

# Consumer advice trends

Consumer statistics from the  
Citizens Advice service in England and Wales

Quarter 1  
2016/17



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# Consumer Advice Trends Q1 2016/17

In Q1 2016/17 our direct services to the public in England and Wales<sup>1</sup> advised clients on **524,000** consumer issues and our online service had over **2.6 million** content page views.

## Top 5 consumer content page views

-  1. Report to Trading Standards
-  2. Contact the Consumer Helpline
-  3. Who is eligible for a blue badge
-  4. Return faulty goods
-  5. Claim compensation if your flight is delayed or cancelled

### Consumer service trends




**846%**  
increase in cases about tumble dryers




**24 %**  
increase in cases about car parking and clamping

## Top 5 increases in local Citizens Advice consumer issues

-  1. Parking on private land
-  2. Financial capability
-  3. Fuel
-  4. Credit reference agencies
-  5. Water and sewerage



**- 46 %**  
decrease in cases about advertising agencies



**- 42 %**  
decrease in cases about beauty treatments

<sup>1</sup> Please note these statistics only relate to England and Wales and don't include services in Scotland or anonymous clients (without a postcode). Data in this report is therefore different from our other Advice Trends report.

# Introduction

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Citizens Advice, the statutory consumer champion, has an unparalleled wealth of information about the problems that consumers have. This publication reports on advice to the public on consumer issues by Citizens Advice in England and Wales whether they contacted local Citizens Advice, our Consumer Service or sought advice from our website.

## **A note about sources.**

The data used is based on clients who have provided a post code which identifies their country as England or Wales. It excludes clients living in Scotland and anonymous (unknown) clients.

We also include statistics on the whole of the Citizens Advice service in England and Wales in our quarterly publication Advice Trends (please note: consumer figures in that report include cases from Consumer Service clients living in Scotland and anonymous citizens and are therefore different from this publication.)

Percentage increases and decreases are calculated comparing this quarter with the same quarter the previous year.

The report covers four main areas:

1. A summary of the key statistics for Q1 2016-17
2. Focus on a story in the data
3. Detailed stats from the Consumer Service, online and local services
4. Appendices covering client profiles, client satisfaction and stats tables.

# Focus

## An increase in the number of contacts - car parking and clamping

Quarter 1 2016/7 saw a 24% rise in the number of clients in England and Wales contacting the Citizens Advice consumer service about problems with car parking and clamping compared to the same quarter the previous year. A total of 1,815 people sought advice about these issues. An analysis of the case notes found that over three quarters of the cases (1,382) about car parking and clamping were about parking on private land.<sup>1</sup>

At the same time, the number of issues about parking on private land dealt with by local Citizens Advice in England and Wales increased by 79% - 1,669 issues for 1,272 clients, and two of our web pages about parking on private land are in the top ten most read pages on our website. In addition, local Citizens Advice dealt with 5,021 unpaid parking and congestion charge and 4,021 issues to do with parking on public land. In total therefore, we dealt with about 12,500 issues to do with parking in quarter 1 2016/17.

The 1,382 Consumer Service cases related to parking on private land were analysed to understand the issues and identify any trends in the problems consumers are facing. The issues ranged from recognition of blue badges, faulty ticket machines, the legality of parking on private land, use of debt collectors, the amount of charges to appeals process and signage. The table below sets out the top 6 themes this quarter.

Issues	Number of calls in Q1 2016/17	Number of calls in Q1 2015/16
Whether companies are allowed to impose parking charge notices for breach of rules about parking on private land	170	230
Debt collection and enforcement	129	37
The consumer paid for the ticket but was still charged	119	78
Problems with the appeals process	108	29
Issues relating to parking permits	93	48
Length of overstay before parking charge notice issued	75	67

▲ Top 5 issues that clients in England and Wales contacted the Citizens Advice consumer service about during Q1 2016/17. As coded during analysis of case notes.

<sup>1</sup> The remainder of the cases were about parking meet and greet services at airports, enforcement of on-street parking and other civil traffic contraventions.

There is a significant shift in the number of cases about debt collection and enforcement. In quarter 1 2016/17 they accounted for 129 or 9% of cases, compared to just 37 or 3% of cases in quarter 1 2015/16. A driver of this could be the impact of the November 2015 Supreme Court judgment in *Beavis v ParkingEye Ltd*<sup>2</sup>, in which the court found that the amount of the parking charge notice was not unfair and overstaying penalties are 'a normal feature of parking contracts'. The trend of increased issues with debt collection and enforcement was also seen during quarter 4 2015/16 when 6% of calls to the consumer service helpline about parking on private land related to this issue. This highlights that consumers increasingly need advice about the collection and enforcement of parking charge notices.

A number of consumers indicate that the charges have significantly increased when contacted by the debt collection company and their right to appeal has lapsed.

"My wife was given a parking ticket for overstaying the time limit in a supermarket car park. As she is disabled (she has ME) and was carrying voluntary work at the time, she wrote an appeal to the parking company, particularly angry at the price rise (£40 - £70) as she had been unable to meet the initial cost. And that was it. No reply, no comeback. Our assumption was that the appeal had been accepted and we got on with our lives. In May this year, 3 years after the offence, a debt collection company sent us a notice to pay £120 for the non-payment of this ticket. Any appeal to them is met with the response that the time for appeal is now closed."

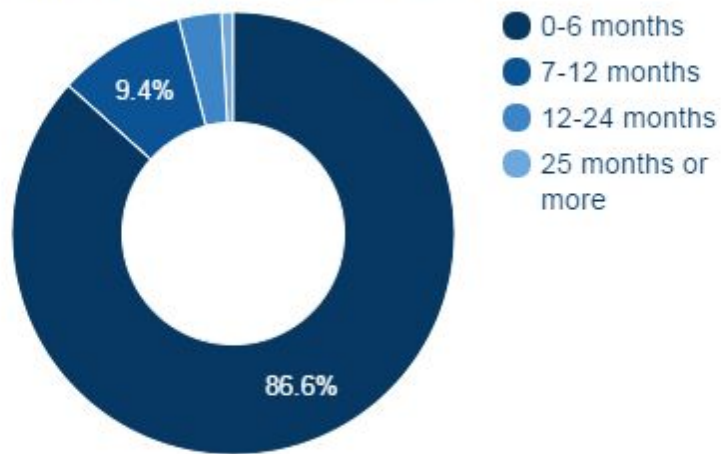


A number of cases analysed, some 57, related to parking charges that were at least a year old. This is an increase from 31 in quarter 1 2015/16. The majority of consumers contact us quickly after receiving the parking charge notice, with the average length of time taken being 3 months. The graph below highlights the gap between the date of the parking ticket and the consumers call to the Citizens Advice consumer service helpline.

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<sup>2</sup> [Beavis v ParkingEye 2015](#)

**Figure 1: Difference between parking ticket date and contacting CACH**



▲ Source: Citizens Advice Consumer Helpline, Q1 2016/17

# Key statistics Q1 2016-17

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In Q1 2016-17 our direct services to the public in England and Wales<sup>3</sup> advised clients on **524,000** consumer issues and our online service had over **2.6m** content page views.

## Consumer Service

- Our specialist Consumer Service dealt with **144,000** issues by phone, email or letter

## Local Citizens Advice (consumer related)

- Our local Citizens Advice service dealt with **380,000** consumer related issues (including consumer debt, consumer housing and consumer legal issues) face to face, on the phone or by email.

## Online services

- Our online service had over **2.6 million** consumer content page views, an decrease of 36% compared to Q1 2016/17. We also had **1.6 million** debt and money page views, an increase of 20%.

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<sup>3</sup> Please note these statistics only relate to England and Wales and do not include services in Scotland or anonymous clients (without a postcode). Data in this report is therefore different from our other Advice Trends report.



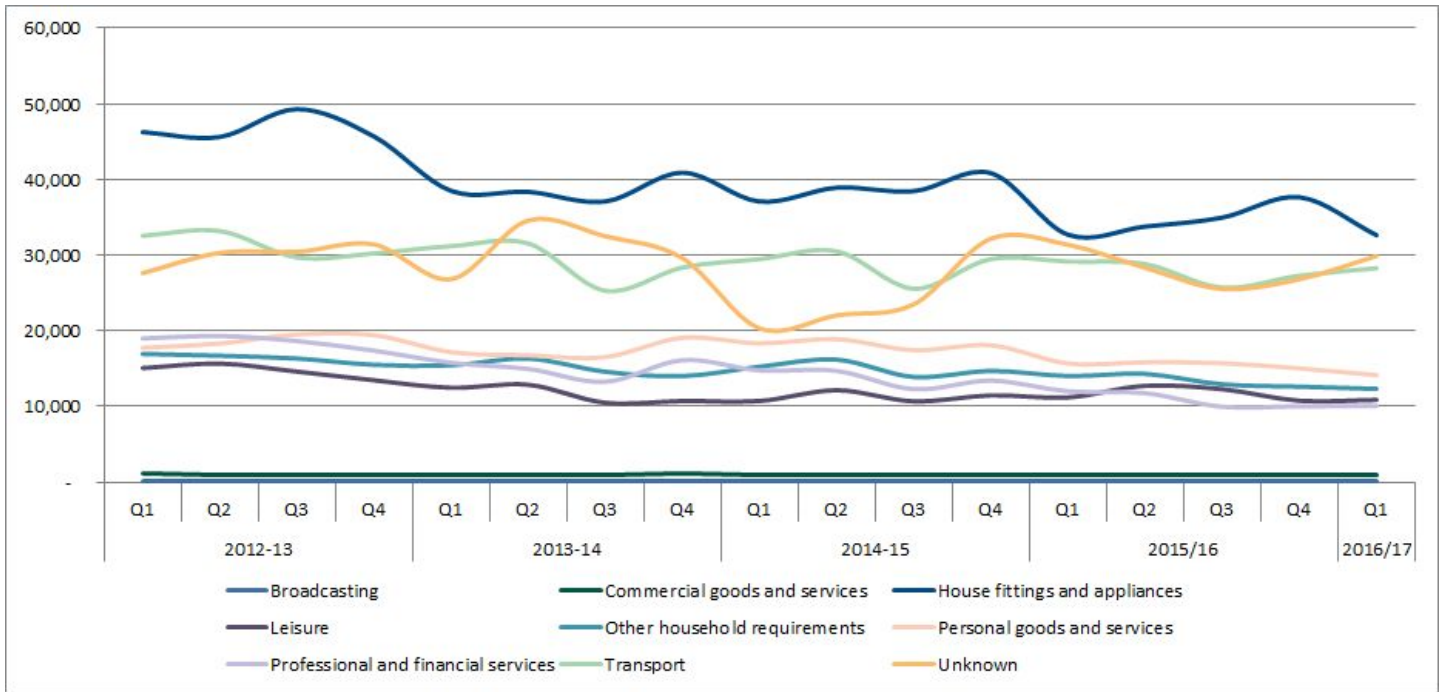
# Consumer Service detail Q1 2016-17

## Consumer Service cases part one

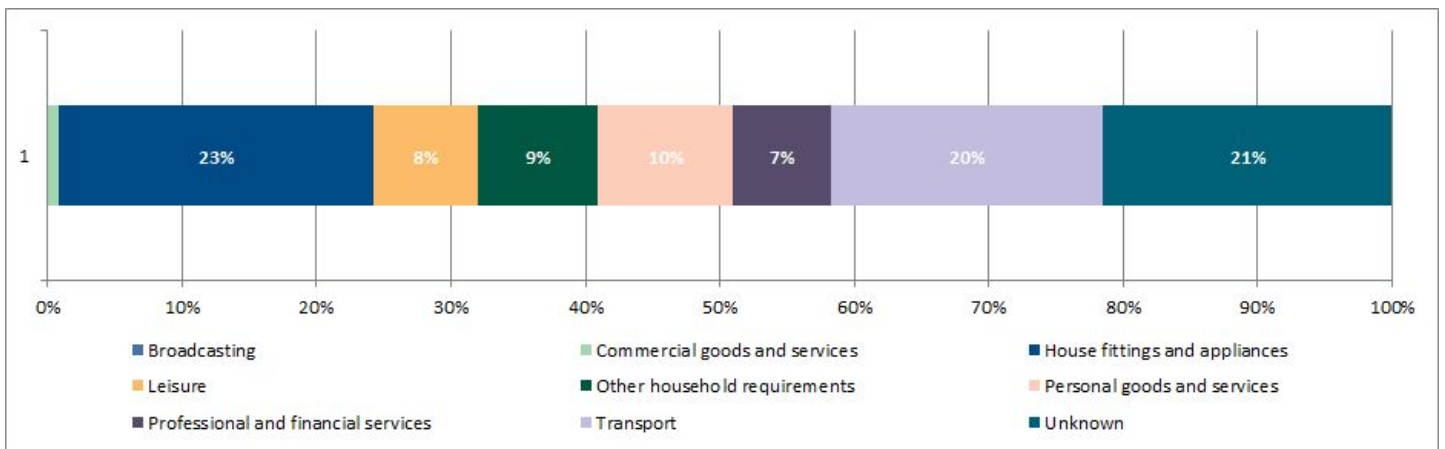
Problems by part 1 category	Q1 2016/17	% of total problems	% change
House fittings and appliances	32,623	23%	0%
Transport	28,265	20%	-3%
Personal goods and services	14,121	10%	-10%
Other household requirements	12,314	9%	-12%
Leisure	10,847	8%	-3%
Professional and financial services	10,051	7%	-16%
Commercial goods and services	995	1%	9%
Broadcasting	72	0%	13%
Unknown	29,868	21%	-5%
<b>Total</b>	<b>139,156</b>	<b>100%</b>	<b>-5%</b>
Energy (consumers)	5,207		-14%
Mail (consumers)	227		55%
<b>Grand total</b>	<b>144,590</b>		<b>-6%</b>

## Comments

- The number of Consumer Service cases where the issue was in scope and identified reduced by 5% to 29,868.



▲ Part one issues trends over the last 17 quarters



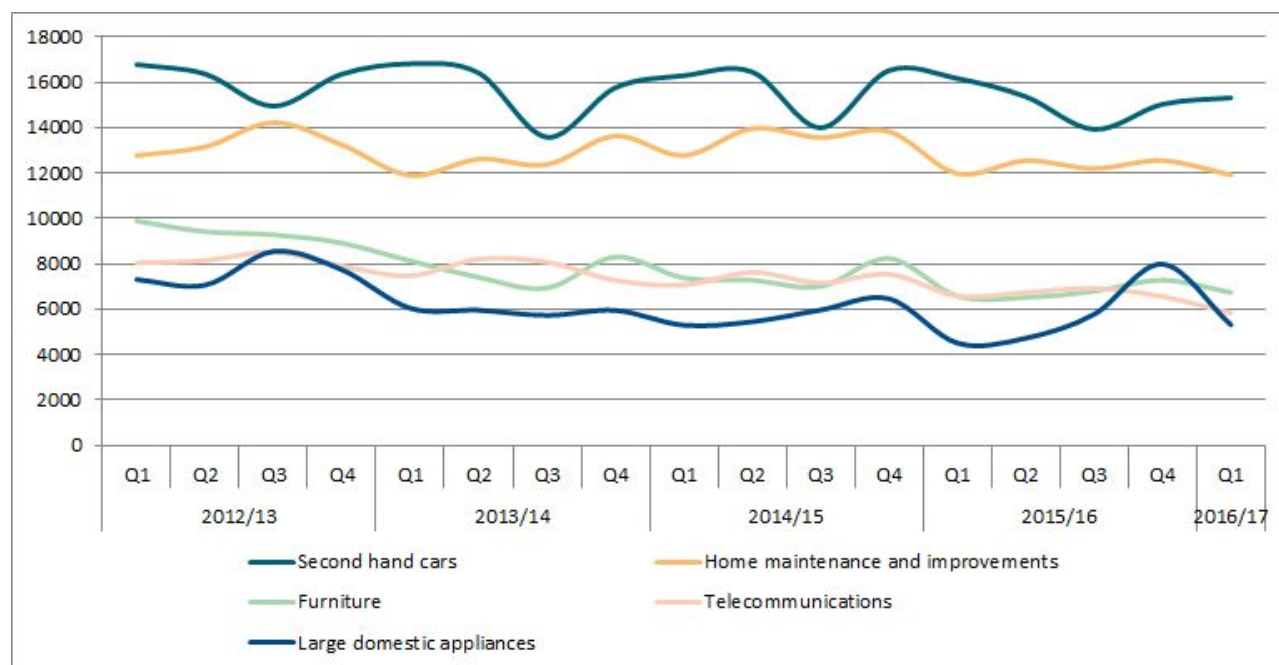
▲ Consumer part one issues percentage of total Q1 2016-17

# Consumer Service cases part two

## Issues at level 2

Top 10 part 2 consumer issues	Q1 2016/17	% all	change
Second hand cars	15,314	11%	-5%
Home maintenance and improvements	11,913	9%	0%
Furniture	6,736	5%	2%
Telecommunications	5,829	4%	-11%
Large domestic appliances	5,303	4%	18%
Other personal goods and services	4,403	3%	10%
Professional services	3,829	3%	-15%
Car repairs and servicing	3,358	2%	-6%
Clothing and clothing fabric	3,042	2%	-6%
PC's accessories software and services	2,827	2%	-12%

The top ten second tier issues account for 45% of all issues and 57% of all known issues.



▲ Top five part two issues over the last 17 quarters

## Increases in issues at part two

Top 5 part 2 increases	Q1 2016/17	change
Large domestic appliances	5,303	18%
Transport	1,232	12%
New cars	1,343	11%
Other personal goods and services	4,403	10%
Other motoring costs	2,681	10%

(>1,000 issues)

## Decreases in issues at part two

Top 5 part 2 decreases	Q1 2016-17	change
Toiletries perfumes beauty treatments and hairdressing	1,873	-42%
Letting and property management services	1,303	-19%
Audio-visual	1,746	-19%
Spares and accessories	1,019	-15%
Professional services	3,829	-15%

(>1,000 issues)

# Comments on part two issues

## Top 5 second tier issues

- **Second hand cars** remain the major issue at 11% of all issues. 80% of these issues related to cars purchased from independent dealers.
- **Home maintenance and improvements** accounts for 9% of all issues. The biggest categories in this area remain: General building work at 24%, central heating at 10%, roofing at 12%, fitted kitchens at 10% and plumbing at 7%.
- **Large domestic appliances** account for 4% of all issues. Tumble dryers now account for 22% of these issues. Washing machines are 14 % and Fridges & Freezers are 13%.
- **Furniture** is 5% of all issues. Upholstered and Non-upholstered furniture are both 33%, Beds & mattresses are 20%.
- **Telecommunications** accounts for 5% of all issues. The majority of these cases relate to mobile phone service agreements at 36% and mobile phone hardware also at 38%. Landlines account for 20% of issues.

## Top 5 second tier Increases

- **Large domestic applications** are up 18%. This is mainly due to the 846% increase (to 1,163) in tumble dryer issues following widespread media coverage of faulty and dangerous tumble driers.
- **Transport** issues are up 12%. This is due to a 20% increase in the biggest issue of Air travel (817).
- **New Cars** issues are up 11%. Issues about new cars purchased from a franchise dealer issues are up 13% and purchased from independent dealer are up 7%.
- **Other personal goods and services** are up 10%
- **Other motoring costs** are up 10%. This is mainly due to a 24% increase (to 1,815 issues) in car parking and clamping.

## Top 5 second tier decreases

- **Toiletries, perfumes, beauty treatments and hairdressing** cases have reduced 42 % because of the substantial drop (42 %) in the number of cases about beauty treatments. However, there are also decreases in most other third tier codes in this category.
- **Letting and property management services** issues are down by 19%, mainly due to a drop of 16% in letting agents (to 686) and a 22% drop in landlords (to 385).
- **Audio-visual** issues are down by 19%. TVs is the biggest category at 891 and is down 20%. There are drops across most categories.
- **Spares and accessories** are down 29%.
- **Ancillary credit business issues** are down 15%. This mainly due to a 85% drop in credit broker issues (down to just 33).

# Consumer Service cases part three

## Issues at level 3

Top 10 third tier issues	Q1 2016-17	Change	Last 12 months
(Used cars ) purchased from independent dealer	12,501	-5%	48,781
Other general building work	2,836	24%	10,357
(New and used cars) purchased from franchise dealer	2,662	-5%	10,700
(car repairs and servicing by) independent garage	2,517	-9%	10,189
Mobile phones (hardware)	2,223	3%	9,851
Upholstered furniture	2,199	5%	8,888
Mobile phones (service agreements)	2,119	-18%	9,737
Women's clothing	1,888	-4%	7,365
Car parking and clamping	1,815	24%	5,907
Roofing	1,466	12%	6,017

Top 10 increases at third tier issues	Q1 2016-17	Change
Tumble dryers	1,163	846%
Car parking and clamping	1,815	24%
Other general building work	2,836	24%
Air (travel)	817	20%
Other	11,771	19%
Health clubs and gyms	672	17%
Replacement doors	661	15%
Roofing	1,466	12%
Beds and mattresses	1,377	10%
Motorcycles	510	7%

(>500 issues)

## Decreases in issues at part three

Top 5 decreases at third tier issues	Q1 2016-17	Change
Advertising agencies	525	-46%
Beauty treatments	604	-42%
Spares and accessories	631	-29%
Telephone services (land line)	1,157	-26%
Central heating (inc installation and servicing)	1,227	-21%

(>500 issues)

## Comments on part three issues

### Top ten increases in issues

1. **Tumble dryers** issues are up 846%. 86% of issues were due to defective goods. This is likely to be as a result of concerns in the news about potentially dangerous tumble dryers.
2. **Car parking** issues are up 24%. 49% of issues are due to substandard services. The Focus section focuses on this issue.
3. **Other general building work** issues are up 24%. Substandard services account for 47% of issues, Defective goods 14% and cancellation 10%.
4. **Air travel** issues are up 20%. Complaints were mostly about substandard services (37%). The increase appears to be driven by consumers seeking advice about compensation for delayed or cancelled flights.
5. **Other** issues are up 19%.
6. **Health clubs and gyms** issues are up 17%. Consumers' complaints were largely to do with substandard services (38%), defective goods (25%), terms and conditions (7%) and misleading claims or omissions (7%).
7. **Replacement doors** issues are up 15%. Defective goods accounts for 44% of all issues. 27% are due to substandard services and 10% misleading claims / omissions.
8. **Roofing** issues are up 12%. Substandard services account for 50% of issues and cancellations are 10%.
9. **Beds and mattresses** issues are up 10%. Defective goods are 58% of all issues.
10. **Motorcycle** issues are up 7%. Defective goods are 61% of all issues and 17% are substandard services.

## Top five decreases

1. **Advertising Agencies** issues are down by 46%. These cases are largely about scams targeted at small businesses. Misleading claims/omissions account for 18% of issues, Substandard services (21%), Defective goods (18%), Selling methods (14%) and Business practices (16%).
2. **Beauty treatments** issues have decreased by 42%. The main reasons are spread across 5 categories. Substandard services (30%), Defective goods (18%), Misleading claims/omissions (18%), Cancellation (8%) and Business practices (7%).
3. **Spares and accessories** issues have decreased by 29%. Defective goods are 53% of issues and misleading claims/omissions 13%.
4. **Telephone landline** issues are down 26%. Consumers were mainly reporting substandard services (33%), defective goods (15%) and Selling methods (21%).
5. **Central heating (inc installation and servicing) issues** are down 21%. Substandard services account for 43% of issues, Defective goods are 21%, Misleading claims or omissions are 9% and Cancellation is 7%.



# Transaction types

Consumer Service cases are not only coded by the type of goods and services the case is about, but also by type of trading practice, the purchase method and payment method.

## Trading practices

The table below shows the main complaint types. Defective goods or substandard services account for 65% of cases (where the complaint type is known).

	Complaint Type	Number Q1 2016-17	%
	Defective goods	42,732	31%
	Substandard services	26,476	19%
	Misleading claims/omissions	11,539	8%
	Business practices	6,062	4%
Type 1	Type 2	Number Q1 2016-17	% of Type
<b>Defective goods</b>	Defective goods	27,315	64%
	Breach of contract	9,470	22%
	Safety	4,046	9%
<b>Sub standard services</b>	Substandard services	17,971	68%
	Customer service	6,949	26%
<b>Misleading claims or omissions</b>	Verbal misrepresentation/misdescription	3,301	29%
	Advertising	2,968	26%
	Failure to supply full information	2,365	20%
	Incorrect/misleading pre-shopping advice	1,698	15%

# Payment & Purchase Methods

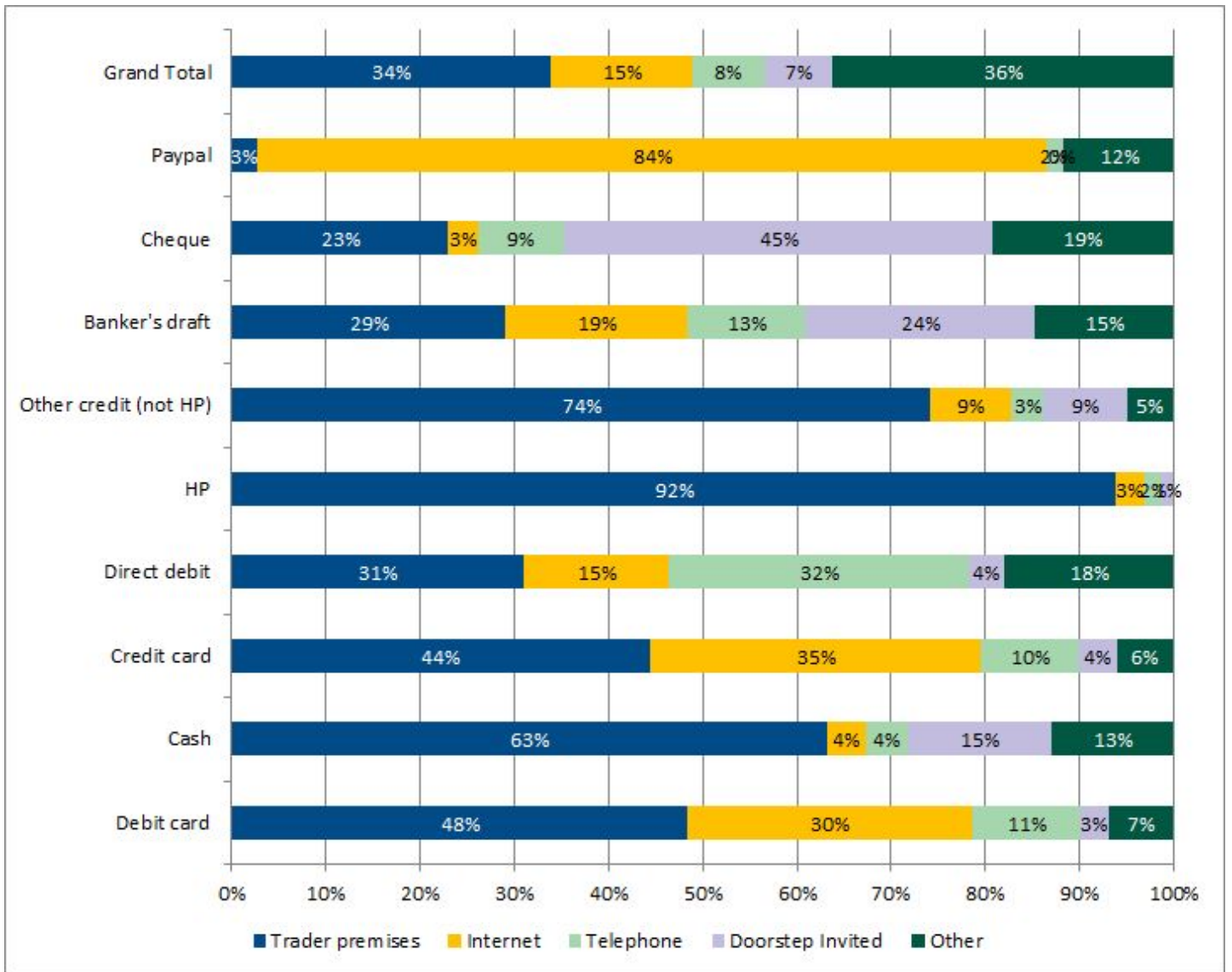
Card payments make up 27% of all purchase methods with cash accounting for 14% of payments.

The remaining are made up of: 4% direct debit, 2% cheque, 2% other credit, 1% banker's draft, 2% HP, 2% Paypal, 6% other and 27% not disclosed.

13% of cases are recorded as "Not Paid". These related mainly to reports of scams and frauds where the client has not made payment but is seeking advice or reporting the issue.

The table below shows the top four purchase methods by the top 9 payment types for Quarter 1 2016/7. The graph on the following page shows the percentage splits.

Payment Type	Trader premises	Internet	Telephone	Doorstep Invited
Debit card	12,131	7,588	2,878	768
Cash	11,922	767	839	2,876
Credit card	5,294	4,198	1,243	481
Direct debit	1,558	767	1,598	193
HP	2,494	81	49	34
Other credit (not HP)	2,489	292	112	298
PayPal	593	392	256	497
Cheque	709	98	285	1,403
Banker's draft	80	2,472	45	8
<b>Sub Total</b>	<b>37,270</b>	<b>16,655</b>	<b>7,305</b>	<b>6,558</b>



▲ Top 9 Payment methods as a percentage of all purchase methods

# Energy cases

Top energy issues at first tier	Q1 2016-17	% All	% Change
Billing errors	1,766	34%	-19%
Information	1,269	24%	15%
Metering	669	13%	-27%
Debt/Disconnections	438	8%	-21%
Transfers	334	6%	-23%
Distribution/Transportation	311	6%	1%
PPMs	79	2%	-40%
Marketing	105	2%	-1%
Smart Meters	55	1%	150%
Customer Service failure	11	0%	-71%
Price Comparison Services	1	0%	0%
Unknown	169	3%	-27%
<b>Total</b>	<b>5,207</b>	<b>100%</b>	<b>-14%</b>

(All data is from England and Wales only)

## Comments on Energy Issues

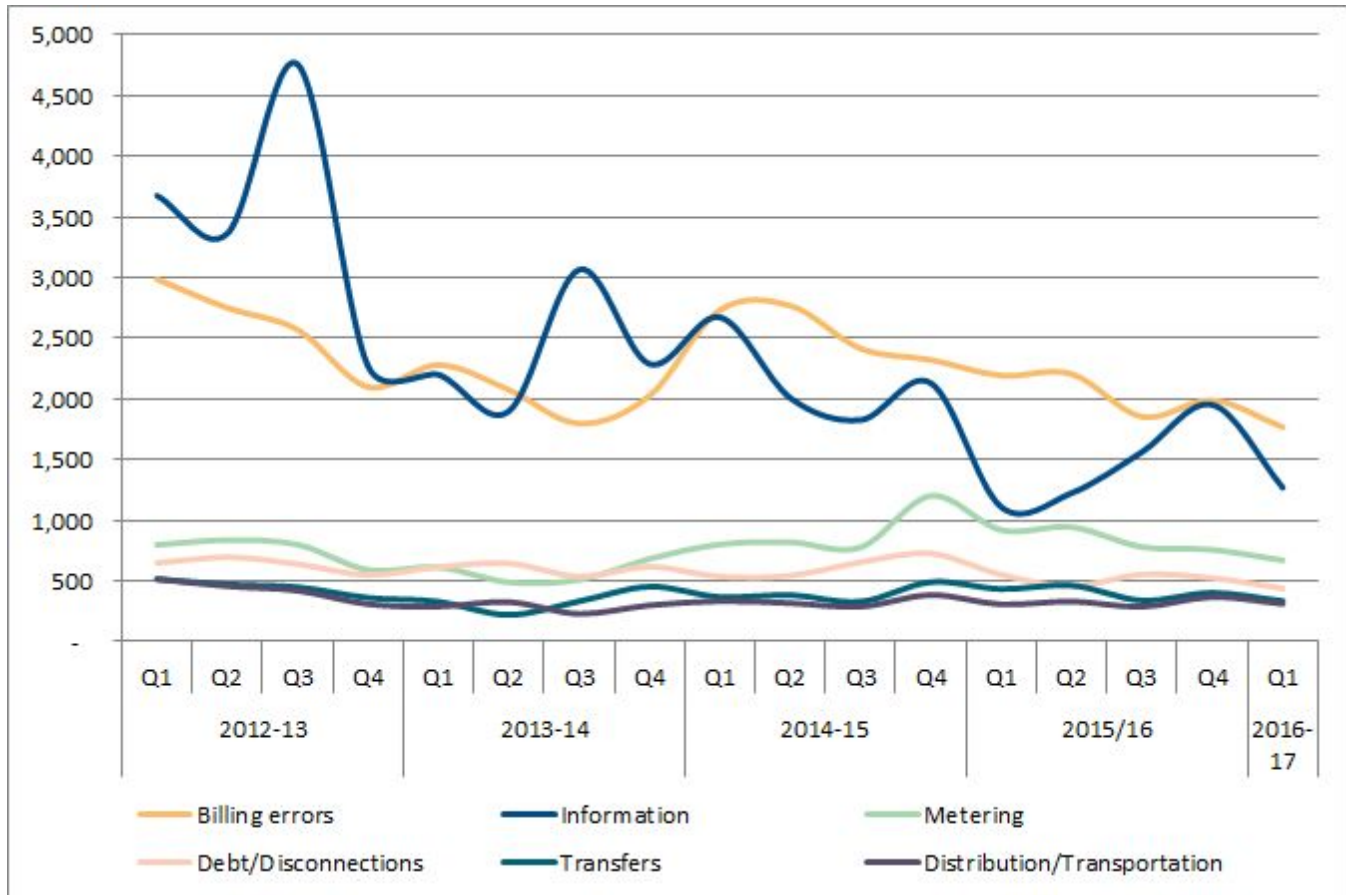
**Billing errors:** have decreased by 19%. However, there has been a 36% increase (to 103) in Clarity of the bill.

**Information:** The increase of 15% is due to small increases in several small areas. Company contact details (non-complaint) up to 128 (from 2), non domestic contacts up 73% (to 206), Maximum resale price up 49% to 61 and supply point information up 50% (to 84)

**Metering:** Issues are down 27%.

**Debt/Disconnections:** These have decreased by 21% to 438. While there have been some larger percentage increases and decreases over the last 17 quarters, the quarterly average has been relatively low at 584.

**Transfers:** Issues are down 23%.



▲ Energy issues trends over the last 17 quarters

## Exclusions

As previously noted, data from clients living in Scotland, Northern Ireland or anonymous clients has been excluded.

# Online services

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In Q1 2016-17 we had over **2.2 million** views of consumer content pages on our website. This is a decrease of **42 %** compared to Q1 2015-16 and **16 %** of all content page views on our website. The decrease is due to a reorganisation of our online site in line with changed consumer legislation from October 2015. Visitors can now access all consumer content and tools across fewer pages.

Due to the restructure, it is not possible to provide meaningful comparisons at a page level to previous years. Therefore we have only provide details of the top page views in Q1 2016-17.

## Top ten consumer content page views Q1 2016-17

Type	Page Title	Views
Complaint	Report to Trading Standards	179,501
Signpost	Contact the consumer helpline	165,811
Parking	Who is eligible for a blue badge?	68,581
Faults	Return faulty goods	55,001
Insurance	Claim compensation if your flight's delayed or cancelled	51,108
Parking	Parking tickets on private land	47,762
Post	Check your post collection and delivery times	46,428
Parking	You've got a parking ticket on private land - what can you do?	44,372
Cars	Problem with a used car	44,263
Cars	Buying a used car	39,342

## Comments

The top ten consumer page views (742,169) are 33% of all consumer pages viewed.

The high number of views of the 'return faulty goods' page is likely to have been caused by the introduction of the new Consumer Rights Act which came in to force on 1 October 2015. The act updated the law in relation to make consumer rights to redress clearer for faulty goods and

substandard services. It also introduced new consumer rights covering faulty or digital content for things like ebooks, music and video game downloads.

The pages on parking on private land being in the top 10 most viewed pages may reflect the impact of the Supreme Court judgment in *Beavis v Parking Eye*. The focus section covers this issue in greater depth.

Claiming compensation for delayed or cancelled flights is in the top ten because consumers' rights to compensation has been clarified in a number of UK and EU judgments over the last 18 months.

The prevalence of issues and complaints reporting in the UK on the second hand car market continues to be reflected in the number of page views, with two of the top 10 pages being related to the purchase of second hand cars.

The top two issues are about how consumers can report an issue and start to resolve their complaints, with the page on reporting an issue to trading standards being the most viewed consumer page.

## Consumer debt/money pages

In Q1 2016-17 there were **1.6 million** content views of all debt and money pages, an increase of 20%. The most viewed pages were:

Type	Page Title	Views
Solution	Work out your budget	44,482
Solution	Bankruptcy	43,979
Solution	Bankruptcy - what you need to know	34,006
Solution	Debt relief orders	33,984
Solution	How to sort out your debts	32,257
Solution	Help with debt	30,857
Insurance	Vehicle insurance – making a claim if you're in an accident	28,955
Credit	Creditor takes you to court for debt	26,855
Solution	Debt relief orders - what you need to know	25,259
Solution	How to deal with your creditors	25,062

# Local Citizens Advice

## Consumer Issues (Inc: financial products, travel and utilities)

	Consumer	Q1 2016-17	% change
	All consumer related issues	<b>71,992</b>	<b>2%</b>
Part 1	Top Part 2 Issues for each section	Q1 2016-17	% change
<b>Consumer goods and services</b>	Other goods & services	7,123	-25%
	Building repairs & improvements	3,652	-8%
	Second hand vehicles	3,092	-23%
	Fraud and scams	1,832	9%
	Electrical appliances & repairs	1,419	-11%
	Furnishings & floor coverings	1,271	-19%
	Vehicle repairs/servicing	1,190	-16%
<b>Financial products &amp; services</b>	Personal Pensions	3,777	-21%
	Bank/Building & P/O Accounts	3,233	0%
	Credit Reference Agencies	2,623	17%
	Mortgages & secured loans	1,460	1%
	Other credit, fin. & insurance issues	1,253	-20%
	Vehicle insurance	1,246	-15%
	Payment protection insurance	842	-29%
<b>Travel</b>	Driving	3,085	7%
	Parking on private land	1,669	79%
	Public transport	1,302	-4%
<b>Utilities</b>	Fuel (gas, electricity, oil, coal etc.)	19,649	36%
	Water & sewerage	4,045	13%
	Mobile phones	1,305	-29%
	Internet & broadband	825	-18%
	Telephone landline	775	-24%



## Comments on Consumer Issues

The numbers at part three for most consumer issues are quite small. The biggest increases are

- Consumer goods and services. There are decreases across all part 2 codes, **except frauds and scams**, which are up by 9%. Mobile Phones had the biggest drop of 30% (to 1,305) with **Second hand vehicles** the second biggest drop (after other goods and services) of 23% (to 3,092).

Across all part 2 codes Faulty/dangerous/unsafe goods are down 14% (to 3,509).

- There are several significant increase at the part three level driving Fuel increases:
  - Selling and switching up 91% to 3,411
  - Warm home discounts up 43% to 1,783
  - Methods of payment up 22% to 2,102
  - Price of tariff up 76% to 3,267
- There was a decrease in Complaints and redress in the Consumer category of 9% to 4,358, and a decrease of 14% to 1,726 in the Utilities category
- Water and sewage: Watersure & social tariffs issues have increased by 25% to 1,920. Payment and billing issues have increased 10% to 1,078.
- Parking on private land has had a large increase of 79% to 1,669, with the largest issue within this being Liability for payment at 511.
- The increases in Financial products and services is mainly due to an increase of 51% in financial capability (to 32,128). This is due to the expansion of integrated money advice services providing financial capability alongside debt advice. The biggest part three Fin Cap increases are:
  - Getting the best deals: water 1,709 240%
  - Getting the best deals: energy 2,526 74%
  - Dealing with and understanding bills 1,966 62%
  - Budgeting and managing money 7,516 30%

## Consumer debt issues

There has been an overall reduction in debt issues over the last two years. This is in part linked to the reduction of funding from the Legal Services Commission for specialist debt work. However, Q1 2016/17 shows a relatively small decrease of 1%, possibly due to new second tier codes being added in April 2016 for mobile phone debts and telephone and broadband debts.

Unpaid parking penalties and congestion charge issues are up 14%. Enforcement by bailiffs forms the largest proportion of these issues at 36%.

Water supply and sewerage debts are up 7%, possibly due to an increase in funding from water companies to provide debt advice to people struggling to pay their water bills.

Consumer Debt Issues	Q1 2016-17	Change
Credit, store & charge card debts	34,836	-1%
Unsecured personal loan debts	28,862	-7%
Water supply & sewerage debts	19,110	7%
Fuel debts	16,778	-7%
Bank & building society overdrafts	12,628	-11%
Mobile phone debt	10,031	new
Telephone & broadband debts	3,976	new
Catalogue & mail order debts	11,890	-3%
Rent arrears to local authorities or ALMOs	11,054	6%
Mortgage & secured loan arrears	7,164	-10%
Rent arrears - private landlords	6,949	4%
Unpaid parking penalties and congestion charges	5,021	14%
3rd party debt collection excl. bailiffs	3,742	-15%
Payday loan debts	4,178	-3%
Hire purchase arrears	2,871	9%
Guarantor loan debts	511	-
Other ( Logbook, loan shark, pawnbrokers)	1,138	243%
<b>Total consumer related debt issues</b>	<b>191,987</b>	<b>-1%</b>

Please see [Advice Trends Q1 2016-17](#) for all debt issues.

## Other consumer related Issues

Other	Q1 2016-17	% Change
Housing - Private sector rented property	26,102	-1%
Housing - Owner occupier property	5,986	-4%
Legal - Solicitors/barristers	7,028	-8%

## Private sector rented

- The biggest increase in specific issues has been 17% in Suitability of accommodation (to 290).
- Repairs and maintenance is up 7% (to 3,662)
- Problems with letting agents are up 4% (to 1,545)
- Rents and other charges are up 2% to (3,529)

Top ten Part 3 Private Rented sector issues	Q1 2016-17	% Category	% Change
Repairs/Maintenance	3,662	14%	7%
Rents & other charges	3,529	14%	2%
Tenancy deposit protection	3,225	12%	-2%
Possession action (not arrears)	2,226	8%	1%
Problems with letting agencies	1,545	6%	4%
Security of tenure	1,384	5%	-7%
Suitability of accommodation	936	4%	-4%
Cost of deposits / rent in advance	873	3%	-13%
Harassment by landlord	779	3%	-3%
Illegal eviction by landlord	493	2%	-2%

## Owner occupier

There is no significant category for owner occupier issues which are down 4 %.

# Solicitors/barristers

There are two main issues:

- Costs, which are down 7% to 1,568
- Complaints & redress, which are down 11% to 909

## Appendix one: Client profiles

Gender	Consumer %	Local %
Female	52%	57%
Male	48%	43%
<b>Total</b>	<b>100%</b>	<b>100%</b>
Responded	100%	94%

Ethnic origin	Cons %	Bx %
Asian or Asian British	6%	6%
Black or Black British	3%	7%
Mixed ethnic background	1%	2%
Other ethnic background	2%	2%
White	88%	83%
<b>Total</b>	<b>100%</b>	<b>100%</b>
Responded	97%	88%
<b>Black and minority ethnic (BAME)</b>	<b>12%</b>	<b>17%</b>

Age	Cons %	Bx %
17 to 24	4%	7%
25 to 34	14%	20%
35 to 49	27%	32%
50 to 64	28%	26%
65+	27%	15%
<b>Total</b>	<b>100%</b>	<b>100%</b>
Responded	98%	90%

Profile percentages are based on responded (exclude prefer not to say). Consumer profiles are from client research sample September 2015-January 2016. Local service profiles are for consumer related issues only and for Q1 2016-17.

# Appendix 2: Client Satisfaction & outcomes

Consumer service client follow up research: September to January 2015-16

## Summary

- **82 %** of clients were satisfied with the service & found it easy or very easy to use
- **48 %** of clients reported that things had got better, 42% of these had a financial benefit
- **£838** is the estimated average financial benefit for those clients

Satisfaction	Consumer	Energy	Post
Total no. of respondents	1,115	689	64
Total no. 'Satisfied' or 'Very Satisfied'	887	575	44
% 'Satisfied' or 'Very Satisfied'	<b>80%</b>	<b>83%</b>	<b>69%</b>

As a result of the advice that Citizens Advice gave...	
Total no. of respondents	1,868
Total no. 'Things have got better'	958
% 'Things have got better'*	<b>48%</b>

Estimated benefit	Amount
<b>Estimated mean benefit**</b>	<b>£838</b>
Estimated lower bound	£434
Estimated upper bound	£1,243

\*weighted statistic

\*\*based on data from respondents answering that 'things have got better' and providing financial estimate of how much this was worth to them; statistics unweighted

Please note this is the consumer service research only and does not include local Citizens Advice services or online users.

# Appendix 3: Consumer Service Advice Issue statistics

See separate Excel files/PDF for:

3.1 Consumer issue statistics for England and Wales

3.2 Energy statistics for England and Wales

## Appendix 4: Our Services

### Consumer Service

We provide a consumer helpline and email service across Great Britain in partnership with Citizens Advice Scotland. This includes a specialist Energy and Post service. For this report we have used data from this service where clients live in England or Wales. We record one main issue per enquiry for this service.

### Local Citizens Advice

We have over 300 members who are independent charities delivering services from over 600 branches and over 2,000 regular community locations. Advice is provided in 16 core subject areas including consumer related issues. Services are provided face to face, by telephone, by email/webchat and post. As we provide an holistic service to clients, we can record multiple issues for each enquiry.

In Q1 2016-17 we advised clients on 1.47 million issues of which 0.38 million (26%) were consumer related and are included in this report.

### Online services

We provide a public advice website covering 11 core areas. The site offers information, self help tools and navigation through problems. In Q1 2016-17 there were 2.6 million consumer content pages which was 18% of all 14.6 million content page views.

The Citizens Advice public site also provides details of our to find local services and access the consumer helpline. <https://www.citizensadvice.org.uk/>

# Appendix 5: All stats

As noted above the figures in this report are based on known client postcodes living in England and Wales and therefore excluded clients living in Scotland, Northern Ireland or with an unknown post code.

The summary of the full Q1 2016-17 figures for the whole service are

Issues	All	E&W	% in this report
General Consumer Issues	159,052	139,156	87%
Energy	7,585	5,207	68%
Post	306	227	74%
<b>Total</b>	<b>166,637</b>	<b>144,590</b>	<b>87%</b>



The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face;
- To improve the policies and practices that affect people's lives.

**Citizens Advice**

200 Aldersgate

London EC1A 4JJ

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

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