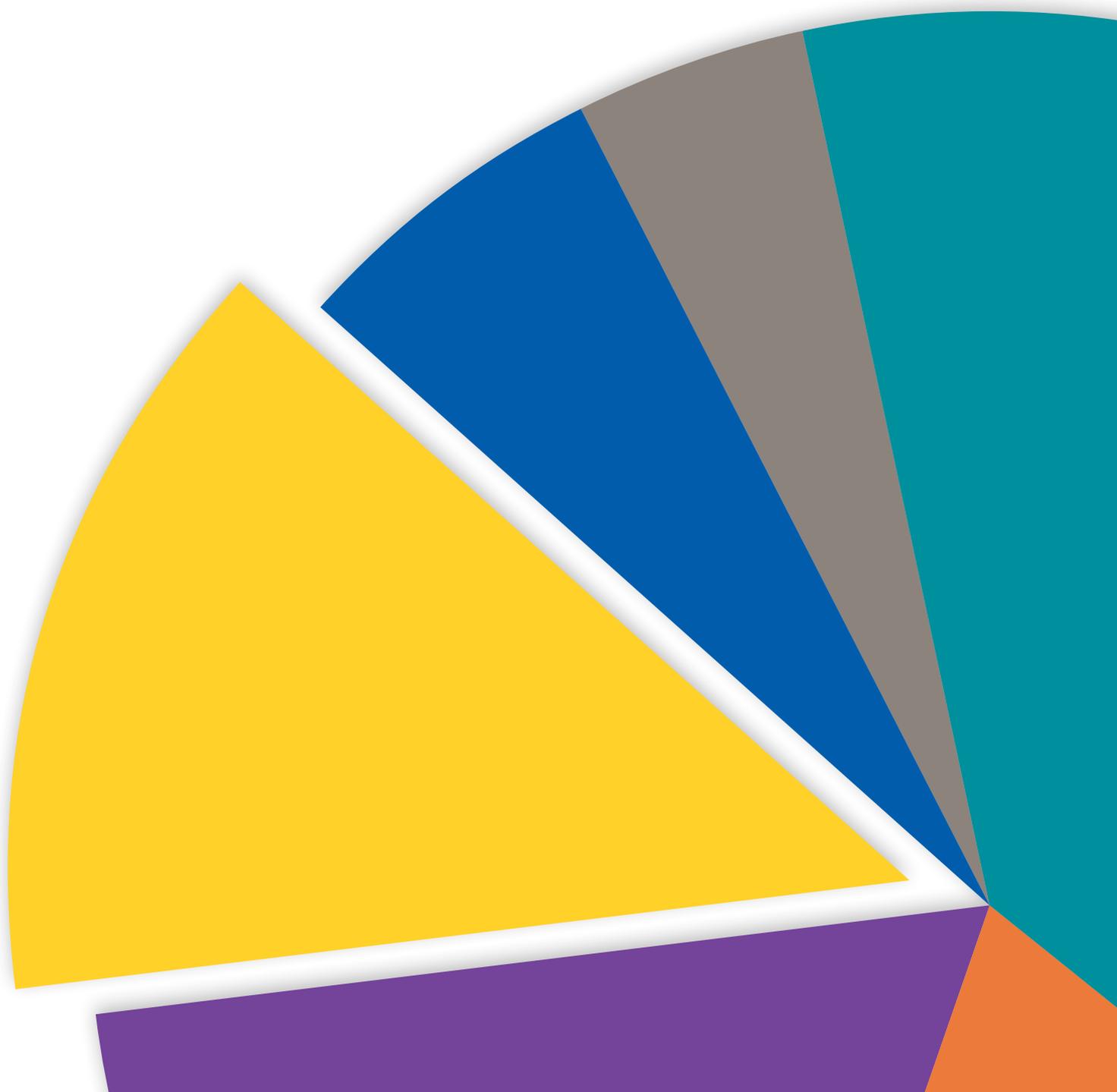


Advice trends

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



2014/15 Quarter 2

(July – September 2014)

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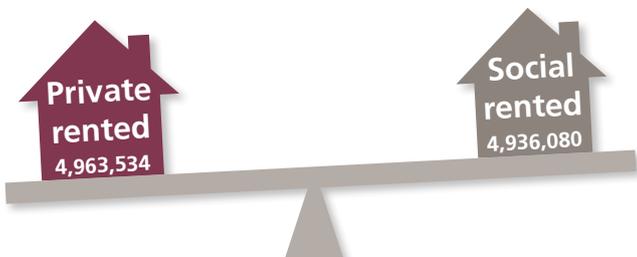
Barometer



The private rented sector is a market where consumers have relatively little protection. An increasing number of people are coming to Citizens Advice about problems with privately rented homes.



...and for the first time the number of private rented households has overtaken the social rented sector.



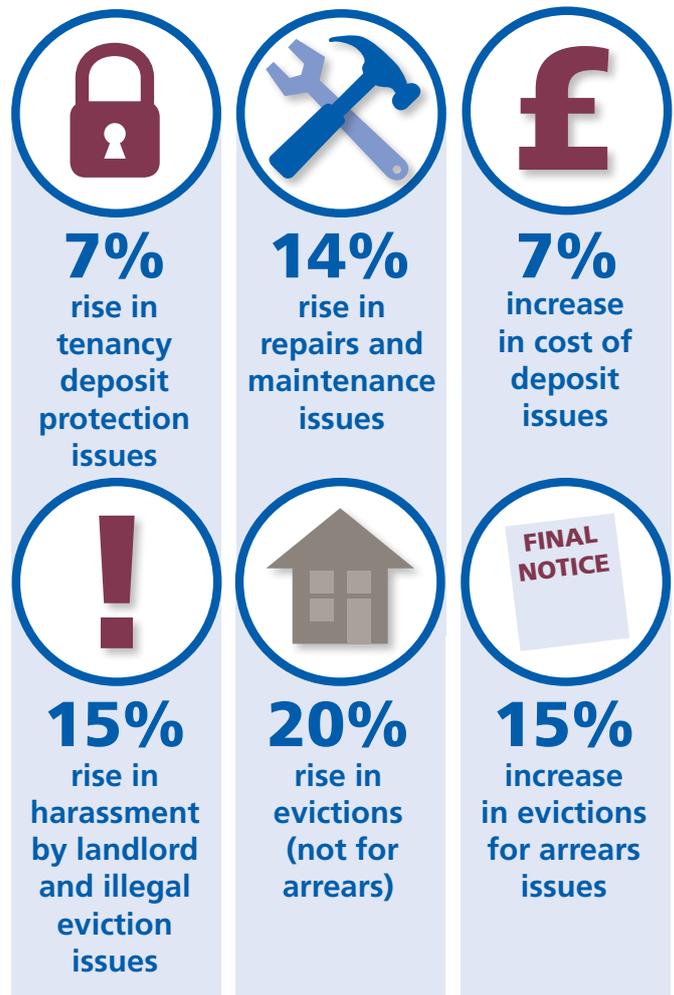
Brian Walsh
Housing specialist at Croydon CAB

Tenants are stuck between a rock and a hard place. There's no way they can afford to buy their own home and waiting lists for social housing, even if they are eligible, are very long. Tenants can be vulnerable to unscrupulous landlords. Many have to live in poor conditions whilst still having to pay increasingly high rents. And if they complain they find themselves at risk of being legally evicted for no reason.

There needs to be a lot more regulation, both of landlords and of letting agents – people need more protection.



Between July and September 2014



Between July and September 2014



One third of private rented properties in England do not meet the Government's decent home minimum standard

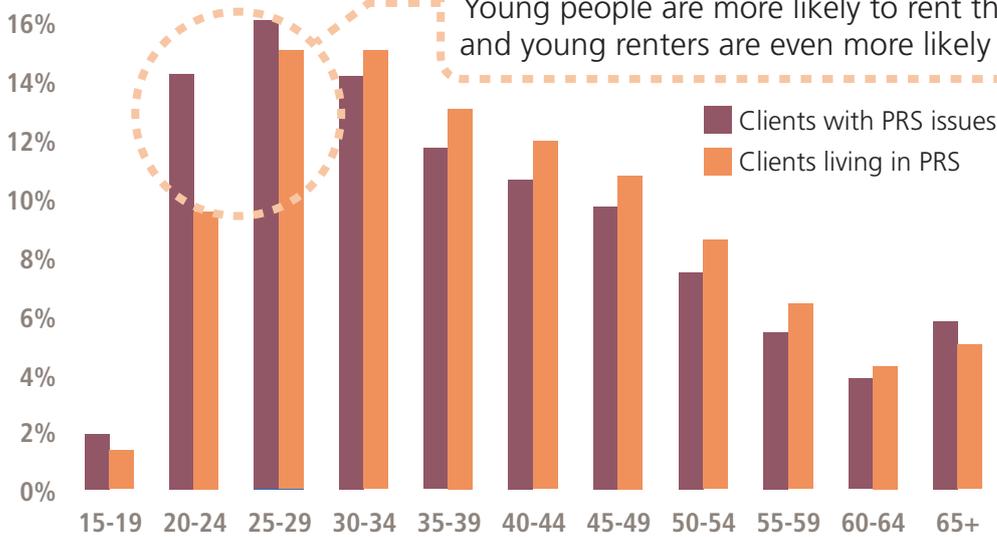
Case study:

Amy* and her husband moved into a two-bedroom rented flat as they wanted to start a family.

Soon after she discovered she was pregnant the flat was damaged in a fire caused by an electrical fault. When she pursued their landlord to carry out repairs he told them they had to move out as he wanted to sell the flat.

We thought we had a long term option in our current place but instead it looks like we may have to leave the area and our support network as we can't afford anywhere else. Financially it has also hit us hard as we put our savings into a deposit and first month's rent and now we have to borrow money to move.

* name has been changed



Young people are more likely to rent than older people – and young renters are even more likely to run into problems.

Of clients with private rented sector issues:

2 in 5
have dependent children

Expert view:

James Plunkett, Citizens Advice

The private rented sector is a hard place to make a home. Despite one in five people now renting privately, the sector is still relatively weakly regulated for an industry of this size. Renters live at the whim of landlords, often on short-term contracts and in poor conditions, with some too scared to complain for fear of a 'revenge eviction'. Meanwhile, rogue letting agents, high fees and problems reclaiming deposits are still all too familiar as features of rental life.

The same is not true in other countries. While the UK housing market has transformed over 30 years England has failed to keep up, as Wales and Scotland have introduced more regulation. Consumers are now, in many ways, better protected when buying a toaster than when renting a family home. It's high time renters' rights are brought up to a decent 21st century standard.



Average price per month of a two-bedroom rented property

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 2 2014/15 at a glance – statistics



Bureaux services

Table 2a: Advice delivered by bureaux – England & Wales		Q2 2014/15	% change from 13/14 Q2
Total new enquiries ¹		573,000	-3%
Total client contacts ²		1,207,000	-1%
Total problems		1,407,000	2%
Percentage of black and ethnic minority clients (average of last four quarters)		17%	-11%
Percentage of disabled &/or LTH clients (average of last four quarters)		37%	-20%
Problems by category	Q2 2014/15 (thousands)	% of total problems	% change
Benefits and tax credits	461	33%	-4%
Debt	390	28%	-1%
Housing	115	8%	9%
Employment	97	7%	24%
Relationships and family	75	5%	10%
Consumer (non-financial) ³	73	5%	27%
Legal	51	4%	6%
Financial services & capability	32	2%	29%
Health and community care	22	2%	24%
Immigration and asylum	17	1%	0%
Tax	12	1%	-2%
Education	7	1%	24%
Discrimination	5	0%	-53%
Other	49	3%	28%

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,



Adviceguide

Table 2b: 'Adviceguide' use – U.K.	Q2 2014/15	% change from 13/14 Q2	
Total number of visitors	5,296,000	27%	
Total number of visits	6,867,000	35%	
Total content page views	11,192,000	37%	
Views by category ⁴	Q2 2014/15 (thousands)	% of total views	% change
Benefits and Tax Credits	1,986	18%	23%
Consumer goods and services ⁵	3,080	28%	52%
Employment (excl. discrimination)	1,668	15%	26%
Debt	1,163	10%	31%
Financial products and services	137	1%	29%
Discrimination – all	127	1%	57%
Education	108	1%	26%
Family	1,158	10%	30%
Health	148	1%	25%
Housing	873	8%	32%
Legal	521	5%	15%
Tax	223	2%	1%

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.



Consumer service

Table 2c: Advice delivered by Citizens Advice Consumer Services – England, Wales and Scotland		Q2 2014/15	% change ⁶
General Consumer		183,030	-10%
Energy & Post		13,561	49%
Total enquiries ⁷		196,591	-7%
Total client contacts ⁸		309,337	1%
Problems by category	Q2 2014/15	% of total problems	% change
Consumer goods & services	115,880	59%	2%
Utilities & communications	24,805	13%	13%
Financial services & capability	8,375	4%	4%
Travel, transport & holidays	8,482	4%	-4%
Housing	2,449	1%	10%
Health & community care	1,749	1%	20%
Debt	1,641	1%	-19%
Other	33,210	17%	-41%

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

Overview of Quarter 2

Our services include:



Advice from 318 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 573 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 197 thousand new enquiries - Consumer, Energy and Post** (England, Wales and Scotland.)
- **A total of 1,606 thousand client problems were dealt with by bureaux and the Consumer Services**
- **Our 'Adviceguide' website received 6.9 million visits.** Use of Adviceguide for consumer information has increased 45% from Q2 last year, reaching 3.1 million page views in the last quarter.

Figure 2(a): Total Bureau and Consumer Services problems in Q2 2014/15

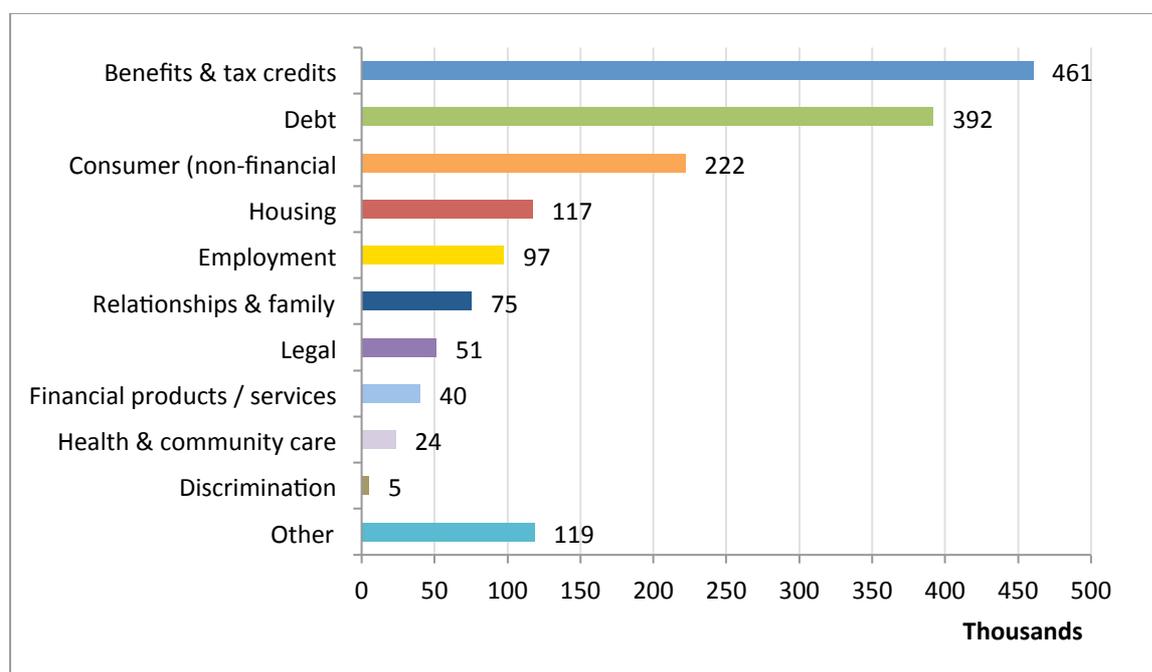


Figure 2(b): Bureau advice by category in Q2 2014/15 ⁹

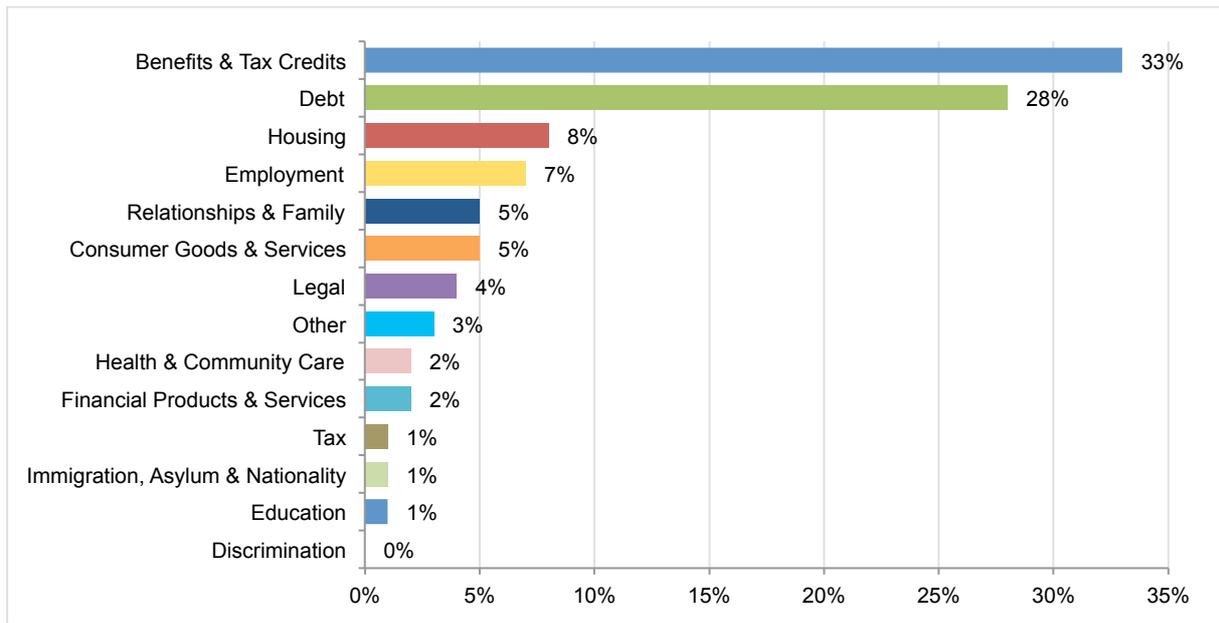
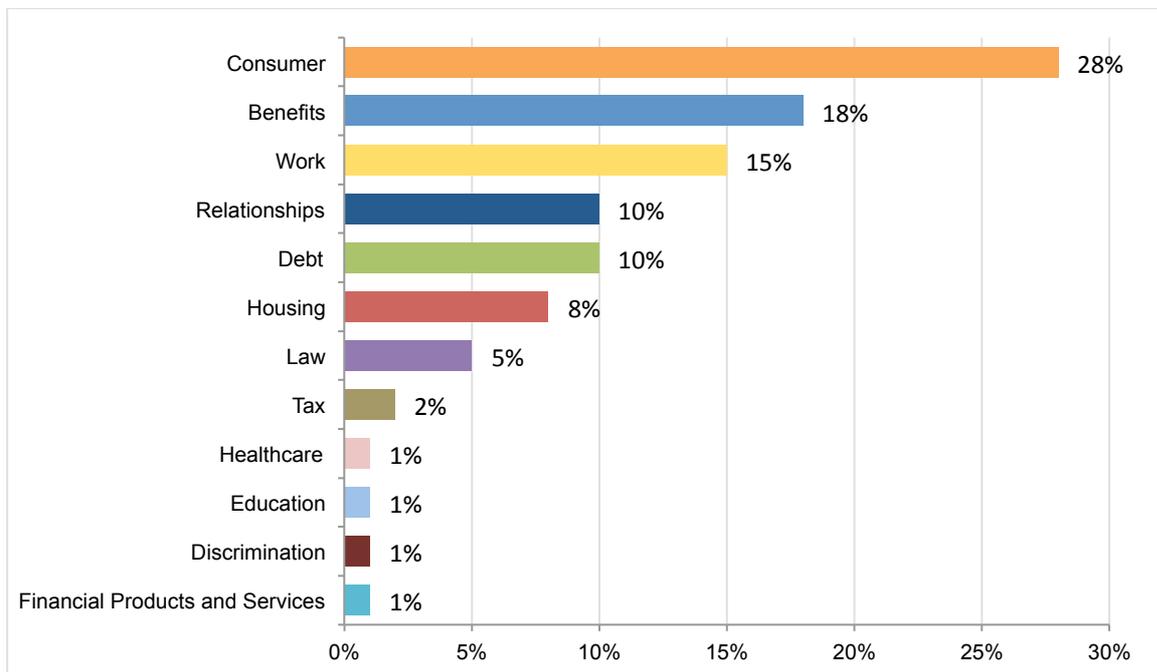


Figure 2(c): Adviceguide page views by category in Q2 2014/15



⁹ 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 visits and visitors (millions) by quarter

The use of Adviceguide has been growing over the last few years (Figure 3a) with a dramatic increase in the last year. Visitors are up by 27% and visits are up by 35%.

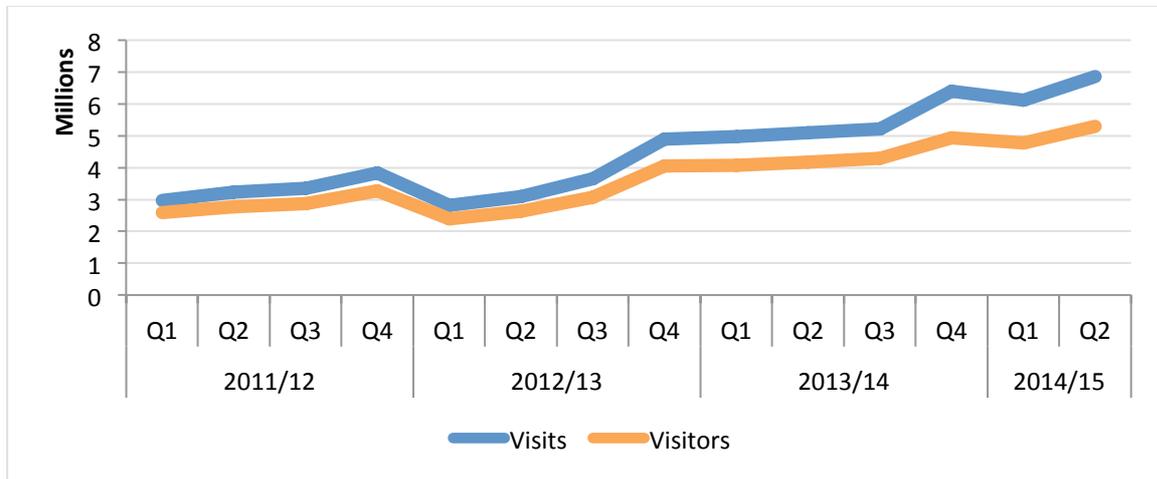
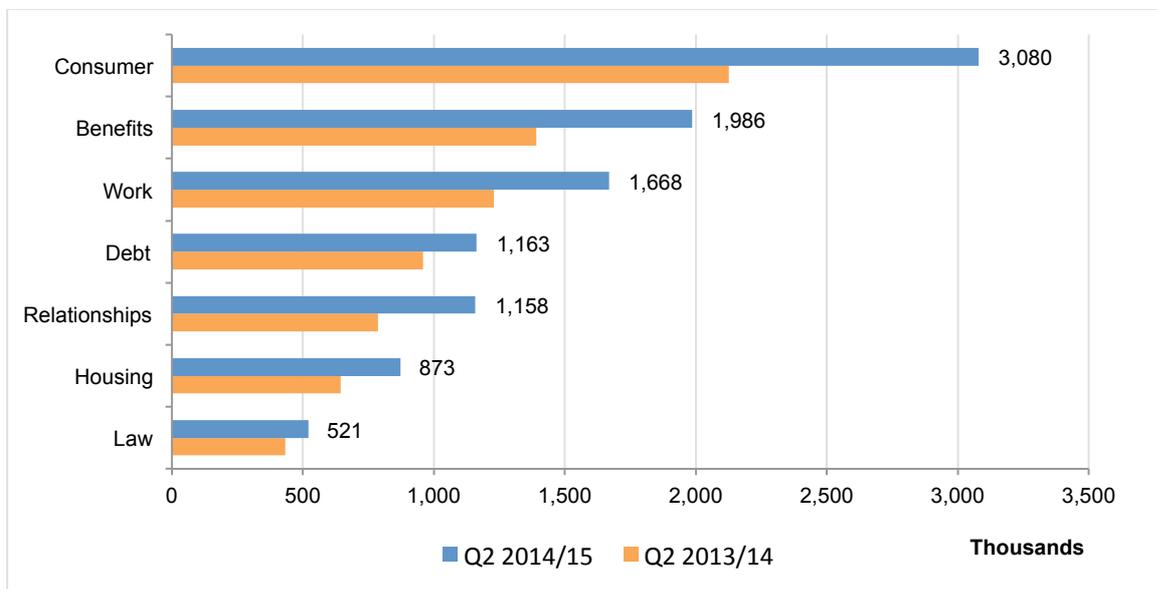


Figure 3(b): Adviceguide page views by topic 2014/15 & 2013/14 Q2

Overall page views have increased by 37%.



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 43%, compared to this quarter a year ago.

In Quarter 2: benefit page views grew by 42%, employment by 36%, housing by 35%, debt by 21% and discrimination by 81%.

Advice delivered by bureaux

Bureaux activity levels and services

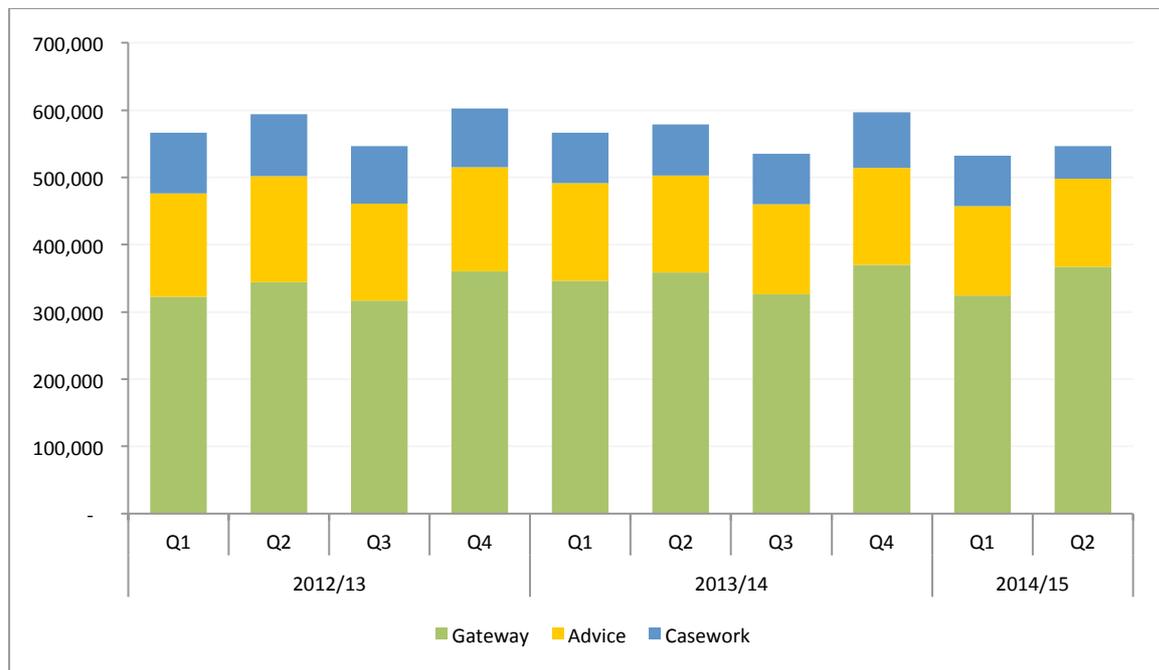
In this quarter bureaux dealt with 1,407,000 new problems in the course of 573,000 thousand new enquiries from clients - in addition to dealing with on-going cases. Issues have increased 2% and enquiries down by 3%

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 last quarter:

- **64%** 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;
- **23%** received full advice on their options, how to pursue them, and direct assistance if required (such as a letter or phone call);
- **13%** 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



The total number of client contacts fell by 1% to 1,207,000 and the average number of client contacts per enquiry is 2.1.

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.

Issues bureaux dealt with

All comparisons are made with Quarter 2 in the previous year (2013/14) to allow for seasonal variation.

Figure 5: Q2 Advice issues by category– 2013/14 and 2014/15

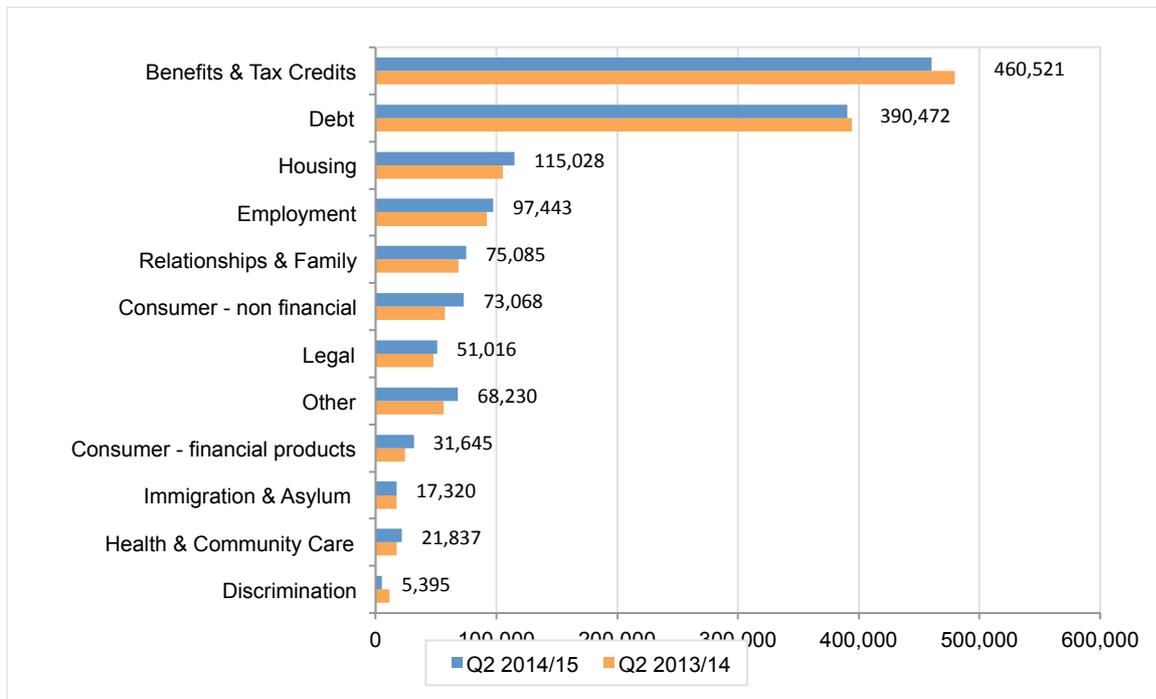
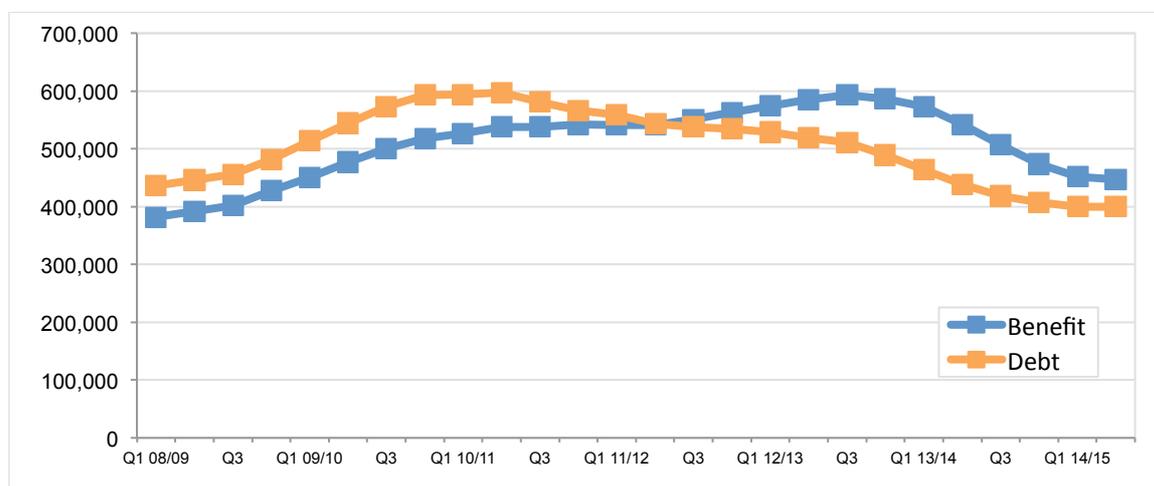


Figure 6: Benefit and Debt advice problems Q2 2008/9- Q2 2014/15 – quarterly moving average (last four quarters)

Debt and benefit advice is around 60% of all bureaux issues. Due to significant changes in the benefit system coupled with reduced levels of consumer credit debt, benefits are now the main issue.



Benefits and tax credits

189,000 clients were advised about 461,000 benefit problems in the last quarter. Benefit advice decreased by 4%, compared to the average increase in issues of 2%. 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 31% (74,000 issues for 43,000 clients).
- **JSA** - sanctions/hardship payments dropped by 26% to 4,200 issues.
- **Housing benefit** – Advice on discretionary housing payments – the main avenue for support for clients losing HB – increased by 12% but remains at 4,500.
- **PIP** - help for clients claiming the new disability benefit is gathering momentum, 49,000 issues and is now 9% of all benefit issues.
- **Working and child tax credits** have increased by 17% to 49,000 issues.
- **Localised social welfare** is up 18% to 7,000
- **Charitable support** advice increased once again to 20,000, including 11,000 for food banks/vouchers.

Other notable increases in benefit issues are:

- **Attendance allowance** is up 8% to 15,000 - the biggest category of eligibility is up 37%
- **Child benefit** issues are up 11% to 10,500
- **Carers allowance** is up 10% to 12,500

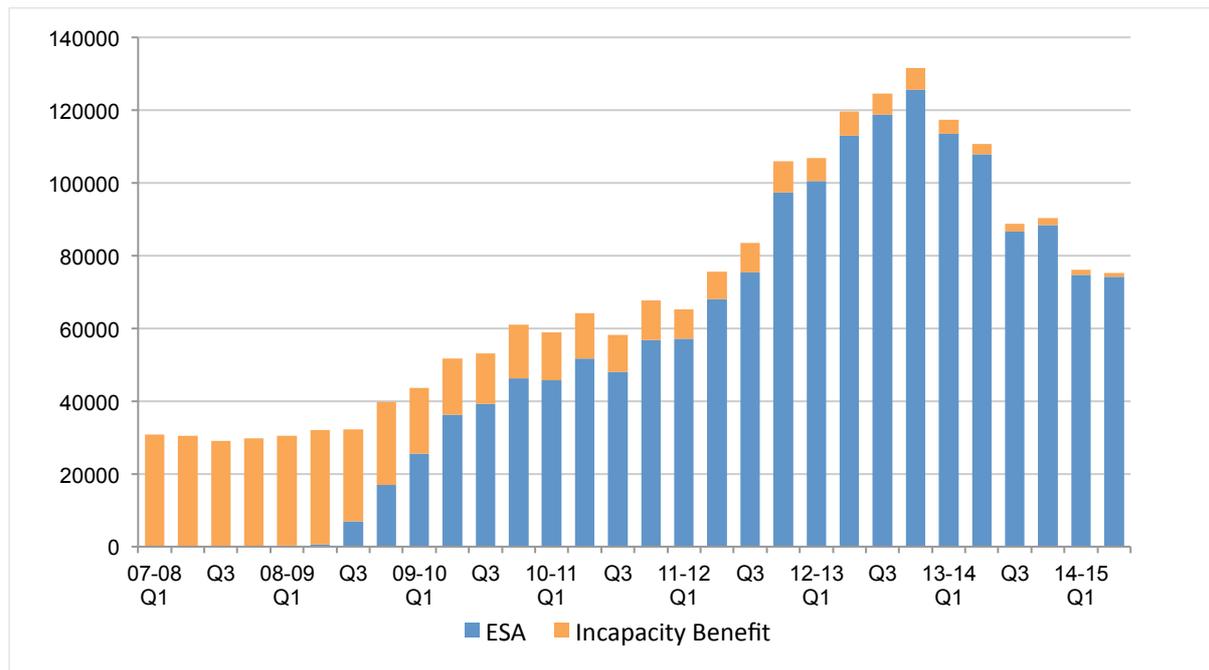
Employment and support allowance

Employment and support allowance (ESA) makes up 20% of all our benefit advice and had increased massively along with the rise of ESA claimant numbers over the last few years. 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 74,000 issues related to ESA.
- ESA issues peaked in Q4 2012-13. In Q2 issues are down 31%. We believe this partly due to bureaux reduced capacity.
- Online the number of people looking at ESA on our website Adviceguide in Q2 was 67,000.
- ESA generates a high volume of appeal enquiries. In the last quarter we advised on 8,000 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 14 per cent this quarter, but advice queries for JSA sanctions/hardship payments have dropped more steeply by 26 per cent to 4,200 queries this quarter. The split is 3,500 sanctions and 700 hardship payments. 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 2011/2012.¹⁰

See Advice Trends Q1 for further narrative regarding Jobseekers allowance.

In the last twelve months bureaux helped with 121,000 problems related to JSA sanctions. This is a decrease of 15% compared to the previous twelve months.

Housing benefit reforms

In the last quarter we advised 39,000 clients on issues related to housing benefit (HB). Clients were advised on 1,400 issues about rent restrictions affecting their benefit in the social rented sector, following the introduction of the under occupation penalty in April 2013.

62% 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 4,000 clients about claiming discretionary housing payments. 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).

56% of clients advised about claiming discretionary housing payments were disabled/with long term health problems.

33% 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.

¹⁰ 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 published approximately 5 months after each quarter finishes and thus data for quarter 1 2014/15 is not yet available.

Personal Independence Payment (PIP)

In the last quarter Personal Independence Payment (PIP) issues were up to 49,000, with PIP now making 9% 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 [responded 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 17% to 49,000 and advice about debt due to overpayments of tax credits has increased by 37%.

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 an 18% increase in advice on this issue to 7,000.

There have been huge variations 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.

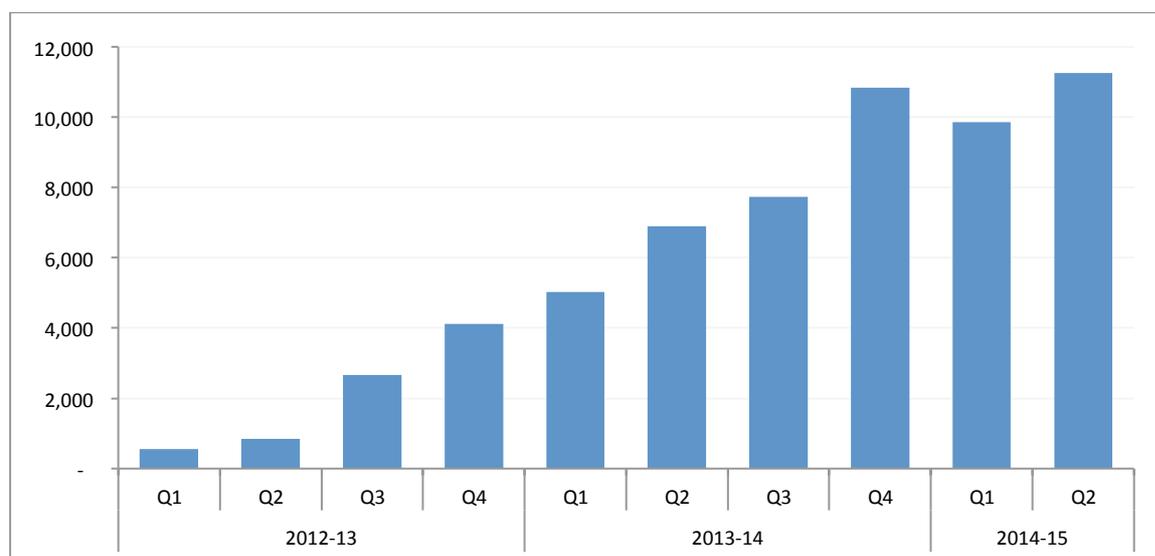
Our [Making welfare work locally policy project](#) has been reviewing best practice in spending these funds and will be showcasing good practice examples.

Food banks and vouchers

We have been seeing a steady rise in the numbers of clients requiring emergency food provision. In Q2 we advised on just over 11,000 issues. This is up from the Q4 post- Christmas peak of just under 11,000 but brings the total to 40,000 for the last 12 months.

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 leave 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

Figure 8: Food bank issues Q1 2012-13 to Q2 2014-15

Debt

119,000 clients were advised about 390,000 debt problems in the last quarter (28% of all issues). Debt advice fell by 1% 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.

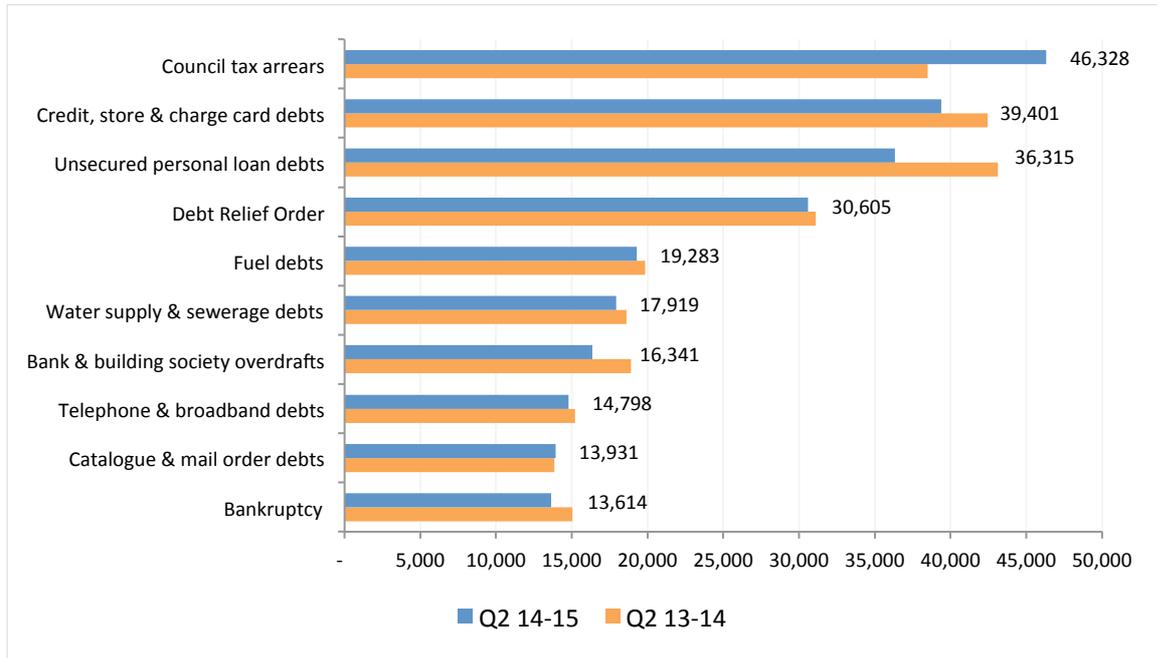
Consumer credit debt still figures highly amongst our clients' debts, but the long term trend of falling consumer credit debt continues.

Council tax arrears have increased again to 46,000 and this is now the biggest single debt category at 12% of all debt issues.

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

- **Private landlord rent** arrears are up 10% to 6,600 issues.
- **Overpayment recovery debts for tax credits** are up 37% to 10,000 issues.

Figure 9: Top ten debt issues Q2 2014-15



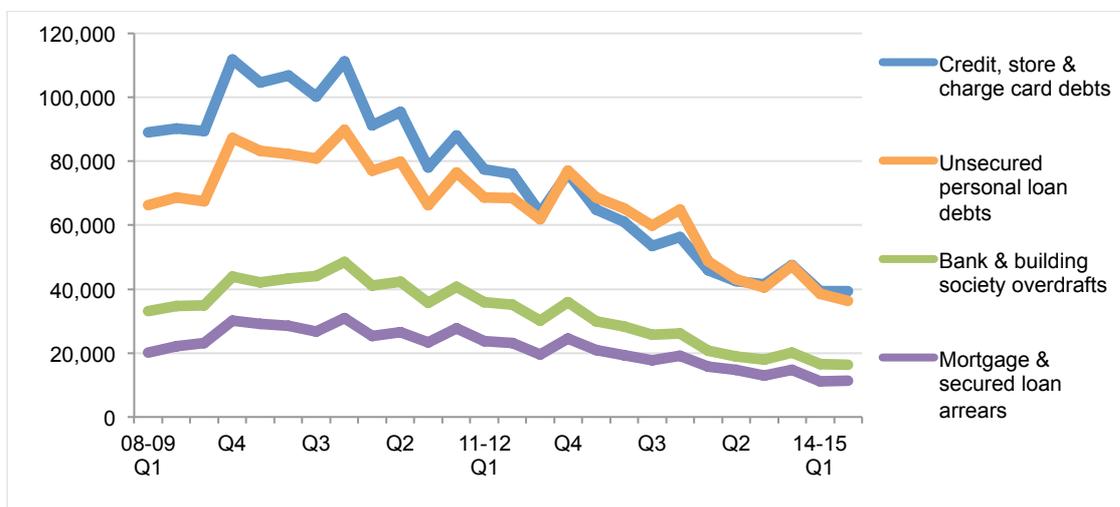
Council tax arrears are now the single biggest category of debt with an increase of 20% to over 46,000 issues. This follows the localisation and in most areas, cuts to support for council tax in April 2013.

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).

Mortgage arrears fell by 26%.

Priority debts have varied with some increasing and some falling - council tax (up 20%), fuel (down 3%), water (down 4%) and private sector rent arrears (up 10%).

Figure 10: major consumer credit debts and mortgage arrears



Payday loan issues have shown a 1% increase to over 7,600 issues.

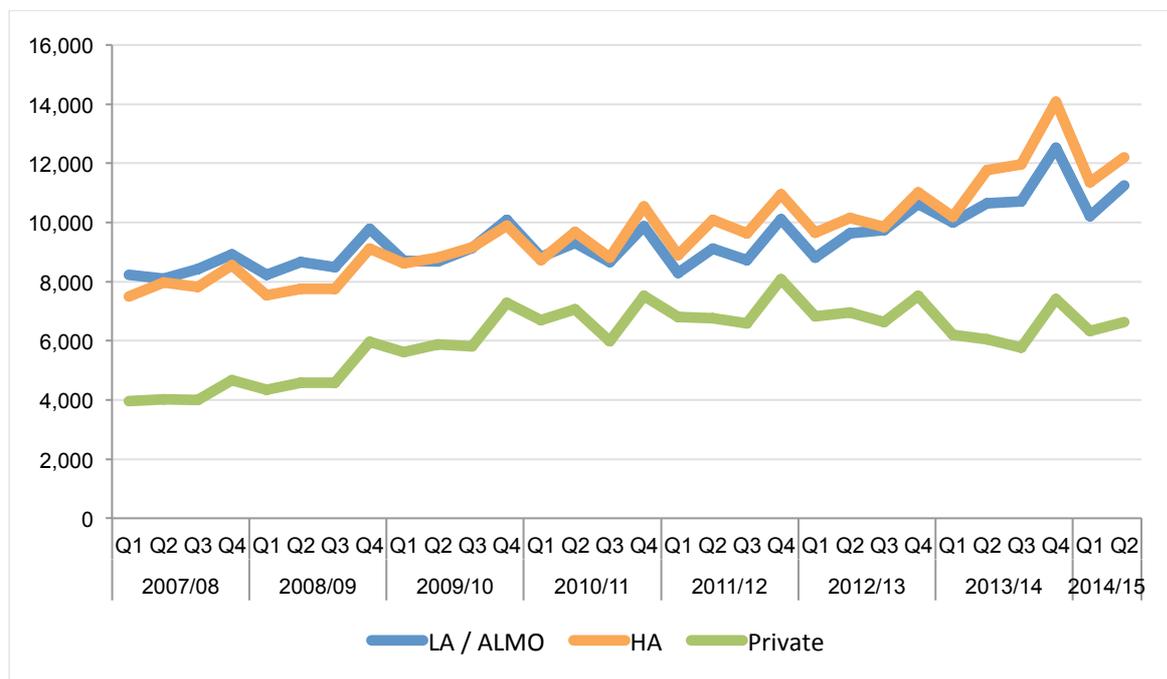
Rent arrears to social landlords continued to rise - 6% increase for local authorities/ALMOs and 4% for housing associations/RSLs (Figure 11). Rent arrears to social landlords have grown from 3% to 6% of all debt advice since the introduction of the under occupation penalty in housing benefit.

The increase in advice to clients with social landlord rent arrears being advised about possession or eviction action has grown by 12% to 6,000. 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.

34% of these clients in social housing advised on possession/eviction action due to arrears were disabled or had long term health problems.

48% 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 45% to over 11,000
- **Unpaid parking penalty & congestion charge** issues up by 49% to over 4,000
- **Individual Voluntary Arrangement** issues up by 140% to over 3,500

Homelessness

Actual homelessness has increased by 15% to over 6,500 issues. **Threatened homelessness** has also increased by 7% to almost 16,000 issues.

Threatened homelessness – possession action is up for both private landlords (up 29% to over 3,000) and social landlords (11% to over 4,500).

Other housing issues that have increased are:

- **Private sector rented property** issues up 5% to nearly 30,000
- **Housing association property** issues up 8% to over 9,000
- **Environmental or neighbour** issues up 6% to over 8,500

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

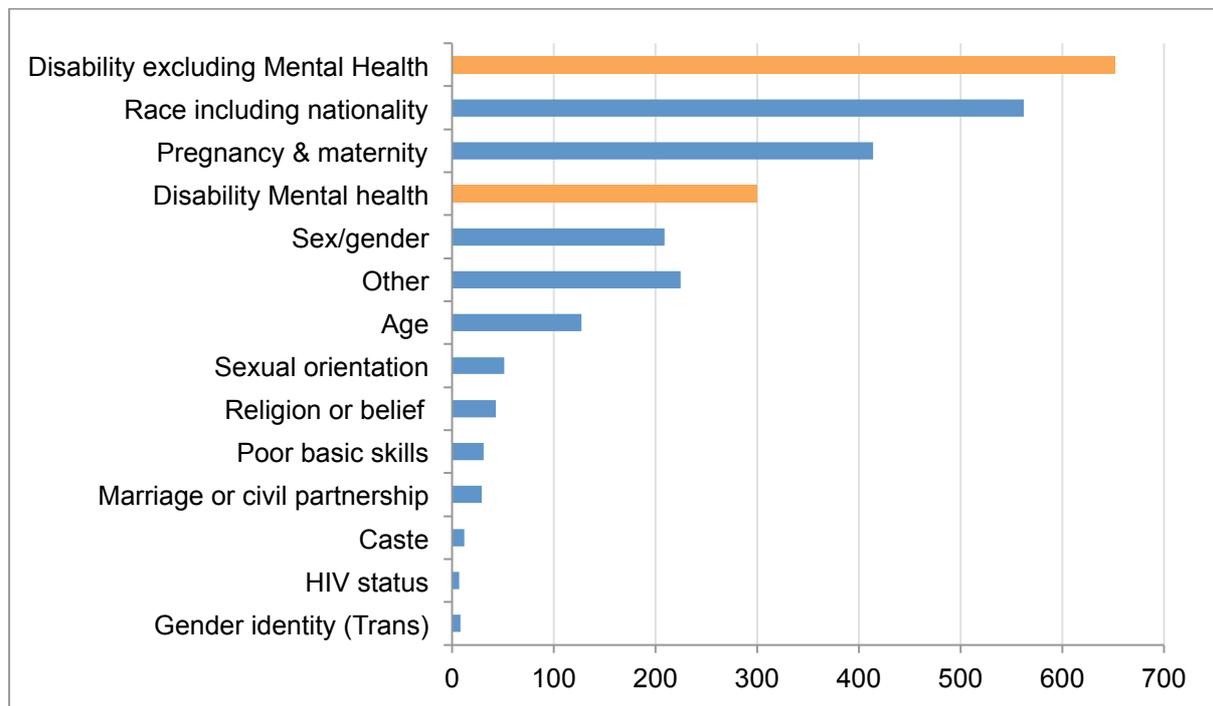
Discrimination

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

For Q2 the new issues were:

- **Discrimination** 3,264 issues from 2,515 clients.
- **Gender violence** 1,879 issues from 1,265 clients.
- **Hate crimes** 239 issues from 174 clients.

Figure 12: Grounds for discrimination



Disability (excluding mental health) is 26% of all discrimination issues. Combined with mental health, disability is 38% of all discrimination issues.

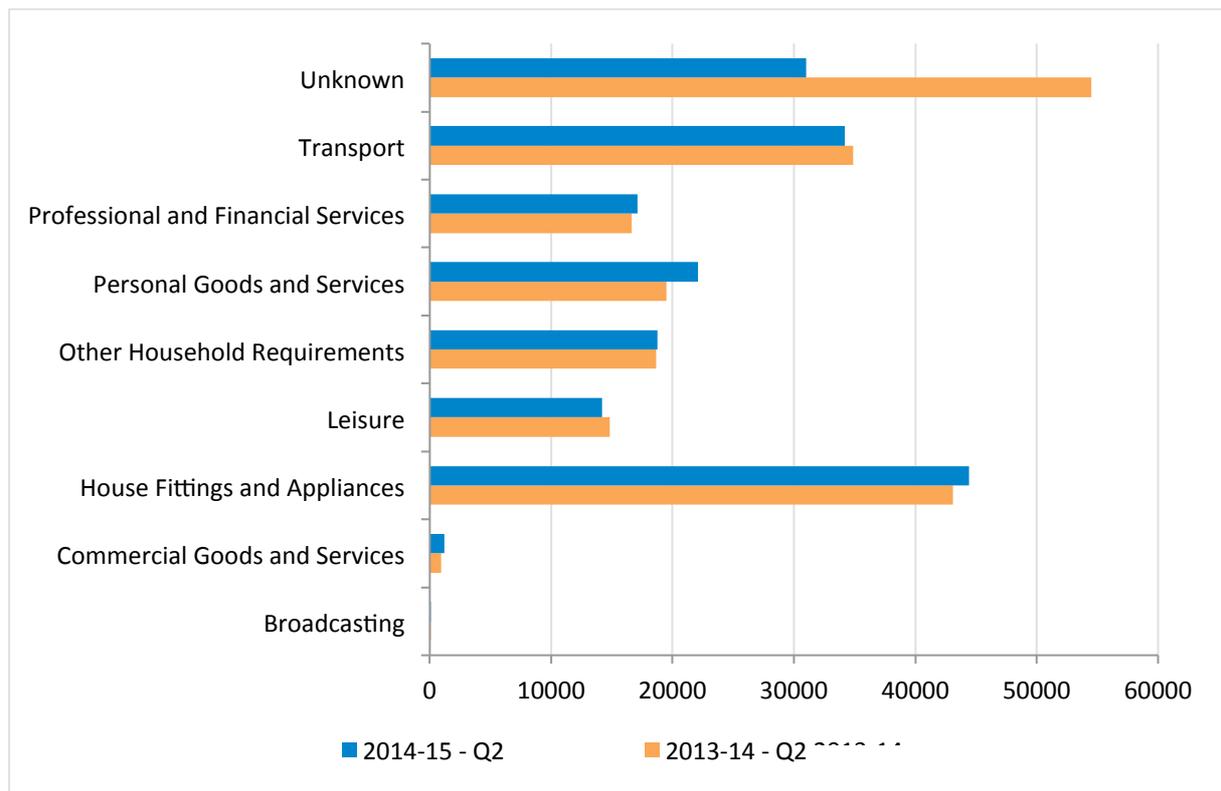
Consumer Service

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 down 10% although the number of cases where the issue and scope were identified has risen slightly. Contacts remain fairly stable with a 1% increase.

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 rose by 2% from 149,000 to 152,000. The largest numeric increase was in cases related to personal goods and services, which rose by 2,500 (13%). There was also significant drop of 23,000 (43%) in uncategorized (unknown) cases.

Figure 13: Consumer Service cases Q2 2014/15 compared to Q2 2013/14



Issues at level 2

Second hand cars remained the top cause for complaint among the more detailed level 2 categories, with over 18,000 complaints in Q2 2014/15, up 1% against the same quarter in the previous year.

Figure 14: Top 10 consumer issues

Tier 2 Issue description	Issues Q2 2014/15	% change
Second Hand Cars	18,285	1%
Home maintenance and Improvements	15,854	15%
Telecommunications	8,737	-5%
Furniture	8,322	-1%
Other Personal Goods and Services	5,622	2%
Professional Services	5,576	-8%
Personal Computers, accessories, software and	5,081	1%
Toiletries, perfumes, beauty treatments and	5,066	73%
Large Domestic Appliances	4,317	-8%
Clothing and clothing fabric	4,078	-2%

Issues at level 3

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

Figure 15: Top 5 issues at third tier

Tier 3 issue description	Issues in Q2 2014/15	% Change
(Second hand cars) Purchased from independent dealer	14,911	1%
(Car repairs & servicing) Independent Garage	3,268	-5%
Mobile Phones (service agreements)	3,234	-7%
Mobile Phones (hardware)	3,162	-13%
(Second hand cars) Purchased from franchise dealer	3,139	-5%

Energy cases

Overall, energy cases rose by 10% to over 13,500. Notably, billing errors were up by 85% to 5,643.

Figure 17: Top energy issues at first tier

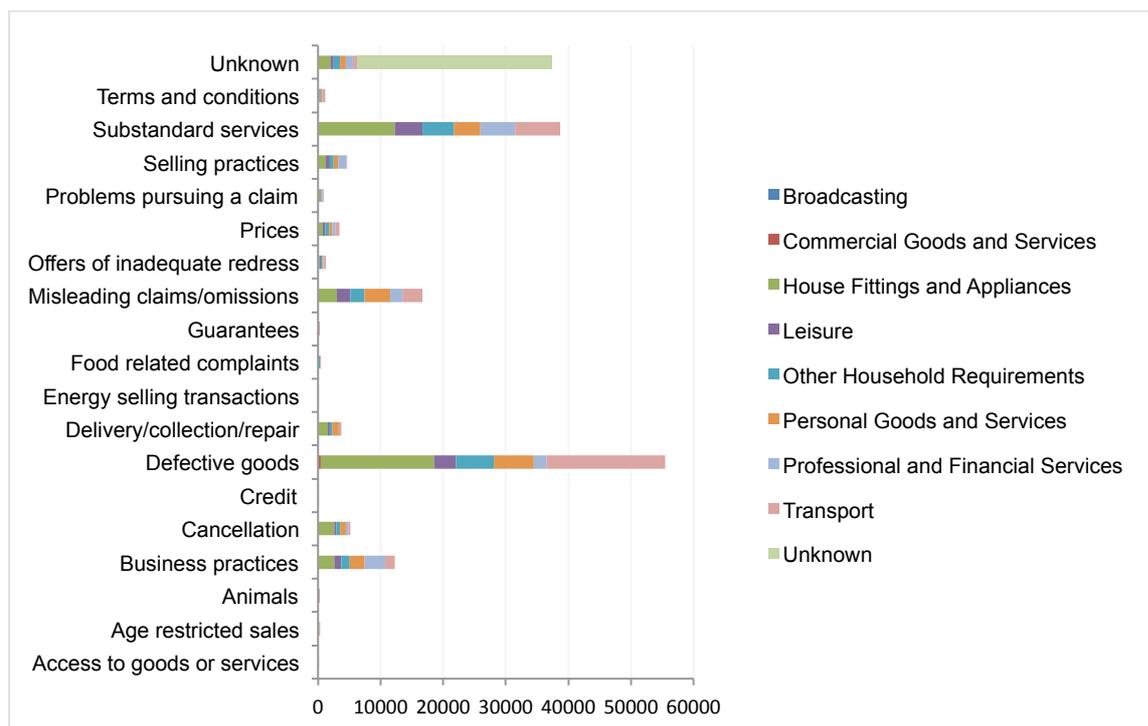
Tier 1 issue description	Issues in Q2 2014/15	% Change
Billing Error	5,643	85%
Information	3,555	-28%
Metering	1,499	76%
Debt/Disconnections	968	6%
Transfers	688	27%
Distribution/Transportation	494	38%
PPMs	259	3%

Types of complaint

Defective goods remain the most common cause for complaint, with 56,000 cases in Q2 2014/15.

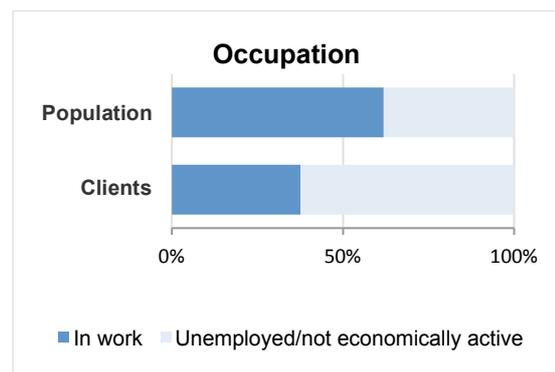
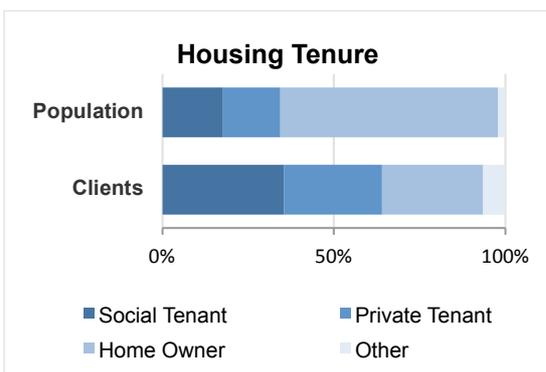
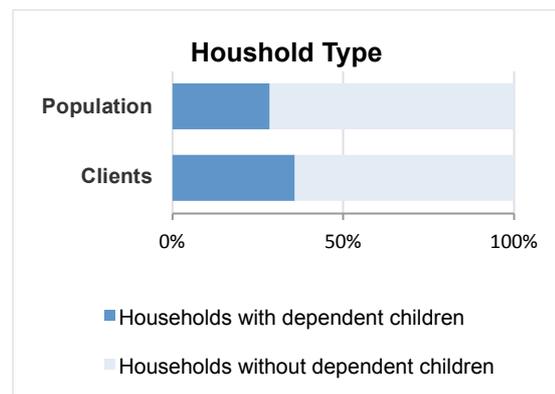
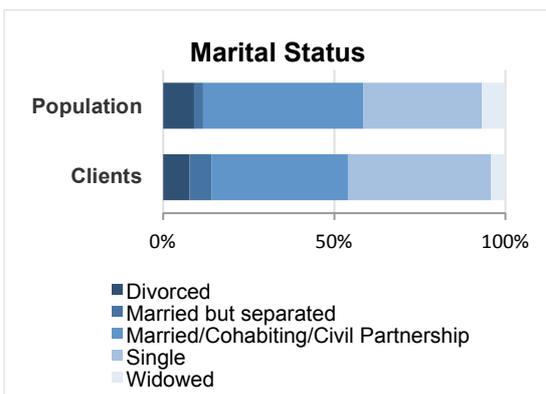
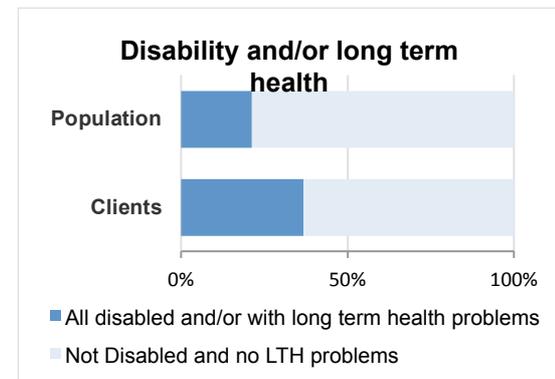
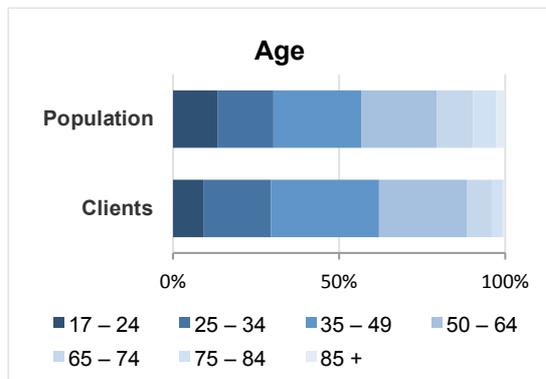
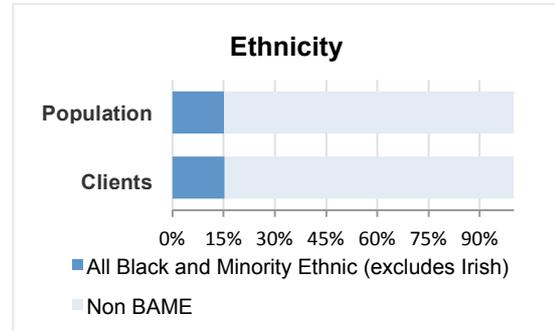
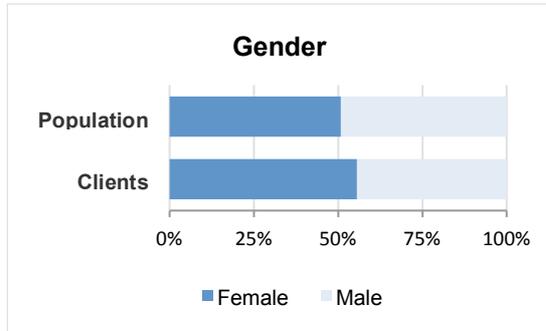
The other top areas of complaint were substandard services (39,000), misleading claims (17,000) and business practices (12,000).

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	7%
Chinese	0%
Any other ethnic group	2%
Total	100%
Black and minority ethnic (BAME)	17%
Ethnic origin not recorded	8%

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)	22%
Disabled - visual impairment	2
Long-term health problems only	41%
Total - all with known disability type	100%

Age	Percentage
0 to 16	0%
17 to 24	9%
25 to 34	21%
35 to 49	32%
50 to 64	26%
65 to 74	7%
75 to 84	3%
85+	1%
Total	100%
Age not recorded	7%

Occupation (self-defined)	Percentage
Carer – children	4%
Carer – elderly/disabled	1%
Employed < 30 hours p/w	14%
Employed >= 30 hours p/w	20%
Looking after home - no dependents	0%
Looking after home - dependents	1%
On Govt scheme for employment	0%
Other	3%
Permanently sick/disabled	14%
Retired	12%
Self-employed	4%
Student	2%
Unemployed	23%
Volunteer	0%
Total	100%
Occupation not recorded	56%
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	36%
Households with dependent children	36%
Households without dependent children	64%

Housing Tenure	Percentage
Buying Home (mortgage, etc.)	15%
Homeless/Hostel	1%
Other	2%
Own Outright	11%
Prison	0%
Private Tenant	26%
Rent-Free Housing	0%
Shared Ownership	1%
Social Tenant	32%
Staying with relatives/friends	8%
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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