	E	Catholic	Urban	Remain
A&N5	M	44	C1	Protestant	Urban	Remain
A&N6	M	58	B	Catholic	Urban	Did not vote
A&N7	M	58	B	Catholic	Rural	Remain
A&N8	M	50	C1	Protestant	Rural	Leave

Ards & North Down

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave
AND 1	M	47	C2DE	Protestant	Rural	Leave
AND 2	M	54	ABC1	Protestant	Urban	Remain
AND 3	M	19	C2DE	Catholic	Rural	Did not vote
AND 4	F	49	ABC1	Protestant	Urban	Leave
AND 5	M	65	ABC1	Protestant	Rural	Leave
AND 6	F	48	C2DE	Protestant	Urban	Remain
AND 7	F	58	C2	Protestant	Urban	Remain
AND 8	F	54	D	Protestant	Urban	No vote

Armagh, Banbridge & Craigavon

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave
ABC 1	F	63	C2DE	Catholic	Rural	Remain
ABC 2	M	55	ABC1	Catholic	Urban	Leave
ABC 3	F	42	ABC1	Protestant	Urban	Remain
ABC 4	M	33	C2DE	Catholic	Urban	Leave
ABC 5	F	39	C2DE	Catholic	Rural	Remain

ABC 6	M	41	C2DE	Protestant	Rural	Leave
ABC 7	M	73	C2DE	Protestant	Rural	Remain
ABC 8	F	69	C2DE	Protestant	Urban	Leave
ABC 9	F	32	B	Catholic	Rural	Remain

Belfast City

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave
B1	M	66	C1	Catholic	Urban	Remain
B2	M	75	B	Protestant	Urban	Remain
B3	M	48	C2	Protestant	Urban	Leave
B4	M	25	C2	Catholic	Urban	Remain
B5	F	34	C1	Protestant	Urban	Leave
B6	F	50	B	Protestant	Urban	Remain
B7	F	19	C2	Catholic	Urban	Leave
B8	F	44	C2	Catholic	Urban	Remain

Causeway Coast & Glens

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave

CCG 1	F	52	ABC1	Protestant	Rural	Remain
CCG 2	M	39	ABC1	Catholic	Rural	Leave
CCG 3	M	54	C2DE	Protestant	Rural	Leave
CCG 4	M	34	C2DE	Catholic	Urban	Did not vote
CCG 5	F	63	C2DE	Protestant	Urban	Leave
CCG 6	M	22	C2DE	Catholic	Rural	Did not vote
CCG 7	F	34	C2DE	Protestant	Urban	Remain
CCG 8	F	40	C2DE	Protestant	Rural	Remain

Derry City & Strabane

Participant ID	**Gender**	**Age**	**SEG**	**Community background**	**Urban/rural**	**Remain/Leave**
D&S 1	F	60	ABC1	Catholic	Rural	Remain
D&S 2	M	44	ABC1	Protestant	Rural	Remain
D&S 3	M	22	C2DE	Protestant	Urban	Leave
D&S 4	F	45	ABC1	Catholic	Urban	Didn’t vote
D&S 5	M	32	C2DE	Catholic	Urban	Remain
D&S 6	F	18	ABC1	Catholic	Urban	Didn’t vote
D&S 7	M	66	C2	Protestant	Urban	Leave

D&S 8	F	44	B	Protestant	Rural	Remain

Fermanagh & Omagh

Participant ID	**Gender**	**Age**	**SEG**	**Community background**	**Urban/rural**	**Remain/Leave**
FO 1	M	41	ABC1	Catholic	Rural	Remain
FO 2	F	38	C2DE	Protestant	Rural	Remain
FO 3	F	37	ABC1	Catholic	Urban	Remain
FO 4	F	43	ABC1	Catholic	Urban	Remain
FO 5	M	65	C2DE	Protestant	Rural	Leave
FO 6	M	24	C2DE	Protestant	Rural	Leave
FO 7	M	65	C2DE	Protestant	Rural	Leave
FO 8	F	22	C2DE	Catholic	Rural	Did not vote
FO 9	F	24	ABC1	Catholic	Urban	Did not vote

Lisburn & Castlereagh

Participant ID	**Gender**	**Age**	**SEG**	**Community background**	**Urban/rural**	**Remain/Leave**
FO 1	M	41	ABC1	Catholic	Rural	Remain
FO 2	F	38	C2DE	Protestant	Rural	Remain

FO 3	F	37	ABC1	Catholic	Urban	Remain
FO 4	F	43	ABC1	Catholic	Urban	Remain
FO 5	M	65	C2DE	Protestant	Rural	Leave
FO 6	M	24	C2DE	Protestant	Rural	Leave
FO 7	M	65	C2DE	Protestant	Rural	Leave
FO 8	F	22	C2DE	Catholic	Rural	Did not vote
FO 9	F	24	ABC1	Catholic	Urban	Did not vote

Mid & East Antrim

Participant ID	**Gender**	**Age**	**SEG**	**Community background**	**Urban/rural**	**Remain/Leave**
MEA 1	M	50	C2DE	Catholic	Urban	Remain
MEA 2	F	37	C2DE	Protestant	Rural	Leave
MEA 3	M	22	ABC1	Protestant	Urban	Remain
MEA 4	F	19	ABC1	Protestant	Rural	Did not vote
MEA 5	M	23	C2DE	Protestant	Urban	Remain
MEA 6	F	55	C2DE	Protestant	Urban	Leave
MEA 7	F	40	ABC1	Catholic	Rural	Remain
MEA 8	M	70	ABC1	Catholic	Urban	Remain

Mid Ulster

Participant ID	**Gender**	**Age**	**SEG**	**Community background**	**Urban/rural**	**Remain/Leave**
MU 1	F	42	B	Protestant	Urban	Remain
MU 2	M	44	C2	Protestant	Urban	Remain
MU 3	M	54	C1	Protestant	Urban	Remain
MU 4	F	64	C2	Protestant	Rural	Leave
MU 5	F	25	C1	Catholic	Rural	Leave
MU 6	F	22	C2	Catholic	Urban	Remain
MU 7	F	42	D	Protestant	Urban	Leave
MU 8	M	22	C2	Catholic	Rural	Leave
MU 9	M	68	C2	Catholic	Urban	Remain

Newry, Mourne & Down

Participant ID	Gender	Age	SEG	Community background	Urban/rural	Remain/Leave
NMD 1	M	28	C2DE	Protestant	Urban	Leave
NMD 2	M	62	C2DE	Catholic	Rural	Leave
NMD 3	F	51	C2DE	Protestant	Urban	Remain
NMD 4	F	30	C2DE	Catholic	Rural	Leave

NMD 5	M	39	C2DE	Catholic	Urban	Remain
NMD 6	M	31	ABC1	Protestant	Rural	Leave
NMD 7	F	43	C2DE	Catholic	Urban	Remain
NMD 8	F	35	ABC1	Protestant	Rural	Leave

Appendix 2: Discussion guide

1.INTRODUCTIONS AND BACKGROUND	5 MINS

Thanks very much for agreeing to take part in tonight's group discussion. We really appreciate you giving up your time to share your views with us. Tonight's discussion will start at 6.30 p.m. and last up to 90 minutes. **Could everyone just confirm they are here and can read what we are typing?** **[MODERATOR WAIT FOR CONFIRMATION FROM ALL PARTICIPANTS]** **Just a little bit about why we have asked you to take part tonight. My name is [name] and I work for the independent research organisation, Ipsos MORI. I will be moderating the group this evening.** **This project has been commissioned by the consumer council for northern ireland (CCNI). As you may know, the uk has left the eu and we are now in a transition period that will end on 31 december 2020. This means that, over the next 9 months, things will stay the same as they are now, until this period ends. New rules are currently being negotiated and will take effect on 1 January 2021. The purpose of this research is to discuss the potential impact on consumers after the transition ends. You, as NI consumers, are best placed to share your views on this. We want to hear your thoughts, concerns and any preparations you might have made.** **Is everyone clear on this?** **[MODERATOR WAIT FOR CONFIRMATION FROM ALL PARTICIPANTS]** **When taking part in discussions like these there are no right or wrong answers – we really are just interested in what you think. This group is not about a particularly sensitive subject, but it is worth noting that you do not have to share any personal experiences if you do not feel comfortable doing so.** **Brexit remains a divisive issue, however we are not here today to talk about your views on brexit. We will be focusing today on the impact of brexit on you as consumers.** **Please also rest assured that everything you write tonight is completely confidential – noone will be able to identify who you are unless you reveal personal details about yourself.** **We understand that at present, we are all living in strange and uncertain times due to the spread of covid-19/ coronavirus throughout the world. Coronavirus will undoubtedly have affected all of you in different ways. While we want everybody to feel free to express their views, for the purposes of this discussion we will primarily be focusing on brexit and how the end of the transition period will impact you as consumers. There will be a number of points throughout the discussion when we will ask you some questions about coronavirus specifically, but otherwise we would like you to focus on brexit as much as possible.** **Does this sound ok to everyone?** **[MODERATOR WAIT FOR CONFIRMATION FROM ALL PARTICIPANTS]** **Before we get started, here are just a few things to bear in mind:**	*Setting the ground rules. Putting participants at ease. Explaining any technical detail relating to use of Adobe Connect.*

1. **When you want to comment, you just need to write your comments in the white space in the centre.** 2. **Please answer the questions as fully as possible – we really want to know the detail! We have a lot to get through this evening so we may post a new question before you have completed your thoughts on the previous. This is absolutely fine – just keep typing your response and then move on. The system saves all of the things you type so it won't get lost.** 3. **Don't be afraid to disagree with one another – but please do so respectfully and be mindful of other people's feelings and opinions.** 4. **We have a set list of questions we need to ask, but there will be a chance for you to raise any issues you think are important towards the end of the discussion.** 5. **If you have any technical issues or difficulties using the site please email the moderator by replying to the email you received with the url link.** 6. **IF you want to speak to the moderator privately about an issue, then you can send the moderator a private message.** 7. **Please stay online until the end of the discussion – we will aim to finish on time.** 8. **As a thank you for taking part, participants are entitled to £35. We will provide more information about this at the end of the discussion.** **Is everybody happy with this information?** **[MODERATOR WAIT FOR CONFIRMATION FROM ALL PARTICIPANTS]** **We're going to ask questions in capital letters to make it easier for you to read them and refer back – we're not shouting at you, I promise!**	
2. GENERAL VIEWS ON BREXIT	**10 MINS**

TO BEGIN, WE WOULD LIKE TO ASK YOU BRIEFLY ABOUT YOUR GENERAL VIEWS ON BREXIT. **WHAT ARE THE ISSUES YOU FEEL NORTHERN IRELAND WILL FACE AS A REGION AS A RESULT OF LEAVING THE EU?** PROBE: ○ BORDER CONTROLS ○ SUPPLIES (FOOD / MEDICAL) **HOW DO YOU FEEL ABOUT BREXIT AND THE END OF THE TRANSITION PERIOD?** **WHERE, IF ANYWHERE, WOULD YOU GO TO SEEK ADVICE OR INFORMATION ABOUT CHANGES AFTER THE TRANSITION PERIOD HAS ENDED?** **PROBES:** ○ WHY DO YOU CHOOSE THIS SOURCE OF INFORMATION? ○ TO WHAT EXTENT DO YOU TRUST THIS SOURCE OF INFORMATION? ○ ARE THERE ANY SOURCES OF INFORMATION THAT YOU DO NOT TRUST AND WHY? ○ *IF THERE IS NO ENGAGEMENT WITH WIDER SOURCES OF INFORMATION REGARDING BREXIT PROBE AS TO WHY.*	*Warm up discussion to orientate participants and discuss general issues.*
3. IMPACT OF BREXIT ON CONSUMERS GENERALLY	**20 MINS**

THINKING GENERALLY, HAVE YOU EXPERIENCED ANY CHANGES AS A RESULT OF THE UK'S EXIT FROM THE EU? **HAVE YOU MADE ANY MAJOR DECISIONS BECAUSE OF BREXIT AND THE UPCOMING END OF TRANSITION PERIOD?** ○ WHAT ABOUT BUYING OR MOVING HOUSE? ○ WHAT ABOUT BUYING/CHANGING A CAR? ○ WHAT ABOUT ANY EMPLOYMENT CHANGES? **HAVE YOU DELAYED ANY MAJOR DECISIONS BECAUSE OF BREXIT AND THE UPCOMING END OF TRANSITION PERIOD?** **HOW DO YOU THINK THE END OF THE TRANSITION PERIOD WILL AFFECT PRICES IN GENERAL?** ○ **WHAT ABOUT THE AVAILABILITY OF GOODS/SERVICES?** ○ **WHAT ABOUT STANDARDS OF GOODS/SERVICES?** ○ **WHAT ABOUT CONSUMER RIGHTS?** **HOW WOULD YOU FEEL IF THERE WERE CHANGES IN THE PRICE, AVAILABILITY OR STANDARD OF THE FOLLOWING?** ○ **FIRSTLY, FOOD?** ○ **WHAT ABOUT INSURANCE?** ○ **WHAT ABOUT HOUSE PRICES?** ○ **WHAT ABOUT UTILITY PRICES (HEATING, ELECTRICITY, GAS)?** ○ **WHAT ABOUT MOBILE PHONES/ROAMING?** ○ **WHAT ABOUT HOLIDAYS?** **THINKING ABOUT THE THINGS WE'VE JUST DISCUSSED (FOOD, INSURANCE, HOUSE PRICES, UTILITY PRICES, MOBILE PHONES/HOLIDAYS), IN WHAT WAYS IF AT ALL, DO YOU THINK YOUR BEHAVIOUR MIGHT CHANGE IN RESPONSE TO THESE?** **I'M NOW GOING TO ASK SOME BRIEF QUESTIONS ABOUT THE IMPACT OF CONAVIRUS ON YOUR SHOPPING HABITS.** **HOW, IF AT ALL, HAS CORONAVIRUS SITUATION AFFECTED THE WAY YOU SHOP?** PROBE IF NEEDED: ○ WHAT ABOUT SHOPPING ONLINE**?** ○ WHAT ABOUT BUYING IN BULK? **HAVE YOU SEEN ANY INCREASE IN PRICES SINCE CORONAVIRUS OUTBREAK?** PROBE: ○ HOW DOES THIS MAKE YOU FEEL?	
4.IMPACT OF BREXIT ON TRANSPORT	**25 MINS**

I'D NOW LIKE US TO THINK SPECIFICALLY ABOUT TRANSPORT AND YOUR VIEWS ON HOW THE END OF THE TRANSITION PERIOD MIGHT IMPACT ON THIS. AS WE DISCUSS ISSUES	

AROUND TRANSPORT, PLEASE THINK OF THIS IN TERMS OF TRAVELLING WITHIN NORTHERN IRELAND, WITHIN THE UK, TO THE REPUBLIC OF IRELAND, INTO AND WITHIN THE EUROPEAN CONTINENT AND WORLDWIDE. **THINKING ABOUT FUTURE TRAVEL ARRANGEMENTS, WHAT CHANGES, IF ANY, DO YOU FEEL YOU MAY NEED TO MAKE TO THE FOLLOWING:** ○ **FIRSTLY, YOUR PASSPORTS AND OTHER TRAVEL IDS?** ○ **WHAT ABOUT TRAVEL INSURANCE?** ○ **WHAT ABOUT DRIVING ABROAD?** ○ **WHAT ABOUT HEALTH COVER?** ○ **IS THERE ANYTHING ELSE YOU FEEL MAY BE AFFECTED IN RELATION TO FUTURE TRAVEL ARRANGEMENTS?** **DO YOU THINK THAT THE COST OF TRAVEL MAY CHANGE AFTER BREXIT, AND IF SO, IN WHAT WAYS AND TO WHAT EXTENT?** **WHAT ARE YOUR MAIN CONCERNS WITH REGARDS TO TRAVEL AFTER BREXIT?** ○ HOW DOES THIS MAKE YOU FEEL? ○ WOULD THIS CAUSE YOU TO CHANGE YOUR BEHAVIOUR? **I'M JUST GOING TO ASK SOME BRIEF QUESTIONS ON CORONAVIRUS IN RELATION TO TRANSPORT.** **HOW HAS CORONAVIRUS AFFECTED YOUR TRAVEL PLANS?** **IF YOUR TRAVEL PLANS WERE AFFECTED BY CORONAVIRUS, WAS YOUR TRAVEL PROVIDER ABLE TO RESOLVE THEM TO YOUR SATISFACTION?**	
4.IMPACT OF BREXIT ON POSTAL SERVICES	**25 MINS**

I'D NOW LIKE US TO THINK SPECIFICALLY ABOUT POSTAL SERVICES AND YOUR VIEWS ON HOW THEY MAY BE AFFECTED AFTER THE END OF THE TRANSITION PERIOD. AS WE DISCUSS ISSUES AROUND POSTAL SERVICES, PLEASE CONSIDER YOUR VIEW AS A CONSUMER IN NORTHERN IRELAND, AND HOW YOU FEEL YOU MAY BE PERSONALLY AFFECTED. **HOW DO YOU NORMALLY BUY GOODS AND SERVICES: ONLINE OR INSTORE/ON THE HIGH STREET?** o WHY IS THAT? o HOW FREQUENTLY WOULD YOU SAY YOU SHOP ONLINE? o WHAT WOULD BE THE MAIN INFLUENCE(S) ON YOUR DECISION TO BUY GOODS OR SERVICES ONLINE? **WHEN SHOPPING ONLINE, ARE YOU AWARE OF WHERE ONLINE RETAILERS ARE BASED?**	

WOULD YOU TEND TO SHOP ONLINE WITH RETAILERS BASED IN NORTHERN IRELAND/ GREAT BRITAIN?/ THE REPUBLIC OF IRELAND?/ OTHER PARTS OF EUROPE? **DOES THE LOCATION OF AN ONLINE RETAILER INFLUENCE YOUR DECISION TO PURCHASE WITH THEM? IF SO, WHY?** **HAVE YOU EVER ORDERED FROM A COMPANY BASED OUTSIDE THE EU (FOR EXAMPLE, USA OR CHINA) AND RECEIVED CUSTOMS AND HANDLING FEE CHARGES?** o IF YES: HOW DID YOU FEEL ABOUT THIS? o WERE YOU MADE AWARE OF THE CHARGES AT THE TIME OF PURCHASE? **DO YOU THINK THAT BREXIT WILL IMPACT HOW OFTEN YOU SHOP ONLINE?** o HOW DO YOU THINK YOUR SHOPPING BEHAVIOUR WILL CHANGE? o WHY DO YOU THINK YOUR SHOPPING BEHAVIOUR WILL CHANGE IN THIS WAY? **I AM NOW GOING TO PRESENT SOME INFORMATION FROM THE INITIAL IMPACT ASSESSMENNT OF THE OFFICIAL BREXIT WITHDRAWAL BILL.** **UNDER THE TERMS OF THE NEW WITHDRAWAL AGREEMENT, NORTHERN IRELAND CONSUMERS WHO PURCHASE GOODS ONLINE FROM RETAILERS LOCATED IN GB, MAY POTENTIALLY HAVE TO PAY ADDITIONAL COSTS BECAUSE OF CUSTOMS CHECKS REQUIRED WHEN MOVING GOODS FROM GB TO NI. IN PRACTICE THIS COULD MEAN POTENTIALLY HIGHER PRICES CHARGED BY ONLINE RETAILERS TO COVER THE ADMINISTRATION COSTS. THERE MAY BE OTHER ASSOCIATED COSTS SUCH AS PARCEL HANDLING FEES OF AT LEAST £8 PER ITEM, TO COLLECT CUSTOMS AND VAT FEES FROM CONSUMERS. OR IT COULD ALSO MEAN DELAYS IN THE DELIVERY OF ITEMS OR MANY RETAILERS WILL REFUSE TO DELIVER TO NI BECAUSE OF THE COSTS OF IMPLEMENTING CUSTOMS ADMINISTRATION ON ONLINE ORDERS.** **HAS EVERYONE READ THROUGH AND UNDERSTOOD THIS INFORMATION?** **[MODERATOR WAIT FOR CONFIRMATION FROM ALL PARTICIPANTS]** **THINKING ABOUT WHAT YOU HAVE JUST READ, WHAT ARE YOUR INITIAL THOUGHTS?** o **ON PAYING HIGHER DELIVERY PRICES:** HOW DO YOU FEEL THIS WILL IMPACT ON HOW YOU SHOP ONLINE/HOW OFTEN? o **ON EXPERIENCING DELAYS:** HOW DO YOU FEEL THIS WILL IMPACT ON HOW YOU SHOP ONLINE/HOW OFTEN? o **ON INCURRING EXTRA CHARGES** TO COVER THE IMPORT PROCESS: HOW DO YOU FEEL THIS WILL IMPACT ON HOW YOU SHOP ONLINE/HOW OFTEN? o **ON SOME ITEMS NOT BEING AVAILABLE**: HOW DO YOU FEEL THIS WILL IMPACT ON HOW YOU SHOP ONLINE/HOW OFTEN? WHERE ELSE MIGHT YOU LOOK FOR THESE ITEMS? **THINKING OF WHAT WE HAVE JUST DISCUSSED, WHAT ACTIONS, IF ANY, DO YOU THINK YOU WILL TAKE IF THERE ARE ADDITIONAL COSTS ASSOCIATED WITH ONLINE PURCHASES?** **I'M NOW JUST GOING TO ASK SOME BRIEF QUESTIONS ON CORONAVIRUS IN RELATION TO POSTAL SERVICES.**	

HAVE YOU NOTICED ANY CHANGE TO HOW YOUR PARCELS HAVE BEEN DELIVERED SINCE CORONAVIRUS STARTED?	

DO YOU THINK IT HAS AFFECTED THE LEVEL OF SERVICE YOU RECEIVE AND, IF SO, WHY?	
5. FINAL REFLECTIONS AND THANK YOU	**10 MINS**
WE'RE COMING TO THE END OF OUR SESSION, I JUST HAVE A FEW FINAL QUESTIONS. **HOW, IF AT ALL, DO YOU THINK EU EXIT WILL MOST IMPACT YOU PERSONALLY AS A CONSUMER?** **TO WHAT EXTENT ARE YOU CONCERNED OR CONFIDENT ABOUT POSSIBLE CHANGES TO HOW WE BUY GOODS ONLINE AFTER THE TRANSITION PERIOD ENDS?** o WHAT MAKES YOU SAY THAT? **FINALLY, HOW DO YOU THINK NEW CUSTOMS RULES AND/OR POTENTIAL CHARGES COULD BE BEST COMMUNICATED WITH SOMEONE LIKE YOU?** o *WHAT ABOUT FROM RETAILERS- WOULD THAT BE HELPFUL?* o *WHAT ABOUT FROM POSTAL OPERATORS?* o *WHAT ABOUT FROM GOVERNMENT/ADVISORY SERVICES?* **Thank you so much everyone for taking the time to participate in this group this evening. It's been a great discussion and the findings are going to be really useful to the consumer council.** **As a thank you for taking part tonight, we would like to offer you £35 for your time. A member of the research team will be in touch with you tomorrow to arrange the payment of your incentive. We will take your bank details to arrange a bacs payment. If this is not suitable, we will make alternative arrangements.** **Thanks again! We hope you and your family keep safe and well during these uncertain times.**	

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ISO 20252

This is the international market research specific standard that supersedes BS 7911/MRQSA and incorporates IQCS (Interviewer Quality Control Scheme). It covers the five stages of a Market Research project. Ipsos MORI was the first company in the world to gain this accreditation.

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