

Consumer advice trends

Consumer statistics from the
Citizens Advice service in England and Wales

Quarter 2
2015/16



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Consumer Advice Trends Q2 2015/16

In Q2 2015-16 our direct services to the public in England and Wales¹ advised clients on **517,027** consumer issues and our online service had over **3.6 million** content page views.

Helping small businesses

The Citizens Advice consumer service gives advice to businesses as well as consumers. We have recently analysed a two week sample of cases to find out more.

The research found that around 5 per cent of all the cases the consumer service deals with were from businesses. There were a wide range of businesses providing a very diverse range of good and services. The 4 most common types of businesses advised were:

-  **1. Builders, plumbers, carpenters, electricians and fitters**
-  **2. Landlords**
-  **3. Vehicle sales**
-  **4. Pubs, restaurants, cafes and takeaways**

Most of the businesses were either sole traders or small businesses with a handful of staff.

"I saw a second-hand tractor advertised for sale in the local paper. The seller said it was fully serviced and everything was working. So I bought it for my farm. When I was driving it back home, I found that I couldn't use the brakes. What can I do?"

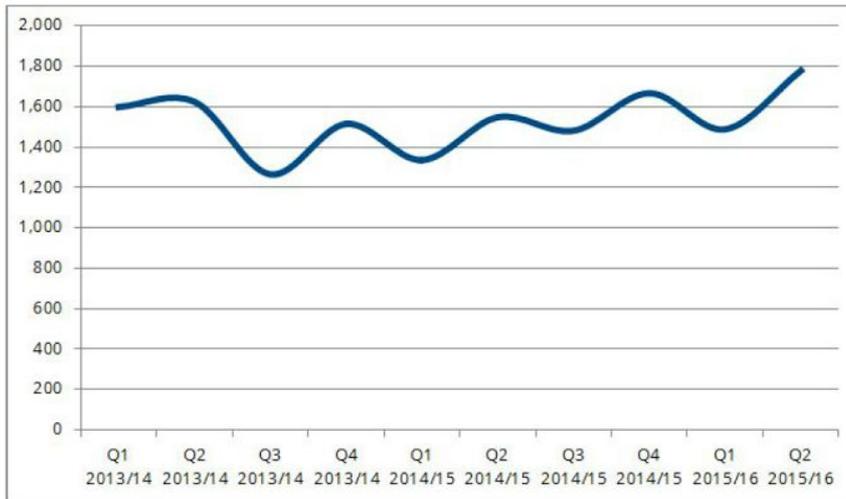
What advice small businesses need from us



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 lettings agents

Last quarter saw a 15 per cent increase in issues about lettings agents dealt with by local Citizens Advice compared to the same quarter the previous year.



▲ Local Citizens Advice issues about lettings agents

Top 6 increases in consumer content page views

The biggest increase in the number of page views was the page on concessionary public transport fares for older passengers in England - up 1,674 per cent since Q2 2014/5.



1. Concessionary public transport fares for older people in England



2. Cooling off period when you buy services - distance sale



3. Distance selling - how the law protects you



4. Prices of goods are changed on the website or on the shop till



5. Can I return faulty goods?



6. Complaining to an ombudsman about consumer issues

“ We rented a property through a lettings agent and they charged us £1,000 to carry out a credit check on us. This was non refundable. I know this is excessive and I think it is also illegal in Scotland to charge for this. Has anyone ever challenged this in England?”

Consumer service client asking for advice about lettings agents

Consumer service trends



207%

increase in cases about lotteries



23%

increase in cases about internet service providers



-39%

decrease in cases about leather furniture



-24%

decrease in cases about central heating, including installation and servicing

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 Q2 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.

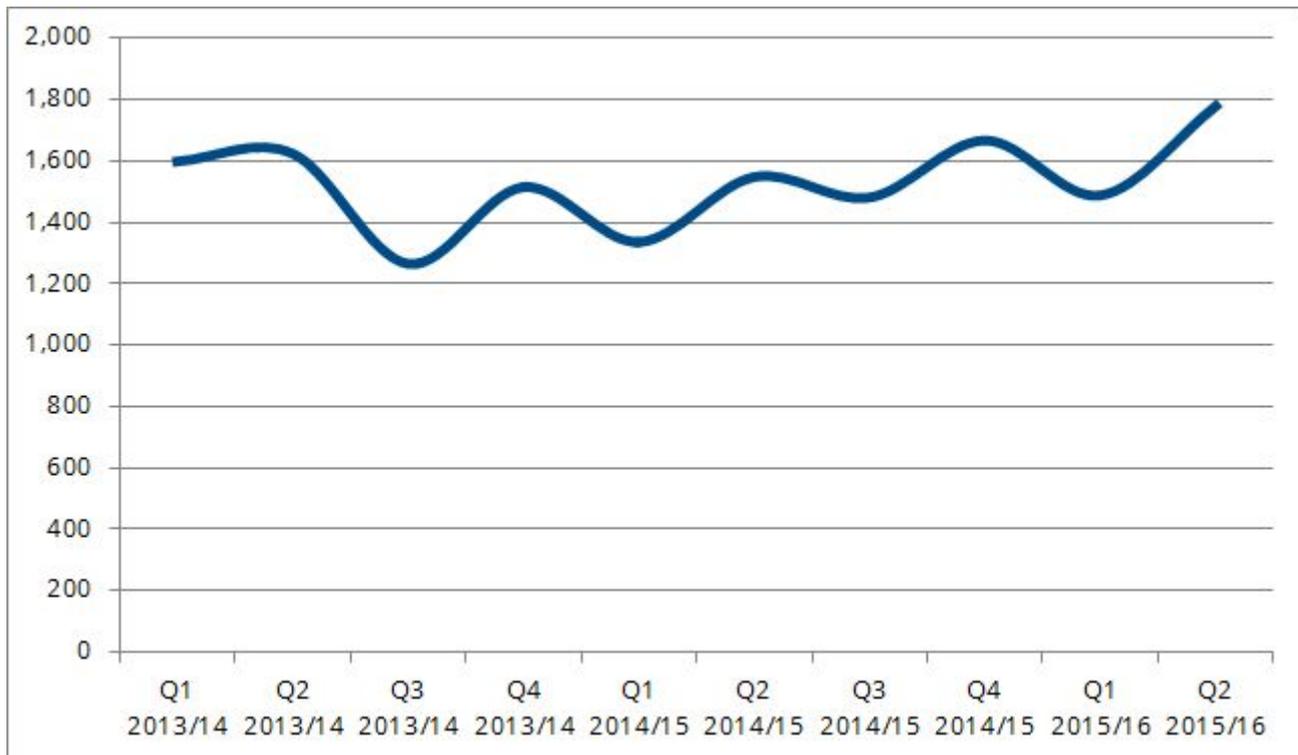
Focus 1

An increase in the number of issues - lettings agents

At Citizens Advice we have noticed an upwards trend in the numbers of clients coming to us for advice on private rented housing issues. In the last year 80,000 people have come to Citizens Advice about a problem with a privately rented home, including lettings agents. The Citizens Advice consumer service has seen an 8 per cent increase in cases on lettings agents in quarter 2 2015/16 compared to the same period of the previous financial year. 15 per cent of these cases were about unfair business practices (such as not passing on rent), 11 per cent were to do with customer service and 13 per cent concerned breaches of fiduciary duty, mainly in relation to disputes about return of tenancy deposit fees.

This growth has also been mirrored in our local Citizens Advice services - see the graph below on advice issues about letting agents. There has been a 15 per cent increase in the number of issues compared to the same quarter the previous year.

On the up: advice issues about letting agents



In the UK £48 billion is currently spent each year on rent for privately rented homes and over 4.4 million households in England live in the privately rented sector, double that of 10 years ago. Currently the private rental sector in England is weakly regulated. It is possible for anyone to set up a lettings agency without any qualification, knowledge, experience or understanding of the sector and what it takes to let out a house.

In the UK housing is a devolved issue. From 23 November 2015, lettings agents in Wales have to be licensed if acting as a landlord, meaning they will have to pass a test and have mandatory training. Their licence will have to be reviewed every 5 years. The Welsh Government hopes this legislation will improve the sector as a whole.

The situation in England may also change for the better due to new legislation - the Consumer Rights Act, which came into force this October, and the Housing and Planning Bill which is currently going through Parliament.

The Consumer Rights Act (CRA) makes it a requirement for information about lettings agent fees to be clear and accessible. This applies to both face-to-face and online transactions. This should help consumers better understand what they are paying for.

The Housing and Planning Bill has provisions for stronger enforcement action against rogue lettings agents and landlords. This would allow local authorities to apply for banning orders which would last for at least 6 months. While subject to a banning order agents and landlords would not be able to let housing in England, engaging in letting agency work and engaging in English property management work.

Although we welcome elements of the Bill, we are concerned that the proposed maximum penalty for breaching a banning order is too low to be a deterrent. With the current top 20 rental yields ranging from £5,400 to £15,192 pa per property¹ a fine of up to £5,000 is likely to be viewed more as a business expense rather than a penalty. We think the fines should be unlimited, as is the case for those letting accommodation without the appropriate licence.

We believe that renters should be as empowered in the private rental market as they are in other consumer markets. In order that renters can make informed decisions about who to rent from, we believe that Government's database of rogue landlords and letting agents should be made public, just as the [list of employers who flout National Minimum Wage legislation](#) is.

¹ HSBC press release: <http://www.about.hsbc.co.uk/~media/uk/en/news-and-media/rbwm/260515-btl-2015.pdf>

Focus 2

A hidden story in the data - Advising small businesses/sole traders

The advice we give to businesses is an area that has long been overlooked. This is partly due to limitations of the types of advice we can give, as well as the way in which we record calls to our Consumer Service helpline. This quarter we analysed a sample of Consumer Service cases to find out what problems businesses are facing as consumers. We looked at all cases for the period 7 September 2015 to 20 September 2015. Of the 24,952 calls received that fortnight, 1,305 were from businesses. It is reasonable to assume that this proportion will be fairly constant throughout the year, meaning that just over 5 per cent of all calls to the Consumer Service are from businesses.

We also looked at the types of businesses that had contacted us for advice and found that there was a wide range of traders (providing a multitude of goods and services) who were seeking advice. In fact out of the 638 cases where we could identify the type of business calling, there were 142 different types. The table below shows the top 10 types of trader who called the Consumer Service during the two week sample:

Type of business	Number of cases
builders/plumbers/carpenters/electricians/fitters	57
landlords	48
vehicle sales	42
pubs/restaurants/cafes/takeaways	30
furniture retail/repair and soft furnishings	29
shops not elsewhere classified	28
vehicle repair/maintenance	23
hair/beauty/tanning salons	20
food/drink retailers and caterers	18
clothing/shoe/accessory retailers	15

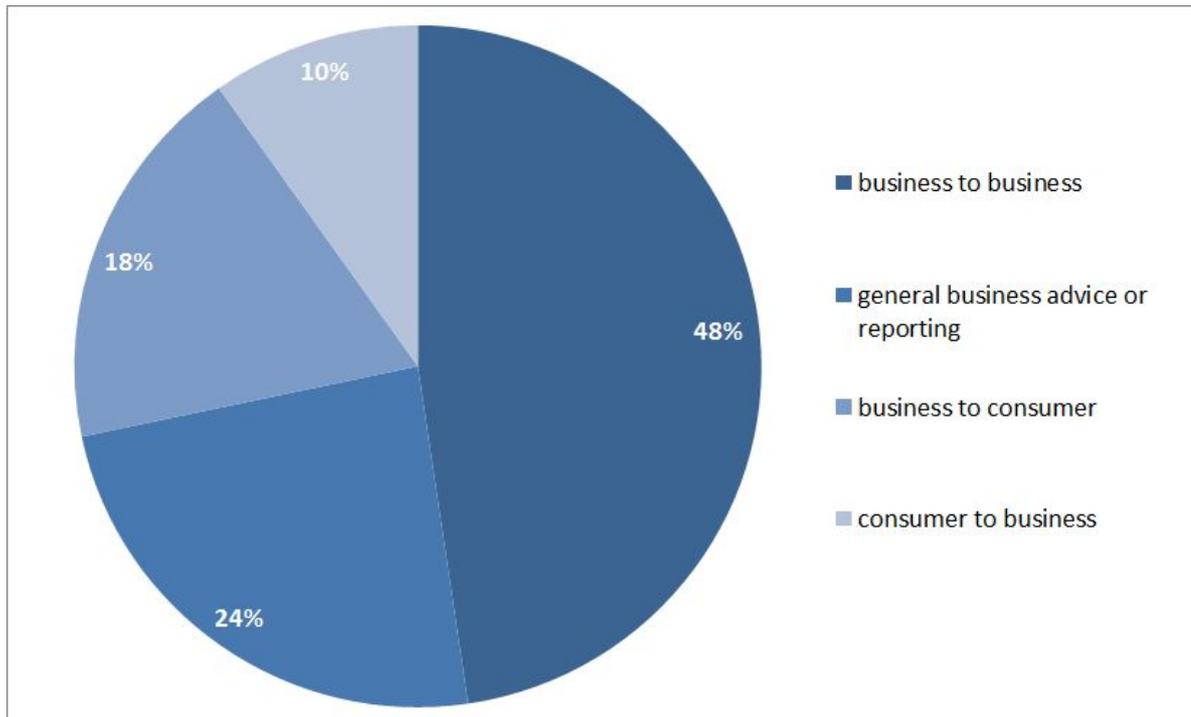
▲ Top 10 types of business that sought advice from the Consumer Service between 7 September and 20 September 2015

Many of the above, such as tradesmen, landlords, pubs and restaurants, or hair/beauty/tanning salons were sole traders or micro businesses with just a handful of staff. This suggests that our main client base for business advice is self-employed people and small businesses.

The advice we gave to businesses varied greatly, but fundamentally each case can be placed into one of four categories:

- **Business to business** (traders seeking advice on contracts formed with other businesses)
- **Business to consumer** (traders seeking advice on contracts formed with consumers)
- **Consumer to business** (sole traders/small businesses seeking advice on contracts formed with businesses for goods or services purchased for personal and business use)
- **General business advice or reporting** (traders seeking advice on legal requirements, licences, etc. or reporting illegal or unfair practices by other businesses)

The proportion for each type of advice given for our sample of cases was as follows:



▲ Proportion of types of advice given to businesses that called the Citizens Advice consumer service from 7 September to 20 September 2015

The main problem faced by traders calling for advice on business to business contracts were advertising scams where they were asked for upfront payments by bogus advertising firms:

A business placed their details on a free online business directory. They then got a cold call from a firm offering advertising space in a magazine. It was £250 plus VAT for a half page, £120 plus VAT for a quarter page, or £100 plus VAT for an eighth of a page to appear in every issue of the magazine for a year. They stated that Royal Mail distributed the publication. The caller contacted Royal Mail to verify this and they said they had never heard of the magazine.

Other common problems with business to business cases included website hosting or design contracts, or faults with business equipment and general stocks and supplies.

For those seeking general business advice the most common problem was a lack of awareness of the law governing certain types of business activity. Many small businesses or fledgling sole traders required help with interpreting various regulations to make sure they were running their business properly. Other common themes in this category included businesses reporting illegal

or unfair practices being carried out by other traders, enquiries about firework licences , and vets reporting illegally imported animals.

Most of the businesses who sought advice on business to consumer contracts asked about their obligations in providing returns, repairs or refunds for a variety of products and services including vehicle repairs, furniture delivery, clothing, and building work. Where consumers refused to pay for services or argued that businesses had provided sub-standard services, many traders were left significantly out of pocket:

A builder called us after a consumer refused to pay a £2,240 bill for work done. They coated the entire outside wall of their property as part of the render. The consumer was now disputing whether the product worked. The caller had checked the coatings on the breeze blocks and they are doing exactly what they are supposed to.

This problem has the potential to cause severe detriment, particularly to self-employed people or micro businesses, whose survival can be dependent on cash-flow. Lengthy legal proceedings over disputed payments just serve to compound this issue, but we are hopeful that new laws on alternative dispute resolutions in the Consumer Rights Act 2015 will alleviate this to a certain extent.

To this end we would like to see the Consumer Service promoted as the first port of call for small businesses and self-employed people to understand their obligations towards consumers under the new legislation. It should also act as an effective signposting service to other sources of business advice and guidance.

Key statistics Q2 2015-16

In Q2 2015-16 our direct services to the public in England and Wales² advised clients on **517,027** consumer issues and our online service had over **3.6 million** content page views.

Consumer Service

- Our specialist Consumer Service dealt with **152,771** issues by phone, email or letter

Local Citizens Advice (consumer related)

- Our local Citizens Advice service dealt with **364,256** 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 **3.6 million** consumer content page views, an increase of **11** per cent compared to Q2 2014/15.

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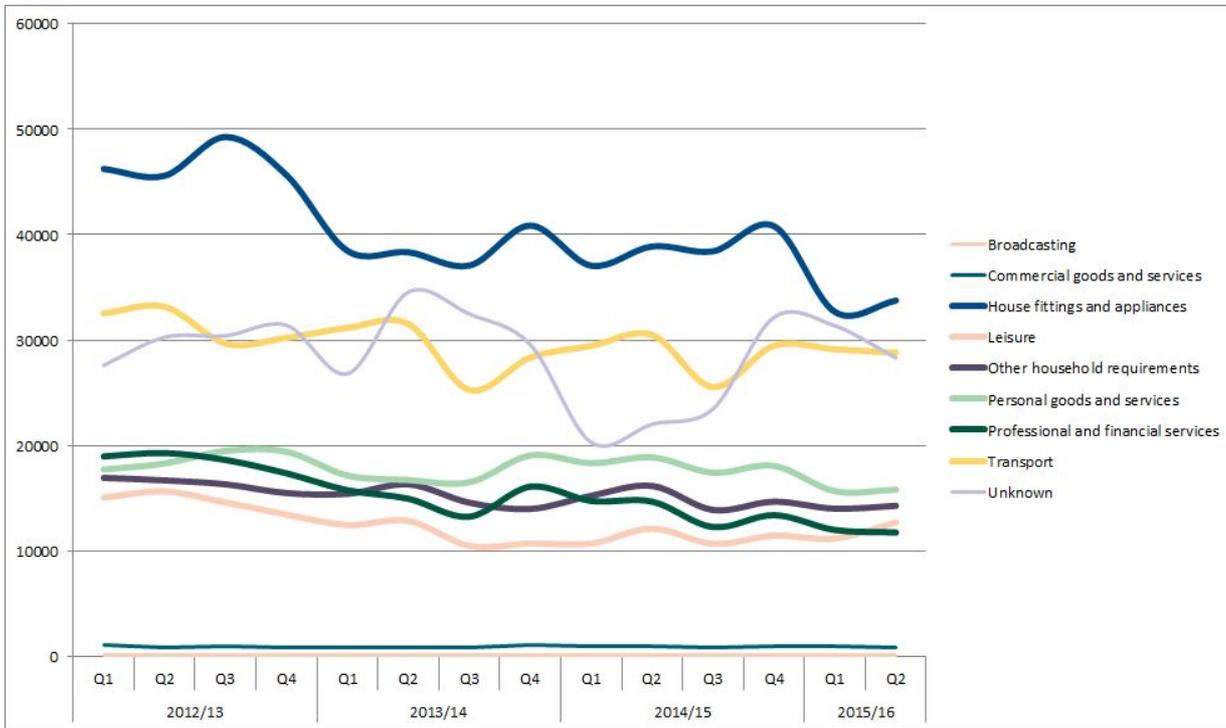
Consumer Service detail

Consumer Service cases part one

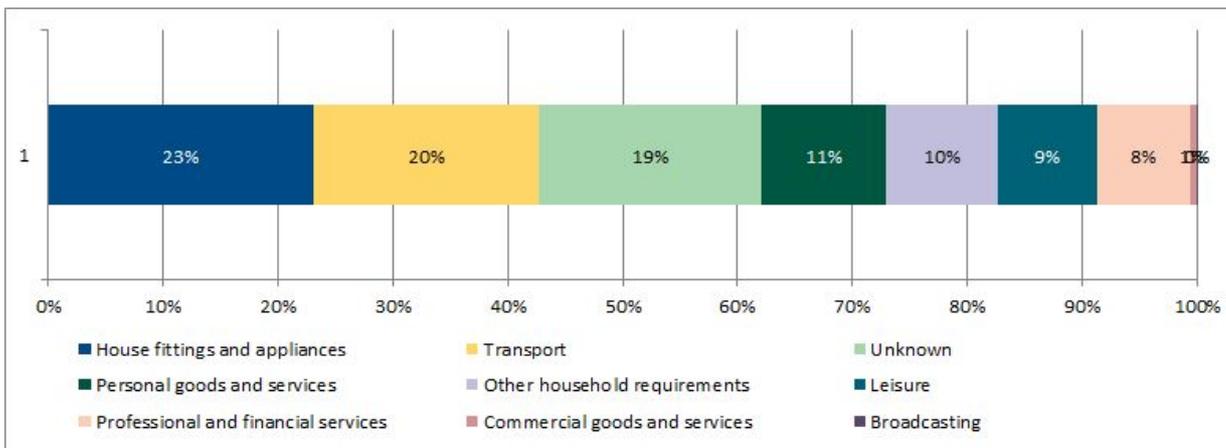
Problems by part 1 category	Q2 2015/16	% of total problems	% change
House fittings and appliances	33,757	23%	-13%
Transport	28,805	20%	-6%
Personal goods and services	15,816	11%	-16%
Other household requirements	14,284	10%	-12%
Leisure	12,713	9%	5%
Professional and financial services	11,753	8%	-20%
Commercial goods and services	890	1%	-11%
Broadcasting	58	0%	-31%
Unknown	28,311	19%	29%
Total	146,387	100%	-5%
Energy (consumers)	6,166		-17%
Mail (consumers)	218		-13%
Grand total	152,771		

Comments

- The number of Consumer Service cases where the issue was in scope and identified reduced by 11 per cent to 118,076.
- The largest percentage increase (with a significant volume of cases) was in cases related to leisure which rose by 5 per cent
- There was a 29 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 2016.



▲ Part one issues trends over the last 14 quarters



▲ Consumer part one issues percentage of total Q2 2015-16

Consumer Service cases part two

Issues at level 2

Top 10 part 2 consumer issues	Q2 2015/16	% all	change
Second hand cars	15,365	10%	-7%
Home maintenance and improvements	12,542	9%	-10%
Telecommunications	6,732	5%	-12%
Furniture	6,510	4%	-10%
Large domestic appliances	4,717	3%	-13%
Other personal goods and services	4,253	3%	-11%
Professional services	4,242	3%	-12%
Car repairs and servicing	3,551	2%	-5%
PCs accessories software and services	3,497	2%	-22%
Insurance	3,184	2%	11%

Increases in issues at part two

Top 5 part 2 increases	Q2 2015/16	change
Betting, competitions, prize draws and business guides	1,473	94%
Internet facilities	1,429	15%
Insurance	3,184	11%
Transport	1,374	9%
Letting and property management services	1,529	9%

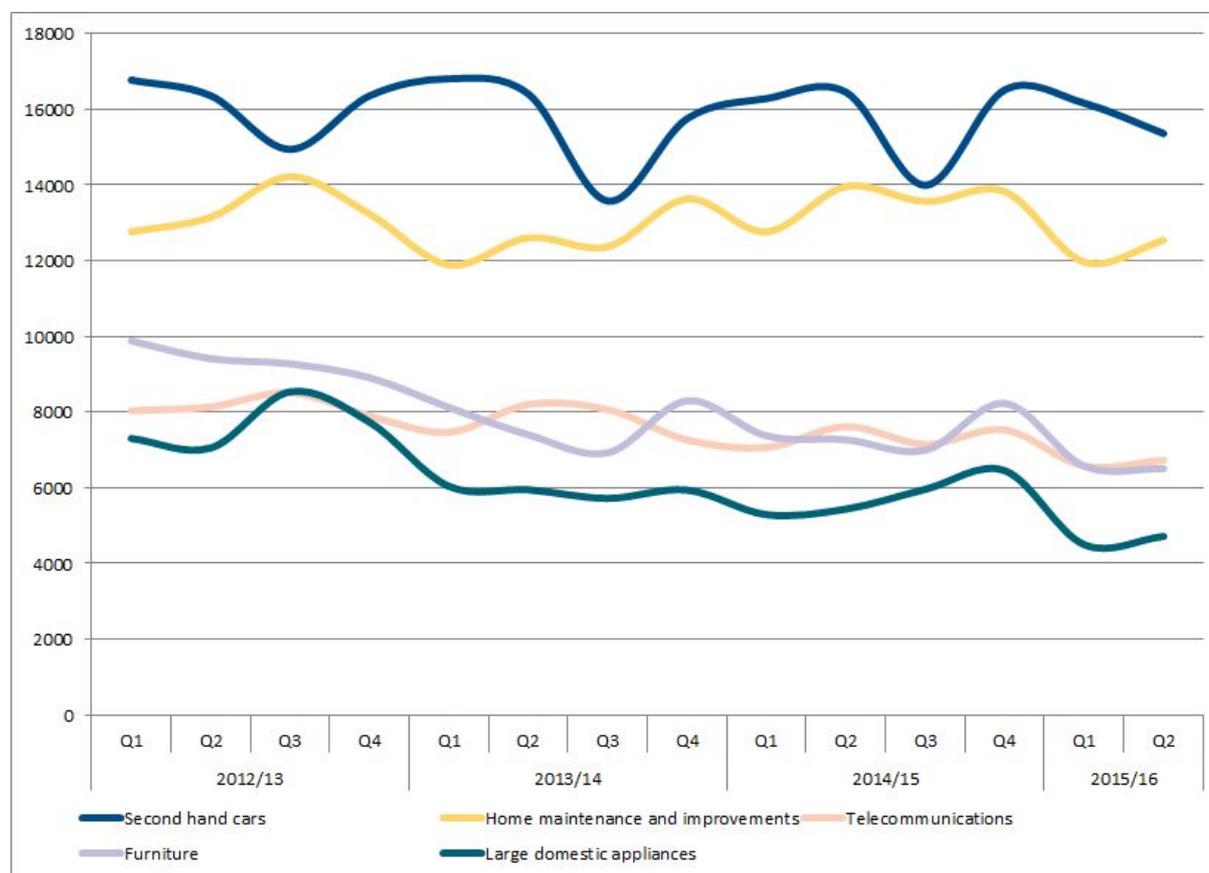
(>1,000 issues)

Decreases in issues at part two

Top 5 part 2 decreases	Q2 2015/16	change
Toiletries, perfumes, beauty treatments and hair	2,952	-33%
Medical goods and services	1,072	-29%
Floor coverings	1,056	-24%
PCs accessories software and services	3,497	-22%
Glazing products and installations	2,087	-19%

(>1,000 issues)

Comments on part two issues



▲ Top five part two issue trends over the last 14 quarters

Top ten second tier issues

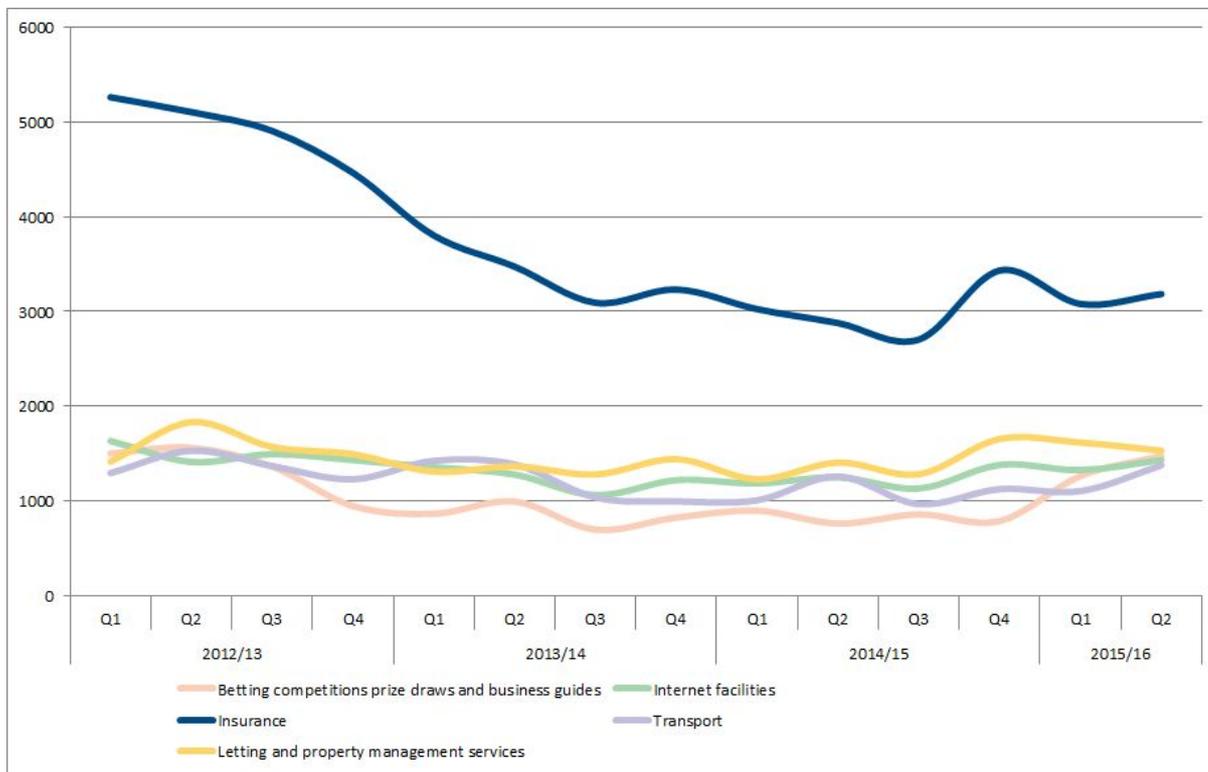
The top ten second tier issues account for 44 per cent of all issues and 55 per cent of all known issues.

Second hand cars remain the major issue at 10 per cent of all issues. 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 21 per cent, central heating at 11 per cent, roofing at 12 per cent, fitted kitchens at 10 per cent and plumbing at 8 per cent.

Telecommunications accounts for 5 per cent of all issues. The majority of these cases relate to mobile phone service agreements at 38 per cent and mobile phone hardware at 36 per cent. Landlines account for 22 per cent of issues.

Top 5 second tier increases



▲ Top five part two issue increases Q2 2015-16 (>1,000 issues) trends over the last 14 quarters

Betting, competitions, prize draws and business guides issues have increased 94 per cent compared to Quarter 2 2014/5. Virtually all the increase is accounted for by a 207 per cent increase in lottery issues.

Internet services issues largely relate to internet service providers (92 per cent of this category).

Insurance issues cover a range of types. The biggest is Motor (41 per cent) which has increased by 23%. Holiday/travel insurance (11 per cent) is up 31 per cent.

Public transport covers issues about different types of public transport. The largest categories are air (61 per cent) and taxis (11 per cent).

Letting and property management services largely concern problems with the private rented sector. Cases about lettings agents form just over half of the total (57 per cent) and landlords 26 per cent of this category.

Top 5 second tier decreases

Toiletries, perfumes, beauty treatments and hairdressing cases have reduced because of the substantial drop (70 per cent) in the number of cases about slimming products and services. However, there are also decreases in most other third tier codes in this category.

Medical goods and services - the decrease in this category can largely be accounted for a reduction in the number of cases about pharmaceutical products (-57 per cent) and other private medical treatment (-34 per cent). Together these 2 code are 40 per cent of the total category. This is slightly offset by an increase of 6 per cent in opticians and an increase of 3 per cent in Dentists (also 40 per cent of category).

Floor coverings these are down 24 per cent with decreases across all categories.

Personal computers, accessories, software and services cases have reduced by 22 per cent. Most third codes within this second tier have decreased with the exception of the small software upgrades category which is up 4 per cent to 178 issues.

Glazing products and installations down 19 per cent with decreases in all 4 categories.

Consumer Service cases part three

Issues at level 3

Top 10 third tier issues	Q2 2015-16	Change	Last 12 months
(Second hand cars) purchased from an independent dealer	12,743	-6%	50,858
(Servicing and repairs) by an Independent garage	2,781	-6%	10,681
Other general building work	2,623	-1%	9,605
(Second hand cars) purchased from franchise dealer	2,570	-3%	10,758
Mobile phones (service agreements)	2,554	-10%	10,621
Mobile phones (hardware)	2,427	-11%	9,807
Upholstered furniture	2,060	-1%	9,017
Womens clothing	1,769	-7%	7,547
Laptops notebooks and tablet PCs	1,605	-26%	7,731
Telephone services (land line)	1,479	-13%	6,345

Top 10 increases at third tier issues	Q2 2015/16	Change
Lotteries	1,041	207%
Health clubs and gyms	599	25%
Motor (insurance)	1,295	23%
Internet service providers	1,309	23%
Gardeners/tree surgeons	844	13%
Banking services	503	9%
Letting agents	864	8%
Air (travel)	844	8%
Hotels/guest houses/bed and breakfast	917	7%
Estate agents	698	5%

(>500 issues)

Decreases in issues at part three

Top 5 decreases at third tier issues	Q2 2015/16	Change
Leather furniture	670	-39%
Laptops notebooks and tablet PCs	1,605	-26%
Central heating (inc installation and servicing)	1,336	-24%
Fridges and freezers	911	-23%
Double glazing	1,429	-16%

(>500 issues)

Comments on part three issues

Top ten increases in issues

Lotteries: Consumers' complaints were largely to do with selling methods (72 per cent), business practices (17) per cent and misleading claims or omissions are (9 per cent).

Health clubs and gyms: Consumers' complaints were largely to do with substandard services (34 per cent), defective goods (25) per cent, terms and conditions (12 per cent) and misleading claims or omissions (9 per cent).

Motor insurance Consumers' complaints were largely to do with Substandard services (48 per cent), defective goods (15) per cent, terms and conditions (9 per cent), business practices (6 per cent) and misleading claims or omissions (4 per cent).

Internet service providers: consumers were mainly reporting substandard services (42 per cent) and defective goods (20 per cent).

Gardeners/tree surgeons Consumers' complaints were largely to do with substandard services (31 per cent), cancellations (23 per cent) and misleading claims or omissions (12 per cent).

Banking services Consumers' complaints were largely to do with Substandard services (34 per cent), selling methods (22 per cent) and business practices (14 per cent).

Letting agents: Complaints were mostly about substandard services (32 per cent), breach of contract (24 per cent), unfair business practices (15 per cent) and terms and conditions (13 per cent).

Air: Complaints were mostly about substandard services (34 per cent), breach of contract (26 per cent), unfair business practices (8 per cent) and terms and conditions (11 per cent).

Hotels/guest houses/bed and breakfast: Complaints were mostly to do with substandard services (48 per cent) and breach of contract (18 per cent). Sales/contact with the trader in this area was heavily internet based (53 per cent).

Estate agents Substandard services account for 28 per cent of issues, defective goods are 17 per cent, business practices are 17 per cent, misleading claims or omissions are 15 per cent and terms and conditions are 10 per cent.

Top five decreases

Leather furniture is down 39 per cent. 78 per cent of enquiries relate to defective goods.

Laptops notebooks and tablet PCs are down 26 per cent. 64 per cent of enquiries relate to defective goods, 12 per cent to substandard services and 7 per cent to misleading claims or omissions.

Central heating (inc installation and servicing) down 24 per cent. Substandard services account for 36 per cent of issues, defective goods are 17 per cent, cancellation is 10 per cent and misleading claims or omissions are 10 per cent.

Fridges and freezers down 23 per cent. 78 per cent of enquiries relate to defective goods.

Double glazing down 16 per cent. Substandard services account for 40 per cent of issues, defective goods are 22 per cent, cancellation is 10 per cent, business practices are 8 per cent and misleading claims or omissions are 10 per cent.

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 Q2 2015/6	%
	Defective goods	42,966	29%
	Substandard services	28,543	19%
	Misleading claims/omissions	13,021	9%
	Other	61,857	42%
Type 1	Type 2	Number Q2 2015/6	% of Type
Defective goods	Defective goods	27,989	65%
	Breach of contract	9,711	23%
	Safety	3,395	8%
Sub standard services	Substandard services	19,329	68%
	Customer service	7,705	27%
Misleading claims or omissions	Verbal misrepresentation/misdescription	4,130	32%
	Advertising	3,190	24%
	Failure to supply full information	2,690	21%
	Incorrect/misleading pre-shopping advice	1,763	14%

Payment & Purchase Methods

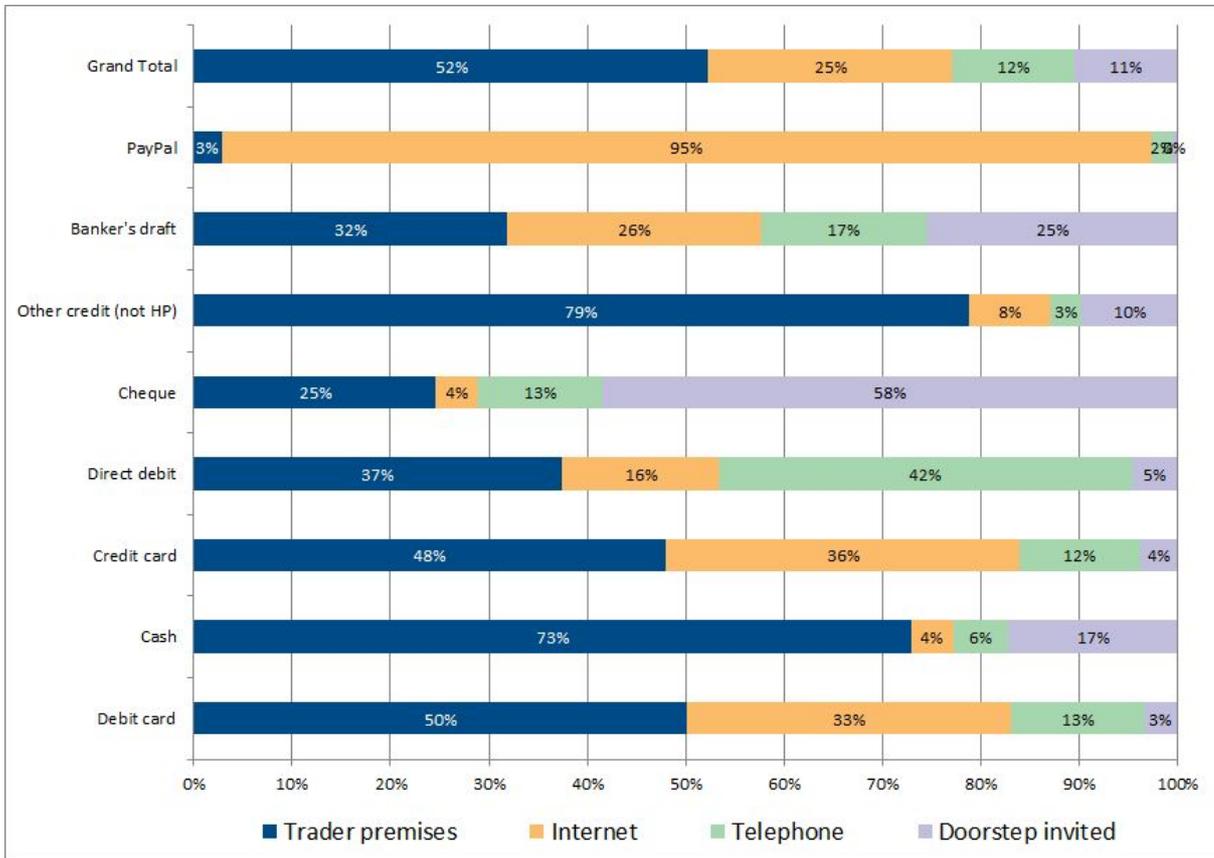
Card payments make up 39 per cent of purchases with cash accounting for 19 per cent of payments.

Around 12 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: 3 per cent cheque, x per cent other credit, 3 per cent banker’s draft, 3% Paypal, 5 per cent direct debit and 16 per cent other.

The table below shows the top four purchase methods by the top 8 payment types for Quarter 2 2015/6. The graph on the following page shows the percentage splits.

Payment Type	Trader premises	Internet	Telephone	Doorstep Invited
Debit card	12,644	8,306	3,391	855
Cash	13,250	754	1,018	3,124
Credit card	5,712	4,281	1,460	451
Direct debit	1,815	781	2,033	228
Cheque	774	131	401	1,836
Other credit (not HP)	2,420	256	94	301
Banker's draft	929	755	494	744
PayPal	75	2,534	57	13
Grand Total	37,618	17,798	8,948	7,552



▲ Top 8 Payment methods as a percentage of the top four purchase methods

Energy cases

Top energy issues at first tier	Q2 2015/16	% All	% Change
Billing errors	2,205	36%	-20%
Information	1,224	20%	-39%
Metering	944	15%	15%
Transfers	463	8%	21%
Debt/Disconnections	457	7%	-16%
Distribution/Transportation	331	5%	4%
PPMs	109	2%	-17%
Marketing	94	2%	-34%
Customer Service failure	30	0.5%	-63%
Smart Meters	24	0.4%	14%
Price Comparison Services	4	0.1%	100%
Unknown	282	5%	41%
Total	6,166	100%	-17%

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

Comments on Energy Issues

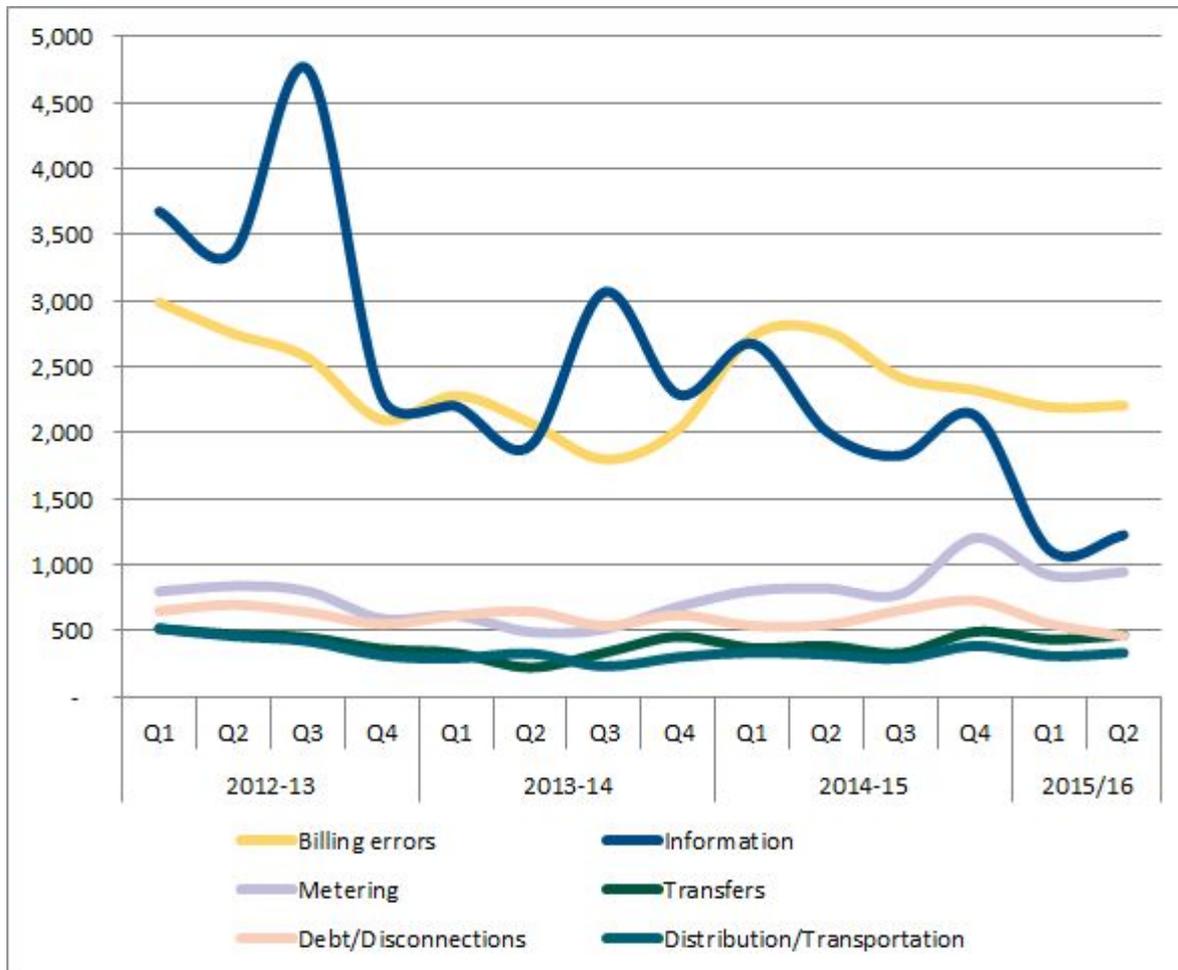
Billing errors: have decreased by 20 per cent. There have been changes made to how part two issues are recorded which has seen a 95 per cent reduction in clarity of bill and 33 per cent increase in back billing.

Information: The decrease of 39 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: These have decreased by 16 per cent to 457. While there have been some larger percentage increases and decreases over the last 14 quarters, the quarterly average has been relatively low at 601.

Transfers: Issues are up 21 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 14 quarters

Exclusions

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

Online services

In Q2 2015-16 we had over **3.6 million** views of consumer content pages on our website. This is an increase of 11 per cent compared to Q2 2014-15 and 21 per cent of all page views on our website.

Top ten consumer content page views Q2 2015-16

Type	Page Title	Views	% change
Complaint	If you need more help about a consumer issue	167,047	23%
Complaint	Reporting a problem to Trading Standards	91,581	113%
Cars	The car you bought is faulty	51,900	48%
Cars	How to check a car's history	46,188	56%
Post	You're receiving someone else's mail	42,367	42%
Parking	Who is eligible for a blue badge?	40,816	32%
Parking	Parking tickets on private land	36,125	-11%
Complaint	Making a complaint	31,284	43%
Faults	Faulty goods - if you want your money back	29,770	-5%
Faults	If the goods you bought are faulty	29,581	104%

Comments

All of the top ten most viewed consumer related pages increased in page views compared to quarter 2 2014/15 with the exception of 'parking tickets on private land' (down 11 per cent) and 'faulty goods - if you want your money back' (down 5 per cent).

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.

Top ten increases in consumer content page views

Type	Page Title	Q2 15/16 Views	% change
Travel	Concessionary fares for older passengers in England	15,169	1,674%
Shopping	Cooling-off period when you buy services - distance sale	8,473	711%
Shopping	Distance selling: how the law protects you	12,899	272%
Shopping	Prices of goods are changed on the website or at the shop till	8,625	219%
Faults	Can I return faulty goods?	8,209	183%
Complaint	Complaining to an ombudsman about consumer issues	12,597	146%
Shopping	If you change your mind about buying something	13,807	134%
Post	How can you stop junk mail that is addressed to you?	7,452	121%
Energy	Find out who your gas or electricity supplier is	7,755	118%
Complaint	Reporting a problem to Trading Standards	91,581	113%

Comments

Concessionary fares for older passengers in England: This page's activity increased by a massive 1,674 per cent compared to the the same quarter in 2014-15. There was a huge increase in views in June 2015 resulting in a peak in August and September. The views have subsequently decreased slightly in October 2015, however, they remain much higher than the previous year. Despite this, this appears to be a content page that is generally increasing in views over time.

Cooling-off period when you buy services - distance sale: This relatively new page was first published in August 2014 with 485 page views in one month. The page has seen strong growth

in pageviews since then with 3,011 page views in September 2015. This may only be the result of the general increase in use of our web pages, coupled with the increasing trend for distance sales (particularly online sales). However, new and forthcoming legislation over the past year may have driven up use of the content of this page. In June 2014 the EU Consumer Rights Directive which updated cooling off rights was transposed into UK law. It is also possible that the impending implementation of the Consumer Rights Act 2015 in October this year (although it does not change consumers' rights on distance sales) caused an increase in views of consumer in the preceding months.

Distance selling: how the law protects you: This page's activity increased by 272 per cent compared to the the same quarter in 2014-15. This is reflective of a month on month increase in views of this page since it was first published in June 2014. This page covers a similar topic to the page explained above and so is likely to be affected by the same trend effects.

Pages on returning faulty goods, complaining to an ombudsman and changing your mind about buying something: The increases in page views for these pages is likely to be related to the imminent October 2015 changes to consumer rights to return faulty goods and the introduction of ADR for businesses and consumers to resolve problems cheaply and informally.

Decreases in consumer content page views

Type	Page Title	Views	change
Energy	Moving your gas or electricity meter or changing your connection	10,705	-32%
Travel	How to claim compensation for a cancelled or delayed train	7,566	-24%
Telecoms	Stopping nuisance calls	13,731	-21%
Energy	Moving home: your gas and electricity supplies	15,434	-20%
Cars	Some of the documents for the car you bought are missing	10,251	-19%
Energy	Switching gas or electricity supplier	7,944	-18%
Parking	Parking tickets on private land	36,125	-11%
Insurance	Cancelling an insurance policy	12,218	-10%
Telecoms	Cancelling your TV, phone or internet contract	11,764	-10%
Post	Your post box collection or mail delivery times have changed	21,108	-8%

Consumer debt/money pages

In Q2 2015-16 there were 1.4 million content views of all debt and money pages. The most viewed pages were:

- 'how to sort out your debts' (29,279 page views)
- 'creditor takes you to court for debt' (22,394 page views)
- 'debt relief orders - what you need to know' (19,897 page views)

The content page that saw the highest fall in views compared to the same period last year was 'bankruptcy - what you need to know' (down 74 per cent). The next three most significant reductions were all consumer related. They were:

- 'credit union loans' (down 56 per cent)
- 'payday loans' (down 50 per cent)
- 'what you can do with your pension pot' (down 44 per cent)

Despite the fall in views of the page 'bankruptcy - what you need to know', four of the top ten content pages that saw an increase in views in Q2 2015-16 compared to Q2 2014-15 pertained to bankruptcy ('cost of going bankrupt' saw a 612 per cent increase). There were also four pages relating to bailiffs in the top ten increases with the following pages seeing the most radical changes:

- 'belongings owned by other people - bailiffs' (up 228 per cent)
- 'how bailiffs are authorised to act' (up 130 per cent)
- 'belongings a bailiff can take' (up 123 per cent)
- 'vehicles and bailiffs' (up 115 per cent)

The only other consumer related pages to see notable increases in views compared to the same quarter last year were 'how bank accounts work' (up 151 per cent) and 'how to dispute a credit debt' (up 111 per cent)

Local Citizens Advice

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

	Consumer	Q2 2015-16	% change
	All consumer related issues	127,610	21%
Part 1	Top Part 2 Issues for each section	Q2 2015-16	% change
Consumer goods and services	Other goods & services	9,866	-16%
	Building repairs & improvements	4,232	-12%
	Second hand vehicles	3,782	-9%
	Fraud and scams	2,094	20%
	Electrical appliances & repairs	1,552	-21%
	Furnishings & floor coverings	1,515	-14%
	Vehicle repairs/servicing	1,321	-16%
Financial products & services	Financial capability	24,373	102%
	Personal Pensions	4,159	140%
	Bank/Building & P/O Accounts	3,270	-7%
	Credit Reference Agencies	2,745	39%
	Other credit, fin. & insurance issues	1,647	0%
	Mortgages & secured loans	1,611	-6%
	Vehicle insurance	1,414	7%
Travel	Parking & Congestion	4,554	4%
	Driving	2,981	-6%
	Public transport	1,401	3%
Utilities	Fuel (gas, electricity, oil, coal etc.)	17,736	39%
	Water & sewerage	5,346	119%
	Mobile phones	1,682	-17%
	Telephone landline	1,075	-14%
	Internet & broadband	1,035	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. There are decreases across all part 2 codes with the exception of Frauds and Scams which are up 21 per cent (to 2,094). This is probably linked to Scams Awareness month in July this year.

Although the numbers are small, the biggest increases in fraud and scams are: Prizes and lotteries up 230 per cent (to 211), Phishing and other banking scams up 101 per cent (to 217), Identity fraud up 66 per cent (to 273) and reporting to Trading Standards/Action Fraud up 45 per cent (to 489).

Across all part 2 codes Faulty/dangerous/unsafe goods are down 3 per cent (to 2,999) but up 4 per cent in relation to second hand vehicles (1,365). Complaints are down 8 per cent to 3,084.

- There are several significant increases at part three driving Fuel increases:
 - Selling and switching up 206 per cent to 2,441
 - Warm home discounts up 135 per cent to 2,267
 - Methods of payment up 55 per cent to 1,803
 - Price of tariff up 60 per cent to 2,701
- There was a decrease in Complaints of 19 per cent (to 1,011)
- Water and sewage: Watersure & social tariffs issues have increased dramatically by 752 per cent to 3,171. (Also see growth in Fin Cap below) Payment and billing issues have increased slightly by 2 per cent to 1,005.
- Parking and congestions increases are due to another 10 per cent increase in Blue Badge charge exemptions issues (to 3,069)
- The increases in Financial products and services is mainly due to an increase of 103 per cent in financial capability. This is due to the expansion integrated money advice services.. The biggest part three Fin Cap increases are:

● Income maximisation and benefits	116%	4,137
● Dealing with debt	125%	5,487
● Dealing with and understanding bills	131%	1,610
● Getting the best deals: energy	158%	1,795
● Budgeting and managing money	72%	6,345
● Other advice on money saving / reducing expenditure	76%	1,622
● Getting the best deals: Water	317%	910

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 decrease from Q2 last year is 11 per cent, however, four areas have increased\;

- Rent arrears to private landlords have increased by 5 per cent and to housing associations by 5 per cent. In part this is due to the impact of benefit reforms including: under occupation and the benefit cap.
- Unpaid parking penalty & congestion charges increased by 9 per cent.
- Water supply & sewage debts increased by 3 per cent

Consumer Debt Issues	Q2 2015-16	Change
Credit, store & charge card debts	35,260	-11%
Unsecured personal loan debts	29,820	-18%
Water supply & sewerage debts	18,451	3%
Fuel debts	17,827	-8%
Bank & building society overdrafts	13,944	-15%
Telephone & broadband debts	13,327	-10%
Rent arrears - housing associations	12,785	4%
Catalogue & mail order debts	11,729	-16%
Rent arrears - LAs or ALMOs	11,072	-2%
Mortgage & secured loan arrears	8,211	-28%
Rent arrears - private landlords	6,998	5%
Unpaid parking penalty & cong. chgs.	4,739	9%
Payday loan debts	4,439	-42%
3rd party debt collection excl. bailiffs	3,791	-4%
Guarantor loan debts	428	New
Other (Logbook, loan shark, pawnbrokers - new)	352	-19%
Total consumer related debt issues	193,146	-11%

Please see [Advice Trends Q2 2015-16](#) for all debt issues.

Other consumer related Issues

Other	Q2 2015-16	% Change
Housing - Private sector rented property	29,159	-2%
Housing - Owner occupier property	6,504	-11%
Legal - Solicitors/barristers	7,837	-3%

Private sector rented

- The biggest increase in specific issues has been 42 per cent in Illegal evictions by landlord (to 572).
- Possession Actions (not for arrears) continue to increase, up 1 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 15 per cent in problems with letting agents (to 1,779)

Top ten Part 3 Private Rented sector issues	Q2 2015/16	% Category	% Change
Repairs/Maintenance	3,760	13%	0%
Rents & other charges	3,683	13%	-1%
Tenancy deposit protection	3,629	12%	-4%
Possession action (not arrears)	2,145	7%	1%
Problems with letting agencies	1,779	6%	15%
Security of tenure	1,573	5%	9%
Cost of deposits / rent in advance	1,070	4%	-6%
Suitability of accommodation	1,023	4%	2%
Harassment by landlord	859	3%	-8%
Illegal eviction by landlord	572	2%	42%

Owner occupier

There is no significant category for owner occupier issues which are down 11 per cent.

Solicitors/barristers

There are two main issues:

- Costs, which are up 16 per cent to 1,824
- Complaints & redress, which are down 6 per cent to 1,025

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 face to face, by telephone, by email/webchat and post. As we provide an holistic service to clients, we can record multiple issues for each enquiry.

In Q2 2015-16 we advised clients on 1.43 million issues of which 0.52 million (36%) 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 Q2 2015-16 there were 3.6 million consumer content pages which was 27 per cent of all 13.3 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 5: 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 Q2 2015-16 figures for the whole service are

Issues	All	E&W	% in this report
General Consumer Issues	167,036	146,387	88%
Energy	8,904	6,166	69%
Post	218	218	100%
Total	176,158	152,771	87%

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