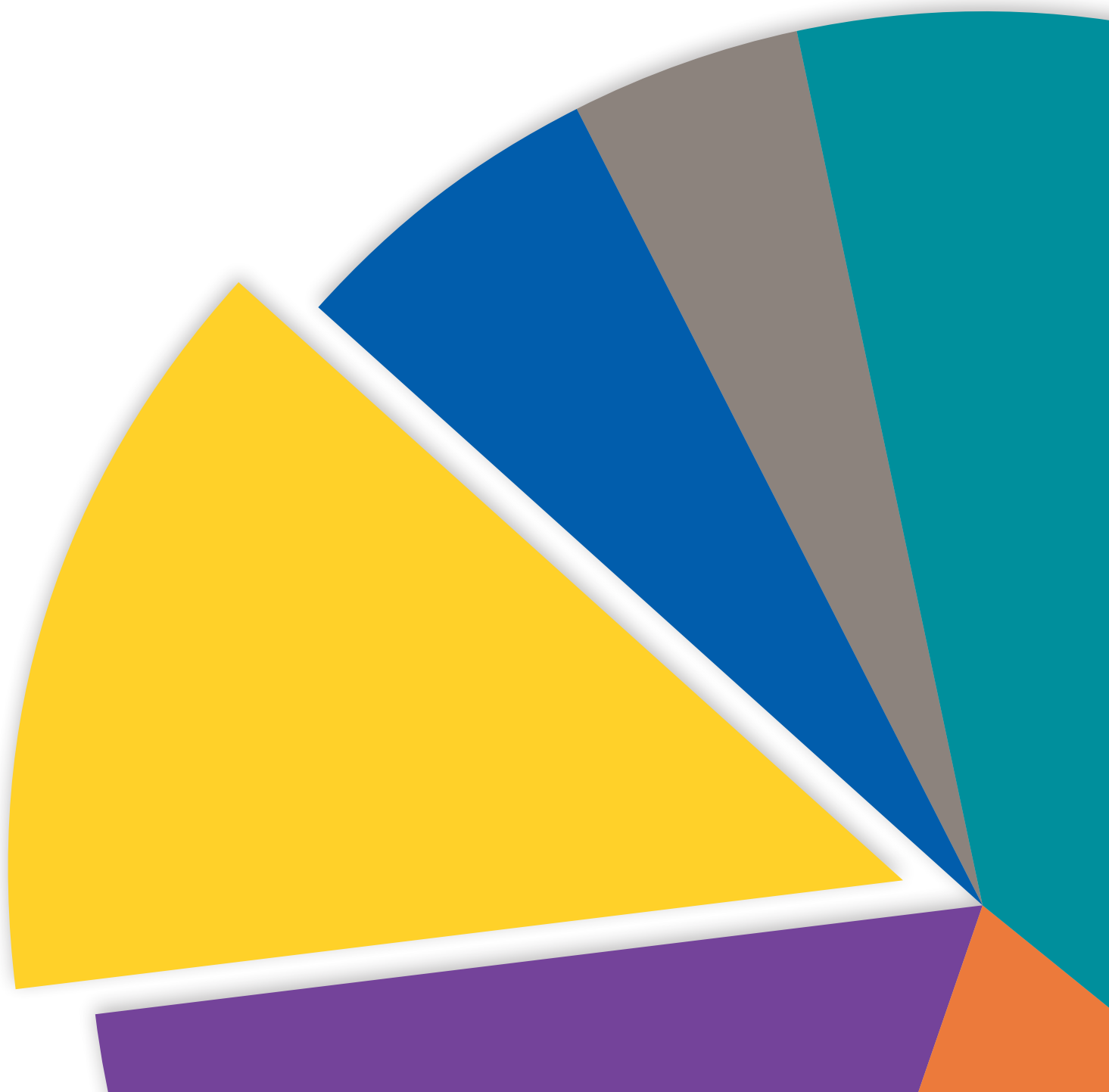


Advice trends

Quarterly client statistics of the
Citizens Advice service in England and Wales



2014/15 Quarter 1

(April – June 2014)

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Citizens Advice first opened its doors offering people face to face advice on 4 September 1939, days after the Second World War broke out. Three quarters of a century later we're celebrating 75 years of providing free and impartial advice which is now available in person, over the phone and online.



Helped 2 million people
Top issue: Employment and support allowance

2013/14



Dealt with 1.2 million calls
Top issue: Second hand cars

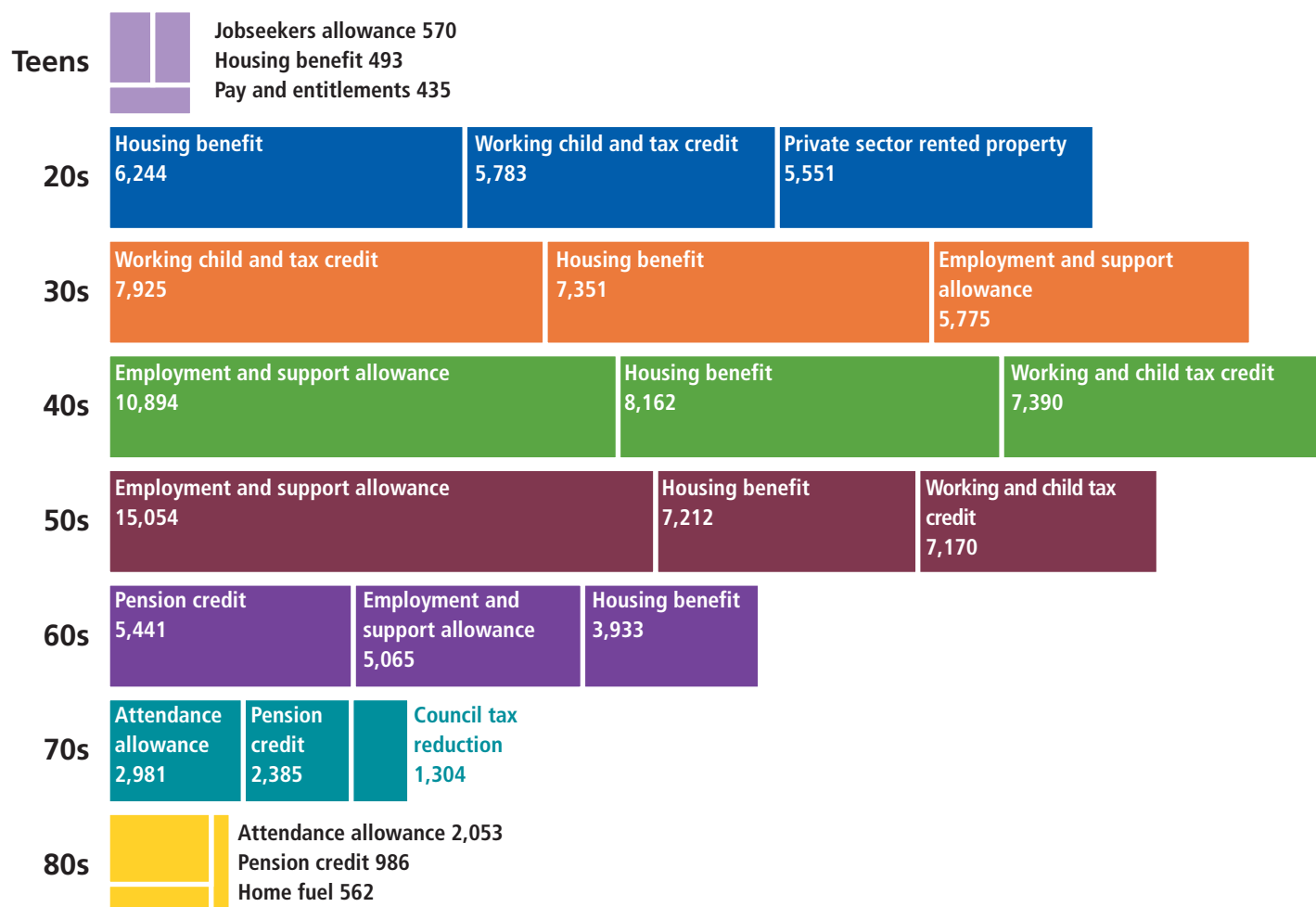
2013/14



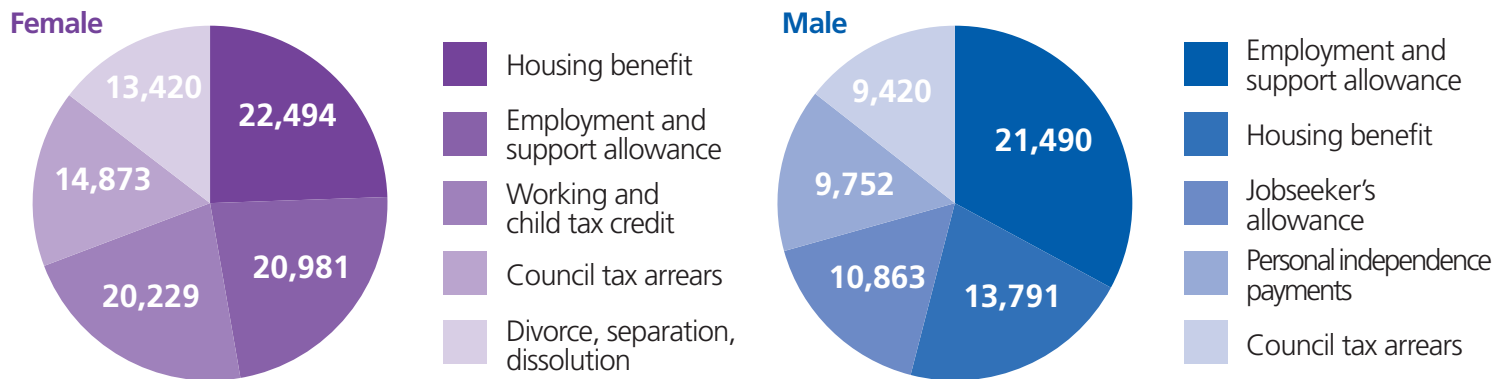
16 million people
Top issue: Basic rights at work

2013/14

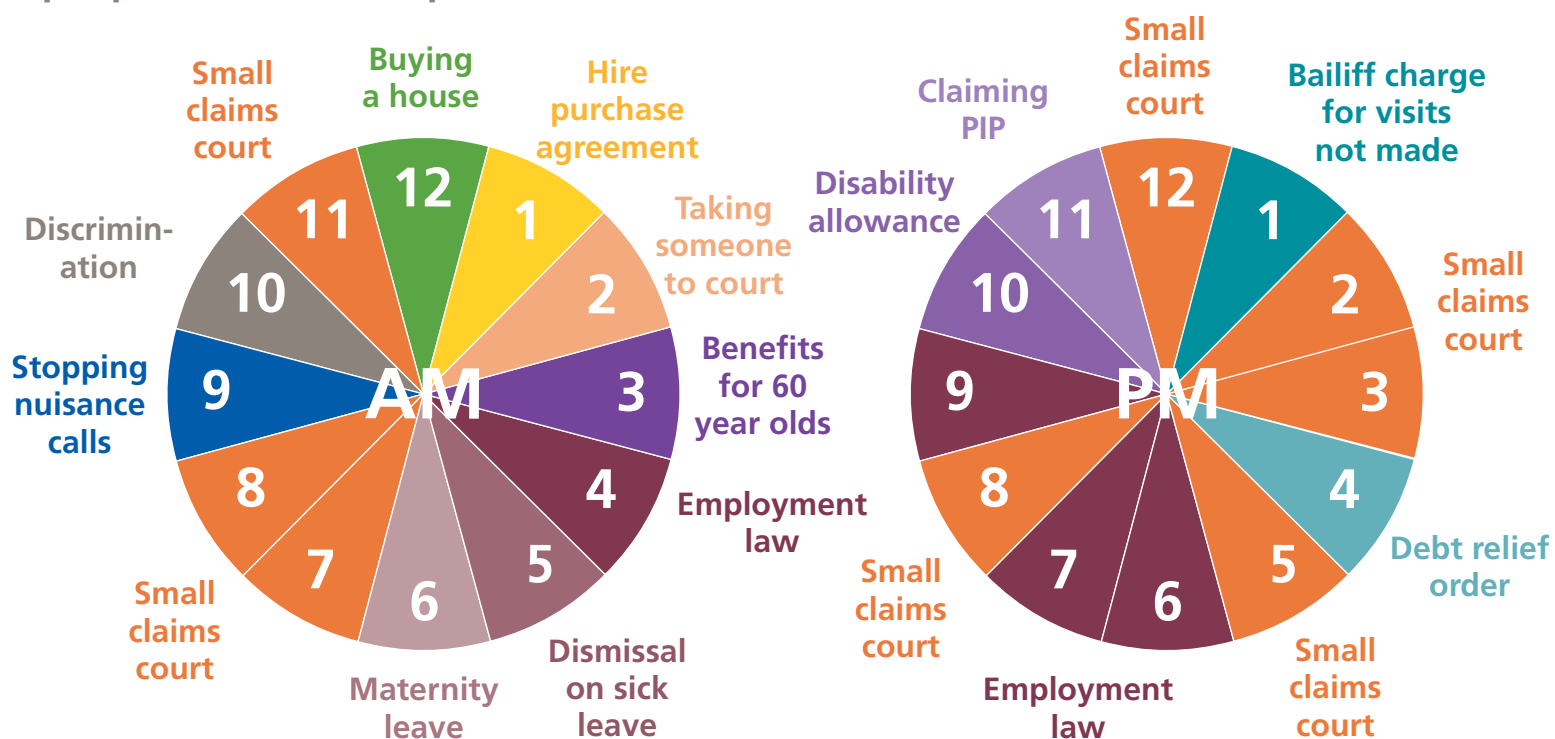
Top issues by age reported to CAB (April – June 2014)



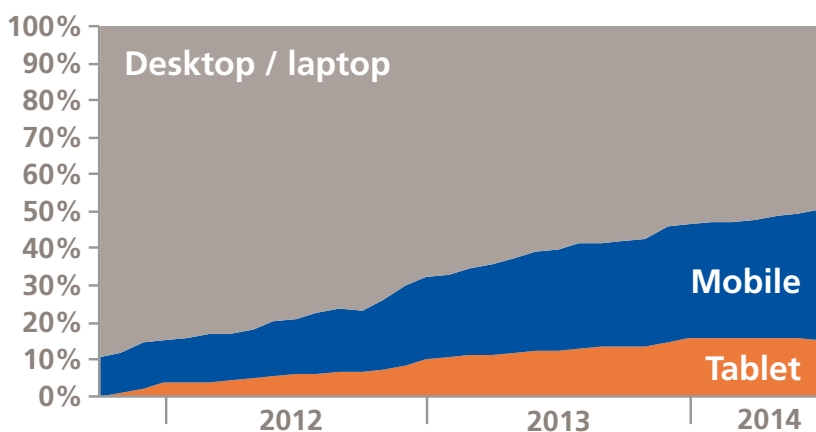
Top five issues by gender



Adviceguide clock: top searches which bring people to our self help website over 24 hours



As many people now access Adviceguide on their mobile or tablet



People need Citizens Advice as much now as they ever have done over the past 75 years. Our staff and 21,000 volunteers are working tirelessly to make sure everyone can get advice when they need it and in a way that suits them. We're proud of our history, but are not complacent about what new problems people will face.

Citizens Advice has been offering the free and impartial advice people need for 75 years, and we're ready to keep doing this for the next 75 years and beyond.

Introduction

This free quarterly statistical bulletin is designed for the use of national government departments, regional agencies; voluntary sector organisations concerned with advice or social policy, and social policy researchers. It summarises our top level advice statistics, and provides a quarterly time series of bureau statistics, according to the codes used by bureau advisers to categorise the problems on which they advised clients. The bulletin also includes statistics for our self-help website Adviceguide and for the Consumer Service covering England, Wales and Scotland.

All bureau statistics are for England and Wales, drawn from our client database on which all clients and their problems are recorded. However, there are important areas of work that bureaux undertake that are not reflected in the advice statistics – most notably financial education/capability group work.

Appendix 1 summarises the profile of bureau clients – ethnicity, age, gender, disability, household type, employment status and housing tenure.

Appendix 2 provides a summary of statistics on bureau advice for the last four quarters, and breaks every top tier category down into their sub-categories.

Appendix 3 describes what the bureau advice statistics represent and the distinction between counts of clients, enquiries, and advice issues (aka 'problems'). It also indicates other data that is collected on the Citizens Advice client database.

You can sign up for email alerts for the latest issue and download current and past issues at: http://www.citizensadvice.org.uk/index/publications/advice_trends.htm

If you have queries or are interested in discussing further access to the data please email Peter Watson in the Corporate Management Information Team
CMIT@citizensadvice.org.uk

Quarter 1 2014/15 at a glance - statistics

| Table 2a: Advice delivered by bureaux – England & Wales | | Q1 2014/15 | % change from 13/14 Q1 |
|--|---------------------------|------------------------|------------------------------|
| Total new enquiries ¹ | | 531,842 | -9% |
| Total client contacts ² | | 1,130,581 | -11% |
| Total problems | | 1,323,508 | -7% |
| Percentage of black and ethnic minority clients (average of last four quarters) | | 17% | 1% |
| Percentage of disabled &/or LTH clients (average of last four quarters) | | 37% | 0% |
| Problems by category | Q1 2014/15 (thousands) | % of total problems | % change |
| Benefits and tax credits | 427 | 32% | -17% |
| Debt | 386 | 29% | -7% |
| Housing | 106 | 8% | 2% |
| Employment | 91 | 7% | -7% |
| Relationships and family | 69 | 5% | 2% |
| Consumer (non-financial) ³ | 67 | 5% | 19% |
| Legal | 47 | 4% | -4% |
| Financial services & capability | 29 | 2% | 10% |
| Health and community care | 21 | 2% | 23% |
| Immigration and asylum | 17 | 1% | -7% |
| Tax | 11 | 1% | -11% |
| Education | 5 | 0% | 15% |
| Discrimination | 4 | 0% | -65% |
| Other | 44 | 4% | 29% |

¹ Total enquiries are cases receiving full advice (one-off or ongoing), plus Gateway assessments not progressed further (information/brief advice/signposting), plus other brief enquiries.

² All interactions with clients via all channels in new or ongoing enquiries

³ General consumer goods and services, utilities & communications, travel & transport,

| Table 2b: 'Adviceguide' use – U.K. | Q1 2014/15 | % change from 13/14 Q1 | |
|---|-------------------------------|-------------------------------|-----------------|
| Total number of visitors | 4,769,000 | 23% | |
| Total number of visits | 6,125,000 | 17% | |
| Total content page views | 9,813,000 | 22% | |
| Views by category ⁴ | Q1 2014/15 (thousands) | % of total views | % change |
| Benefits and Tax Credits | 1,694 | 17% | 14% |
| Consumer goods and services ⁵ | 2,648 | 27% | 37% |
| Employment (excl. discrimination) | 1,541 | 16% | 19% |
| Debt | 1,111 | 11% | 27% |
| Financial products and services | 126 | 1% | 16% |
| Discrimination – all | 120 | 1% | 64% |
| Education | 95 | 1% | 28% |
| Family | 916 | 9% | 12% |
| Health | 114 | 1% | 8% |
| Housing | 749 | 8% | 24% |
| Legal | 478 | 5% | 3% |
| Tax | 220 | 2% | 2% |

⁴ Category page views count Content pages, Factsheets, and FAQs, but Introduction and Index pages are excluded. Scotland and Northern Ireland content-specific pages are included.

⁵ Includes consumer problems (excluding debt and financial services & capability) concerning utilities & communications, travel & transport, as well as other consumer goods and services.

| Table 2c: Advice delivered by Citizens Advice Consumer Services – England, Wales and Scotland | | Q1 2014/15 | % change ⁶ |
|--|-------------------|----------------------------|------------------------------|
| Total enquiries ⁷ | | 157,847 | 0% |
| Total client contacts ⁸ | | 290,002 | -7% |
| Problems by category | Q1 2014/15 | % of total problems | % change |
| Consumer goods & services | 112 | 71% | -1% |
| Utilities & communications | 24 | 15% | 12% |
| Financial services & capability | 8 | 5% | 0% |
| Travel, transport & holidays | 7 | 4% | -15% |
| Housing | 2 | 1% | 6% |
| Health & community care | 2 | 1% | -2% |
| Debt | 2 | 1% | -15% |
| Other | 2 | 1% | 9% |
| Total with known category ⁹ | | 158 | |

⁷ An 'enquiry' is a group of one or more contacts (calls or web-forms) from a client about the same problem. The percentage change is against the same quarter in the previous year.

⁸ These are calls from clients to the Helplines, emailed web-form enquiries, and email responses. 95% of contacts are calls via the Helplines. The percentage change is against the same quarter in the previous year

⁹ One 'problem' code (for the product/service) is recorded for each enquiry. 36,321 enquiries were recorded with no problem. These include calls about issues out of scope of the service.

Overview of Quarter 1

Our services include:

- Advice from 319 member bureaux (f2f, phone, email/letter) in over 2,500 regular community locations and over 1,000 ad-hoc locations
- Consumer advice service (phone, email/letter)
- Our website 'Adviceguide' providing extensive self-help information on a wide range of topics.

In the last quarter:

- **Citizens Advice Bureaux in England and Wales dealt with 532 thousand new enquiries** face-to-face or by telephone, as well as assisting their existing clients with ongoing cases.
- **The Citizens Advice Consumer Services dealt with 158 thousand new enquiries - Consumer, Energy and Post** (England, Wales and Scotland.)
- **A total of 690 thousand client problems were dealt with by bureaux and the Consumer Services**
- **Our 'Adviceguide' website received 6 million visits.** Use of Adviceguide for consumer information has increased 37% from Q1 last year, reaching 2.6 million page views in the last quarter.

Figure 2(a): Total Bureau and Consumer Services problems in Q1 2014/15

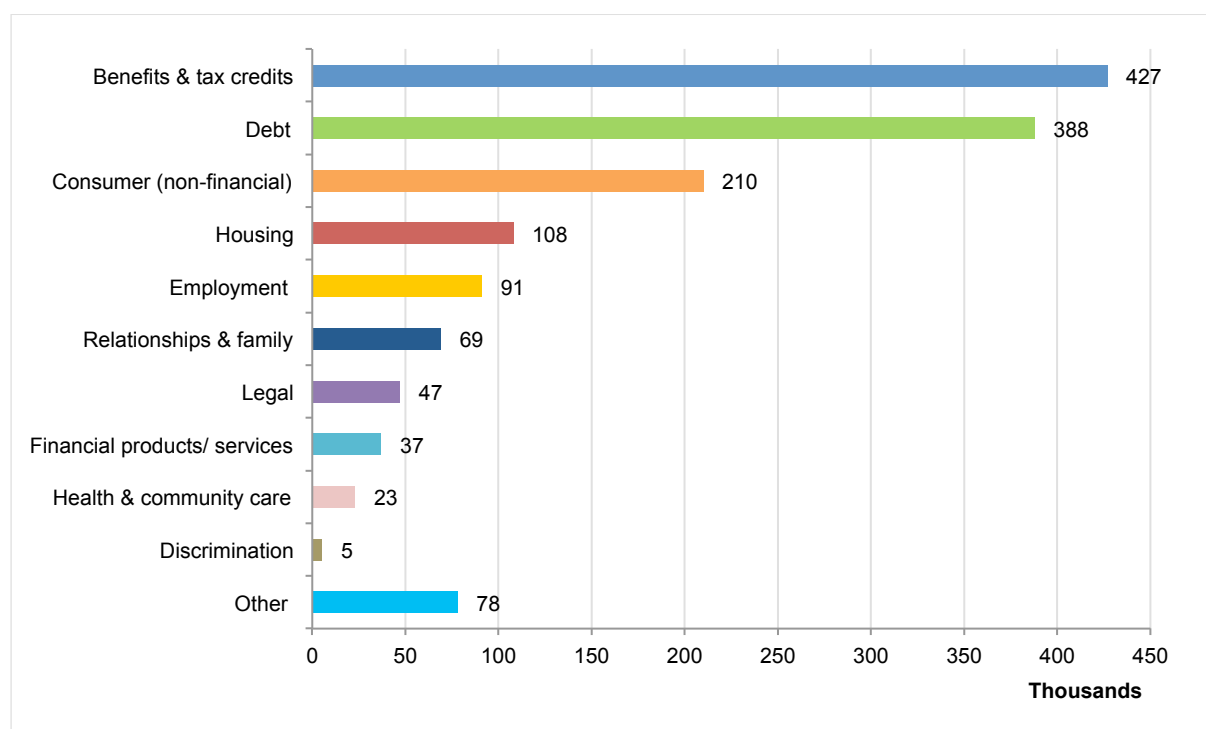


Figure 2(b): Bureau advice by category in Q1 2014/15 ¹⁰

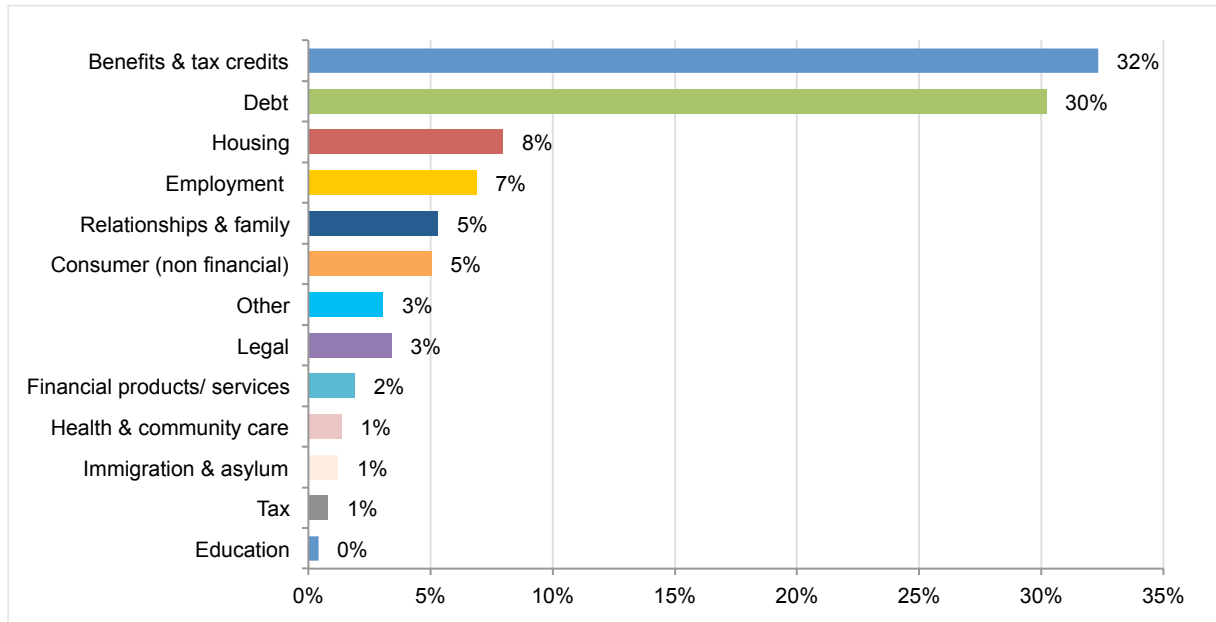
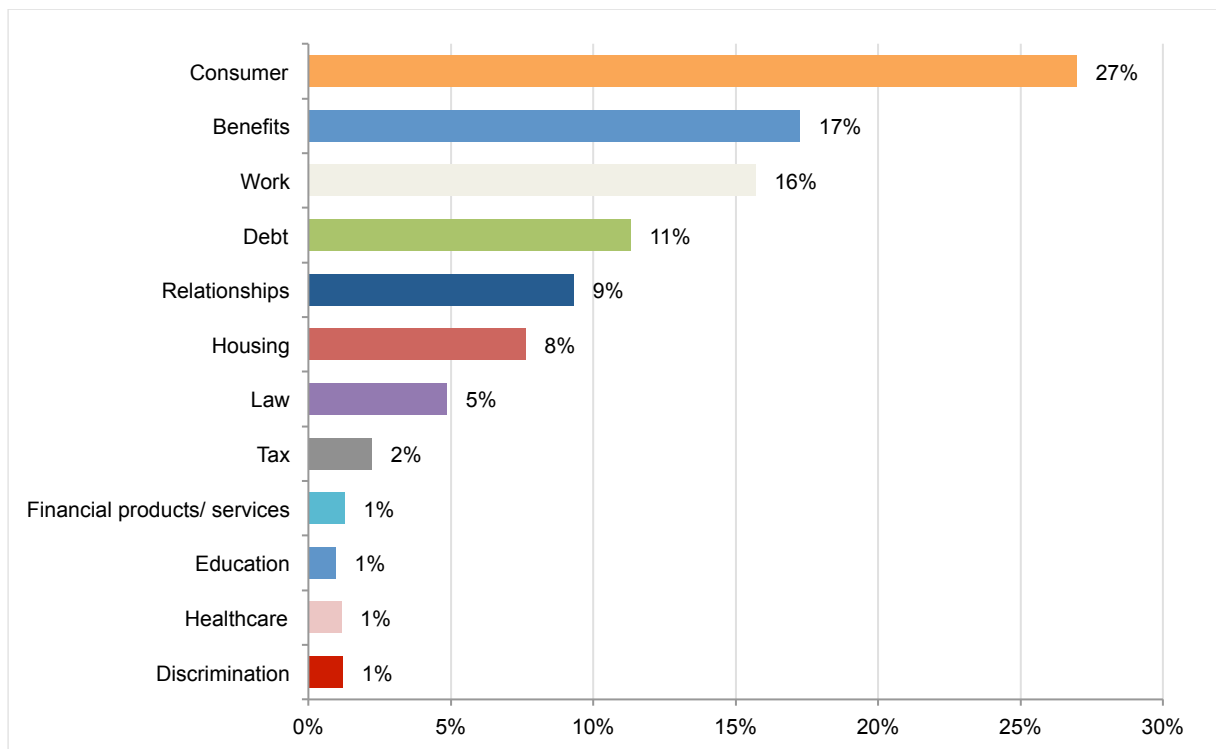


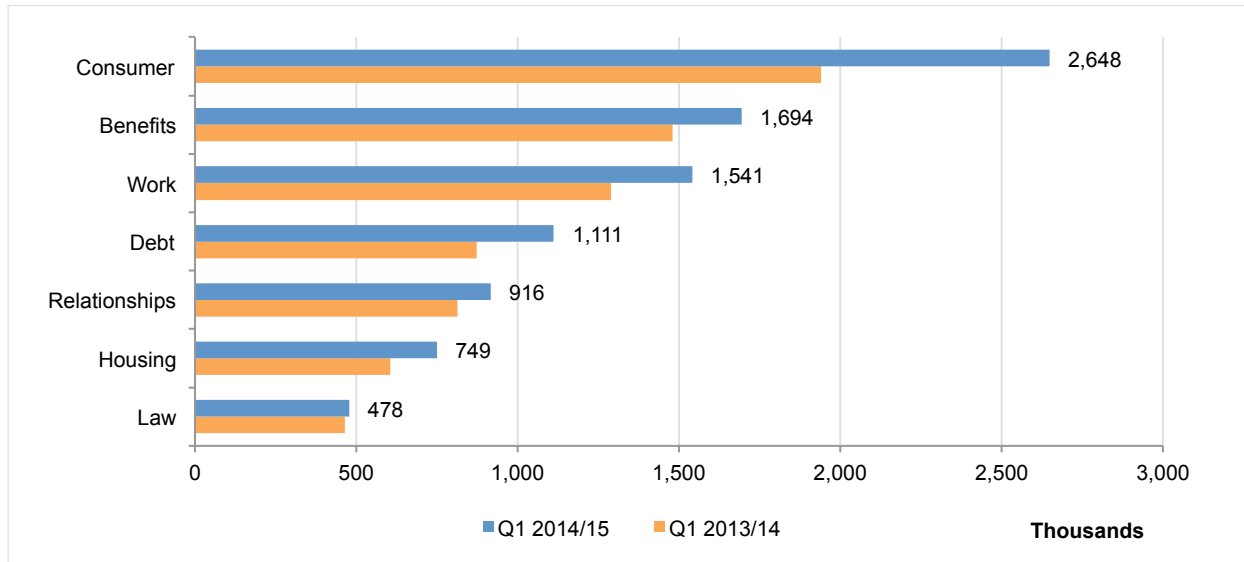
Figure 2(c): Adviceguide page views by category in Q1 2014/15



¹⁰ In Figure 3(a) the advice categories consumer goods & services, utilities & communications, travel & transport, and financial services & capability are grouped as 'Consumer'.

Adviceguide

Figure 3(a): Adviceguide page views by topic 2014/15 & 2013/14 Q1



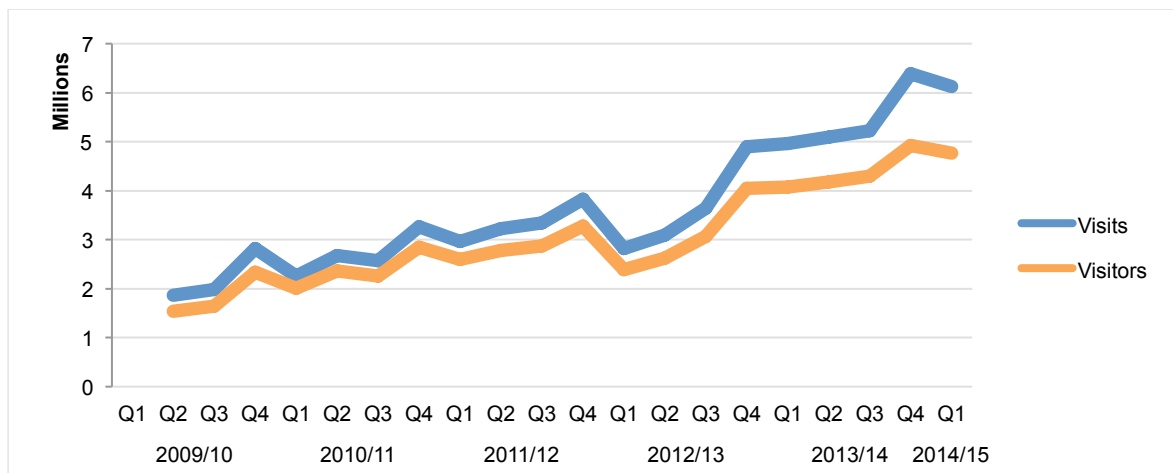
The use of Adviceguide has been growing over the last few years (Figure 3b) with a dramatic increase in the last year. Visitors are up by 23% and visits are up by 17%.

Since April 2012 it has been the official online source of consumer information.

- In the last quarter consumer information constituted over a quarter of all views, and is the largest single category. The volume of consumer page views has increased by 37%, compared to this quarter a year ago.
- Views of debt related information has increased by 27%.

In Quarter 1 benefit page views grew by 14%, employment by 19%, housing by 24% and discrimination by 64%. Overall page views have increased by 22%.

Figure 3(b): Adviceguide visits and visitors (millions) by quarter



Advice delivered by bureaux

Bureau activity levels and services

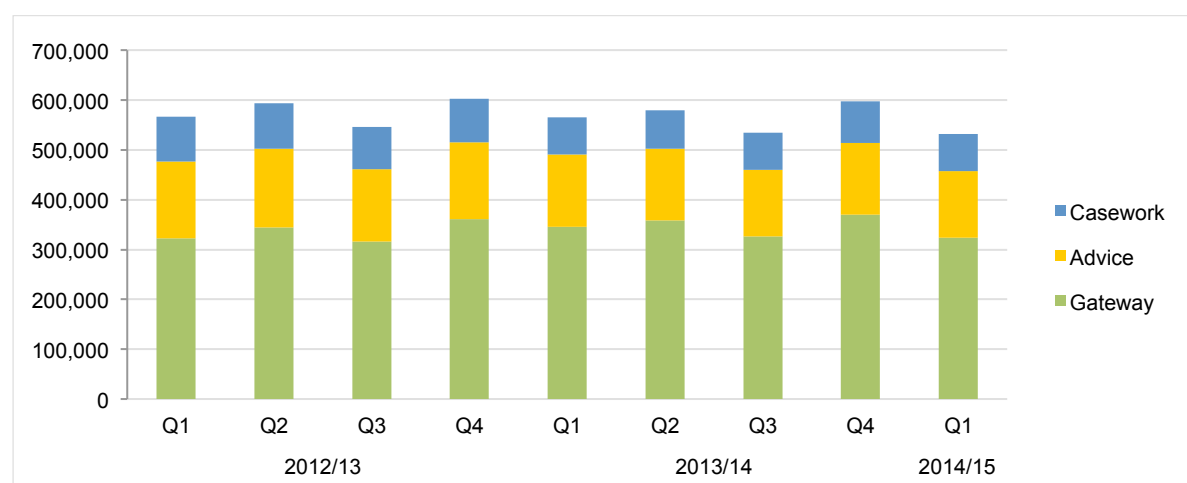
In this quarter bureaux dealt with 1,324,000 new problems in the course of 532,000 thousand new enquiries from clients - in addition to dealing with on-going cases. Issues have dropped of 7% and enquiries by 9%

A new enquiry is a client seeking help with one or more fresh problems. It may be resolved at the Gateway level, or progressed to receive full advice or casework assistance. In the face of reduced capacity, Gateways have evolved beyond triage to include brief advice in many bureaux. The Gateway system enables clients to receive information, brief advice or appropriate referral speedily, without waiting for an appointment.

The long-term growth of our telephone Gateway service (Adviceline) and of face-to-face Gateways in bureaux has been reinforced by the reduction in funded face-to-face capacity in some bureaux. The balance of the service provided has been changing. An increasing proportion of Gateway enquiries are resolved by providing self-help information and advice, without a further appointment for detailed advice and assistance. In the last quarter:

- **61%** of all enquiries were dealt with at the Gateway by giving the client self-help information, brief advice, or by referral to an external agency;
- **25%** received full advice on their options, how to pursue them, and direct assistance if required (such as a letter or phone call);
- **14%** received on-going casework level support, where advisers with specialist expertise act on the client's behalf.

Figure 4: New enquiries by work level per quarter



These changes in service delivery mean that the average number of contacts with the client per enquiry has fallen slightly from 2.03 to 1.97 per client, because a higher proportion of enquiries are single contact Gateways. The total number of client contacts fell by 11.4% to 1,130,000.

Reductions in Legal Aid funding in 2013/14 (£14.8m) and 2014/15 (£2.8m) have reduced the capacity in bureaux for specialist advice and casework dealing with multiple complex problems.

Bureaux have worked hard to find new ways to fund and deliver specialist support, and some enlightened local authorities have provided replacement funding to deal with the anticipated demands arising from welfare reform. The Big Lottery Advice Services Transition Fund is also providing support for many bureaux in 2014/15, although the amount that can be spent on direct service provision is restricted.

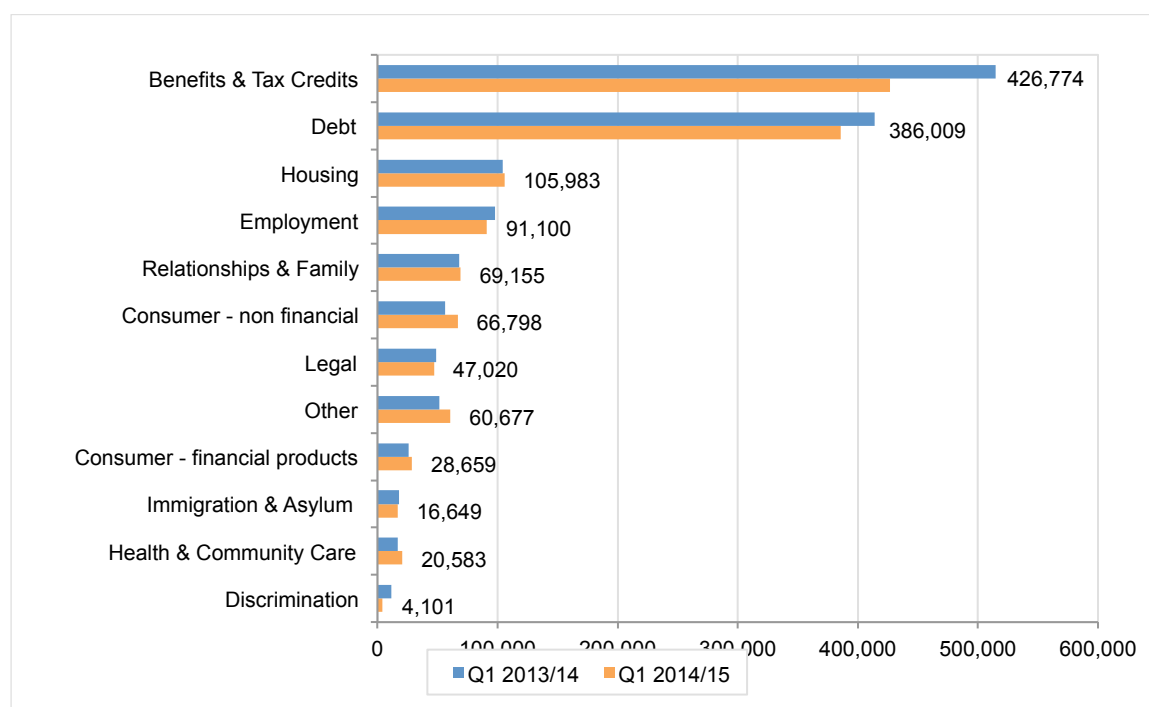
In addition to reductions in funding there have been changes in recording practice. All bureaux completed the migration to our new client database in 2013/14 which has caused some discontinuity in statistics and has resulted in fewer Issues being recorded.

In spite of lower recording and reduced casework capacity, some advice categories have increased or showed only small reductions and therefore their share of advice issues went up.

Issues bureaux dealt with

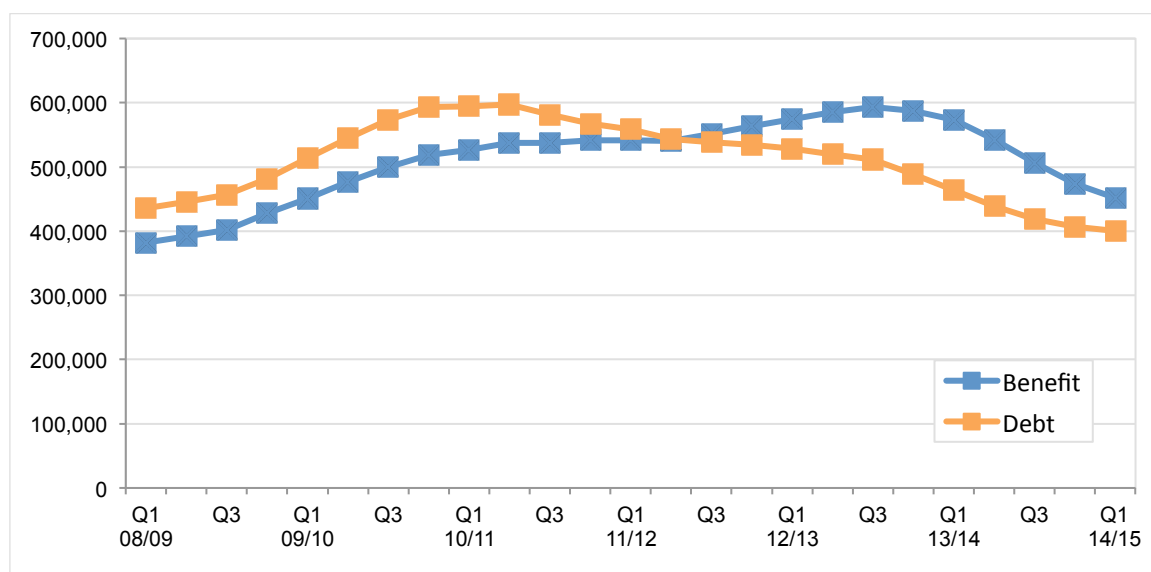
All comparisons are made with Quarter 1 in the previous year (2013/14) to allow for seasonal variation.

Figure 5: Q1 Advice issues by category– 2013/14 and 2014/15



Two and half years ago the balance tipped from debt advice toward benefit advice, driven by the significant changes in the benefit system for claimants who are disabled or have long-term health problems, coupled with reduced levels of consumer credit debt.

Figure 6: Benefit and Debt advice problems Q1 2008/9- Q1 2014/15 – quarterly moving average (last four quarters)



Benefits and tax credits

176,000 clients were advised about 427,000 benefit problems in the last quarter. Benefit advice decreased by 17%, a larger drop than the average decrease in issues of 7%. As noted in the last few editions of advice trends, the impact of welfare reform changes on our clients has been significant.

Key figures:

- **ESA** advice has dropped by 34% (75,000 issues for 43,000 clients).
- **JSA** - sanctions/hardship payments dropped slightly by 4% to 4,000 issues.
- **Housing benefit** – There has been a sharp rise of 186% to nearly 1,600 issues relating to under occupancy ('bedroom tax'). Advice on discretionary housing payments – the main avenue for support for clients losing HB – decreased by 11% but remains at 4,600.
- **PIP** - help for clients claiming the new disability benefit is gathering momentum, 43,000 issues and is now 11% of all benefit issues.
- **Working and child tax credits** have increased by 1% to 40,000
- **Localised social welfare** is up 5% to 6,665
- **Charitable support** advice increased once again to 19,000, including 10,000 for food banks/vouchers.

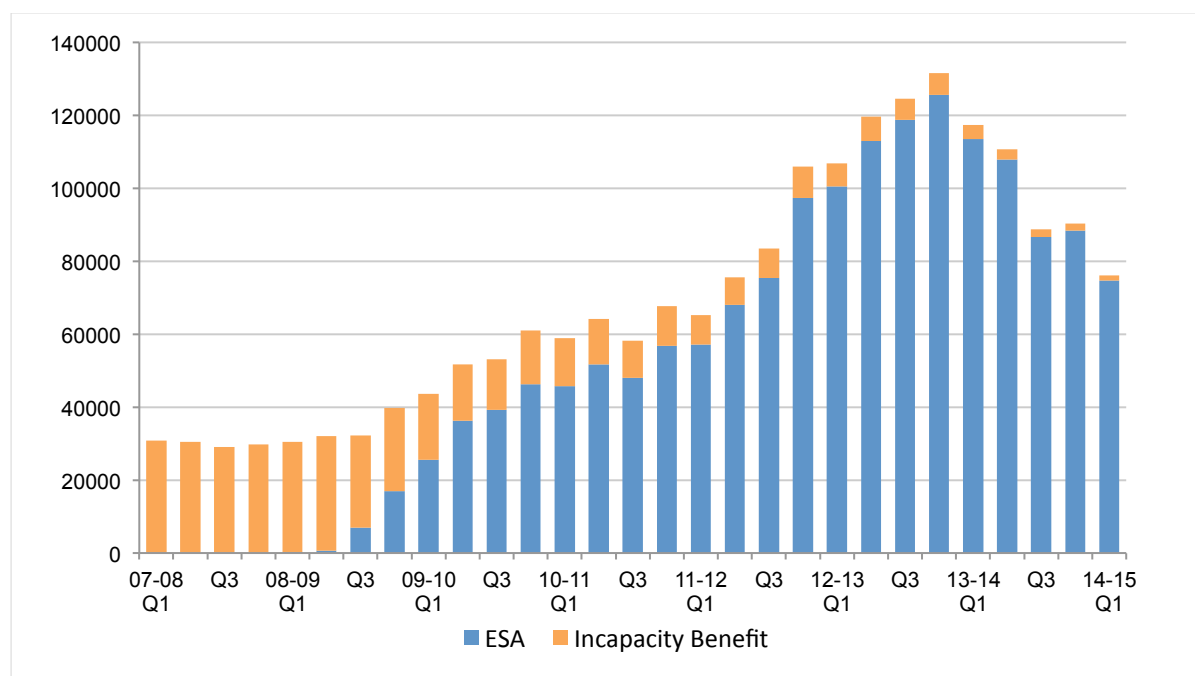
Employment and support allowance

Employment and support allowance (ESA) makes up 20% of all our benefit advice and has increased massively along with the rise of ESA claimant numbers. ESA has largely replaced incapacity benefit and income support for those unable to work through sickness or incapacity.

- In the last quarter we advised 43,000 clients about 75,000 issues related to ESA.
- ESA issues peaked in Q4 2012-13. In Q1 issues are down 34%. We believe this partly due to bureaux reduced capacity.
- Online the number of people looking at ESA on our website Adviceguide in Q1 was 61,000.
- ESA generates a high volume of appeal enquiries. In the last quarter we advised on 9,000 problems over ESA appeals.

Figure 7 shows the growth in ESA and incapacity benefit advice combined, but does not include advice to disabled claimants on income support. Nevertheless, ESA advice outstrips its predecessors by a long way.

Figure 7: ESA and incapacity benefit advice 2007-2014



Bureaux have been overwhelmed by time-consuming appeals concerning ESA, often related to the controversial and problematic work capability assessment. Although advice on ESA appeals has dropped, we believe this is due to the reduced capacity of bureaux to handle appeals following the loss of specialist benefit caseworkers, so does not necessarily reflect a real drop in demand.

Jobseekers allowance

Overall, advice queries for JSA dropped by 16 per cent this quarter, but advice queries for JSA sanctions have dropped at a much lower rate of 4 per cent to 4,000 queries this quarter. It is important to understand our data in the wider context. The number of sanctions applied by JCP to JSA claimants has increased in recent years, with a rise of 5 per cent for quarter 4 2013/14 against quarter 4 2012/2013, and an increase of 19 per cent quarter 4 2013/14 against quarter 4 2011/2012.¹¹

¹¹ Department for Work and Pensions (13 August 2014) 'Jobseeker's Allowance and Employment and Support Allowance sanctions: decisions made to March 2014' see <https://www.gov.uk/government/statistics/jobseekers-allowance-and-employment-and-support-allowance-sanctions-decisions-made-to-march-2014> DWP data is

In the in the last three full years for which data are available there has been definite upward trend in the number of sanctions applied to job seekers.¹² There has not been a proportionate increase in the number of people claiming JSA to explain this increase in sanctions. The claimant count rose slightly between 2011 and 2012, before stabilising around 1.5 – 1.6 million, then falling from early-mid 2013 onwards.¹³ This indicates that changes to conditionality may be leading to an increase in the numbers of people found to have not complied with the rules, and that the increase to the four week minimum sanction in October 2012 is not driving compliance with increased conditionality. This leads policy researchers to ask if the regime is delivering appropriate conditionality, whether the four week minimum sanction is potentially counterproductive, and whether the broad aims of conditionality and sanctions policy are being met by the regime as it currently operated.

In 2013 the Government undertook the Independent review of the operation of Jobseeker's Allowance sanctions validated by the Jobseekers Act 2013. The remit of this review was very focussed, looking particularly at the role of communications in the conditionality and sanctions process for claimants mandated to the Work Programme. The Review and the Government's response were published in July 2014. Citizens Advice and a number of Bureaux provided evidence to the Review. The recommendations of the Review have been broadly accepted by the Government, with work already underway on many of the issues. A commitment has been made to address communications, including:

- personalisation of details in correspondence and documentation
- testing of different types of content to improve understanding and engagement
- improve information about support available should a person be sanctioned, and identifying and supporting more vulnerable groups to access hardship payments and similar
- improve clarity and adapt the model of dual requirements between JCP and Work Programme providers

Of particular interest to the Citizens Advice Service is the commitment to fix the process which leads to the cancellation of housing benefit when a sanction is applied. By the end of the year the automatic 'stop' notification sent to local authorities when a claimant has been sanctioned will cease. This positive development is a testament to the value of our evidence as a service and the tenacity of social policy staff across the Service.

In the last twelve months bureaux helped with 18,800 problems related to JSA sanctions. This is an increase of over 20% compared to the previous twelve months.

published approximately 5 months after each quarter finishes and thus data for quarter 1 2014/15 is not yet available.

¹² 2011: 650,577 sanctions; 2012: 804, 866 sanctions, an increase of 24 per cent on 2011; 2013: 870 793 sanctions, an increase of 8 per cent on 2012, and of 34 per cent on 2011 Source: DWP

¹³ Office for National Statistics official labour market statistics at <http://www.nomisweb.co.uk/>

Housing benefit reforms

In the last quarter we advised 36,600 clients on issues related to housing benefit (HB). Clients were advised on 1,600 issues about rent restrictions affecting their benefit in the social rented sector, following the introduction of the under occupation penalty in April 2013.

65% of clients advised about housing benefit size restrictions in the social rented sector in the last quarter were disabled or had long-term health problems. 28% had dependent children.

In the last quarter we advised over 4,600 clients about claiming discretionary housing payments, this is down 11% (but up of 19% over the last 12 months). Discretionary housing payments are the only financial recourse in the benefit system for clients who have lost benefit due to any restrictions in amount or eligibility (for example benefit cap and the under occupation penalty).

65% of clients advised about claiming discretionary housing payments were disabled/with long term health problems.

27% had dependent children.

Social landlord rent arrears have been regularly increasing – this is discussed below under Debt, but the sharp increase coincided with the introduction of cuts in housing benefit due to the size restriction rules. This trend mirrors that found in the [Governments' own interim report](#) on the impact of the under occupation penalty where they found that 59% of tenants affected were now in rent arrears.

Personal Independence Payment (PIP)

In the last quarter Personal Independence Payment (PIP) issues were up to 43,000, with PIP now making 11% of all benefits issues. This rise is not surprising. Bureaux report continued problems with serious delays, and operational issues causing difficulty for clients navigating the complex claims process, putting additional demand for their service, as the benefit continues to be rolled-out. We will be responding to the 1st Independent Review of the Personal Independence Payment in September 2014 outlining issues and making recommendations based on evidence from bureaux.

Working and child tax credits

General advice on claiming tax credits has increased by 1% to 39,800 and advice about debt due to overpayments of other benefits has also increased by 1%. Over 4,500 clients have sought help about tax credit overpayment recovery action in the last quarter.

The drivers of this rise include; changes in the way overpayments of tax credits have been pursued, changes in how the yearly income is calculated and an initiative within the Tax Credit Office to tackle fraud and error where some of our clients may have been wrongly deemed to have an overpayment.

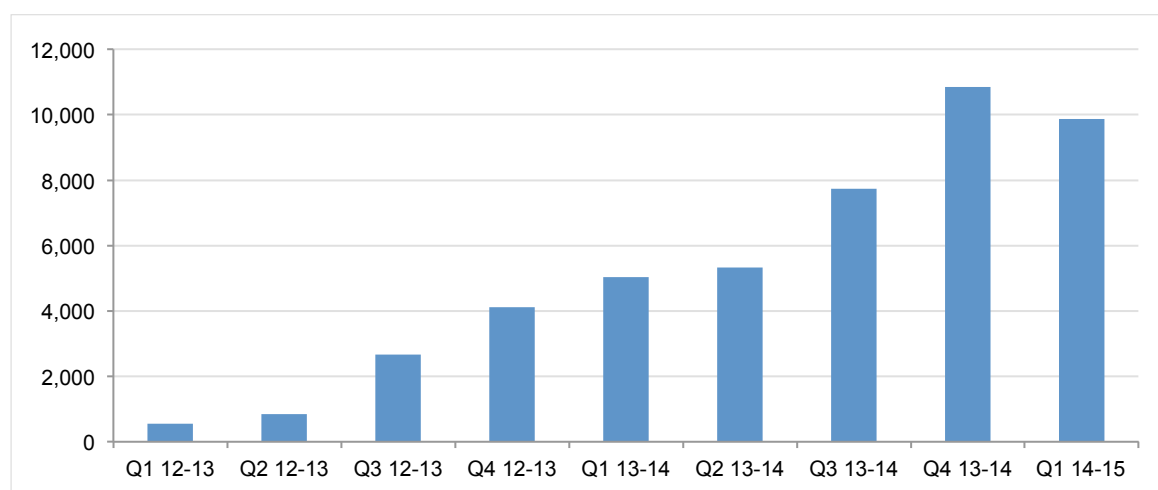
Localised support for social welfare

In April 2013 crisis loans and community care grants were abolished and instead, funding given to local authorities to provide their own social welfare schemes. We have seen a 5% increase in advice on this issue to 6,665. There have been a huge variation in what local authorities have provided and indeed whether they have spent all the money. In some areas the support has not been well publicised or the criteria very rigid. DWP and the LGA are shortly to be publishing reviews of the first year of the schemes, but have already announce that there will be no specific funding for this purpose from 2015. Our [Making welfare work locally policy project](#) has been reviewing best practice in spending these funds and will be showcasing good practice examples in September.

Food banks and vouchers

We have been seeing a steady rise in the numbers of clients requiring emergency food provision. In Q1 we advised on 10,000 issues. This is down up from the Q4 post- Christmas peak of 11,000 but brings the total to over 33,700 for the last 12 months.

Figure 8: Food bank issues Q1 2012-13 to Q1 2014-15



The preliminary findings of research we have conducted into the cause of food need show an increase in overall demand for food aid over the year so far. This research indicates that the main immediate causes of food need are, firstly, delays in benefit payments which leaves clients with significant gaps in income. And, secondly, clients whose benefits have been sanctioned and therefore who have been left without any income.

http://www.citizensadvice.org.uk/index/pressoffice/press_index/press_20131216.htm

Debt

114,000 clients were advised about 386,000 debt problems in the last quarter (30% of all issues). Debt advice fell by 7% in the last quarter, reflecting trends in many individual debt types.

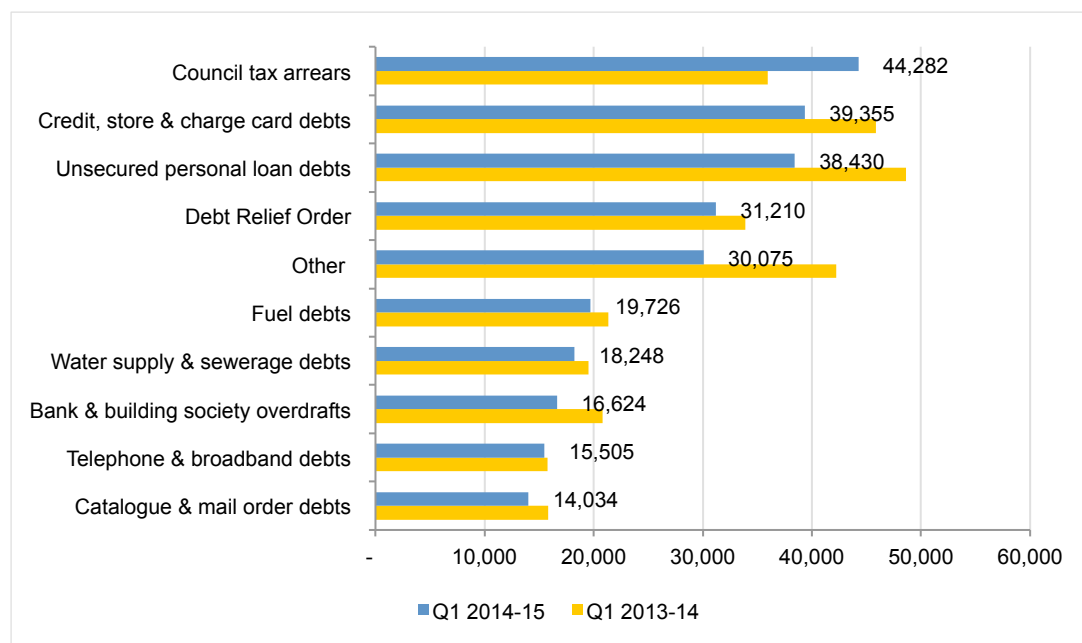
However, given the reduction in specialist debt advice capacity in bureaux from loss of LSC contracts, it cannot be assumed that the real demand for debt advice has fallen to the extent shown. Particularly small reductions in some debts are likely to indicate a growth in reality, with the reduction simply due to bureaux' reduced capacity to provide specialist debt advice.

Consumer credit debt still figures highly amongst our clients' debts, but the long term trend of falling consumer credit debt continues. Council tax arrears have increased again to 44,000 and this is now the biggest single debt category at 11% of all debt issues.

Most priority household debts dropped but by less. In contrast there are some worrying upward trends:

- **Social landlord rent** arrears continue to grow - rent arrears up 2% for LAs/ALMOs at 10,200 issues, and up 14% for housing associations to 11,600.
- **Overpayment recovery debts for tax credits** are up 1% in Q1 to 6,400 issues.

Figure 9: Top ten debt issues Q1 2014-15



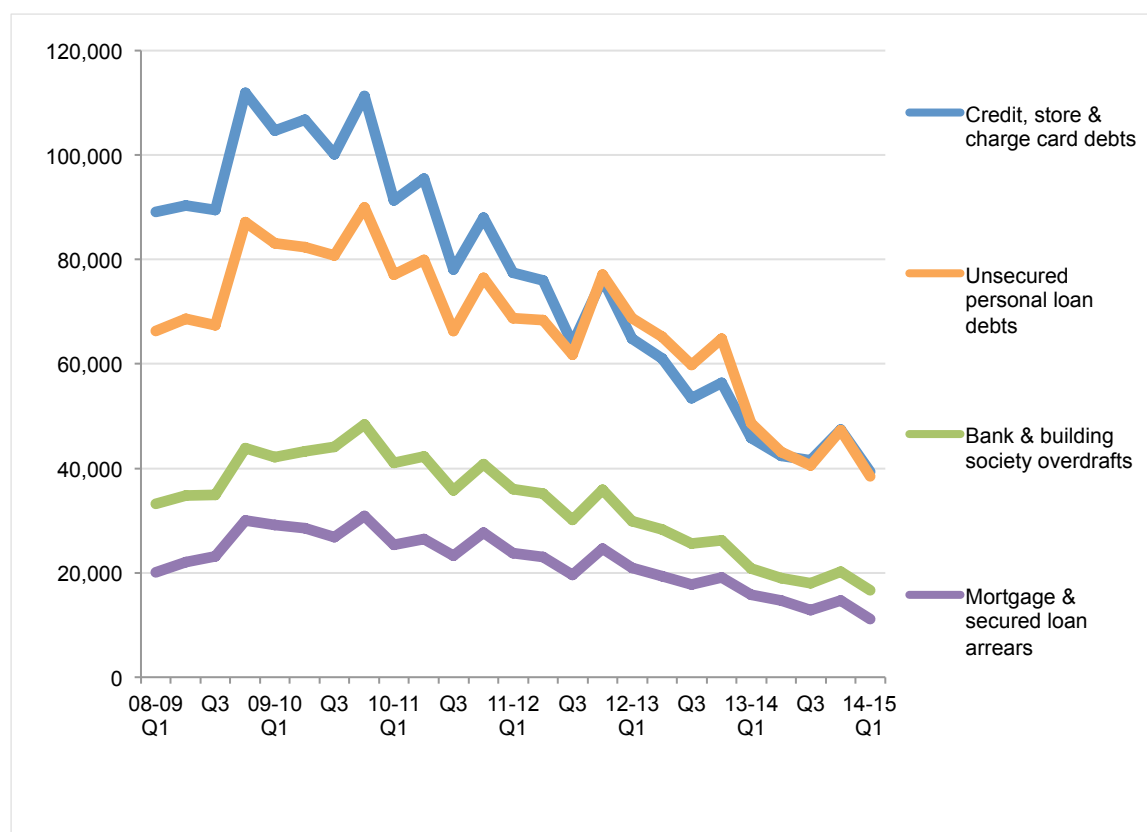
Council tax arrears are now the single biggest category of debt with an increase of 23% to over 44,000 issues. This follows the localisation and in most areas, cuts to support for council tax in April 2013.

Consumer credit debts and mortgage arrears continued their long term downward trend, due to the after-effects of the recession and lowered incomes in real terms resulting in lowered spending, alongside less readily available consumer credit. (Figure 10). Advice on the main types of consumer credit debt, although still amongst the most common types of debt, fell by 18% in Quarter 1.

Mortgage arrears fell by 30%.

Priority debts have varied with some increasing and some falling - council tax (up 23%), fuel (down 8%), water (down 7%) and private sector rent arrears (up 2%).

Figure 10: major consumer credit debts and mortgage arrears



Payday loan issues show a 28% increase to over 9,200 issues.

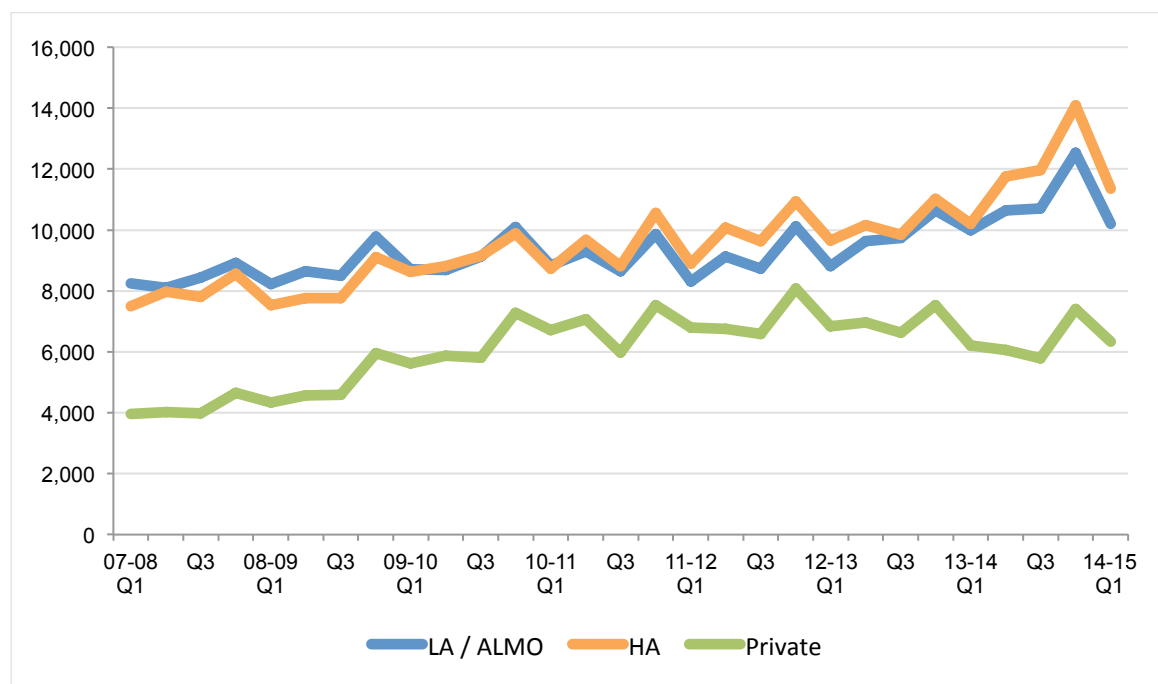
Rent arrears to social landlords continued to rise - 2% increase for local authorities/ALMOs and 14% for housing associations/RSLs (Figure 11). Rent arrears to social landlords have grown from 4% to 6% of all debt advice since the introduction of the under occupation penalty in housing benefit.

The increase in advice to clients with social landlord rent arrears being advised about possession or eviction action has grown more alarmingly – up by 26% in the last quarter from a year ago - to 5,210. This is likely to reflect the much tougher action that many social landlords are taking on rent arrears for all their tenants. Citizens Advice Making work locally project talked to many social landlords who, despite the numbers losing housing benefit, had prevented their rent arrears from rising. This was because they were intervening much more quickly with all their tenants at risk of arrears, with both tougher enforcement and greater support.

36% of these clients in social housing advised on possession/eviction action due to arrears were disabled or had long term health problems.

31% were single parents with dependent children.

Figure 11: rent arrears advice 2008-2014



Other debt categories that have increased are:

- Magistrate fines and compensation orders arrears issues up by 35% to nearly 10,250
- Unpaid parking penalty & congestion charge issues up by 19% to over 3,600
- Individual Voluntary Arrangement issues up by 79% to over 3,100

Homelessness

Actual homelessness has increased by 2% to over 5,600 issues. Threatened homelessness has decreased by 3% to over 14,100 issues.

Threatened homelessness – possession action is up for both private landlords (up 4% to 2,800) and social landlords (14% to nearly 4,000).

Other housing issues that have increased are:

- Housing association property issues up 3% to nearly 9,000
- Environmental or neighbour issues up 17% to over 7,800

Further commentary on housing issues is included over under the benefits and debt sections.

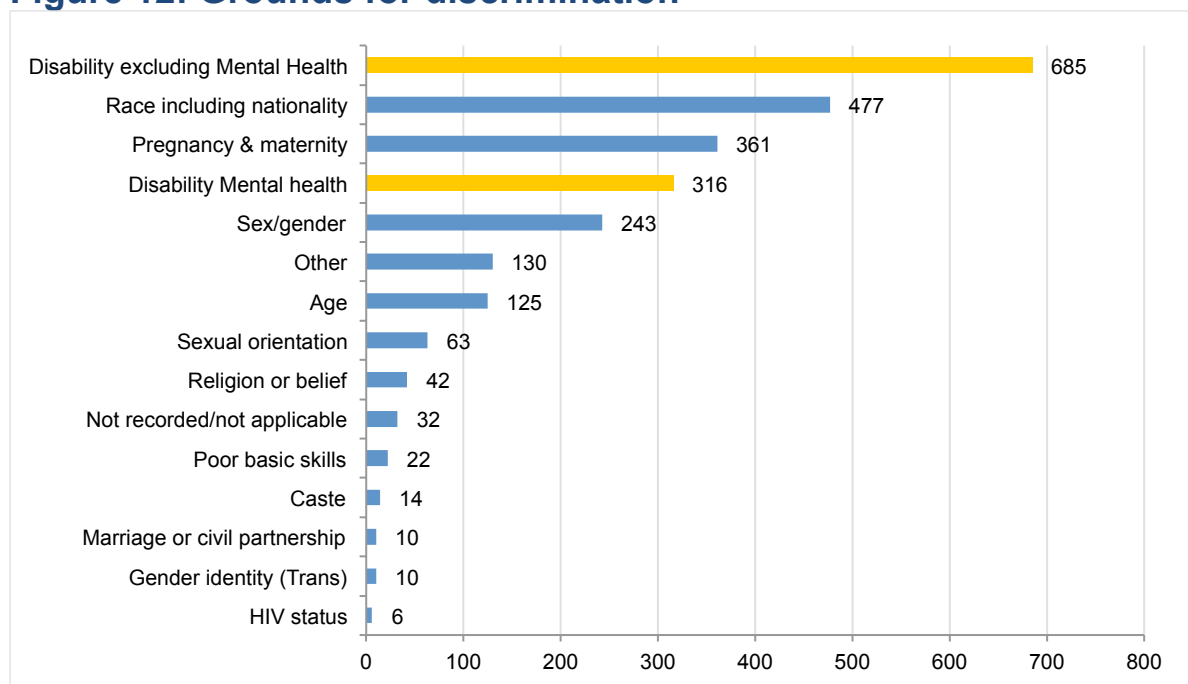
Discrimination

In Q1 we have changed the way discrimination, gender violence and hate crime are recorded. They are now all under a new part one code.

The change will provide more insightful information in the future but it has produced a discontinuity in these statistics. Issues have also been under-recorded in Q1, an action plan is place to address this. Future editions of Advice Trends will report on the trends under the new coding system. For Q1 the new issues were:

- **Discrimination** 2,536 issues from 1,980 clients.
- **Gender violence** 986 issues from 631 clients.
- **Hate crimes** 116 issues from 89 clients.

Figure 12: Grounds for discrimination



Disability (excluding mental health) is 27% of all discrimination issues. Combined with mental health, disability is 39% of all issues.

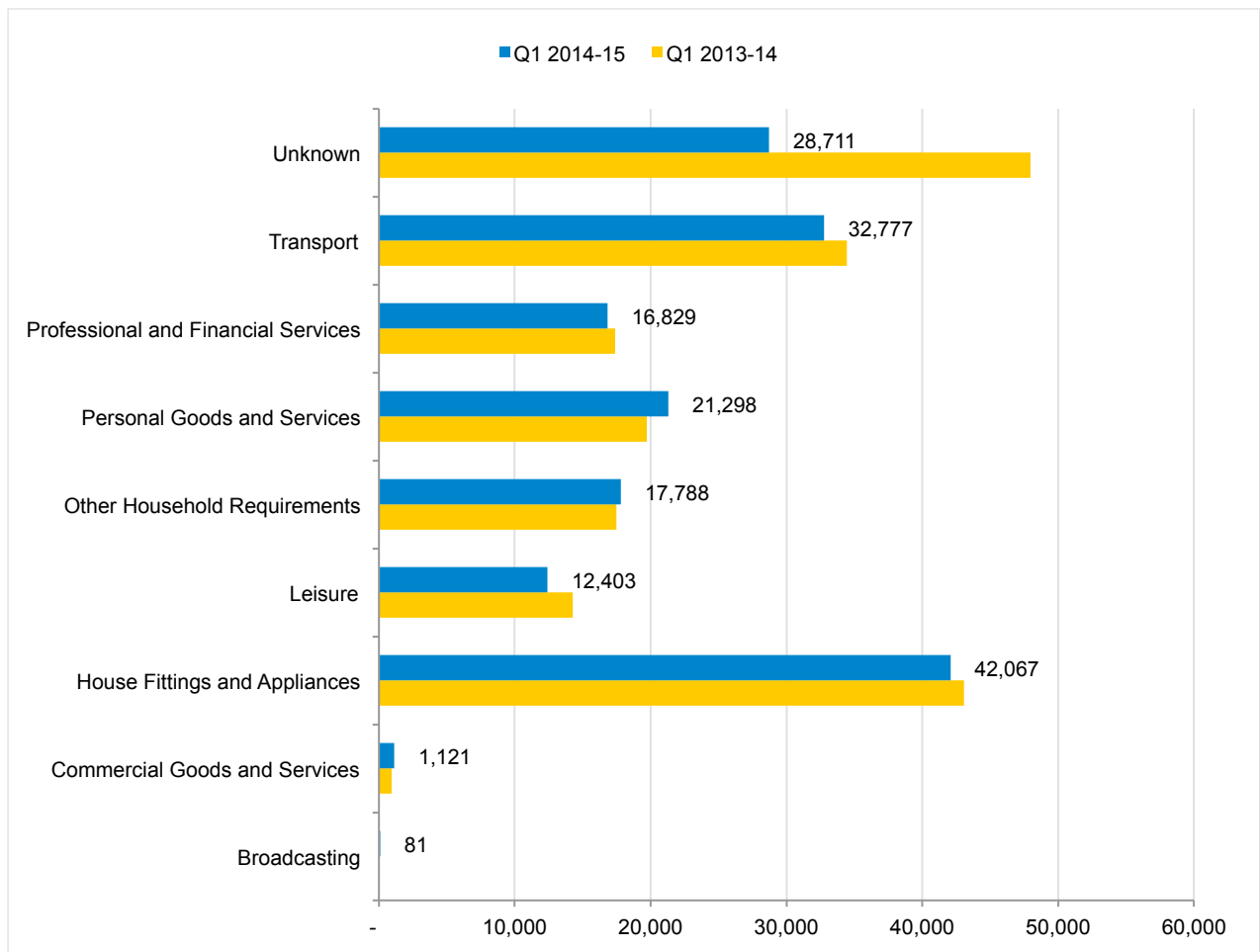
Consumer Service

The consumer service provides advice on a wide range of consumer topics and specialist advice on energy and post. Overall the number of cases is unchanged but contacts are down 7%.

General consumer topics

Total contacts dropped by 7% from 312,000 to 290,000. The number of consumer service cases where the issue was in scope and identified dropped by 2% from 147,000 to 144,000. The largest numeric fall was in cases related to leisure, which fell by 1,900 (13%). There was also significant drop of 19,000 (18%) in uncategorized (unknown) cases.

Figure 13: Consumer Service cases Q1 2014/15 compared to Q1 2013/14



Issues at level 2

Second hand cars remained the top cause for complaint among the more detailed level 2 categories, with just under 18,000 complaints in Q1 2014/15, down 2% against the same quarter in the previous year.

Figure 14: Top 10 consumer issues

| Tier 2 Issue description | Issues Q1 2014/15 | % change |
|---|-------------------|----------|
| Second Hand Cars | 17,988 | -2% |
| Home maintenance and Improvements | 14,535 | 9% |
| Furniture | 8,397 | -9% |
| Telecommunications | 8,068 | -4% |
| Other Personal Goods and Services | 5,858 | 16% |
| Professional Services | 5,841 | -2% |
| Personal Computers, accessories, software and | 4,875 | -7% |
| Toiletries, perfumes, beauty treatments and | 4,493 | 29% |
| Clothing and clothing fabric | 4,151 | -3% |
| Large Domestic Appliances | 4,068 | -10% |

Issues at level 3

Among the most detailed categories at level 3, second hand cars from independent dealers was the top cause for complaint once again.

Figure 15: Top 5 issues at third tier

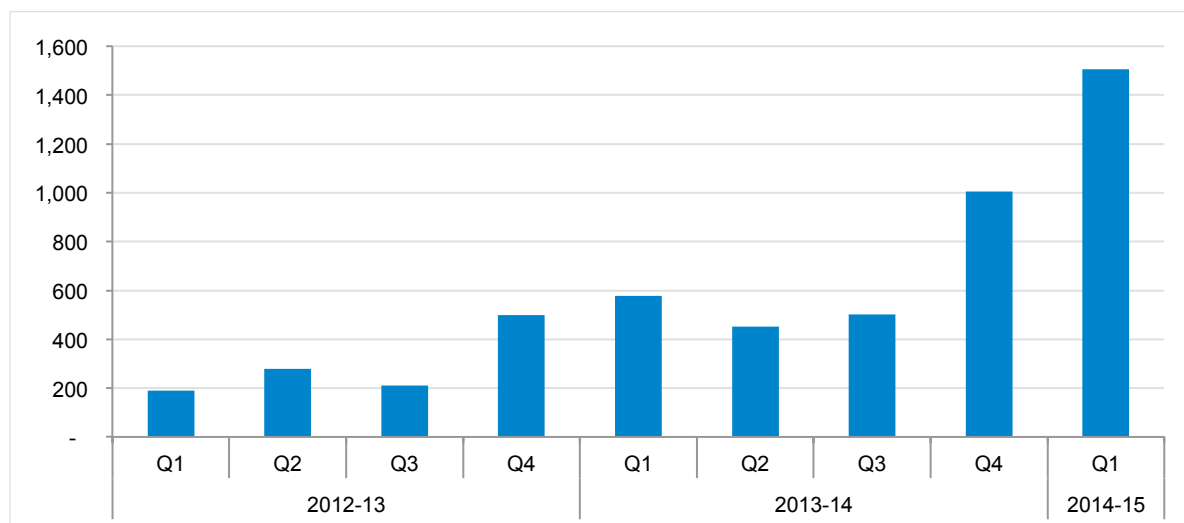
| Tier 3 issue description | Issues in Q1 2013/14 | % Change |
|--|----------------------|----------|
| (Second hand cars) Purchased from independent dealer | 14,711 | -2% |
| (Second hand cars) Purchased from franchise dealer | 3,027 | -11% |
| (Car repairs & servicing) Independent Garage | 3,011 | -12% |
| Mobile Phones (service agreements) | 2,929 | -18% |
| Mobile Phones (hardware) | 2,892 | -4% |

Against the overall downward trend, a few areas saw a significant increase in new cases in Q1 2014/15 compared to Q1 2013/14.

Cases relating to credit brokers increased to 1,153, a rise of 148%.

The most notable rise has been in cases relating to slimming products and services, which continue to rise. There was a rise of 161% to from 578 to 1,507 cases.

Figure 16: Slimming products and services cases



Energy cases

Overall, cases relating to energy providers fell by 25% to nearly 13,500. Both billing error cases and debt/disconnections were up by 41%.

Figure 17: Top energy issues at first tier

| Tier 1 issue description | Issues in Q1 2014/15 | % Change |
|-----------------------------|----------------------|----------|
| Billing Error | 4,985 | 41% |
| Information | 4,504 | 32% |
| Metering | 1,393 | -100% |
| Debt/Disconnections | 993 | 41% |
| Transfers | 661 | -100% |
| Distribution/Transportation | 552 | -2% |
| PPMs | 222 | 25% |
| Mail Delivery | 194 | 23% |
| Customer Service Failure | 178 | 14% |
| Marketing | 175 | -11% |

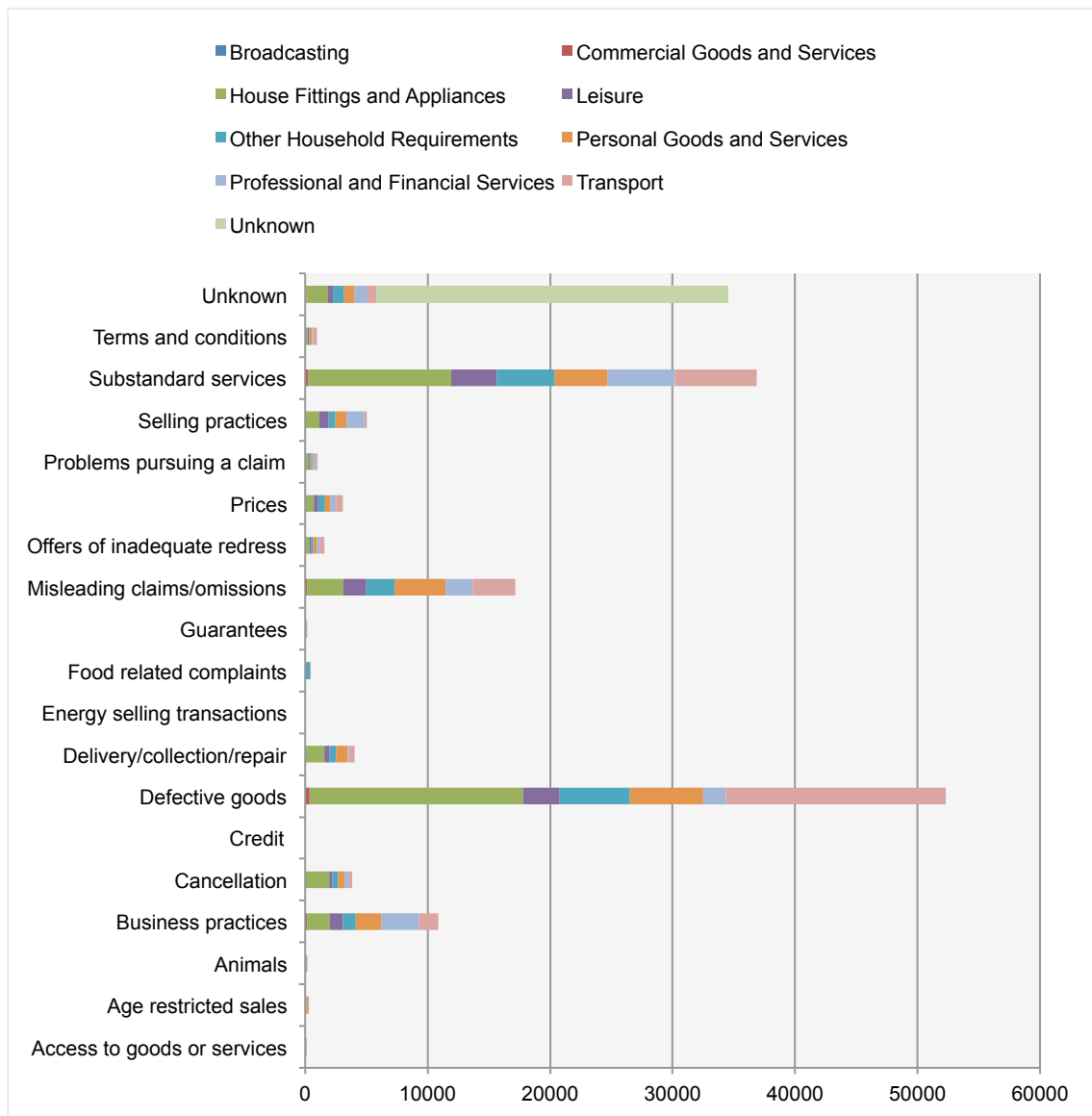
At the more detailed level 2 categories, cases relating to pricing information saw a 172% increase to 3,365. There was also a rise of 58% in clarity of bill issues to 1,821. Pre-payment meter disconnections continue to rise, with a 51% increase.

Types of complaint

Defective goods remain the most common cause for complaint, with 52,000 cases in Q1 2014/15.

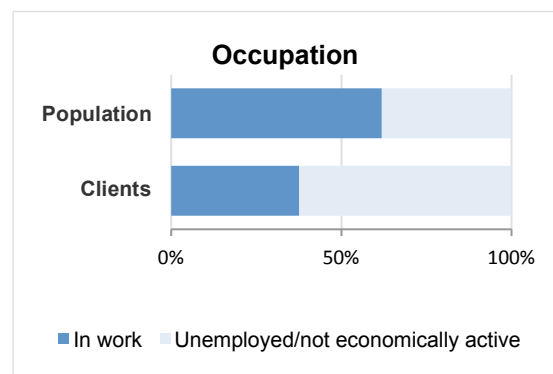
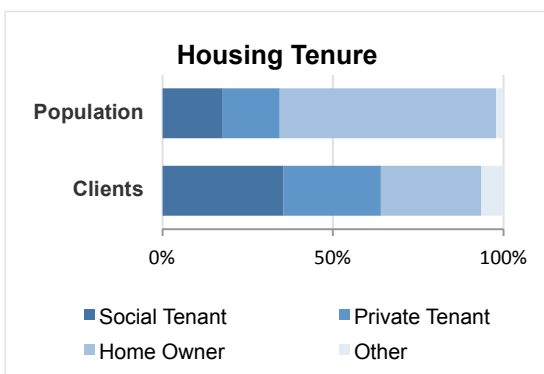
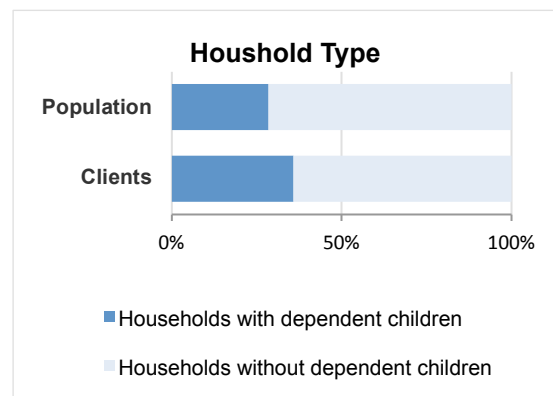
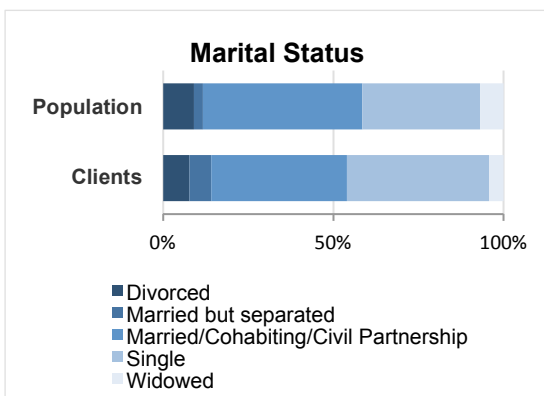
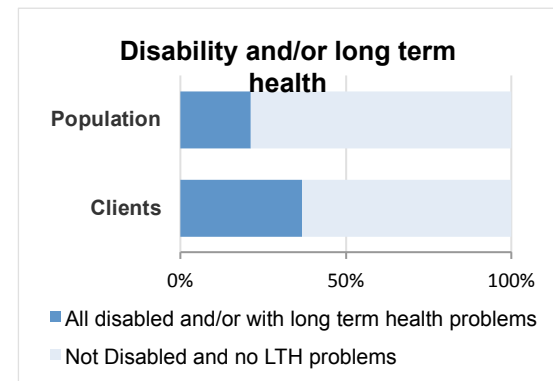
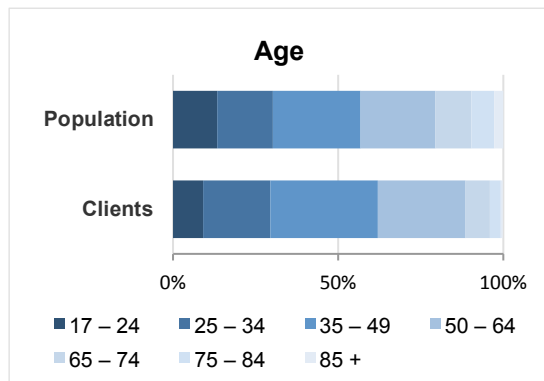
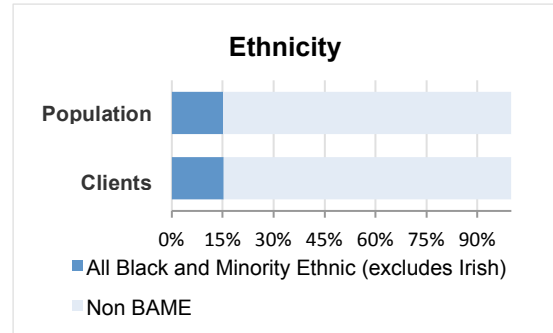
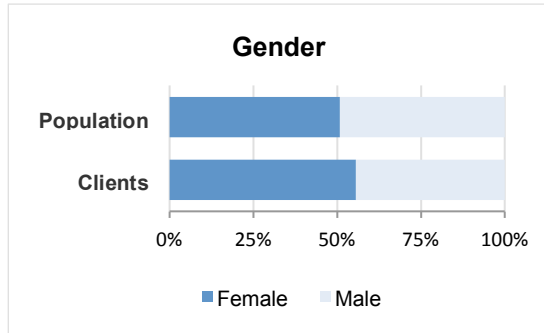
The other top areas of complaint were substandard services (34,000), misleading claims (17,000) and business practices (11,000).

Figure 18: Main complaint types by issue



Appendices

Appendix 1a: Client profile charts (rolling 4 quarter average)



Appendix 1b: Client profile (rolling 4 quarter average)

The following tables provide a percentage analysis based on those clients for whom that profile item was recorded. The percentage of all clients for whom it was not recorded is also shown for each item. Ethnicity, age, and gender are well recorded. For household type, employment status and tenure, the estimates are somewhat less reliable than for other characteristics as these are not recorded for about one third of clients. However, we have no reason to expect a particular bias in those recorded.

| Gender | Percentage |
|---------------------|-------------|
| Female | 56% |
| Male | 44% |
| Total | 100% |
| Gender not recorded | 7% |

| Ethnic origin | Percentage |
|---|-------------|
| African | 4% |
| Caribbean | 2% |
| Other Black background | 1% |
| Bangladeshi | 1% |
| Indian | 2% |
| Pakistani | 2% |
| Other Asian background | 2% |
| Mixed White/Black African | 0% |
| Mixed White/Black Caribbean | 1% |
| Mixed White/Asian | 0% |
| Other Mixed background | 1% |
| White British | 76% |
| White Irish | 1% |
| Roma/Gypsy/Traveller | 0% |
| Other White background | 6% |
| Chinese | 0% |
| Any other ethnic group | 2% |
| Total | 100% |
| Black and minority ethnic (BAME) | 17% |
| Ethnic origin not recorded | 7% |

| Disability and long term health problems | Percentage |
|---|-------------------|
| All long term health problems and/or disability | 37% |
| Not Disabled or LTH problems | 63% |
| Total | 100% |
| Disabled/health status not recorded | 18% |

| Disabled - type of condition (where known) | Percentage |
|---|-------------------|
| Disabled - cognitive impairment | 1% |
| Disabled - hearing impairment | 2% |
| Disabled - learning difficulty | 2% |
| Disabled - mental health | 24% |
| Disabled - multiple impairments | 6% |
| Disabled - physical impairment (non-sensory) | 23% |
| Disabled - visual impairment | 2 |
| Long-term health problems only | 40% |
| Total - all with known disability type | 100% |

| Age | Percentage |
|------------------|-------------------|
| 0 to 16 | 0% |
| 17 to 24 | 9% |
| 25 to 34 | 20% |
| 35 to 49 | 33% |
| 50 to 64 | 27% |
| 65 to 74 | 7% |
| 75 to 84 | 3% |
| 85+ | 1% |
| Total | 100% |
| Age not recorded | 7% |

| Occupation (self-defined) | Percentage |
|-------------------------------------|-------------------|
| Carer – children | 5% |
| Carer – elderly/disabled | 1% |
| Employed < 30 hours p/w | 14% |
| Employed >= 30 hours p/w | 20% |
| Permanently sick/disabled | 14% |
| Retired | 12% |
| Self-employed | 4% |
| Student | 2% |
| Unemployed | 25% |
| Volunteer | 0% |
| Other | 3% |
| Total | 100% |
| Occupation not recorded | 51% |
| In work | 38% |
| Unemployed or economically inactive | 62% |

| Household Type | Percentage |
|---|-------------------|
| Couple | 17% |
| Couple with dependent children | 18% |
| Couple with non-dependent children | 3% |
| Single person | 36% |
| Single person with dependent children | 17% |
| Single person with non-dependent children | 4% |
| Other adult only | 4% |
| Other with dependent children | 0% |
| Total | 100% |
| Household type not recorded | 34% |
| Households with dependent children | 36% |
| Households without dependent children | 64% |

| Housing Tenure | Percentage |
|--------------------------------|-------------------|
| Buying Home (mortgage, etc.) | 16% |
| Homeless/Hostel | 2% |
| Own Outright | 11% |
| Prison | 0% |
| Private Tenant | 26% |
| Rent-Free Housing | 0% |
| Shared Ownership | 1% |
| Social Tenant | 32% |
| Staying with relatives/friends | 8% |
| Other | 2% |
| Total | 100% |
| Housing tenure not recorded | 36% |

In 2012/13 the number of social tenants was exceeded by the number of private tenants for the first time. Home owners are still the largest group of householders in the country. It appears that key housing concerns and problems can, broadly, be grouped under four main headings: affordability of, access to housing; quality of housing and security of tenure. It is likely that home owners have greater control over their home and less likely to experience the same concerns and problems.

This is reflected in the disproportionate number of renters who approach the service for help and advice. Over the coming months, at Citizens Advice we will explore the problems as they are experienced by our clients and the communities in which they live to inform. We will use our findings to inform the national debate on the housing crisis.

Appendix 2: Advice Issue statistics – last eight quarters

See separate Excel file/PDF for:

- Table 1: Advice issue statistics summary
- Table 2: Advice issue statistics by second tier categories

Appendix 3: Understanding the advice statistics – what is recorded

All clients are recorded on a single database. Within a bureau there will be a single client record for an individual client, however often s/he returns to that bureau. The client record contains profile information on age, gender, ethnicity and disability, and other characteristics, including local authority and ward.

Whenever a client contacts the bureau, an adviser will search for their record and either add a new enquiry, or continue work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. A client may therefore have several enquiries over time.

Each interaction with a client (called a contact) is also recorded within an enquiry, so an enquiry may consist of a single contact where straightforward advice is given, or multiple contacts for a complex ongoing case.

Within the enquiry, codes for 'advice issues' are recorded reflecting all the problems on which the client is being advised within that enquiry. **A single enquiry may have multiple advice issues attached to it, so multiple issues can be associated with a client in any period.**

How issues are coded

Each issue is coded using a three tier code:

- **First tier (Part 1)** – the broad category of the problem (Benefit, Debt, etc).
- **Second tier (Part 2)** – a more detailed breakdown, such as the type of debt or type of benefit for which advice is given.
- **Third tier (Part 3)** – describing the nature of the advice, such as negotiating repayments with the creditor for a particular debt, or advising on eligibility and entitlements for a particular benefit.

Notes on Part 1 categories:

- **Benefits and tax credits** contain all advice about new and existing claims, apart from debt resulting from benefit overpayments or loans.
- **Debt** contains all debt problems, including all utilities debts, rent or mortgage arrears, and benefit and tax credit debt.
- **Housing** contains all housing problems except those due to mortgage or rent arrears.
- **Utilities and communications** contains consumer problems with utilities/telecoms, excluding debt repayment problems.
- **Financial products and services** contains consumer problems with these, excluding consumer credit debt repayment problems.
- **Consumer goods and services** contains all other consumer problems – with the exception of travel, transport and holidays, which have their own category.

If a client returns for further help on the same enquiry, a new contact will be added. However, advisers do not add a duplicate code of existing issue codes if work continues on the same issue (e.g. negotiating repayments). Further issues are only added if the client presents with a further related problem (such as a new debt) or requires a new type of advice. Cases can span many months and issues may continue to be added as cases evolve.

In a complex debt case, a code would be recorded for each debt (e.g. five separate credit card debts would attract five codes). Codes may be added from other categories according to the advice required (e.g. Benefit codes would be added if the client was also advised on benefits they could claim, and a Relationship/Family code if the debts were associated with relationship breakdown which also required advice.)

Availability of further statistics

If you require the second tier breakdown of the categories not included in Appendix 3, or if you are interested in third tier statistics please contact us. Counts of clients with particular types of problems and the profile of such clients can also be produced, although this depends on the availability of our staff resources and will attract a fee. Please contact Peter Watson: cmit@citizensadvice.org.

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.

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