

Citizens Advice consumer service

Impact report

2020/21

**citizens
advice**



Introduction

I'm very pleased to present our Citizens Advice consumer service impact report, which provides insight into how effective we have been in supporting both clients and partners in the financial year 2020/21.

I've been involved in the delivery of the national consumer advice service for more than fifteen years now, including a key role in its transition to Citizens Advice in 2012.

In that time I've seen huge changes across the consumer landscape, in terms of how it is organised and also how it has adapted to changes through an ever increasing reliance on intelligence. We pride ourselves on not only providing advice and information to clients to empower them to resolve issues, but also collecting and sharing data to help our partners carry out essential consumer protection functions. This report contains an overview of:

- **how we've helped consumers,**
- **the levels of intelligence we have shared, and**
- **it's value to those that use it.**

We've also seen the impact on the service of Covid-19, the start of which was in March 2020. When lockdown began, interaction between clients and traders decreased in face-to-face settings but increased for online purchases. The impact of this difficult time was felt for a number of months in our service, as we heavily modified our operating model and adapted to fluctuating demand patterns and unforeseen challenges, all the while placing the wellbeing of our advisers at the heart of our response.

In addition to the significant work undertaken to minimise any service disruption for clients and partners, we've also been planning how to best meet the needs of all our users in the years to come. We now have the benefit of insights from those we advise, and those we share intelligence with, that are allowing us to design and implement improvements to what we do, with the aim of increasing our value to all who use our service.

In closing, I hope this report provides a useful summary of our work for the previous year. I'm grateful for the work of, and collaboration with, our partners whose satisfaction continues to be of paramount importance to us and remains at the highest levels. I'm equally grateful for the tireless work of our advisers and management teams, this year more than ever, for their commitment to our aims and objectives allowing the service to deliver the outcomes outlined in this report.



Tom Ballard

Operations Manager

Citizens Advice consumer service

Our year in numbers

889,835

contacts answered by the service across **all channels** (phone, email and webchat)

43,105

contacts answered via **webchat**

6.9 million

webpage visits to the citizensadvice.org.uk consumer pages - an increase of 23% on 2019/20

We helped consumers save a total of

£124

million

8 in 10

consumers surveyed were **satisfied or very satisfied** with the service

508,945

cases about consumer goods and services accessible to our **enforcement partners**

59% of these referred to **Trading Standards** for further action

11,338

vulnerable energy clients referred to the **Extra Help Unit** for additional support

47,537

clients **signposted to local Citizens Advice** in England and Wales for wider advice needs

93%

of partners were satisfied or very satisfied with the work of the consumer service

57%

of clients found out about the consumer service through the **website** or **internet search**

An introduction to the consumer service

The Citizens Advice consumer service provides information on consumer issues and advice to help solve problems related to **general consumer, energy** or **postal** services. The consumer service is a free service, provided via a dedicated phone line, e-mail and web chat.

We help people with consumer related problems - for example, people who aren't sure about their rights in negotiations with traders, have been mis-sold faulty goods or services, are struggling with energy bills or have been subject to scams.



We empower people to resolve problems themselves

helping to reduce the likelihood of similar issues arising in the future.



We make high quality referrals meaning that partners can focus their efforts on cases that need additional support. Access to intelligence through a centralised database means that activity is informed and targeted.



We provide an essential source of intelligence for the wider consumer landscape

through the information we collect from clients. Trading Standards and other partners, including Competition and Markets Authority and Financial Conduct Authority, securely access data either through referrals or a dedicated portal. This is critical for helping them understand and address issues across the sector.

The Citizens Advice public website consumer pages provide general advice and information on consumer issues and signpost to the consumer service for people who need bespoke advice or want to report an issue.

In 20/21:

- **400,000 users visited the 'contact the consumer helpline' page**, which gives details of phone and web chat channels
- **414,000 users visited the 'report to trading standards' page**, which provides a webform that is assessed by consumer service advisers who will provide advice, and if appropriate refer the client's issue to Trading Standards.



Our response to the Covid-19 pandemic

Events in the last eighteen months have been unprecedented, forcing significant changes to how we live our lives. It was essential we quickly adapted our services so they remained accessible for the people who need our help, whilst also ensuring the safety and wellbeing of our people.

This involved a number of activities, including:

- **Initiation of business continuity processes**, which had been regularly tested and reviewed.
- **Collaboration with all our contact centres** to move and adapt advisers to home working
- **Reviewing technical platforms** to make necessary amendments and ensure continuity of service.
- **Modifying our operating model and processes** to reflect new ways of working.
- **Increased communication with all our key stakeholders** to build confidence and keep all parties updated.
- **Supporting our delivery centres in managing the wellbeing of their remote teams**, recognising the challenges and pressures they were facing.

- **Transitioning the service to a changed operating model** as the impact of the pandemic became clearer.

Throughout the pandemic, we've strived to ensure that disruption to partners and clients was minimised, and the quality of our advice and user experience remained high.

"The response of the Citizens Advice consumer service from the start of the Covid-19 pandemic and on through the year that followed was absolutely first class – we really could not have asked for more. From a local trading standards authority perspective a wide range of pressures appeared suddenly and it was a huge relief to see that one thing we did not have to be concerned about was the seamless service provided by the consumer service."

"The service proved to be extremely adaptable shifting rapidly to advisors homeworking, presenting a radical and rapid change to how the service was provided. Trading Standards authorities were kept up to date with development and the resilience in place through the national Trading Standards Working Group contacts."

Ivan Hancock, Service Manager for Dorset Trading Standards

The people we helped

The people we helped

Our consumer service helps thousands of people every year by providing information and advice or resolving problems related to general consumer, post or energy problems.

In 2020/21, we responded to **889,835 enquiries and complaints** across all channels (phone, webchat, webform and e-mail).

 86% general consumer issues

 13% energy issues

 1% postal issues

Multi-channel delivery allows flexibility for clients, and we've seen increased demand for digital advice:

- **43,105** web chats answered - an increase of **59%** on 2019/20.
- **24%** of all contacts were answered via digital channels (webchat, webforms and email) in 2020/21 - up from 12.5% in 2019/20. The upward trend continues year on year.

74% of clients get the advice they need to resolve their issue in their first contact with an adviser..

The remaining **26%** return as we can provide ongoing support where required.

Where a criminal element is suspected, or clients have additional support needs, we refer on to an appropriate partner.

In 2020/21:

- over half of all complaint cases about general consumer issues were referred to Trading Standards.
- **47,537** clients were signposted to local Citizens Advice offices for wider advice needs.
- **9,210** clients were referred to Alternative Dispute Resolution (ADR) providers, who are able to independently investigate the issue and come to a decision.

We launched the **Citizens Advice Scams Action** service in July 2019 providing advice and support for clients via telephone, webchat and email. The service also provides online content about scams and an online scams helper tool that offers clients more tailored advice. In addition, we use Facebook and TikTok to raise awareness about scams.

Delivering the online scams services in parallel with the consumer service ensures that clients get the most appropriate advice and support, and that partners have access to all data to inform their work.

In 2020/21

- We helped **119,000** clients with one-to-one advice
- over **800,000** users have viewed the online content.
- Our Facebook advertising has reached over **14 million** people (with over 86 million impressions).
- **8 out of 10** clients reported high levels of satisfaction with the service and **6 out of 10** clients said their problem was resolved.

The issues we help people with

The service provides advice on all stages of the life cycle of consumer issues, from pre-shopping guidance, to help engaging the trader, through to Alternative Dispute Resolution or other tribunals such as court, where appropriate..

For general consumer issues the majority of cases (around three quarters) are complaints against traders.

There were increases in the number of complaints in 2020/21, about:



Air Travel

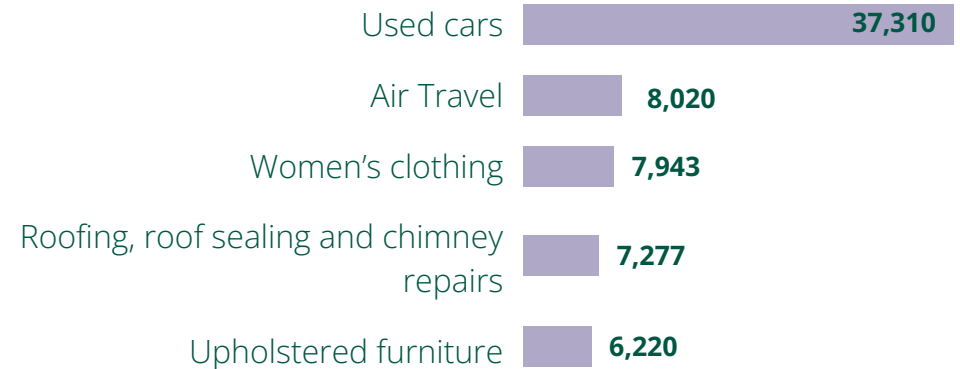


Women's clothing



Roofing, roof sealing and chimney repairs

Top 5 most complained about general consumer goods or services in 2020/21



We also know that these problems are costing clients money. The consumer services helps clients save on average:




- **£2536** for used car issues
- **£1005** for MOT, services and repairs
- **£1476** for home maintenance



The types of issues we help with

The consumer service has specialist advisers trained in energy industry regulations and license conditions. These teams provide clients with advice and support on a wide range of energy issues, including billing problems, meter issues and ways to ensure they are on the most suitable tariff

The top three issues relating to **energy** in 2020/21 were:

-  **a disputed bill**
 - 7,132 cases (11.5% decrease from 2019/20)
-  **Incorrect final bills**
 - 2,856 cases (25% increase from 2019/20)
-  **The way the supplier recovers money owed by the consumer**
 - 2,796 cases (11.5% increase from 2019/20)

The number of issues relating to **post** has increased overall from the previous year. In 2020/21 there was a decrease in the top two issues and a new entry at number three:

1. lost mail
2. delayed mail
3. misdelivery scams (new entry)

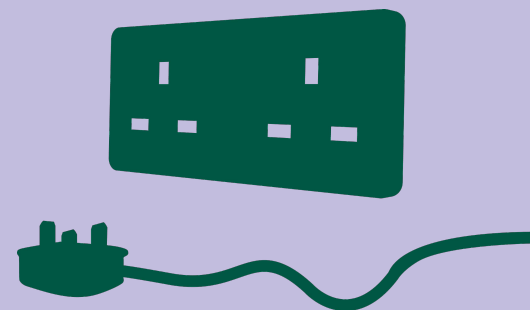
- Across energy and post **15%** of total cases were referred to the relevant company (i.e. the company that the complaint was about)
- **13%** of total energy cases were referred to the Extra Help Unit (EHU), who provide enhanced support and advice to those most in need.

Extra Help Unit

The Extra Help Unit (EHU) is a specialist team of caseworkers investigating energy and post complaints on behalf of vulnerable consumers. It's based in Citizens Advice Scotland, but serves the whole of Great Britain, helping household and micro business consumers.

The EHU is a referral only service with the majority of cases being referred via the Citizens Advice consumer service. Referral partners also include Advice Direct Scotland, Ofgem and Ombudsman Services: Energy (OS:E).

The EHU works to improve standards across the energy industry, liaising closely with policy teams, Ofgem and energy suppliers themselves.



The impact of our advice

Clients tell us we're making a difference

We survey clients twice a year to gather feedback on our service and how it's helped them. Of consumers surveyed in 2020/21:

- ✓ **8/10** were **satisfied or very satisfied** with the service
- ✓ **9/10** said they **would use the service again**
- ✓ **8/10** said it was easy or very **easy to access** the service
- ✓ **65%** stated that their problem was resolved between five and 25 weeks after calling the helpline
 - This was highest for energy issues (72%). We have direct referral routes into energy companies and, as a highly regulated sector, suppliers have clear processes to follow based on Ofgem licence conditions.
 - 79% of those clients who said their problem was resolved reported a financial gain as a result. This is a higher proportion than in 2019/20.
 - Over half of clients across all sectors whose problem was resolved said that this would not be the case without the support of the service.

How our advice helped Joe*

Joe had building work completed that was substandard in a number of areas and had caused damage to the property. He phoned the consumer service and received advice. Because of the nature of Joe's individual circumstances, the adviser made a referral to his local Trading Standards. Enforcement officers attended the house, and engaged the trader. The trader agreed to refund a significant proportion of money following these discussions.

When I called in initially I didn't think I would have any redress, but they talked me through everything and I'm so pleased that he didn't get away with it. Thank you

*Clients name and certain details have been omitted or changed to preserve their anonymity.



The impact of our advice

We're saving clients money

The average amount estimated by consumers that reported a saving as a result of their problem being resolved in 2020/21:

£1,221

- £1,270 for general consumer
- £673 for energy
- £799 for post

We use the figures above within our established financial modelling methodology to estimate the overall savings generated for consumers as a result of the advice delivered by our helpline. And the return on investment that this represents.

In 2020/21, the consumer service helped save consumers a total of **£124 million***

This is a conservative estimate. It does not include savings generated to consumers as a result of information accessed via the website.

*Using a methodology for calculating savings agreed with the Department for Business Energy Industry and Strategy.

How our advice helped Mary*

Mary made a small online purchase, which she believed was a one off. She later discovered that the trader had taken a further unauthorised payment of £50 from her bank account. She wanted her money back and was also worried about any further unauthorised payments, and about having sufficient funds for monthly direct debits. We advised Mary of her consumer rights, how to proceed with the trader, and to contact her bank to make them aware of the situation. We also referred the case to Trading Standards as a suspected scam.

It resolved my problem in a very short space of time. It gave me the information I needed... It would have been a very horrible place I would have been in, they sorted it all out. I suffer from mental health issues and it was really getting me down. I would like to thank the lady that helped me.

*Clients name and certain details have been omitted or changed to preserve their anonymity.

View from a delivery centre

The consumer service is delivered through centres within our local Citizens Advice network. Some of these also deliver other nationally funded Citizens Advice services, such as the Witness Service contact centre and specialist debt advice.

Each day, on average each centre typically receives around:

- **450 to 500 calls**
- **100 webforms**
- **30 to 40 webchats**

Consumer service advisers:



receive dedicated training to develop subject knowledge and understanding of legislation, regulations and the consumer landscape.



provide tailored advice for specific problems based on the client's individual circumstances through as many contacts as needed.



refer to individual partner protocols for decisions on whether to refer cases, with each of our 250+ partners having differing requirements.

Management teams at each of our centres have a number of responsibilities to ensure that the service is delivered in line with expectations:

- ① Delivery centres closely monitor and manage the quality **case records and referrals** to ensure the intelligence we share with partners is of greatest value.
- ① Performance data is used in real-time, and retrospectively, to **optimise the experience of those accessing our service**.
- ① Advisers are offered **regular feedback, coaching and training**, aiding their development and quality of output, along with focussed **wellbeing support**.

Providing additional support

One of the benefits of Citizens Advice delivering the consumer service is that clients who need it can be linked to other Citizens Advice services. This means that clients underlying problems can also be addressed, and they can have greater confidence and knowledge for dealing with any future issues.

“I’m extremely proud of the staff within our centre for the dedication, support and passion they have had for helping consumers. I know that the pandemic has been difficult for us all but I do think it has shown the strength of the service when the biggest of challenges arise”

David Barker, Centre Manager
Staffordshire North and Stoke-on-Trent

Working with partners

Working with partners

We pass information and referrals on to partners including:

- local Trading Standards (TS) office
- major energy and postal partners
- local Citizens Advice offices
- Action Fraud
- Energy Ombudsman
- Information Commissioner's Office

General consumer

Our service provides advice and support to clients, however it also serves a secondary and equally important function - the collection of intelligence for enforcement partners and others across the consumer landscape.

We have referral and data relationships with Trading Standards departments in all Local Authorities in England and Wales, while those in Scotland also have access to data that pertains to traders based in their nation. Each local Trading Standard (TS) is notified directly of all cases in their area, and cases that meet their criteria for action are sent as a referral.

We upload all cases onto a secure portal, creating **a central database of intelligence**. This can be accessed by TS and other partners (such as the Competition and Markets Authority) and is critical for their understanding of consumer complaint trends and trader activity across multiple local areas and regions.

In 20/21, we uploaded 356,639 complaint cases, 52% of which were referred to Trading Standards.

Trading Standards use this information to decide upon the most appropriate course of action from an enforcement perspective. In addition in some cases support is offered to clients in relation to their case if required, particularly for vulnerable consumers.

Actions taken can range based on the circumstances,. In less serious cases It may be appropriate to provide advice to a trader, explaining the law and its application to businesses that may have been misunderstood or misinterpreted it.

Where required, further investigation and enforcement action may be necessary. Some complaints require immediate referral and partner action, such as product safety where a client has been injured, or suspected doorstep crime.

"[With doorstep interventions] the best result is if you can get there while the trader's still there and before the consumer has paid any money".

Research interview with Trading Standards partner

With cases of this kind, the urgency is not just about preventing or mitigating the financial impact, but also the physical and psychological impacts also.

"The service and database is totally essential to the sustainability of UK Trading Standards! This is the only readily available tool for Trading Standards to adequately measure the national/regional impact of business non-compliance on the UK communities."

Partner research survey

Working with partners

How our advice helped Baljit*

Baljit was in her seventies and had been the victim of a vitamin scam. She had agreed to pay £5 P+P for a free trial of vitamin supplements, and was signed up to a monthly subscription without consent. £800 was taken from her account before she realised, and her bank initially refused to refund this.

Her local Trading Standards (TS) received the referral from the consumer service and when first spoke to her, she said:

To be honest, I've given up because the bank wasn't able to do anything.

As well as investigating the trader, TS wrote to Baljit's bank to explain the situation, and they refunded the payments in full.

*Clients name and certain details have been omitted or changed to preserve their anonymity.

Energy

Energy suppliers rely on the consumer service to identify and refer customers who need further support. Companies also use the data to identify, and potentially resolve, issues that are causing a rise in contacts to the consumer service. For instance, a spike in complaints following implementation of a new policy or system may lead to a review of its operation and impact on clients.

Clients in vulnerable circumstances will be referred to the **Extra Help Unit** (EHU) for additional support. The EHU is a referral only service, with 90% of its referrals coming from the consumer service. The consumer service is the main gateway for the Unit as well as gathering initial client information to inform the EHU's casework. The EHU carries out analysis of their cases to understand what the key issues are, and whether new problems are emerging. They work closely with Citizens Advice on both operational issues and to advocate for improvements within the sector.

Post

We share data with post partners via a monthly extract of anonymised data. This extract gives an overview of all cases to help partners understand common issues and challenges.. This can help with informing any planned activity or work. The data partner for post is **Ofcom** as well as the internal departments such as policy.

In addition we can make company referrals to the **Royal Mail**, for clients who've tried to resolve their issue but have been unable to, and the **Extra Help Unit**, for clients in vulnerable circumstances.

Referrals within post are less common so the volume of referrals to these partners is minimal.



How we make a difference to our partners

Every year we gather **feedback from partners** through a **survey** and in 2020 we also carried out 12 depth **telephone interviews** with Trading Standards and other partners to ask how they view the service and what difference it makes to their organisation.

Positive partner feedback

In 20/21:

- ✓ More than **9 in 10** partners surveyed said they were **satisfied or very satisfied** with the consumer service as a delivery partner. This rating has increased steadily in recent years, with the Operations Team delivering improvements to our service and how we interact with partners.
- ✓ More than **9 in 10** partners said that advice provided to consumers was **accurate**
- ✓ More than **7 in 10** said they were satisfied with the **quality of referrals**. This view was confirmed in interviews and partners said if there are any issues, such as lack of detail or incorrect categorisation to referral or notification, they use the established feedback process and that any issues are addressed following this.

2 main ways our service is critical to partners and their impact in the sector

- ① **Our service is a gateway for consumer contacts.** We triage contacts, dealing with those that only require information or advice and still collecting invaluable intelligence. We refer on those that may require enforcement, providing clear information so that partners can assess and take potential action accordingly. This means that partner activity is focused where it's needed most to solve problems for consumers individually and improve their experience within the sector generally.

"The notifications and referrals data is absolutely essential to us as a small service with limited capacity. We wouldn't be able to deal with consumer complaints otherwise."

Research interview with Trading Standards partner

- ② **The complaint data that we collect and collate is vital intelligence.** Access to, and interrogation of, regional and national data allows partners to carry out enforcement that is fully intelligence informed. Trends and cross areas data can inform targeting and prioritisation. Before there was a national database, all TS had to make requests to other local TS which was time consuming and more difficult in piecing together data.

"It is critical that intelligence is collected and available. We would have a huge black hole without it. We wouldn't know what was happening."

Research interview with Trading Standards partner

How we make a difference to our partners

Good intelligence and clear priorities allows partners to do more preventative work, identifying vulnerable clients and providing them with clear guidance, and supporting people who have been subjected to scams so that they can spot and avoid them in the future.

How our advice helped Abdul*

Abdul was missold loft insulation. He contacted the consumer service, who provided him with advice and information, and also referred the case to his local trading standards.

Following this referral, Abdul obtained a £960 refund from the bank. He was also given advice about how to avoid doorstep crime and scams.

As a result, Abdul has now set up call screening and feels more confident in saying, "No" to speculative traders or to ask for paperwork to be sent in the post ahead of agreeing a purchase.

*Clients name and certain details have been omitted or changed to preserve their anonymity.

Sharing data in action

More than one trading standards office within a region had been referred consumer complaints about a builder who had not been completing, or in some cases not even starting, the work promised.

The authority where the trader was based led the investigation, but was able to use data from other authorities. This meant the case was strong and well evidenced, and the issue identified early without the need for officers to spend a lot of time collecting information from other offices.

In this case, the investigation identified that the trader was on probation after a prosecution for a similar offence. The investigating TS were able to report findings to the probation service and the trader was recalled to prison.



Our impact on the sector

Our impact on the sector

The most common reason for people not being able to solve their problem is issues with other systems or organisations and their policies and practices. Citizens Advice policy teams use data collected from the consumer service to understand underlying causes of problems and lobby for change to help consumers.

The **Consumer Protection Partnership (CPP)** is made up of consumer-focused bodies including Trading Standards, UK government, and consumer advocacy organisations.

Consumer service data is interrogated to build a full understanding of issues currently causing consumers problems and the impact they're having. And this is supplemented with intelligence shared during partner meetings. This work feeds directly into the identification of CPP priority areas, recommendations and action.

The CPP runs 2 main campaigns a year - Scams Awareness fortnight and National Consumer Week. Both of these campaigns are led by the data from the consumer service, which helps to identify the focus and approach for the campaigns.



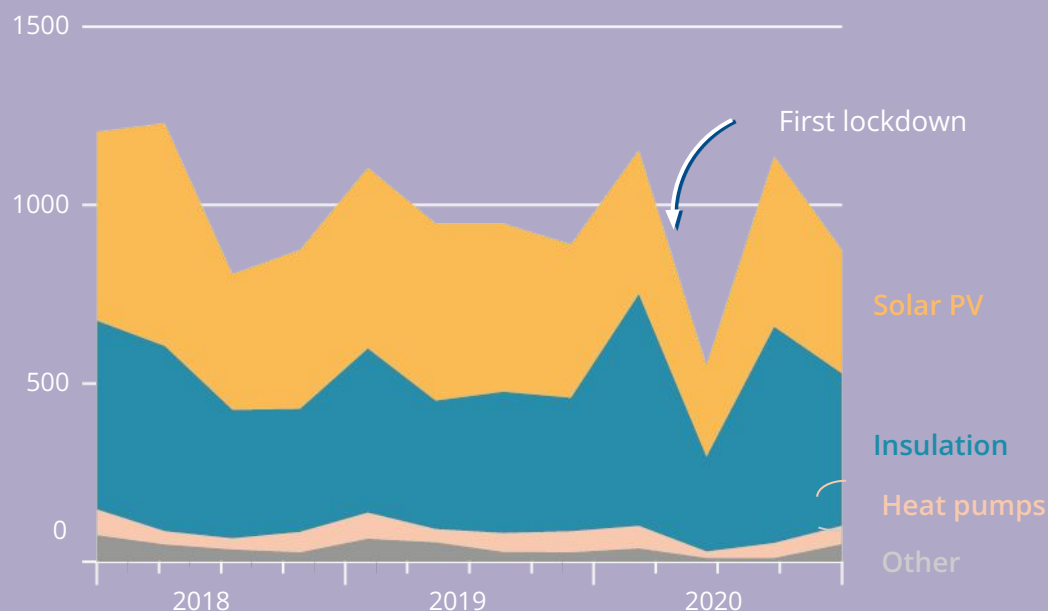
Our impact on the sector

Policy impact case study: Home Truths

Our 2020 Home Truths report used data from the consumer service to look at trends in consumer issues around installation of low carbon technologies or making energy efficiency improvements in homes. The vast majority - over **90%** of all cases - were about solar PV or insulation. We're using this report to make the case for improved protections for consumers who make energy efficiency improvements or install low carbon heat technologies in their homes.

Contacts by technologies over time

Cases per quarter, 2018-20





29 million homes across Great Britain have to be made more energy efficient and install low carbon heating in order to meet the government's target of net zero carbon emissions by 2050


To achieve the government's target, it's essential to ensure that people can easily make cost effective choices and have good customer experience when choosing, installing and using these technologies.


Our impact on the sector


Policy impact case study: Self-disconnection

 In the 2019 Consumer Vulnerability Strategy update, Ofgem sought to improve the experience of people self-disconnecting and self-rationing.

 We knew that the rate of people with prepayment meters self-disconnecting was rising. From our regular monitoring of consumer service case notes, we'd seen concerning cases of suppliers not offering support when their customers self-disconnect or when they are rationing their energy to stay on supply.

 As part of their consultation process for the proposals, Ofgem ran a call for evidence. In our response we used consumer service data to show the increase in self-disconnection cases over time as well as EHU case studies to bring the problem to life.

 In its final proposals, Ofgem included new obligations on suppliers to monitor self-disconnection and consistently offer credit to help keep people on supply.

 These obligations came into effect at the end of 2020, improving the protections available to people who are struggling to afford top ups of their prepayment meter.

Citizens Advice also uses consumer service data in its **supplier star rating**. This provides an easy to understand summary of energy supplier performance every quarter.

- ☆ All suppliers with over 25,000 customer accounts are included in the rating. This covers over 99% of the customer base across Great Britain.
- ☆ The rating uses a number of different data sources, with the complaints metric (35% of the total score) based on the number of contacts made to the consumer service, Extra Help Unit and Ombudsman Services: Energy
- ☆ Citizens Advice's star rating is available for free under licence to all price comparison websites and auto switching services



Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



citizensadvice.org.uk

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