

Consumer advice trends

Consumer statistics from the
Citizens Advice service in England and Wales

Quarter 1
2015/16



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Consumer Advice Trends Q1 2015/16

In Q1 2015-16 our direct services to the public in England and Wales¹ advised clients on **482,700** consumer issues and our online service had over **3.9 million** content page views.

Cold call blockers

Our data shows a growing number of cases about scams purporting to sell cold call blockers. The chart below shows the number of complaints around bogus selling in relation to landline telephone services. In 2014/15 there were 955 such complaints, compared to 553 in 2013/14 and 312 in 2012/13. On investigation, it was found that almost all of these cases relate to call blocking services.



Examination of the case notes reveals a picture of companies calling to offer hardware for blocking cold callers, sometimes claiming to be from the Telephone Preference Service (TPS), or to be working with Government or Trading Standards.

Analysis of over 700 cases about cold call blockers found:



9%
of clients mentioned they had already registered with the Telephone Preference Service



60%+
of people had made a purchase following the cold call

Of those that had agreed to purchase a cold call blocker:



47%
experienced problems cancelling their contracts or obtaining refunds

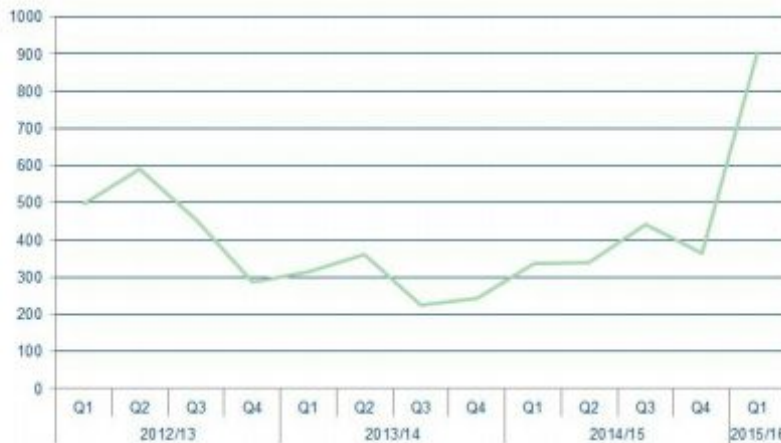


27%
reported receiving faulty or incompatible goods

¹ 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.

Growing issues with lotteries

Last quarter saw a spike in the number of lottery cases with 904 cases reported, an increase of 170 per cent against the same quarter in the previous year. Most of these cases describe scams.



▲ Consumer Service lottery cases, England & Wales

Top 6 products and services on which consumers need advice

Consumers were most likely to need advice on faulty second hand cars. Citizens Advice saw over 50,000 cases on this from July 2014 - June 2015.



1. Second hand cars from independent dealers



2. Mobile phone contracts and handsets



3. Car servicing and repairs by an independent garage



4. Domestic building work



5. Sofas and other upholstered furniture



6. Portable computers, such as tablets and laptops

“Whether dealing with a faulty second-hand car or a problem with their mobile phone, it is important people have the information they need to stand up for their consumer rights.”

Gillian Guy
Chief Executive of Citizens Advice

Other trends



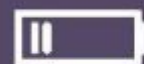
25%
increase in cases about car parking



20%
increase in cases about internet service providers



-50%
decrease in cases about slimming pills



-25%
decrease in cases about tablets and other portable devices

Introduction

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

A note about sources.

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

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

Percentage increases and decreases are

The report covers four main areas:

1. A summary of the key statistics for Q1 2015-16
2. Focus on a hidden story in the data
3. Detailed stats from the Consumer Service, online and local services
4. Appendices covering client profiles, client satisfaction and stats tables.

Focus 1

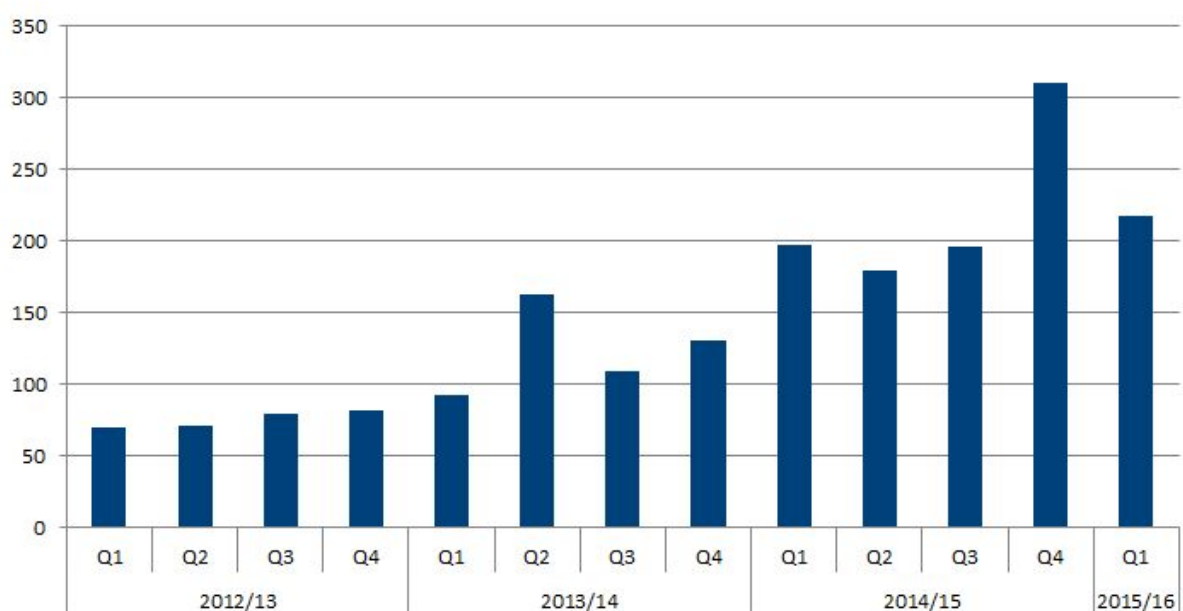
A hidden story in the data - Cold call blockers

Everyone has experienced nuisance calls - whether about unclaimed PPI compensation, an accident, free solar panels or writing off debts. For most these are just a nuisance, but for vulnerable people they can be distressing and costly.

Companies engaged in direct marketing are supposed to consult the Telephone Preference Service (TPS), which compiles a central opt-out register whereby individuals can register their wish not to receive unsolicited sales and marketing telephone calls. The TPS is a free service for consumers, and 20 million phone numbers have been registered with the service. It is a legal requirement that companies do not make such calls to numbers registered on the TPS.

In theory registering your number with the TPS should stop unwanted marketing calls. In practice, it doesn't stop them entirely, due to increasing numbers of scam calls, mainly from overseas. Consequently effective call-blocking technology could be helpful in stopping nuisance marketing calls.

Our data shows a growing number of cases about cold call blockers. The following chart shows the number of complaints around bogus selling in relation to landline telephone services. In 2014/15 there were 955 such complaints, compared to 553 in 2013/14 and 312 in 2012/13. On investigation, it was found that the almost all of these cases relate to call blocking services.



▲ Figure (1): Consumer Service 'bogus selling' cases relating to Telephone services (landline), England & Wales

Examination of the case notes reveals a picture of companies calling to offer hardware for blocking cold callers, sometimes claiming to be from the TPS, or to be working with Government or Trading Standards. The sample case below is typical:

"I received a phone call on my landline yesterday from a company ... [offering to stop nuisance calls]. I am already registered with TPS so this company should not have called me anyway. However, they were claiming they could stop nuisance calls including those from abroad. It sounded very plausible and, until I asked, I assumed that they were part of TPS. I then learnt that they would charge £84.99 for 36 months of the service and after that it would be "free". When they started to ask me to give a password and asked for bank details (I didn't give any) I said I would need to discuss the whole thing with my wife. At this point they put the phone down on me. My 90 year old mother-in-law has recently signed up for a similar scheme but had already paid before we knew. We would like to know if this is a scam or not."

Case notes example

Ironically, the channel for the majority (78 per cent) of these cases is 'unsolicited telephone', implying that the companies offering call blocking services are, themselves, cold calling customers.

In many cases no payment amount was recorded, generally due to the customer calling simply to alert the service of a call they had received. In those cases where a payment amount was recorded, the average was £73, with a common range between £49 and £80.

Recent analysis of 701 cases about cold call blockers found that:

Of those that had agreed to purchase a cold call blocker:

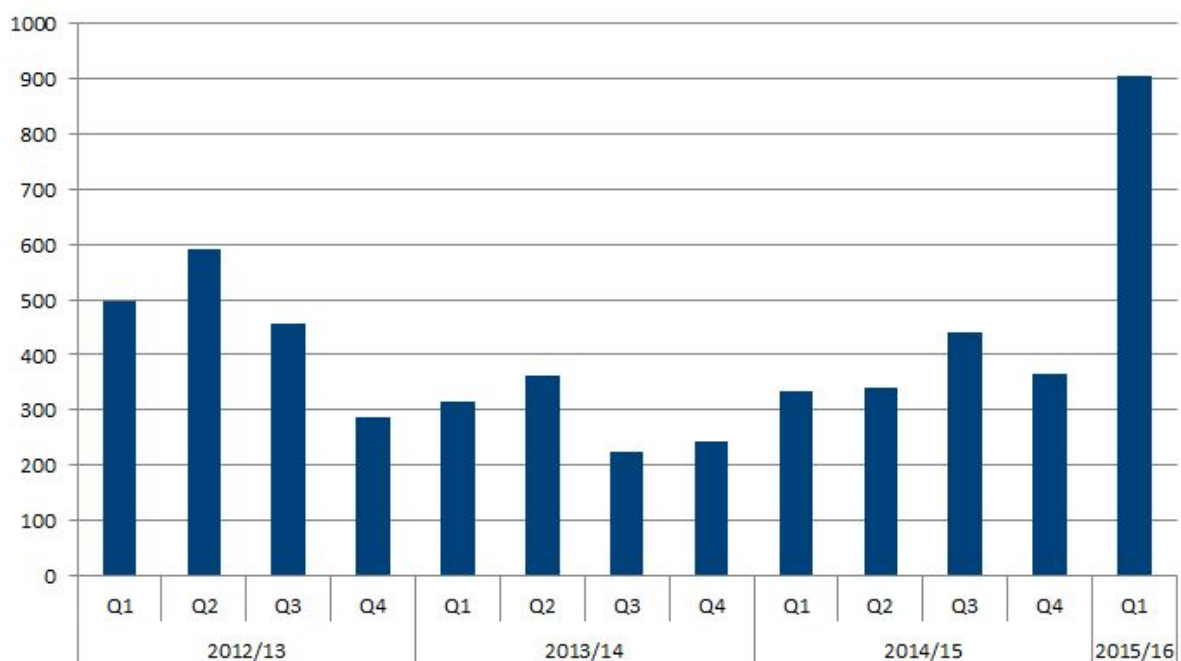


Whilst enforcement action is needed to stop unscrupulous call-blocking companies cold calling consumers, action is also needed to ensure that consumers can obtain reliable call blocking technology. In March this year the Chancellor announced in the Budget that £3.5 million had been set aside to explore ways of protecting people from nuisance calls. We look forward to hearing how this money will be spent.

Focus 2

An increase in the number of issues - Lotteries

Last quarter saw a spike in the number of lottery cases with 904 cases reported, an increase of 170 per cent against the same quarter in the previous year. Most of these cases describe scams. Case notes often describe unsolicited letters addressing the recipient by name and stating that they had won a substantial prize and needed to call a number and pay an unspecified fee to release the prize. The letters advise recipients not to disclose the win.



▲ Figure (3): Consumer Service lottery cases, England & Wales

There was little change in the nature of the complaints for this code, with 71 per cent recorded as bogus selling, 13 per cent as unfair business practices and 10 per cent under misleading claims/omissions. There was also little change in terms of channel, with 81 per cent recorded as unsolicited postal against an average in the previous year of 72 per cent.

While the great majority of cases involved either seeking advice on whether the letter was genuine or simply reporting it as a suspected scam, we have no way to know how many such letters were sent out or how many people have been taken in. Those who phoned as the letter instructs report being asked to pay amounts ranging from £200 to £4,000 pounds to release the prize.

Whilst virtually all the cases were simply reporting receipt of these letters, there were a few cases where the recipients had paid money (or in some cases ordered goods) to release the prize:

"I am an accommodation manager for a sheltered housing service and I'm calling on behalf of one of our residents. He's getting a lot of scam mail and his flat is full of post and things that he has ordered to win prizes. He's tried to cancel the letters, but to no avail. I'm worried about him because he's vulnerable and is now in financial difficulty"

Case notes example

To tackle scams like these, joined up action is needed. Consumer education initiatives, such as the Citizens Advice run- Scams Awareness Month, are needed, alongside disruption tactics such as the work undertaken by the National Trading Standards Board working with Royal Mail to spot and stop mail scams before they reach vulnerable consumers.

Key statistics Q1 2015-16

In Q1 2015-16 our direct services to the public in England and Wales¹ advised clients on **482,700** consumer issues and our online service had over **3.9 million** content page views.

Consumer Service

- Our specialist Consumer Service dealt with **153,200** issues by phone, email or letter

Local Citizens Advice (consumer related)

- Our local Citizens Advice service dealt with **329,500** 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 **3.9 million** consumer content page views, an increase of 47 per cent compared to Q1 2014/15.

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

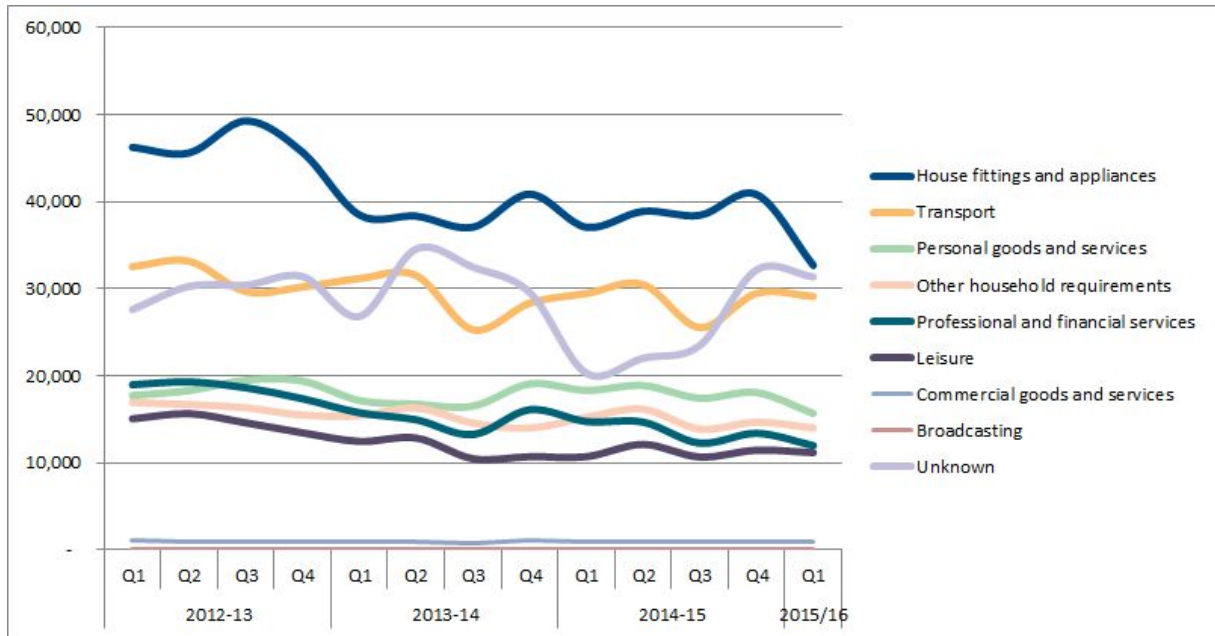
Consumer Service detail

Consumer Service cases part one

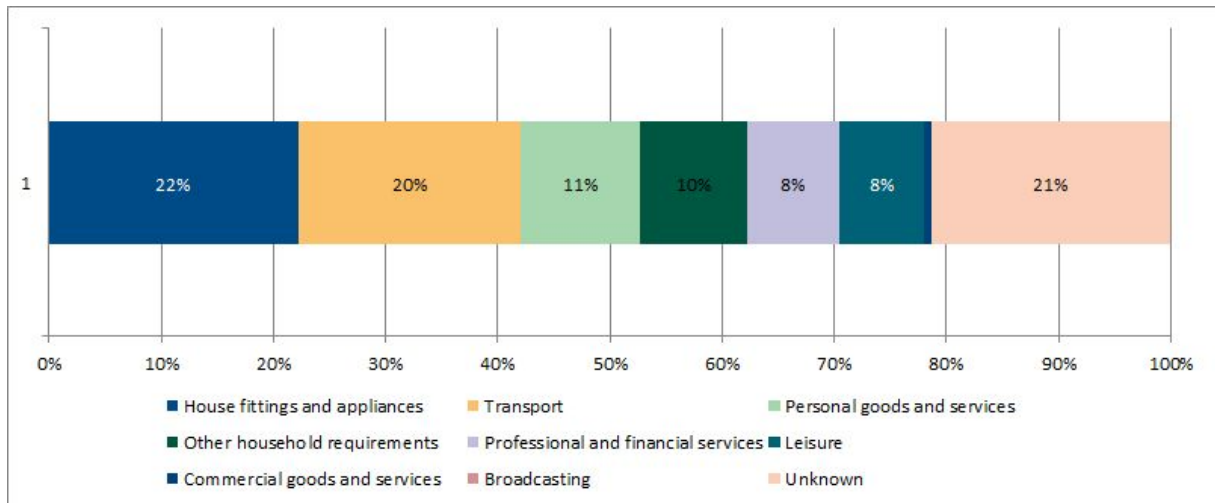
Problems by part 1 category	Q1 2015/16	% of total problems	% change
House fittings and appliances	32,681	22%	-12%
Transport	29,135	20%	-1%
Personal goods and services	15,671	11%	-15%
Other household requirements	14,012	10%	-8%
Professional and financial services	11,993	8%	-19%
Leisure	11,181	8%	4%
Commercial goods and services	911	1%	-7%
Broadcasting	64	0%	-9%
Unknown	31,359	21%	54%
Total	147,007		
Energy (consumers)	6,000		-25%
Mail (consumers)	200		-
Grand total	153,207		

Comments

- The number of Consumer Service cases where the issue was in scope and identified reduced by 9 per cent to 116,000.
- The largest percentage increase (with a significant volume of cases) was in cases related to leisure which rose by 4 per cent
- There was a 54 per cent rise in unknown/uncategorised cases. This shows the need for a revised set of codes which better reflect the goods and services that consumers use today. We have recently published a [new code set](#) which we intend to implement in April 2016.



▲ Part one issues trends over the last 13 quarters



▲ Consumer part one issues percentage of total Q1 2015-16

Consumer Service cases part two

Issues at level 2

Top 10 part 2 consumer issues	Q1 2015/16	% all	change
Second hand cars	16,167	11%	-1%
Home maintenance and improvements	11,969	8%	-6%
Telecommunications	6,577	4%	-7%
Furniture	6,574	4%	-11%
Large domestic appliances	4,499	3%	-15%
Professional services	4,488	3%	-13%
Other personal goods and services	3,999	3%	-22%
Car repairs and servicing	3,581	2%	2%
Clothing and clothing fabric	3,237	2%	-8%
Personal computers, accessories, software & services	3,230	2%	-25%

Increases in issues at part two

Top 5 part 2 increases	Q1 2015/16	change
Betting, competitions, prize draws and business guides	1,261	41%
Letting and property management services	1,614	32%
Internet facilities	1,323	12%
(Public) Transport	1,101	10%
Holidays	1,675	3%

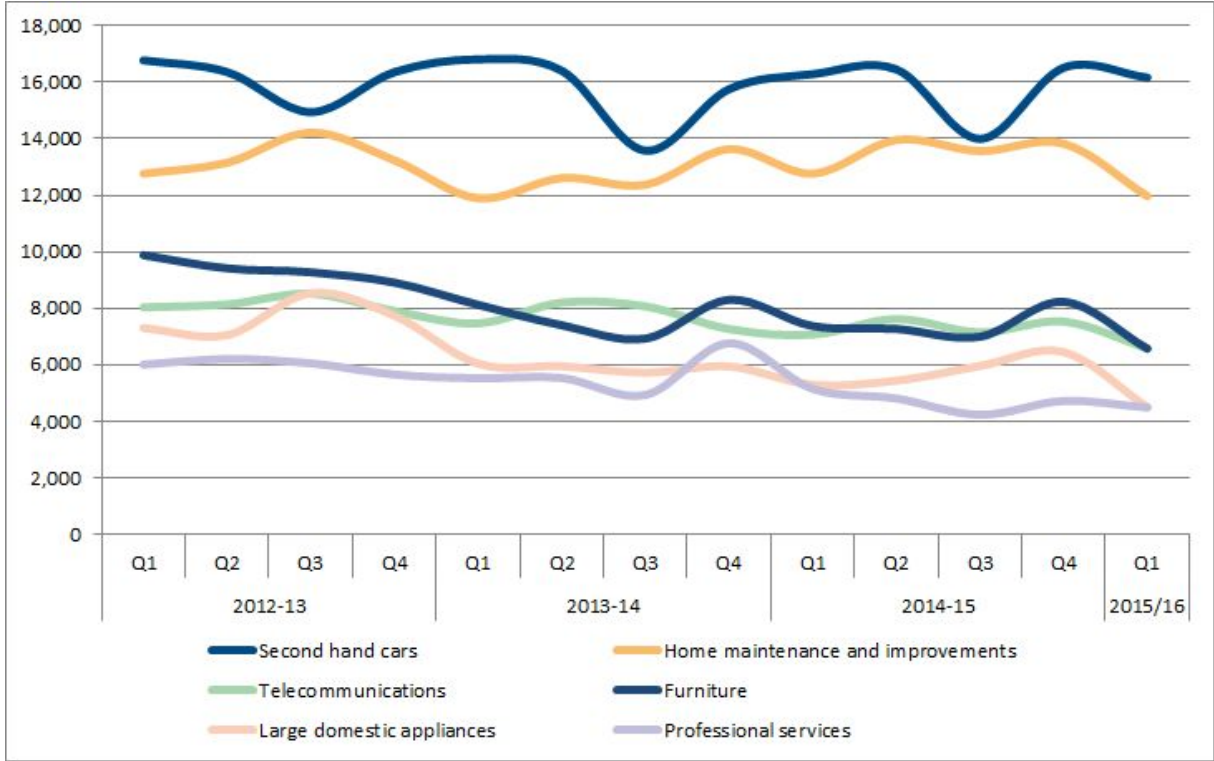
(>1,000 issues)

Decreases in issues at part two

Top 5 part 2 decreases	Q1 2015/16	change
Medical goods and services	1,069	-26%
Personal computers accessories software and services	3,230	-25%
Other personal goods and services	3,999	-22%
Glazing products and installations	2,001	-19%
Toiletries, perfumes, beauty treatments and hairdressing	3,213	-18%

(>1,000 issues)

Comments on part two issues



▲ Top six part two issue trends over the last 13 quarters

Top ten second tier issues

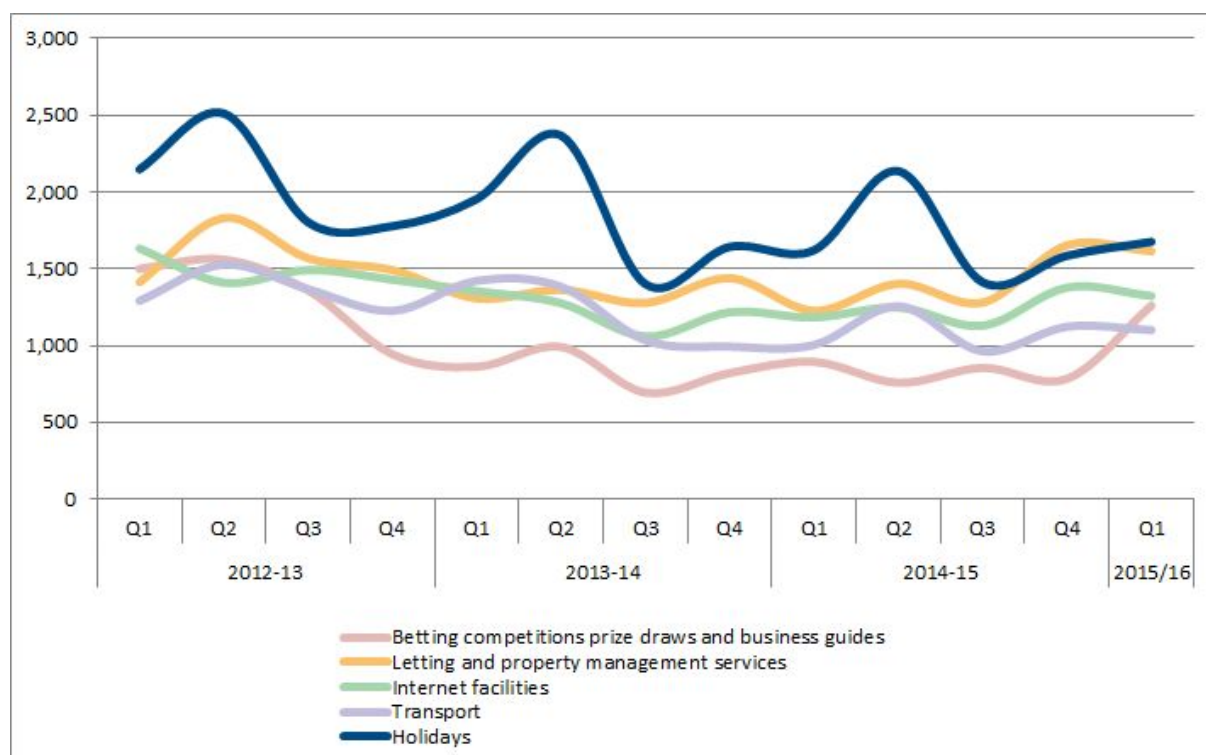
The top ten second tier issues account for 22 per cent of all issues and 28 per cent of all known issues.

Second hand cars remain the major issue at 11 per cent of all issues. 82 per cent of these issues related to cars purchased from independent dealers.

Home maintenance and improvements accounts for 8 per cent of all issues. The biggest categories in this area remain: General building work at 19 per cent, central heating at 13 per cent, roofing at 11 per cent, fitted kitchens at 10 per cent and plumbing at 8 per cent.

Telecommunications accounts for 4 per cent of all issues. The majority of these cases relate to mobile phone service agreements at 39 per cent and mobile phone hardware at 33 per cent.

Top 5 second tier increases



▲ Top five part two issue increases Q1 2015-16 (>1,000 issues) trends over the last 13 quarters

Betting, competitions, prize draws and business guides issues have increased 41 per cent compared to Quarter 1 2014/5. Virtually all the increase is accounted for by a 170 per cent increase in lottery issues.

Letting and property management services largely concern problems with the private rented sector. Cases about lettings agents form just over half of the total (51 per cent) and landlords 31 per cent of this category.

Internet services issues largely relate to internet service providers (90 per cent of this category).

Public transport covers issues about different types of public transport. The largest categories are air (62 per cent) and taxis (12 per cent).

Holidays includes holidays in the UK and overseas. Two thirds of this category relates to package holidays overseas and 13 per cent to holiday accommodation.

Top 5 second tier decreases

Medical goods and services - the decrease in this category can largely be accounted for a reduction in the number of cases about opticians and pharmaceutical products and medical devices - 46 per cent of the total category.

Personal computers, accessories, software and services cases have reduced by a quarter compared to the same quarter last year. All the third codes within this second tier have decreased.

Toiletries, perfumes, beauty treatments and hairdressing cases have reduced because of the substantial drop in the number of cases about slimming products and services. This masks increases in other third tiers in this section, notably beauty treatments (up 8 per cent).

Consumer Service cases part three

Issues at level 3

Top 10 third tier issues	Q1 2015-16	Change	Last 12 months
(Second hand cars) from independent dealer	12,811	-2%	50,072
Mobile phones (service agreements)	2,596	2%	10,917
(Car servicing and repairs by) independent garage	2,779	2%	10,847
Mobile phones (hardware)	2,157	-14%	10,102
Other general building work	2,284	-2%	9,638
Upholstered furniture	2,085	-8%	9,031
Laptops notebooks and tablet PCs	1,582	-24%	8,306
Women's clothing	1,958	-11%	7,686
(Second hand cars) from franchise dealer	2,009	17%	7,485
Telephone services (land line)	1,571	-7%	6,573

Top 10 increases at third tier issues	Q1 2015/16	Change
Lotteries	904	170%
Car parking and clamping	1,458	24%
Motor insurance	1,216	19%
Internet service providers	1,194	18%
Health clubs and gyms	575	15%
Package holidays overseas	1,106	13%
Hotels/guest houses/bed and breakfast	709	12%
Fitted bathrooms	692	12%
Letting agents	820	12%
Plumbers and plumbing	997	11%

Decreases in issues at part three

Top 5 decreases at third tier issues	Q1 2015/16	Change
Slimming products/services	704	-47%
Laptops, notebooks and tablets	1,582	-24%
Fridges and freezers	740	-23%
Beds and mattresses	1,252	-21%
Carpets	515	-18%

Comments on part three issues

Top ten increases in issues

Lotteries: This issue is covered in greater detail in the in Focus section of this publication.

Car parking and clamping: This category includes cases about enforcement of parking rules on private land, enforcement of on-street parking rules and problems consumers experience with parking meet and greet services at airports. Consumers were mainly complaining about customer service (29 per cent) and substandard services (19 per cent).

Internet service providers: consumers were mainly reporting substandard services (33 per cent) and breaches of contract (19 per cent). The purchase method was predominantly phone (51 per cent).

Health clubs and gyms: Consumers' complaints were largely to do with breach of contract (23 per cent), customer service (18 per cent) and substandard services (16 per cent).

Package holidays overseas: Complaints were mostly about substandard services (26 per cent), customer service (17 per cent) and breach of contract (17 per cent). Contact with the trader was mostly online (36 per cent of cases).

Hotels/guest houses/bed and breakfast: Complaints were mostly to do with substandard services (29 per cent) and breach of contract (18 per cent).

Sales/contact with the trader in this area was heavily internet based (49 per cent).

Letting agents: Complaints were mostly about substandard services (24 per cent), breach of contract (21 per cent) and unfair business practices (16 per cent).

Top five decreases

Slimming products and services complaints have decreased by a substantial 47 per cent since the same quarter last year. Most of the cases are still about consumers who inadvertently sign up to a subscription for slimming products which they find difficult to cancel.

Transaction types

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

Trading practices

The table below shows the main complaint types. Defective goods or substandard services account for 63% of cases (where the complaint type is known).

	Complaint Type	Number Q1 2015/6	%
	Defective goods	42,806	38%
	Substandard services	27,392	25%
	Misleading claims/omissions	12,967	12%
	Other	28,087	25%
Type 1	Type 2	Number Q1 2015/6	% of Type
Defective goods	Defective goods	27,815	65%
	Breach of contract	9,553	22%
	Safety	3,542	8%
Sub standard services	Substandard services	18,425	67%
	Customer service	7,402	27%
Misleading claims or omissions	Verbal misrepresentation/misdescription	4,340	33%
	Advertising	3,231	25%
	Failure to supply full information	2,612	20%
	Incorrect/misleading pre-shopping advice	1,722	13%

Payment & Purchase Methods

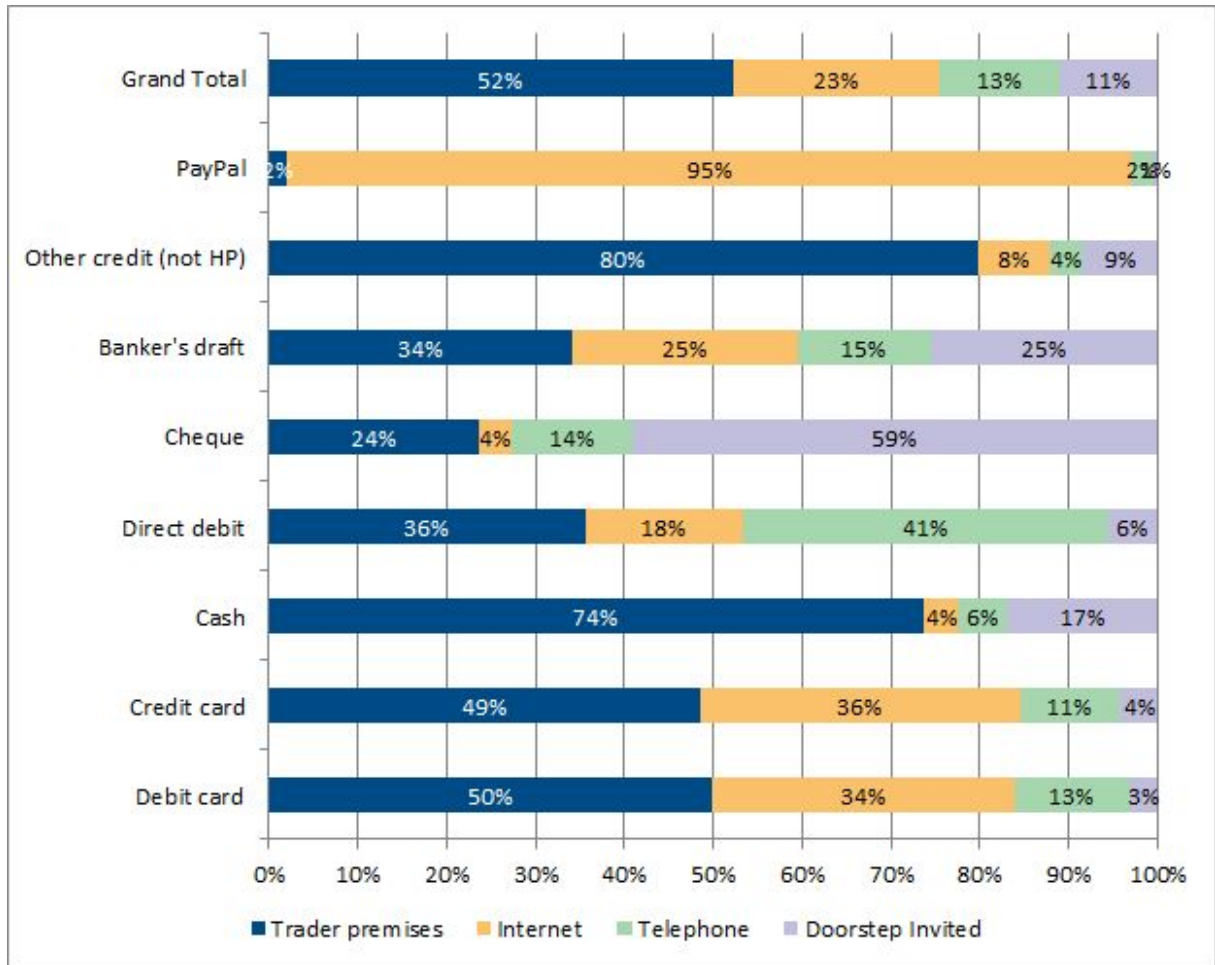
Card payments make up 36 per cent of purchases with cash accounting for 19 per cent of payments.

Around 19 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 are made up of: 4 per cent cheque, 3 per cent other credit, 3 per cent banker's draft, 3% Paypal, 5 per cent direct debit and 9 per cent other.

The table below shows the top four purchase methods by the top 8 payment types for Quarter 1 2015/6. The graph on the following page shows the percentage splits.

Payment Type	Trader premises	Internet	Telephone	Doorstep Invited
Debit card	12,450	8,499	3,214	781
Credit card	5,609	4,170	1,288	488
Cash	13,075	699	995	2,988
Direct debit	1,761	865	2,027	275
Cheque	757	118	432	1,893
Banker's draft	867	642	388	644
Other credit (not HP)	2,599	264	118	277
PayPal	51	2,344	59	13
Grand Total	46,833	20,789	12,055	9,885



▲ Payment methods as a percentage of the top four purchase methods

Energy cases

Top energy issues at first tier	Q1 2015/16	% All	% Change
Billing errors	2,193	36%	-20%
Information	1,108	18%	-59%
Metering	918	15%	15%
Debt/Disconnections	551	9%	3%
Transfers	433	7%	18%
Distribution/Transportation	307	5%	-8%
PPMs	132	2%	-1%
Marketing	106	2%	9%
Customer Service failure	38	1%	-62%
Smart Meters	22	0%	38%
Price Comparison Services	1	0%	-67%
Unknown	231	4%	-17%
Total	6,038		-25%

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

Comments on Energy Issues

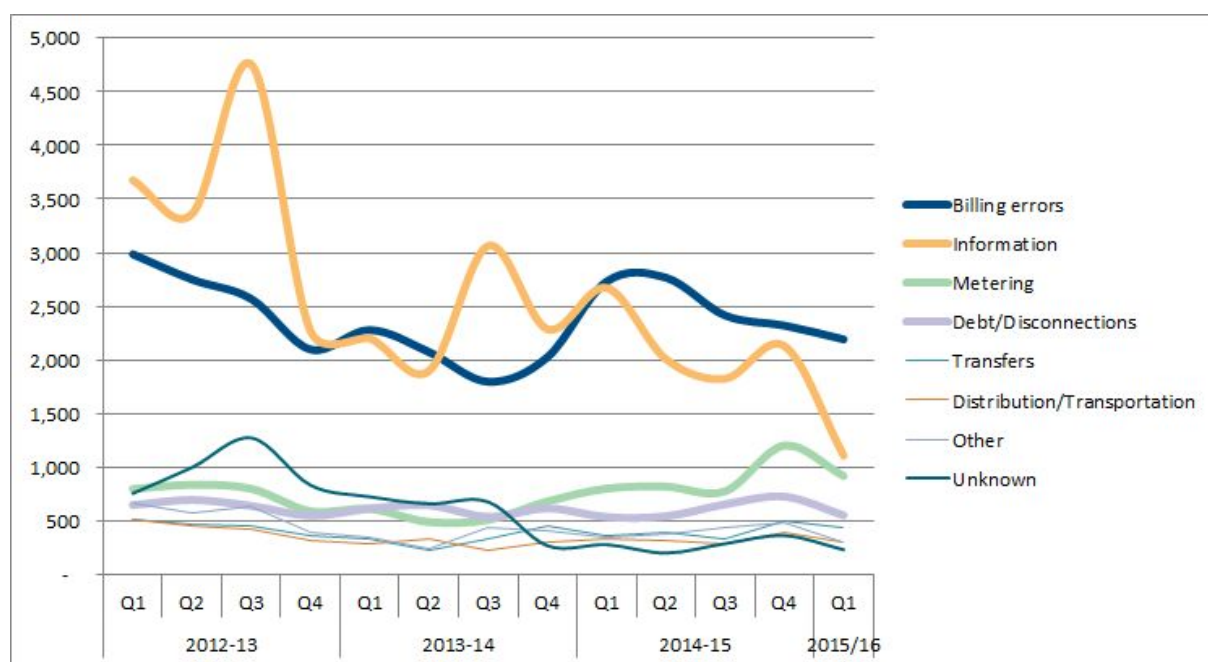
Billing errors: Although billing errors have decreased in Q1 by 20 per cent this is mainly due to peaks in Q1 2014-15 and Q1 2013-14. There have been reductions in issues regarding the clarity and frequency of billing, although back billing issues have almost doubled compared to April-June 2014.

Information: The decrease of 59 per cent in information issues continues a longer term downward trend. Q1 2014/15 followed a period where the 6 larger suppliers announced price decreases. There has only been one price decrease prior to Q1 2015/16, and this is reflected by a significant reduction in pricing information queries.

Metering: Issues are up by 15 per cent. They peaked in quarter 4 2014-15 at over 1,200 issues. The main reasons for the increase are issues around meter accuracy, provision, and reading.

Debt/Disconnections: There is small increase of 3 per cent in these issues to 551. While there have been some larger percentage increases and decreases over the last 13 quarters, the quarterly average has been relatively low at 612.

Transfers: Issues are up 18 per cent. The reasons for this are mainly suppliers failing to correctly apply for the transfer, problems arising from contracts, slight increases in erroneous transfer cases and objections due to outstanding debts.



▲ Energy issues trends over the last 13 quarters

Exclusions

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

Online services

In Q1 2015-16 we had over **3.9 million** views of consumer content pages on our website. This is an increase of 47 per cent compared to Q1 2014-15 and 28 per cent of all page views on our website.

Top ten consumer content page views Q1 2015-16

Type	Page Title	Views	% change
Complaint	If you need more help about a consumer issue	142,688	24%
Complaint	Reporting a problem to Trading Standards	66,931	82%
Cars	The car you bought is faulty	46,852	43%
Parking	Parking tickets on private land	45,961	26%
Cars	How to check a car's history	41,585	62%
Parking	Who is eligible for a blue badge?	39,457	61%
Post	You're receiving someone else's mail	34,333	61%
Faults	Faulty goods - if you want your money back	30,107	3%
Complaint	Making a complaint	29,729	40%
Travel	Traffic accidents	27,860	21%

Comments

All of the top 10 most viewed consumer related pages increased in page views compared to quarter 1 2014/15.

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

Two of the top 10 are about how consumers can report an issue and start to resolve their complaints, with the page on reporting an issue to trading standards being the second most viewed consumer page and one of the pages with the highest percentage increases in page views (82 per cent).

Top ten increases in consumer content page views

Type	Page Title	Q1 15/16 Views	% change
Travel	You think your package holiday destination might be dangerous	6,445	1,565%
Shopping	Distance selling: how the law protects you	7,506	820%
Cars	Vehicle insurance	6,504	222%
Parking	You get a Penalty Charge Notice for a car used or owned by someone else	8,090	214%
Parking	Applying for a blue badge	13,405	148%
Travel	Your holiday flight is delayed or cancelled	11,448	120%
Shopping	Pricing problems	11,016	114%
Faults	If the goods you bought are faulty	26,127	111%
Post	How to get your post sent to a PO Box	13,939	104%
Complaint	Trading Standards - problems they can help with	9,379	98%

Comments

You think your package holiday destination might be dangerous: This page's activity increased by a massive 1,565 per cent following the terrorist attack in Tunisia on 26 June 2015. There were 1,807 unique page views of this page on 26 June itself and a further 2,000 views in the following 3 days.

Distance selling: We have seen an 820 per cent increase in views to our page on how the new laws protect the consumer since Q1 2014/15. This is almost certainly due to the fact that in mid June 2014 the UK implemented the EU Consumer Rights Directive. This harmonised and updated cancellation rights for distance and doorstep sales.

Your holiday flight is delayed or cancelled: Quarter 1 of any year sees the start of summer holiday season in the UK. A possible reason for the 120 per cent increase in the number of views of this page is that there have been a number of important court cases during 2014/5 which clarify passengers' rights to compensation for delayed or cancelled flights.

Decreases in consumer content page views

Type	Page Title	Views	change
TV	TV licences	10,902	-20%
Mobiles	Your mobile phone is lost or stolen	16,145	-6%
Faults	What is meant by goods not fit for purpose	17,025	0%

Comments

This quarter there were only two pages which decreased in page views and one page which had the same number of page views as Q1 2014/5.

Consumer debt/money pages

In Q1 2015-16 there were 1.35 million content views of all debt pages. The largest decreases in page views are related to bankruptcy (e.g. Bankruptcy main page decreased in page views by 57 per cent) and general debt (e.g. views of the page Options for getting out of debt decreased by 63 per cent). Conversely 7 of the 10 pages with the most increasing page views were related to bailiffs (e.g. the page on proving to bailiffs who owns items increased by 460 per cent).

The top three consumer-related content page views in the top 100 debt and money pages are:

- Bailiffs - 19, 844 views (down 30 per cent)
- How bank accounts work - 15,401 views (up 120 per cent)
- Joint bank accounts - 14 152 views (down 9 per cent)

Local Citizens Advice

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

	Consumer	Q1 2015-16	% change
	All consumer related issues	116,300	21%
Part 1	Top Part 2 Issues for each section	Q1 2015-16	% change
Consumer goods and services	Other goods & services	9,458	-7%
	Second hand vehicles	4,011	0%
	Building repairs & improvements	3,991	-1%
	Fraud and scams	1,684	1%
	Electrical appliances & repairs	1,592	-11%
	Furnishings & floor coverings	1,560	4%
	Vehicle repairs/servicing	1,419	0%
Financial products & services	Financial capability	21,300	124%
	Personal Pensions	4,772	190%
	Bank/Building & P/O Accounts	3,221	-3%
	Credit Reference Agencies	2,233	13%
	Other credit, fin. & insurance issues	1,563	-4%
	Vehicle insurance	1,460	-3%
	Mortgages & secured loans	1,440	-14%
Travel	Parking & Congestion	4,277	13%
	Driving	2,895	-3%
	Public transport	1,351	14%
Utilities	Fuel (gas, electricity, oil, coal etc.)	14,412	16%
	Water & sewerage	3,594	30%
	Mobile phones	1,851	-2%
	Telephone landline	1,023	-10%
	Internet & broadband	1,000	15%

Comments on Consumer Issues

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

- Consumer goods and services. Across all part 2 codes
Faulty/dangerous/unsafe goods are up 7 per cent to 1,128 and Complaints are up 10 per cent to 4,447.
- There are several significant increase at the part three level driving Fuel increases:
 - Billing/meter reading up 6 per cent to 2,900
 - Selling and switching up 103 per cent to 1,780
 - Methods of payment up 40 per cent to 1,720
 - Warm home discounts up 68 per cent to 1,245
- There are small decreases in Prices/Tariffs (-4 per cent) and Complaints (-7 per cent)
- Water and sewage: Watersure & social tariff issues have increased 252 per cent to 1,532. Payment and billing issues have decreased 16 per cent to 980.
- Parking and congestions increases are due to another increase in Blue Badge, charge exemptions issues up 24 per cent to 2,810
- The increase in Financial products and services is mainly due to an increase of 124 per cent in financial capability. This is due to the expansion of integrated money advice services providing one-to-one financial capability advice alongside debt advice. The biggest part three Financial Capability increases are:

● Income maximisation and benefits	3,949	190%
● Dealing with debt	4,891	188%
● Dealing with and understanding bills	1,215	140%
● Getting the best deals: energy	1,451	116%
● Budgeting and managing money	5,769	97%
● Other advice on money saving / reducing expenditure	1,325	49%

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 overall reduction from Q1 last year is 13 per cent, however, within consumer debt issues two areas have increased.

- Rent arrears to private landlords have increased by 5 per cent. In part this is due to the impact to benefit reforms including: under occupation, benefit cap and reduced support for council tax.
- Unpaid parking penalty & congestion charges have increased by 22 per cent.
- 3rd party collection issues have increased by 16 per cent

There has been another significant decrease in Payday loans (down 53 per cent), this continues a downward trend over the last 6 quarters.

Consumer Debt Issues	Q1 2015-16	Change
Credit, store & charge card debts	35,100	-11%
Unsecured personal loan debts	31,200	-19%
Fuel debts	18,100	-9%
Water supply & sewerage debts	17,900	-2%
Bank & building society overdrafts	14,200	-15%
Telephone & broadband debts	13,600	-12%
Catalogue & mail order debts	12,250	-15%
Mortgage & secured loan arrears	7,950	-29%
Rent arrears - private landlords	6,700	5%
Unpaid parking penalty & congestion charges	4,400	21%
3rd party debt collection excl. bailiffs	4,400	16%
Payday loan debts	4,300	-53%
Hire purchase arrears	2,400	-5%
Logbook/bill of sale loan debts	180	-21%
Debts to loan sharks/illegal lenders	80	-17%
Total consumer related debt issues	172,760	-13%

Please see [Advice Trends Q1 2015-16](#) for all debt issues, due mid September 2015

Other consumer related Issues

Other	Q1 2015-16	% Change
Housing - Private sector rented property	26,600	-4%
Housing - Owner occupier property	6,250	-15%
Legal - Solicitors/barristers	7,600	7%

Private sector rented

- The biggest increase in specific issues has been 56 per cent in Illegal evictions by landlord. However this a small number up from 326 to 505.
- Possession Actions (not for arrears) continue to increase, up 8 per cent. This is likely to be linked to benefit reforms and also to retaliatory evictions by landlords in response to tenants requesting repairs.
- There has been an increase of 11 per cent in problems with letting agents, however Q1 last year was particularly low. The average quarterly figure for the last two years has been around 1,500.

Top ten Part 3 Private Rented sector issues	Q1 2015/16	% Category	% Change
Rents and other charges	3,456	13%	-4%
Repairs/Maintenance	3,429	13%	-4%
Tenancy deposit protection	3,123	12%	-2%
Possession action (not arrears)	2,121	8%	8%
Problems with letting agencies	1,488	6%	11%
Security of tenure	1,482	6%	8%
Cost of deposits / rent in advance	1,001	4%	-9%
Suitability of accommodation	972	4%	7%
Harassment by landlord / illegal eviction	804	3%	-5%
Illegal eviction by landlord	505	2%	56%

Owner occupier

There is no significant category for owner occupier issues.

Solicitors/barristers

There are two main issues:

- Costs, which are up 31 per cent to 1,687
- Complaints & redress, which are up 5 per cent to 1,020

Appendix one: Client profiles

Gender	Consumer %	Bureaux %
Female	53 %	56 %
Male	47 %	44 %
Total	100 %	100 %
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 %
Total	100 %	100 %
Responded	92 %	91 %
Black and minority ethnic (BAME)	14 %	17 %

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 %
Total	100 %	100 %
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 12 months from July 2014 to June 2015.

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'	85 %	87 %	83 %

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'	48 %

Estimated benefit	Amount
Estimated mean benefit*	£861
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 Q1 2015-16 we advised clients on 1.36 million issues of which 0.29 million (21%) were consumer related and are included in this report.

Online services

We provide a public advice website covering 11 core areas. The site offers information, self help tools and navigation through problems. In Q1 2015-16 there were 3.9 million consumer content pages which was 28 per cent of all 14 million content page views.

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

Appendix 4: All stats

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

The summary of the full Q1 2015-16 figures for the whole service are

Issues	All	E&W	% in this report
General Consumer Issues	170,000	147,000	86%
Energy	8,700	6,000	69%
Post	200	200	100%
Total	178,900	153,200	86%

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

Registered charity number 279057