

# Consumer advice trends

Annual consumer statistics from the  
Citizens Advice service in England and Wales

2014/15



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# Introduction

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Citizens Advice, the statutory consumer champion, has an unparalleled wealth of information about the problems that consumers have. For the first time we publish a fuller selection of our data about consumers, whether they contacted local Citizens Advice, our Consumer Service or sought advice from our website.

This new publication reports on advice to the public on consumer issues by Citizens Advice in England and Wales during 2014-15. In future we intend to publish this data quarterly.

## **A note about sources.**

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

We also include statistics on the whole of the Citizens Advice service in England and Wales in our quarterly publication [Advice Trends Q4](#) (please note: consumer figures in that report include cases from Consumer Service clients living in Scotland and anonymous citizens and are therefore different from this publication.)

The report covers four main areas:

1. A summary of the key statistics for 2014-15
2. Focus on three key consumer issues for 2014-15
3. Detailed stats from the Consumer Service, online and local services
4. Appendices covering client profiles, client satisfaction and stats tables.

# Key statistics 2014-15

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In 2014-15 our direct services to the public in England and Wales<sup>1</sup> advised clients on nearly 2 million consumer issues and our online service had over 12 million content page views.

## Consumer Service

- Our specialist Consumer Service helped clients with **0.65 million** Issues by phone, email or letter

## Local Citizens Advice (consumer related)

- Our local Citizens Advice service dealt with **1.38 million** consumer related issues (including consumer debt, consumer housing and consumer legal issues) face to face, on the phone or by email.

## Online services

- Our online service had over **12.6 million** consumer content page views

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

# Focus on three key topics for 2014-15

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## Credit brokers

In March 2011, Citizens Advice made a super-complaint to the Office of Fair Trading about the cold calling practices of and up-front fees charged by credit brokers, firms which offer a service to find the best loan by looking at what's available on the market. Local Citizens Advice were seeing many people who were desperate to get credit but often found themselves paying fees they didn't expect and with no loan offered.

The Office of Fair Trading agreed that these practices were unacceptable, took enforcement action against some brokers and introduced guidance to ensure that credit brokers treated people fairly. And the Financial Conduct Authority incorporated most of this guidance into their rulebook when they took over consumer credit regulation in April 2014. This action should have solved the problem.

But in early 2014, we noticed an increase in the number of credit broker cases seen by the Citizens Advice Consumer Service. There were two reasons for this. Firstly, the regulator's attention was mainly focussed on cleaning up the payday lending market. Secondly credit brokers had developed new business models, now mainly operating online, and some brokers were selling on consumers' data to others.

When looking at some of the cases, we were shocked at the detriment caused. For example, one consumer said:

"I applied for a loan as I am in financial difficulty due to my baby dying and having to pay funeral costs. I unfortunately stumbled into a credit broker's website to apply for a loan to tide me over and instead they take £69 out of my bank. I am still astonished this has happened. I obviously did not read the small print as I was applying on my mobile. I cannot afford this fee and I need it back in my account for myself and my 10 year old son to survive until pay day".

We alerted the Financial Conduct Authority to the scale of the problem and undertook to research the issue for them. We analysed over 1,500 cases about credit brokers seen by the Consumer Service in the first six months of 2014. We investigated how people first came into contact with the broker, the number of brokers taking cash and if people actually received a loan. We also looked at the amount of fees charged, and whether consumers could cancel agreements and get refunds from the broker. We found that:

- Nearly three quarters (72 per cent) had come across the broker when they searched for loans online. In some cases, clients thought they were applying directly to a lender or were using a price comparison website.
- Over a quarter (26 per cent) reported that more than one broker had taken money from their account. In one case 19 different firms had taken money.
- On average consumers lost £118 in fees, rising to over £183 where more than one broker had taken money from consumers' bank accounts.
- Only 3 per cent were actually offered credit or had details passed to a lender.
- Around half (48 per cent) had attempted to get refunds from the broker and just one in five of these were promised a refund.

We also provided intelligence to the Competition and Markets Authority who were looking at links between credit brokers and payday lenders. Their research about lead generation in the payday lending market found that in the 12 months to July 2014, lead generators sold more than 8.5 million leads to companies other than payday lenders. Some lead generators in their sample sold up to 30 to 40 per cent of total leads to non-payday lenders, including fee-charging brokers.<sup>2</sup>

On 1 December 2014, the Financial Conduct Authority imposed new rules on credit brokers with almost immediate effect.<sup>3</sup> They also announced that they had stopped seven firms from taking on new business and three further cases had been referred to enforcement action. They acknowledged that intelligence from consumer groups like Citizens Advice was one of the reasons for them taking action.

Whilst over the whole year there has been a 114 per cent increase in the number of credit broker cases, by the end of March 2015, credit broker cases were decreasing substantially. This shows that the FCA's action has had a largely

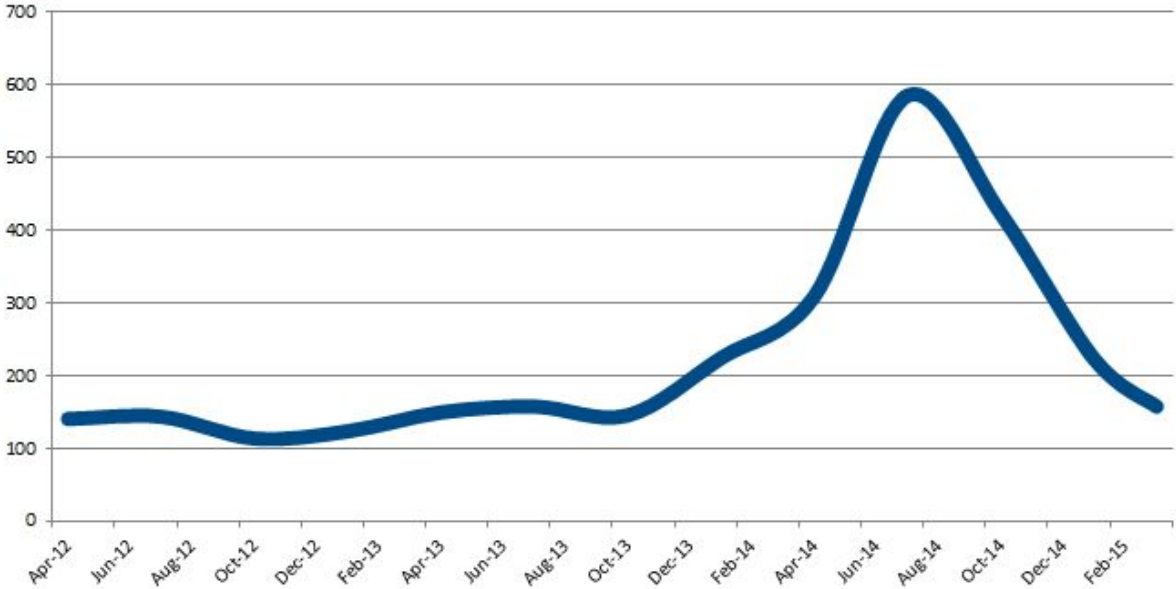
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<sup>2</sup> *Payday Lending Market Investigation: Addendum to the provisional findings - further evidence on lead generators*, the Competition and Markets Authority, October 2014

<sup>3</sup> See

<http://www.fca.org.uk/news/new-rules-will-protect-consumers-from-harmful-fee-charging-credit-broker-practices>

positive effect in tackling unfair practices and may have persuaded some firms to exit the market.



▲ Credit broker cases dealt with by the Citizens Advice consumer service April 2012 - March 2015

Nevertheless, an analysis of credit broker cases seen in January and February 2015 suggests that the FCA may need to take further action to reduce the level of consumer detriment experienced by clients. We were very concerned to find that some credit brokers were still trying to avoid complying with consumers' reasonable and lawful requests to cancel agreements or to refund fees. We also discovered that a larger proportion (34 per cent compared to 26 per cent in the first six months of 2014) of clients reported that their details had been passed on to other brokers.

We also believe the Government should legislate to ban up-front fees for credit brokerage and stop credit brokers from selling on consumers' personal data to other organisations.

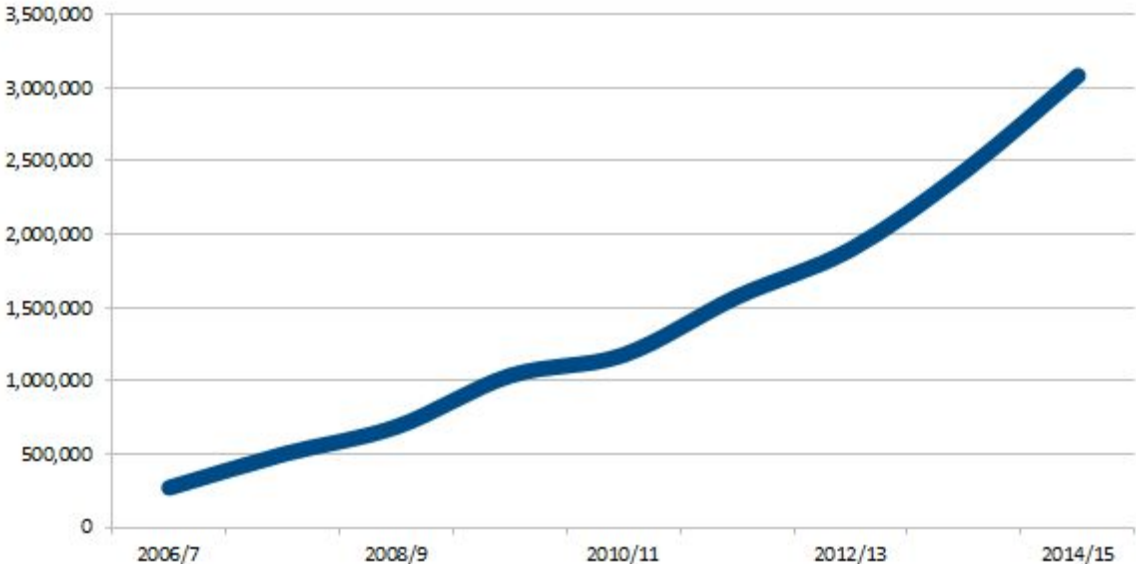
# Parking

One of the growing areas of consumer advice is about parking on private land. This year:

- Issues seen by local Citizens Advice are up 26 per cent on the previous year
- There is a 73 per cent increase in the number of views of the page on our website "Parking tickets on private land"
- The Consumer Service dealt with a 13 per cent increase in issues about car parking and clamping.

By parking in a car park on private land, drivers essentially enter into a contract with the landowner to abide by their rules. Drivers who break the rules (e.g. by overstaying or parking in the wrong place) break their contract with the landowner. Landowners or parking control companies they have sub-contracted to can issue a parking charge notice to recover the losses they have suffered.

Parking control companies who are members of accredited trade associations can obtain details of the registered keeper of the car from the DVLA and pursue them for payment of this loss. Official figures reveal that there is an increase in the volume of these requests year on year. In the year ending March 2015 the private parking operators requested the details of drivers over 3 million times, up from 2.4 million the year before.



▲ Number of electronic vehicle record enquires by parking companies. Source: Who DVLA shares data with, updated 16 April 2015



Research into over 900 calls made to the Citizens Advice Consumer Service revealed the most common enquiry (21 per cent of cases) was whether the enforcement of a charge was legal. People don't realise that by parking on private land they enter into a contract not to breach the landowner's rules.

Other reported problems included:

- The signs displaying a fee being inadequate or hidden
- Faulty ticket machine or automatic registration plate recognition machines
- Being fined when stopping for a short time but not parking
- Enforcement companies not using discretion for minimal overstay
- Difficulty paying the charge

The research found that the average private parking charge paid by our clients was £83 but in nearly one in five cases people are asked to pay more than £100, when fees for debt collection and enforcement are included.

Citizens Advice's research of calls to the Consumer Service also revealed that in cases where the location of the private car park was known, the top location was pay and display car parks, followed by supermarkets. Other locations where private parking problems arose included hospitals and airports.

Firms are required to give people a "reasonable" grace period for stopping but not parking, but this is not defined. Given that the Court of Appeal has recently decided that an £85 parking charge notice was not unreasonable in order to deter motorists from breaching parking rules on private land<sup>4</sup>, even for overstaying for a short time, we believe that this should be defined.

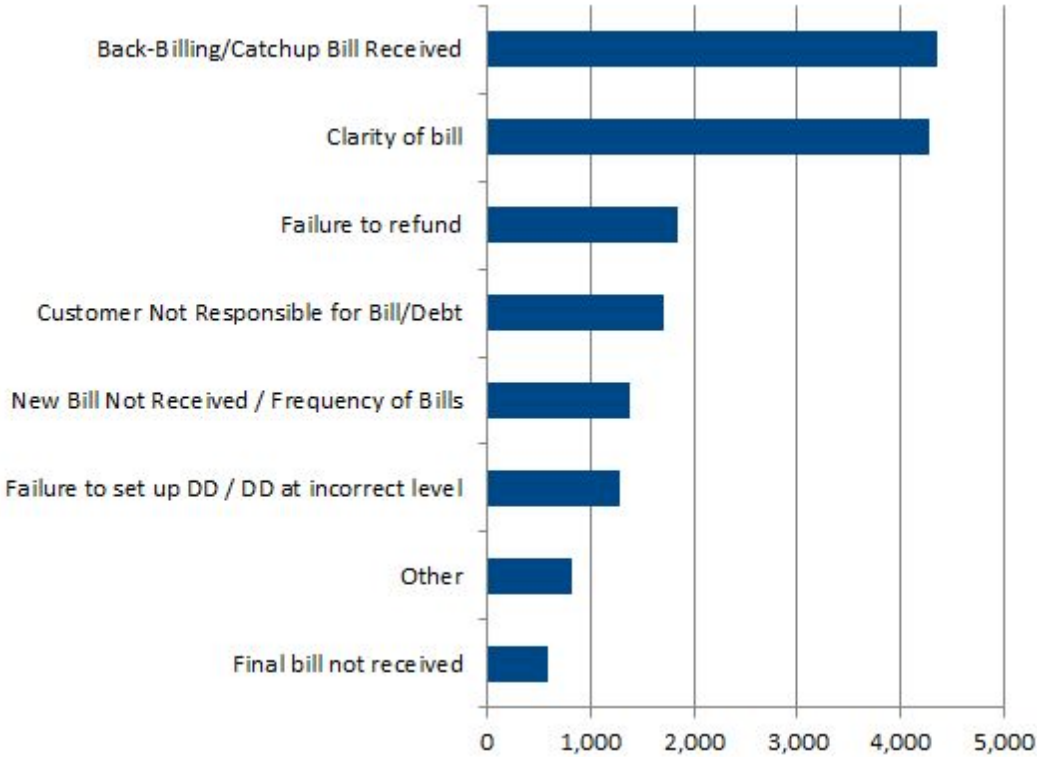
We have called on the two approved trade associations in private parking, the British Parking Association (BPA) and Independent Parking Commission (IPC), to set out clear minimum grace periods both when consumers are deciding to park and at the end of the permitted parking period for all providers to abide by.

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<sup>4</sup> See *Parkingeye Ltd v Beavis* [2015] EWCA Civ 402

# Consumer experience of energy billing issues

In 2014-15 domestic energy enquiries increased by 34 per cent to 43,000. Of these, 16,248 (38 per cent) were about billing errors.



### ▲ Billing error categories 2014-15

Much of this increase was due to customer service problems with two suppliers introducing new billing systems and undergoing account migrations. Data from the Consumer Service and the [Extra Help Unit](#) highlighted a range of consumer problems ranging from the inability to set up payment plans, the failure to issue bills in a timely fashion or delays with letting customers leave when they tried to switch to another supplier. Our data was submitted to Ofgem ahead of the regulator putting [ScottishPower](#) and [Npower](#) under formal investigation.

Concern about billing issues in the energy sector is not new. In 2005, Energywatch, the then statutory watchdog for the energy sector submitted a super-complaint<sup>5</sup> on the subject of billing. The super-complaint was prompted

<sup>5</sup> A super-complaint is defined in the UK Enterprise Act 2002 as a complaint submitted by a designated consumer body that “any feature or combination of features, of a market in the UK for goods or services is or appears to be significantly harming the interests of consumers.”

by Energywatch's direct experience of many similar concerns raised by different consumers, a situation which suggested systemic failings across the energy supply industry. The most important of these failings were lack of understanding of bills, problems with estimated bills and associated problems with customer service processes.

Ten years on, Citizens Advice has conducted a detailed review of the state of energy billing to find out what's changed in the past ten years, as well as looking ahead to the changes that smart meters will bring. Our report finds that progress has been patchy.

Despite increasing consumer concern about energy costs, a [wide range of sources recognise](#) that significant minorities of consumers – in many cases those already struggling to pay for their energy – [remain disengaged from the current energy market](#).

While changing definitions and collection techniques makes it difficult to show a clear pattern across the last decade, recent data shows that billing remains the single biggest source of complaints for energy consumers,<sup>6</sup> while [satisfaction with complaints handling is low](#).

Our report makes three key recommendations on how to tackle problems with consumer trust and ensure suppliers improve their billing performance.

1. Ofgem should carry out research to understand why competitive and regulatory pressures within the supply licence have not delivered a reduction in billing complaints. The introduction of an ombudsman function was a key outcome of the super-complaint and [Ofgem's review](#) should further examine the impact the redress backstop has had on driving improvements in supplier performance. Dependent on the review's findings, possible next steps could include the introduction of sharper incentives on suppliers.
2. Ofgem, in collaboration with the [Consumer Bills and Communications Roundtable Group](#) (CBCRG), should develop and conduct a research programme to investigate consumer views on the range and presentation of information in bills and annual statements. The research should start from the position of asking consumers what information they *want* presented at different times and in different formats. Research should also be open to the idea that different groups of consumers may want a

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<sup>6</sup> Since 1 October 2012, each of the six larger energy suppliers has been required by Ofgem to publish quarterly the number of complaints they receive and the top five issues raised by consumers.

different balance of content, given research findings on the extent to which consumers access digital as opposed to print information.

3. Ofgem should ensure that consumers using smart meters are given additional protection from poor billing practices. Accurate data should deliver accurate bills, but complaints to Citizens Advice show this has not always been the case to date. The best way to deliver on the promise of accurate bills– and to provide further incentives to companies to get the process right – is to limit back-billing to one billing cycle for consumers who have had smart meters installed. Ofgem’s [own research](#) shows that poor back-billing practices are a significant concern for consumers and the elimination of estimated bills is currently seen as the biggest benefit of the roll out.

# Consumer Service detail

## Consumer Service cases part one

Problems by part 1 category	2014/15 <sup>7</sup>	% of total problems	% change
House Fittings and Appliances	157,500	26 %	1 %
Transport	116,200	19 %	-1 %
Personal Goods and Services	73,600	12 %	5 %
Other Household Requirements	60,750	10 %	0 %
Professional and Fin Services	55,850	9 %	-8 %
Leisure	45,600	7 %	-3 %
Commercial Goods and Services	3,900	1 %	7 %
Broadcasting	300	0 %	14 %
Unknown	98,100	16 %	-21 %
<b>Total</b>	<b>611,800</b>	<b>100 %</b>	<b>-4 %</b>
Energy (consumers) <sup>8</sup>	43,000		34 %
Mail (consumers)	1,000		-33 %
<b>Grand total</b>	<b>655,800</b>		<b>-2 %</b>

## Comments

- The number of Consumer Service cases where the issue was in scope and identified reduced by 1 per cent to 514,000.
- The largest percentage increase (with a significant volume of cases) was in cases related to personal goods and services, which rose by 5 per cent.

<sup>7</sup> Figures are rounded

<sup>8</sup> Excludes business

This was driven by a 38 per cent increase in queries about toiletries, perfumes, beauty treatments and hairdressing.

- There was also a significant 21 per cent drop of 26,000 cases that were uncategorised or out of scope of the service. This is due to a combination of improved recording practice and awareness of the scope of the service.

# Consumer Service cases part two

## Issues at level 2

Top 10 part 2 consumer issues	2014/15	% all	change
Second Hand Cars	63,988	10 %	1 %
Home maintenance and Improvements	55,022	9 %	8 %
Furniture	30,220	5 %	-3 %
Telecommunications	29,779	5 %	-5 %
Professional Services	19,087	3 %	-18 %
Other Personal Goods and Services	18,869	3 %	-7 %
Personal Computers, software and services	17,802	3 %	-4 %
Large Domestic Appliances	16,435	3 %	-2 %
Toiletries, perfumes, beauty treatments and hair	15,913	3 %	38 %
Clothing and clothing fabric	14,235	2 %	0 %

## Increases in issues at part two

Top 10 part 2 increases	2014/15	change
Toiletries, perfumes, beauty treatments and hair	15,913	38 %
Domestic Fuel	2,580	19 %
Textiles and Soft Furnishings	3,029	14 %
Gardening products and services	8,057	13 %
Ancillary Credit Business	6,713	13 %
Disability Aids	3,305	10 %
Floor Coverings	5,012	9 %
Home maintenance and Improvements	55,022	8 %
Toys, Games	2,845	8 %
Industrial/commercial goods and services	3,870	7 %

## Comments on part two issues

The top ten second issues account for 46 per cent of all issues and 55 per cent of all known issues.

**Second hand cars** remain the major issue at 10 per cent of all issues and increased by 1 per cent on the previous year. 80 per cent of these issues related to cars purchased from independent dealers.

**Home maintenance and improvements** accounts for 9 per cent of all issues. The biggest categories in this area remain: General building work at 18 per cent, central heating at 16 per cent, roofing at 12 per cent, fitted kitchens at 9.5 per cent and plumbing at 8 per cent.

**Professional Services** have dropped by 18 per cent which is mainly due to a 21 per cent drop in advertising services. This category was often used to code cases about copycat websites. Successful enforcement action by trading standards against the worst offenders may have contributed to this change.

**Home maintenance and improvements.** The biggest increases in this area have been: Electrical services and installations up 24 per cent, fitted Kitchens up 23 per cent, solar panels up 22 per cent and general building work up 15 per cent. All of these are in the top 10 part 3 issues.

**Toiletries, perfumes, beauty treatments and hairdressing** issues have increased 38 per cent. Misleading claims, substandard goods and business practice are the key issues. The common theme in many of these cases is consumers who inadvertently sign up for a subscription for health and beauty products online via a continuous payment authority.

- **Slimming products** have increased by 109 per cent. Looking at enquiry types the biggest growth has been cases where consumers are trying to cancel agreements and get their money back (12 per cent of enquiry types) and up 320 per cent. The top reason (18 per cent) is unfair practice which has increased 93 per cent.
- **Cosmetics** have increased by 51 per cent. Similar to slimming products unfair practice is the biggest area and cancellation rights is the biggest increase of over 300 per cent (although this a small number 129 cases).
- **Beauty treatments** have increased by 32 per cent. The biggest categories are substandard service and unfair practice (both around 12 per cent) and



once again cancellation rights have the biggest increase of over 300 per cent (to 393 cases). Although small (199 issues,) safety issues are up 24 per cent and include cases around poor qualifications and unsuitable premises. This is a trend we will be monitoring.

**Ancillary Credit Business** increases are due to credit brokers (covered in the “in focus” section.

**Other categories** there are some further comments under part 3 issues. For categories not mentioned there are no specific comments to make.

# Consumer Service cases part three

## Issues at level 3

Top 10 at third tier issues	2014/15	Change
Second hand cars from independent dealer	50,949	1 %
Other Personal goods	15,103	-8 %
Mobile Phones (service agreements)	11,076	-7 %
Independent Garage (car repairs and servicing)	10,871	-6 %
Mobile Phones (hardware)	10,596	-14 %
Other general building work	,817	15 %
Upholstered furniture	9,309	4 %
Laptops, notebooks and tablet PCs	8,954	-7 %
Central Heating (inc installation and servicing)	8,555	-2 %
Women's clothing	8,028	1 %

## Increases in Issues at part three

Top 10 increases at third tier issues	2014/15	Change
Credit Brokers	3,767	114 %
Slimming products/services	4,627	109 %
Cosmetics	2,202	51 %
Beauty treatments	4,241	32 %
Gardeners/tree surgeons	2,173	26 %
Electrical services and installations	2,325	24 %
Fitted Kitchens	5,207	23 %
Solar Heating	2,928	22 %
Other general building work	9,817	15 %
Car Parking and clamping	5,285	13 %
Plumbers and plumbing	4,253	13 %

## Comments on part three issues

- **Credit Broker** issues are explored in the “In Focus” section of this document.
- **Slimming/cosmetics and beauty** issues are explored in the part 2 issues section above.
- **Gardeners/tree surgeons & Other general building work** increases may both be linked to better reporting of potential doorstep crime. 17 per cent of issues about gardeners/tree surgeons were uninvited doorstep sales and 49 per cent invited doorstep sales.
- **Electrical services and installations** issues are one third substandard service/defective goods and 13 per cent safety issues
- **Fitted Kitchens** cases are 62 per cent substandard services or defective goods, meaning that people are seeking advice about faulty kitchen units or appliances or the way in which the kitchen has been fitted. A further 13 per cent relates to firms failing to allow consumers to cancel contracts or about breach of contract.
- **Solar heating** increases are most likely to be linked to consumers who are buying solar or other renewable heating systems to take advantage of Green Deal discounts or feed in tariffs.
- **Other general building work issues** are 46 per cent related to substandard services or defective goods, 12 per cent relate to failure to observe cancellation rights.
- **Car parking and clamping** is explored in the “In Focus” section of this document.
- **Plumbers and plumbing** issues are 45 per cent substandard services or defective goods, 15 per cent relate to failure to observe cancellation rights or breach of contract. 7 per cent of issues relate to overcharging.

# Consumer Service trading practice types, payment & purchase methods

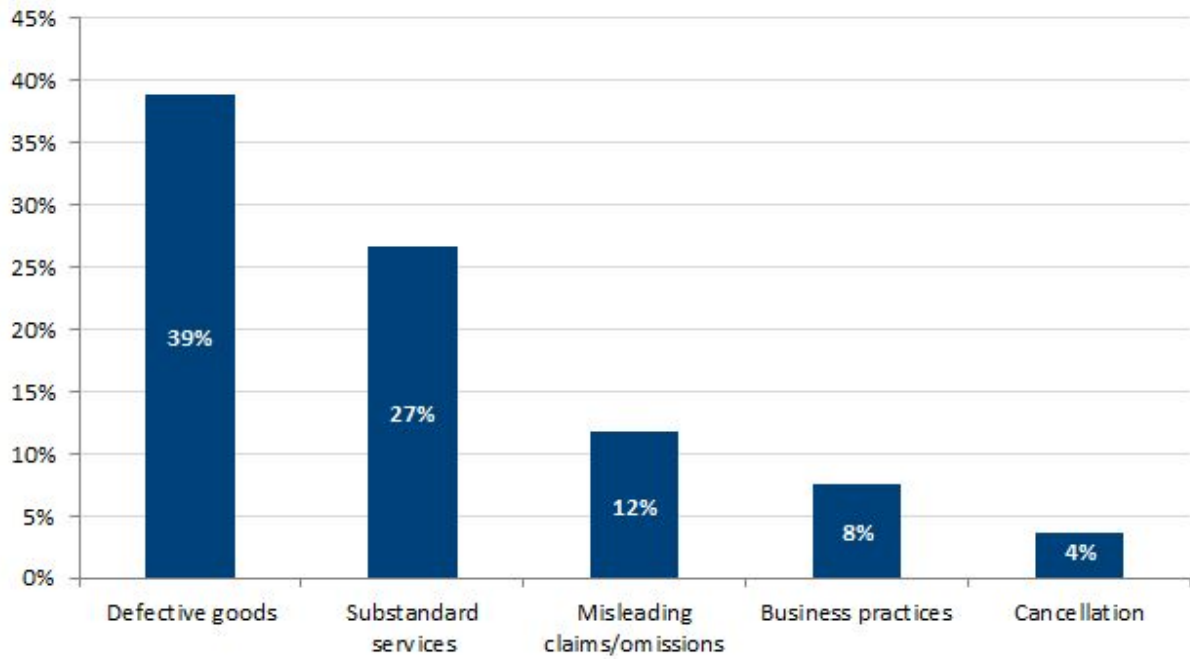
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Consumer Service cases are not only coded by the type of goods and services the case is about, but also by type of trading practice, the purchase method and payment method.

## Trading practices

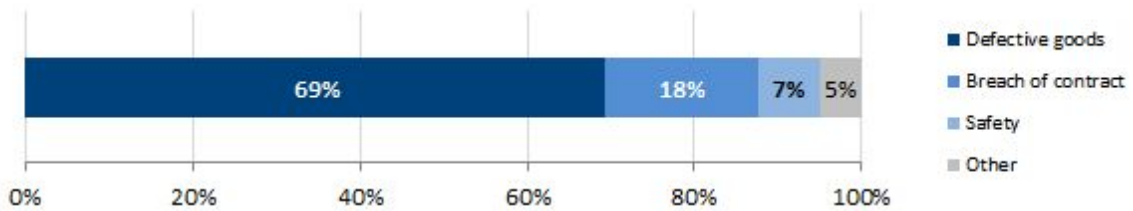
The following table shows the main reasons for consumer enquiries. 68 per cent of all enquires related to either faulty goods (defective goods 39 per cent) or substandard service (27 per cent). In these cases the quality of the product or service is not adequate and the consumer is being informed of their rights and process to seek redress. Within substandard services 7 per cent of enquiries relate to safety issues (2 per cent for defective goods).

12 per cent of all cases relate to misleading claims / omissions made by the trader about the goods or services being purchased. Over a third of these cases relate to verbal misrepresentation, a further 15 per cent to incorrect pre-shopping advice and 25 per cent to misleading advertising.

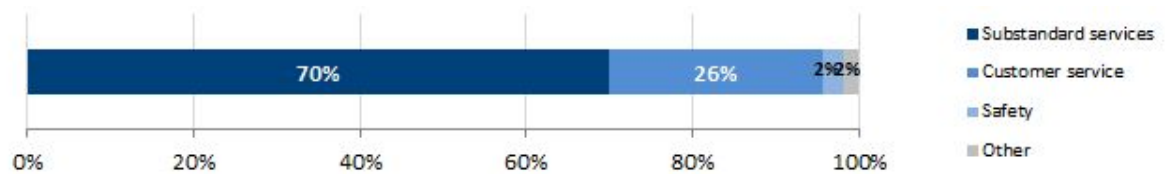


▲ Top 5 types of trading practices

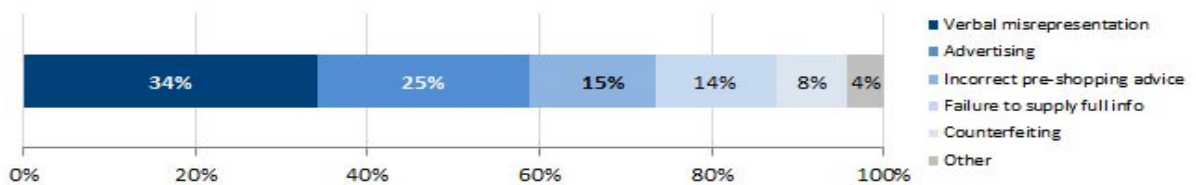
The following tables provide a breakdown of the top three trading practices.



▲ Top three types of defective goods



▲ Top two types of substandard services



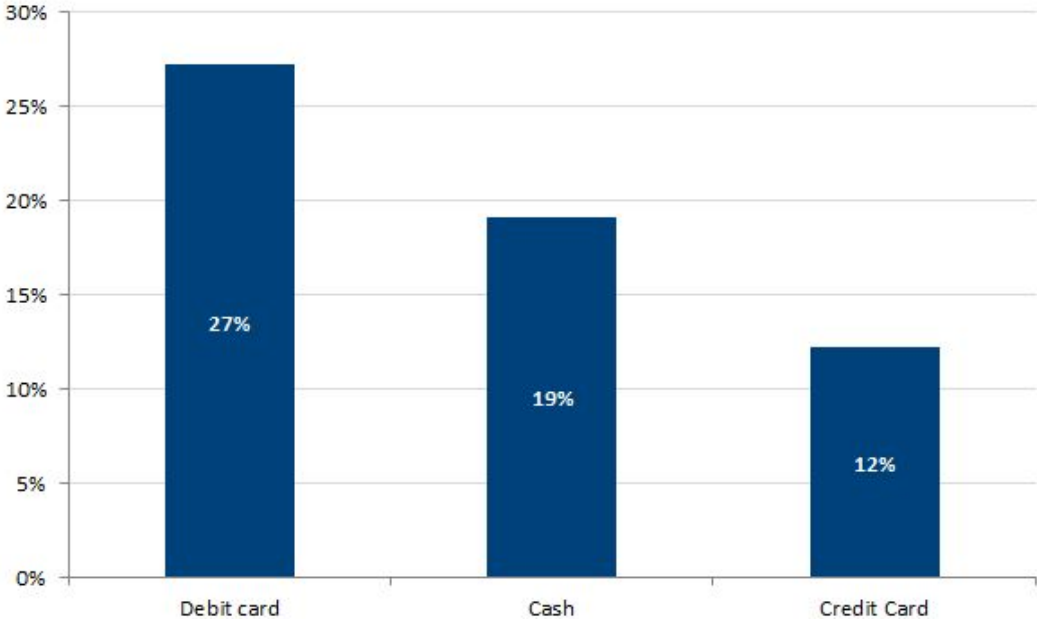
▲ Top five types of misleading practice

# Payment Methods

Card payments make up 39 per cent of purchases with cash now accounting for only 19 per cent of payments.

Around 18 per cent of cases are recorded as Not Paid. These related mainly to reports of scams and frauds where the client has not made payment but is seeking advice or reporting the issue.

The remaining 24 per cent are made up of: 5 per cent unknown, 5 per cent cheque, 3 per cent other credit, 3 per cent banker's draft, 2 per cent hire purchase, 8 per cent other

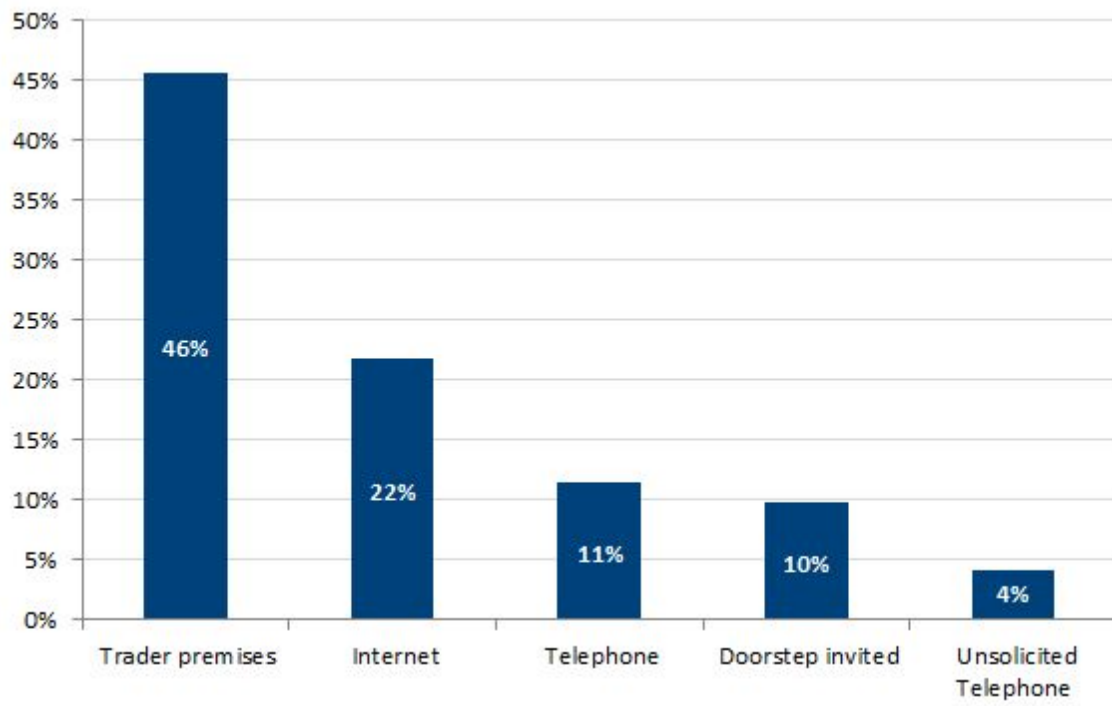


▲ Top 3 payment methods

# Purchase methods

Nearly half of all purchases are made in shops/business premises (trader premises). Just over a fifth are made online and 15 per cent by telephone (11 per cent consumer called, 4 per cent cold calls).

10 per cent of all enquires relate to uninvited doorstep selling - ie cold calling at home.



▲ Top five purchase methods

# Energy and post cases

## Energy cases (domestic customers)

Top energy issues at first tier	2014/15	% All	% Change
Billing Error	16,247	38 %	60 %
Information	12,421	29 %	5 %
Metering	5,208	12 %	86 %
Debt/Disconnections	3,458	8 %	22 %
Transfers	1,903	4 %	37 %
Distribution/Transportation	1,489	3 %	10 %
PPMs	1,240	3 %	75 %
Customer Service Failure	510	1 %	-10 %
Marketing	405	1 %	17 %
Smart Meters	119	0.3 %	190 %
<b>Total</b>	<b>43,000</b>	<b>100 %</b>	<b>34 %</b>

(All data is from clients with domestic energy enquiries in England and Wales only)

## Comments on Energy Issues

**Overall** the increase of 34 per cent in energy issues is primarily due to recording practices. During 2014-15 recording was moved to a new database and improvements were made in reducing the level of unknown issues.

**Billing errors** is the main Energy issue at 38 per cent of all energy cases. Around half of all energy issues relate to back billing or the clarity of the bill. This is explored in the “in focus” section



**Information** is the second biggest category at 29 per cent and had increased by 5 per cent. Over a half of all issues related to pricing information and around 18 per cent relate to changing supplier.

**Metering** is the third category at 12 per cent. This has seen the biggest increase at 86 per cent.

There are three areas that are around a quarter each. These are: Meter reading / data collection, accuracy and provision or exchange. The fourth biggest category of supply point administration (18 per cent) has shown the biggest increase of nearly 200 per cent.

**Debt and disconnection** are 8 per cent of issues and have increased by 22 per cent. Over half of issues relate to debt recovery/ unsuitable debt recovery plans. Around a quarter related to disconnection and 19 per cent to pre-payment meter self disconnection.

**Transfers** account for 4 per cent of issues and have increased by 37 per cent. Around a quarter of these issues relate to contracts and a quarter to breach of erroneous transfer charter.

**Pre-payment meters**, while a small category, have had a significant increase of 75 per cent with the main issues relating to: cards, payments (misdirected / changing method) and settings.

Our current campaign "[Fair play for pre-pay](#)" aims to get a better deal for pre-payment energy customers.

## Business enquiries

In addition to energy enquiries from the public, we also had 4,170 enquiries from businesses which is an increase of 22 per cent. The main enquiry types are: Billing error and information (24 per cent) each, followed by transfer (13 per cent) and debt and disconnections 12 per cent.

## Exclusions

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

## Post cases

The primary channel for post issues is online, with our fourth most visited content page relating to people receiving other people's mail. We have relatively few enquires through Local Citizens Advice services. Details of these are below and the online section includes comment on content page views relating to post.

Post issues	2014/15	% Change
Mail <sup>9</sup>	987	-33 %
Postal Services <sup>10</sup>	1,758	+26 %

**Mail delivery issues** continue to feature as the highest ranking area of cases, with issues such as lost non-premium services (such as standard second class letters) featuring highest from within this category followed by lost premium services (such as recorded signed for).

**Post Office Network** issues featured as the second highest area recorded. Complaints to Consumer Service about postal issues have declined, while page views of our website around mail issues have increased significantly suggesting that citizensadvice.org.uk is a useful and quick tool for consumers to resolve issues with mail and parcel services.

**Issues related to parcel operators**, traders and couriers are dealt with by the general Consumer Service helpline, where they have aspects which have both a postal element and general consumer element. There has been an increase of 26 per cent in these kinds of issues captured by the General Consumer Service.

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<sup>9</sup> Part of EHU post cases

<sup>10</sup> Part of the general consumer service

# Online services

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In 2014-15 we had over **12.6 million** views of consumer content pages on our website. This is 27 per cent of all page views. Since the introduction of the Consumer Service in April 2012, consumer content page views have increased by over 500 per cent from 2.4 million in 2011/12.

## Top ten consumer content page views 2014-15

Type	Page Title	Views	change
Complaint	Reporting a problem to Trading Standards	<b>188,000</b>	11 %
Parking	Parking tickets on private land	<b>180,000</b>	73 %
Cars	The car you bought is faulty	<b>136,000</b>	27 %
Post	You're receiving someone else's mail	<b>134,000</b>	91 %
Content	How much duty-free can we bring into the UK?	<b>134,000</b>	33 %
Faults	Faulty goods - if you want your money back	<b>127,000</b>	7 %
Cars	How to check a car's history	<b>121,000</b>	59 %
Travel	Do I need a passport when I travel in the UK?	<b>110,000</b>	26 %
Travel	Traffic accidents	<b>110,000</b>	34 %
Parking	Who is eligible for a blue badge?	<b>109,000</b>	114 %

## Comments

- **Parking** is featured in our 'in focus' section of this document. Two of the top ten content page view increases are parking related. There has also been a significant increase in blue badge issues in bureaux issues.
- **Second hand cars** are the biggest consumer services issue, a significant issue in bureaux and are two of the top page views.
- **Receiving someone else's mail** was the fourth highest viewed page, and would be related to the transition of Consumer Futures, previously responsible for consumer representation in postal services, to Citizens

Advice. Consumers are signposted to seek advice from Citizens Advice on mail issues via several channels including the regulator, Ofcom and the provider of the universal service for mail, Royal Mail.

## Top ten increases in consumer content page views

Type	Page Title	14/15 Views	% change
Post	How to stop junk mail that is addressed to you?	16,000	<b>433 %</b>
Parking	Parking tickets on public land where the council is responsible	34,000	<b>278 %</b>
Building	Top tips for employing a builder	14,000	<b>250 %</b>
Parking	You get a Penalty Charge Notice for a car used or owned by someone else	19,000	<b>280 %</b>
Building	Building guarantees	15,000	<b>275 %</b>
Complaint	Complaining to an ombudsman about consumer issues	23,000	<b>229 %</b>
Energy	Switching gas or electricity supplier	49,000	<b>227 %</b>
Unfair practice	Misleading actions - unfair commercial practices	11,000	<b>175 %</b>
Drains	Who is responsible for repairing drains and sewers	43,000	<b>187 %</b>
Parking	You've got a parking ticket on private land - what can you do?	50,000	<b>194 %</b>

## Comments

**Parking** is featured in our 'in focus' section of this document. Three of the top ten content page view increases are parking related.

**Junk mail** trends indicate that an increase in direct mail volumes over 2014/15 did not occur and overall it continues to decline, to remain steady at 28 per cent of the proportion of mail within total UK volumes.<sup>11</sup> There has also been a decline in the UK direct mail spend and share of advertising mail between 2009 and

<sup>11</sup> Ofcom Communications Market 2014

2013.<sup>12</sup> The number of page views increased during and after Scam Awareness Month 2014, where consumers were signposted to Citizens Advice for help with scams, peaking in June, July and August of that year.

## Top decreases / no change in consumer content page views 14/15

Type	Page Title	Views	change
Energy	Claiming compensation when your gas or electricity goes off	29,000	<b>-38 %</b>
Energy	Can my fuel supplier disconnect me?	11,000	<b>-36 %</b>
Complaint	Making a complaint - the complaints process	25,000	<b>-16 %</b>
Energy	I find it difficult to pay my fuel bills. Is help available?	11,000	<b>-18 %</b>
Car	How can you pay for a car?	20,000	<b>-5 %</b>
Comms	Mobile phone complaints	12,000	<b>0 %</b>
Faults	Can I return faulty goods?	13,000	<b>0 %</b>
Post	How to claim compensation for damaged, lost or delayed mail	14,000	<b>0 %</b>
Faults	The trader doesn't agree to put things right	28,000	<b>0 %</b>

## Comments

There were only five pages where page views decreased and four with no change.

## Consumer debt / money pages

In 2014-15 we had 4.75 million content views of all debt pages. Just looking at the top 50 debt pages, the top pages relate to: 12 per cent Dealing with debts, 10 per cent Debt resolutions (Bankruptcy, Debt relief orders) and 6 per cent Tools (budgeting , template letters).

<sup>12</sup> AA/Warc Advertising Expenditure report / Nielsen

The top three consumer related content page views in the top 50 are:

- 7 per cent Bailiffs (331,000)
- 3 per cent Bank (152,000)
- 2 per cent Pensions (86,000) - this is an increase of 130 per cent on 2013-14 with the biggest increases in Q4 (probably driven by changes to pensions legislation).

# Local Citizens Advice

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

	Consumer	2014-15	% change
	All consumer related issues	432,408	23 %
Part 1	Top Part 2 Issues for each section	2014-15	% change
<b>Consumer goods and services</b>	<b>Second hand vehicles</b>	<b>15,687</b>	<b>8 %</b>
	Electrical appliances & repairs	7,842	5 %
	Fraud and scams	7,705	38 %
	Furnishings & floor coverings	6,643	14 %
	Private sales & internet auctions	5,135	17 %
	Energy company obligation (ECO)	3,640	32 %
	Green Deal energy efficiency	2,230	52 %
<b>Financial products &amp; services</b>	<b>Financial capability</b>	<b>64,206</b>	<b>111 %</b>
	Bank/Building & P/O Accounts	13,540	5 %
	Personal Pensions	7,431	31 %
	Credit Reference Agencies	8,719	29 %
	Financial advisers/brokers/intermediaries.	3,274	15 %
	Savings and investments	1,958	9 %
<b>Travel</b>	<b>Parking &amp; Congestion</b>	<b>16,490</b>	<b>31 %</b>
	Driving	12,369	22 %
	Public transport	5,340	21 %
	Parking on private land	3,498	26 %
	Passports	3,219	16 %
<b>Utilities</b>	<b>Fuel (gas, electricity, oil, coal etc.)</b>	<b>57,081</b>	<b>27 %</b>
	Water & sewerage	10,282	0 %
	Mobile phones	7,888	16 %
	Internet & broadband	3,504	13 %

# Comments on Consumer Issues

The numbers at part three are quite small. The biggest increases are:

- Consumer goods and services are around faulty/dangerous/unsafe goods and complaints.
- Fuel increases are due to, selling and switching, methods of payment, issues with supply, warm home discounts and complaints & redress.
- Water and sewage relate to metering and Watersure & social tariffs
- Mobiles are due to costs/billing/payments
- Parking and congestion. Within this category the biggest issue accounting for 63 per cent of issue is Blue Badge, charge exemptions. This is up 30 per cent to just under 10,500 issues.

The major increase in financial capability relates to the roll out of our Integrated Debt and Money Advice programme providing financial education to debt clients to give them the skills and information to help prevent further debt problems.

The biggest areas of this category are:

- Budgeting and managing money, 18,700 and 29 per cent of issues
- Dealing with debt, 13,950 and 22 per cent of issues
- Income maximisation and benefits, 10,600 and 17 per cent of issues

## Consumer Debt Issues

There has been an overall reduction in debt issues over the last two years. This is in part linked to the reduction of funding from the Legal Services Commission for specialist debt work. The reduction in the last year is 11 per cent, however, within consumer debt issues two areas have increased.

- Rent arrears to private landlords have increased by 8 per cent. In part this is due to the impact to benefit reforms including: under occupation, benefit cap and reduced support for council tax. The main issue of most debts is helping the client to manage/repay the debt. This is up 11 per cent to just under 15,000 issues. However, within this category Possession orders and evictions for arrears are also up 10 per cent to 4,700.
- Unpaid parking penalty & congestion charges have increased by 39 per cent. Within this category issues relating to bailiffs and enforcement action account for 39 per cent of issue with Repayment at 33 per cent and Liability for debt at 20 per cent. We introduced new bailiff codes in April 2014 in line with changes to bailiff law.



<b>Consumer Debt Issues</b>	<b>2014-15</b>	<b>% Change</b>
Credit, store & charge card debts	157,191	-11 %
Unsecured personal loan debts	146,877	-18 %
Fuel debts	76,511	-8 %
Water supply & sewerage debts	73,558	-6 %
Bank & building society overdrafts	65,123	-16 %
Telephone & broadband debts	59,893	-5 %
Catalogue & mail order debts	54,232	-7 %
Mortgage & secured loan arrears	42,339	-27 %
Payday loan debts	28,969	-13 %
Rent arrears - private landlords	27,371	8 %
Unpaid parking penalty & congestion charges	17,016	39 %
3rd party debt collection excl. bailiffs	16,767	-10 %
Hire purchase arrears	10,666	-1 %
Logbook/bill of sale loan debts	969	new
Debts to loan sharks/illegal lenders	456	new
<b>Total consumer related debt issues</b>	<b>777,938</b>	<b>-11 %</b>

(Note: this is not all debt issues. Please see [Advice Trends Q4](#) 2014-15 for full details.)

## Other consumer related Issues

Debt	2014-15	% Change
Housing - Private sector rented property	115,847	1 %
Housing - Owner occupier property	28,051	-3 %
Legal - Solicitors/barristers	31,210	3 %

## Private sector rented

The biggest increase in specific issues has been in Possession Actions (not for arrears) of 19 per cent. This is likely to be linked to benefit reforms and also to retaliatory evictions by landlords in response to tenants requesting repairs. The table below shows the top ten issues.

Top ten Part 3 Private Rented sector issues	2014/15	% Category	% Change
Repairs/Maintenance	17,395	15 %	7 %
Rents and other charges	14,538	13 %	1 %
Tenancy deposit protection	13,347	12 %	3 %
Possession action (not arrears)	7,971	7 %	19 %
Problems with letting agencies	6,031	5 %	0 %
Security of tenure	5,676	5 %	-8 %
Cost of deposits / rent in advance	4,210	4 %	11 %
Suitability of accommodation	4,068	4 %	-12 %
Harassment by landlord / illegal eviction	3,503	3 %	11 %
Possession/eviction-landlord mortgage arrears	1,924	2 %	-7 %

## Owner occupier

There is no significant category for owner occupier issues.

## Solicitors/barristers

There are two main issues:

- Costs, which are up 50 per cent to 6,168
- Complaints & redress, which are up 23 per cent to 4,143

## Appendix one: Client profiles

Gender	Consumer %	Bureaux %
Female	53 %	56 %
Male	47 %	44 %
<b>Total</b>	<b>100 %</b>	<b>100 %</b>
Responded	96 %	97 %

Ethnic origin	Cons %	Bx %
Asian or Asian British	5 %	6 %
Black or Black British	4 %	7 %
Mixed ethnic background	2 %	2 %
Other ethnic background	3 %	2 %
White	86 %	83 %
<b>Total</b>	<b>100 %</b>	<b>100 %</b>
Responded	92 %	92 %
<b>Black and minority ethnic (BAME)</b>	<b>14 %</b>	<b>17 %</b>

Age	Cons %	Bx %
17 to 24	4 %	8 %
25 to 34	15 %	21 %
35 to 49	28 %	31 %
50 to 64	27 %	25 %
65+	26 %	15 %
<b>Total</b>	<b>100 %</b>	<b>100 %</b>
Responded	93 %	92 %

Profile percentages are based on responded (exclude prefer not to say). Consumer profiles are from client research sample Jan-March 2015. Bureaux profiles are for consumer related issues only and for 2014-15.

# Appendix 2: Client Satisfaction & outcomes

Consumer service client follow up research: Jan to March 2015

## Summary

- **85 per cent** of clients were satisfied with the service & found it easy or very easy to use
- **48 per cent** of clients reported that things had got better, 59 per cent of these had a financial benefit
- **£861** is the estimated average financial benefit for those clients

Satisfaction	Consumer	Energy	Post
Total no. of respondents	1,099	657	98
Total no. 'Satisfied' or 'Very Satisfied'	933	569	81
% 'Satisfied' or 'Very Satisfied'	<b>85 %</b>	<b>87 %</b>	<b>83 %</b>

As a result of the advice that Citizens Advice gave...	
Total no. of respondents	1,854
Total no. 'Things have got better'	890
% 'Things have got better'	<b>48 %</b>

Estimated benefit	Amount
<b>Estimated mean benefit*</b>	<b>£861</b>
Estimated lower bound	£431
Estimated upper bound	£1,292

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

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

# Appendix 3: Consumer Service Advice Issue statistics

See separate Excel files/PDF for:

3.1 Consumer issue statistics for England and Wales

3.2 Energy statistics for England and Wales

## Appendix 4: Our Services

### Consumer Service

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

### Local Citizens Advice

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

In 2014-15 we advised clients on 5.6 million issues of which 1.38 million were consumer related and are included in this report.

### Online services

We provide a public advice website covering 11 core areas. The site offers information, self help tools and navigation through problems. In 2014-15 there were 12.6 million consumer content pages which was 27 per cent of all 46 million content page views.

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

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

The service aims:

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

**Citizens Advice**

200 Aldersgate

London EC1A 4JJ

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

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

Citizens Advice is an operating name of The National Association of Citizens Advice Bureau.

Registered charity number 279057