

Making complaints count: How the UK's regulators share data on complaints

April 2024

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Summary

- Regulators often publish the number of complaints made by consumers about companies. This data helps consumers choose between services, and is often reported in the media. It may also help incentivise companies to offer better service.
- We compare how eight key UK regulators of consumer services report complaints data, and found that:
 - five publish firm-level data on consumer complaints
 - two do not, but publish inspection reports for all regulated firms, lessening the importance of complaints data
 - one regulator, the Gambling Commission, publishes no regular firm-level data on complaints.
- We recommend:
 - the Gambling Commission start publishing firm-level data on consumer complaints, in line with other key regulators
 - all regulators publish complaints data that is normalised, timely, structured, and includes information on complaint resolutions
 - the next government requires regulators to adopt a common standard for publishing complaints data, to inform and protect consumers.

Why publish complaints data?

Good information helps consumers make good choices. Without it, organisations are protected from the consequences of bad practice. Ultimately, poor consumer information can stifle fair market competition.

The UK's regulators meet their duties to protect consumers by collecting, monitoring and - where appropriate - publishing data. Complaints are a key piece of consumer information.

Published data on the complaints received per company is often widely reported, and used in products that inform consumers.¹ As broadcast regulator Ofcom writes, complaints data:

*can be useful for consumers seeking to compare providers. We also observe that the data is of interest to intermediaries such as consumer groups, price comparison services that advise consumers, and journalists. The publication of provider-specific complaints data may act as an incentive for providers to improve their performance.*²

Complaints data also helps ensure regulators are accountable, in line with the statutory principles of good regulation.³ Ofcom explains that publishing performance data is “consistent with our statutory duty relating to transparency”.⁴

Our research

Given the importance of complaints data to consumer protection, we investigated which regulators publish it and how they do so. We took the following steps:

1. **Identified key consumer regulators.** We used a recent National Audit office list of 12 ‘key’ UK regulators, as there does not appear to be an official Government list of regulators.⁵ We excluded 4 regulators who do not regulate consumer services.
2. **Documented complaint-handling regimes.** Some regulators require consumers to direct initial complaints to companies, others do not. Some regulators investigate complaints directly, while others refer consumers to ombudsmen or alternative dispute resolution services (ADRs). We documented the regime at each regulator. Two regulators (the Food Standards Agency and Care Quality Commission) actively inspect regulated companies and publish their inspection reports, making complaints less critical for informing consumers.
3. **Documented the available data.** Between 25-27 March 2024, we [documented](#) whether these regulators, and associated ombudsmen/ADRs, published *useful* data on the complaints made by consumers, where useful means the data is:
 - Broken down by firm, to allow companies’ performance to be compared.
 - Normalised by customers per company (or other relevant metric), again to support comparison between companies.
 - Including information on resolutions by the complaint resolution body, to help exclude spurious complaints.
 - Regular and timely, to help consumers track emerging trends.
 - Available via both structured data (for analysts) and easily queryable online search (for consumers).

¹ See e.g. Daily Mail, [‘Natwest and Barclays had the most complaints about decisions to close bank branches last year’](#); Citizens Advice, [‘Compare energy suppliers’ customer service’](#).

² Ofcom, ‘Why publish provider-specific complaints?’ in [‘Telecoms and Pay-TV Complaints - Background and Methodology’](#) (2024).

³ [Legislative and Regulatory Reform Act 2006](#) (c.51), s. 21.

⁴ Ofcom (2024) as above.

⁵ National Audit Office, [‘Departmental Overview 2020-21: Regulation’](#) (2022), part 2.

Our findings

Summary: Complaints data published by key UK regulators of consumer services

Sector	Regulator (and complaint resolution body, if different)	Publishes per-firm data on complaints made to firms?	Publishes per-firm data on complaints escalated to resolution bodies?	
		Number of complaints (normalised)?	Number of complaints (normalised)?	Includes proportion upheld?
Financial services	FCA (FOS)	Yes	Partly	Yes
Train operating companies	ORR (Rail Ombudsman)	Yes	Partly	Yes
Energy companies (GB)	Ofgem (Energy Ombudsman)	Yes	Yes	Partly
Water companies (E&W)	Ofwat (CCW / DRO)	Yes	Yes	No
Communication services	Ofcom (CISAS / Ombudsman)	Partly	Partly	Partly
Care providers	CQC (ISCAS/LGO)	No - but publish inspections	Partly	Partly
Food services	FSA (Local authorities)	No - but publish inspections	No - but publish inspections	No - but publish inspections
Gambling	G. Commission (ADRs)	No	No	No

See our [spreadsheet of findings](#) for full details and links to published datasets.

No complaints: the financial services and rail regulators

The good news is that 5 of 8 key regulators now publish company-level data on the number of complaints made by consumers, while 2 of the remaining 3 publish full inspection reports. Examples of good practice include the Financial Conduct Authority and main ombudsman (the Financial Ombudsman Service) both publish six-monthly data including the number of complaints received and proportion upheld, per firm⁶; while the Office of Rail and Road and Rail Ombudsman both publish high-quality regular data, broken down by train operating company.⁷

⁶ Financial Ombudsman Service, '[Half-yearly complaints data](#)'; Financial Conduct Authority, '[Complaints data](#)'.

⁷ Office of Rail and Road, '[Passenger rail service complaints](#)'; The Rail Ombudsman, '[Documents](#)' (see their quarterly statistics releases).

Can do better: the gambling regulator

The exception is the gambling regulator - the Gambling Commission - which does not publish firm-level data on either complaints made to gambling operators, or to ADRs. This is surprising, given that the Commission does require operators to report complaints data in regulatory returns.⁸ However, it only publishes occasional, non-firm-specific information.⁹

We asked the Commission why it does not publish the complaints data it receives in regulatory returns, or complaints to ADRs. It did not explain this, only why it did not publish data on complaints made directly to the Commission itself, saying:

*The Gambling Commission is not a complaint handling organisation and ordinarily we will not provide information about the complaints that we receive about specific operators. This is because the complaints we receive may be unsubstantiated and it would be unfair to make this information public.*¹⁰

A request for clarification received no reply.

This lack of data makes it harder for customers to make informed choices, and to scrutinise the regulator's work. Ultimately, it may affect the Commission's duty to protect vulnerable customers.¹¹ The Gambling Commission should publish this data, as other key regulators do: this would support its new focus on using data to support effective regulation.¹²

Our recommendations

1. Regulators of consumer services should publish data on consumer complaints, to inform consumer choice and incentivise positive behaviour. This should include data on complaints directly to firms, if these are part of the complaint-handling process.
2. This data should be broken down by firm, normalised, timely, ideally include the proportion of complaints upheld by a resolution body, and presented both as structured data (for analysts) and accessible search (for consumers). As regulators ideally already monitor this data internally, this should not be burdensome.
3. In particular, the Gambling Commission should publish regular, timely data on:
 - a. the number of complaints received by each gambling operator (which it receives in regulatory returns), per operator and normalised, as above;
 - b. data on the number of complaints received by industry ADRs, also as above.
4. The next government could protect consumers by encouraging regulators to agree and follow standards for reporting complaints data.¹³ This would support best practice, and help inform and protect consumers.

⁸ Gambling Commission, '[Regulatory returns](#)' (2021).

⁹ E.g. Gambling Commission, '[Understanding consumer complaints](#)' (2021); '[Consolidation of operator complaints and disputes data October 2019 - September 2020](#)' (2021).

¹⁰ Correspondence between CFPD and the Gambling Commission, 11 April 2024.

¹¹ [Gambling Act 2005](#) (c.19), s.1.

¹² Gambling Commission, '[1. Using data and analytics to make gambling regulation more effective](#)' (2024).

¹³ See also National Audit Office, '[Regulating to protect consumers: Utilities, communications and financial services markets](#)' (2019), paragraph 20 and 24.