

Consumer advice trends

Consumer statistics from the
Citizens Advice service in England and Wales

Quarter 3
2015/16



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Consumer Advice Trends Q3 2015/16

In Q3 2015/16 our direct services to the public in England and Wales¹ advised clients on **451,000** consumer issues and our online service had over **2.2 million** content page views.

Problems with hoverboards

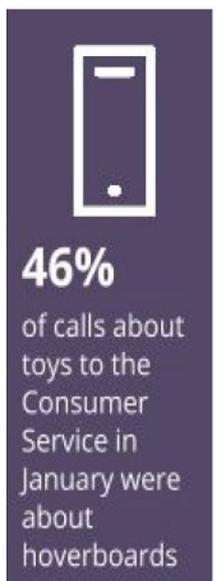
Quarter 3 2015/6 saw a dramatic 93 per cent rise in the number of clients contacting the Citizens Advice consumer service about problems with toys compared to the same quarter the previous year.

An analysis of the case notes found that over half of the cases about toys during Q3 2015/16 related to hoverboards. After Trading Standards announced that 88 per cent of the imported hoverboards which were unsafe and a potential fire hazard, people contacted us for advice as to whether the product that they had purchased was safe and how they could get their money back.

“Please can you give me some advice. We bought a hoverboard for our son. But since then there has been a lot of information in the media regarding whether or not they are safe to use. I believe trading standards have been involved to carry out safety tests. Now we have noticed that the company we bought it from seem to have removed themselves from Facebook etc and are not responding to people's concerns. We are afraid to let our son use the product.”

In January, the Consumer Service dealt with a further 404 cases about toys, 46 per cent of which were about hoverboards.

Problems with hoverboards



¹ Please note these statistics only relate to England and Wales and do include services in Scotland or anonymous clients (without a postcode). Data in this report is therefore different from our other Advice Trends report.

Top 6 consumer content page views

In Q3 2015/16, the number of consumer content page views of our website decreased by 33 per cent. The decrease is due to a reorganisation of our consumer content to make it easier to use. Consumers can now access all consumer content and tools across fewer pages.



Contact the consumer helpline



Reporting a problem to Trading Standards



Return faulty goods



Problem with a used car



Buying a used car



Parking tickets on private land

Top 5 increases in local Citizens Advice consumer issues



Personal pensions



Water & sewerage



Fuel



Financial capability



Internet and broadband

Consumer service trends



45%

increase in cases about internet service providers



33%

increase in cases about air travel



29%

increase in cases about health clubs and gyms



18 %

increase in cases about hotels, guest houses or B&B



- 44%

decrease in cases about beauty treatments



- 24%

decrease in cases about solar heating

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 Q3 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 contacts - toys

Quarter 3 2015/6 saw a dramatic rise in the number of clients contacting the Citizens Advice consumer service about problems with toys. In Quarters 1 and 2 2015/16 2,494 clients had contacted the Citizens Advice consumer service about problems with toys, but in quarter 3 alone the consumer service dealt with 1,454 cases. This represented a 93 per cent increase on the same quarter the previous year.

An analysis of the case notes found that over half of the cases about toys during Q3 2015/16 related to hoverboards. The table below sets out the top 5 types of toys in this quarter:

Product Type	Number of calls
Hoverboards	789
Other toys - both soft toys and plastic toys	181
Toy cars including electric cars and ride along vehicles	100
Collectables	60
Drones - including motorised helicopter toys	35

▲ Top 5 types of toys that clients contacted the Citizens Advice consumer service about during Q3 2015/16

A trawl of other cases for the terms hoverboard, segway and balance boards found a further 175 cases in Q3 2015/16.

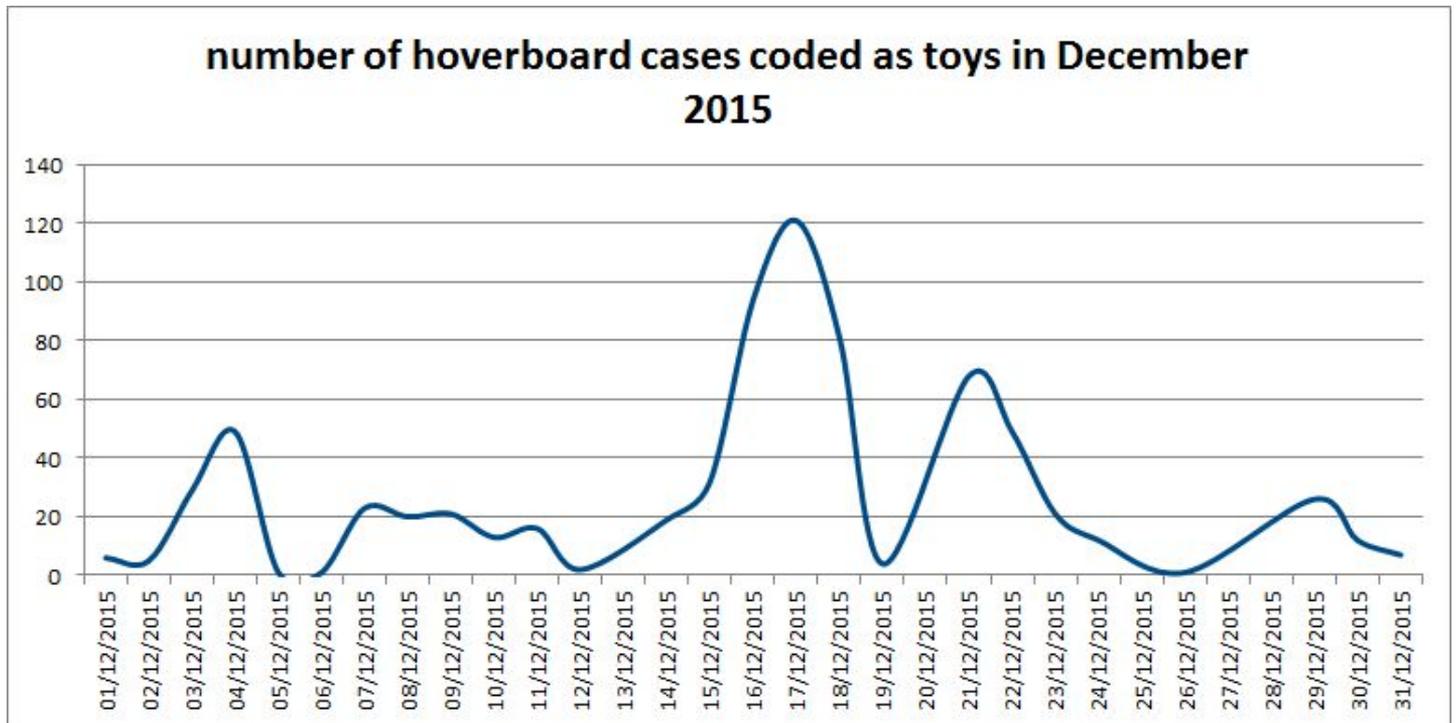
In Q2 2015/6, only 26 cases about hoverboards were coded as toys. The 789 cases in Q3 therefore represents a 2,923 per cent increase in cases on Q2 in that category.

The rise in the number of cases about toys followed widespread media reports of Trading Standards finding that 88 per cent of imported hoverboards they had examined were unsafe.¹ Of the 789 consumer service cases² about hoverboards in the quarter, we dealt with 733 (93 per cent) in December.

¹ [Thousands of unsafe “hoverboards” detained over past seven weeks](#), National Trading Standards, 3 December 2015

² This figure only consists of those cases that were coded as toys

The largest spike in calls followed a National Trading Standards press release on 16 December³, as the chart shows:



The majority of cases (70 per cent) were about defective goods, including concerns consumers had about the safety of the goods they had purchased and whether they were entitled to a refund. In some cases, the retailer was unwilling to provide a refund when consumers raised concerns about the safety of the goods they had purchased:

“We purchased a hoverboard. We thought we were buying a reputable product because there were endorsements from TV channels and media. We knew about the fake hover boards in the news and thought we'd really researched the hoverboards thoroughly. Unfortunately the hoverboard sent to us had an instruction manual which is very badly worded with errors and poor English. The charger although a British 3 pin fused plug doesn't have a manufacturer's mark and looks badly printed. There is no CE mark and the quality control tab is in Chinese. We rang the company who insists that the chargers are checked and the hoverboard has a proper battery. I have written to them asking for a refund but haven't heard anything. They promised to telephone us and haven't. We paid £290+ for what we were led to believe was a safe product.”

We have also looked at our data for January to understand if the trend has continued on into the new year. January has seen a reduction from the December peak but remained higher than other previous months with 444 calls concerning toys received by the consumer service in January 2016. Of these 202 (46 per cent) were about hoverboards and there were a further 30 cases about hoverboards in other codes. Just over three quarters of these (76 per cent) were about defective goods.

³ [32,000 hoverboards now assessed as unsafe at our ports and borders](#)

Focus 2

A hidden issue - ticket resale

In recent years, companies have sprung up to offer fans the opportunity to sell unwanted tickets for festivals, concerts and sporting events online. This is known as ticket resale or the secondary ticket market. The main characteristic of the secondary ticket market is that most tickets are offered for resale at much higher prices than the original face value.

The secondary ticketing market is currently under some scrutiny from Government and enforcers. BIS and DCMS are currently holding a review of the online secondary ticket and the CMA has obtained undertakings against four of the main secondary ticket retailers in the UK. Several prominent artists such as Adele and Prince are openly opposed to the notion of ticket resale for profit with Prince calling the industry “vultures”. A quick Google search finds many articles where people have labelled such practices as “legalised touting”.

The reselling of tickets is not illegal in the UK, apart from for football matches. However consumers can experience considerable detriment when purchasing tickets on a ticket resale website. To address these problems new consumer rights came into effect on 27 May 2015. The law requires secondary ticket vendors to inform potential buyers of tickets about the following before sale is agreed:

- where a seat is located in the venue
- any restrictions in the use of the ticket
- the face value of the ticket

The law also bans organisers of events from cancelling tickets and blacklisting sellers of tickets solely on the fact that the relevant ticket was sold on, unless the terms and conditions of the original sale of the ticket explicitly allow for this.

Although we only had 113 cases to do with secondary ticketing in Q3 2015/6, an analysis of the cases suggest that the new consumer rights have not necessarily solved problems in the secondary ticketing market:

“I have recently bought 2 tickets for a concert at Manchester Arena in November 2016 from a major secondary ticket vendor. Can I prove these are genuine tickets printed or are they photocopies? Looking at them I cannot tell. They also have the name of the seller plus his address at the top of the ticket,. What if I am asked for ID at the venue? Mine clearly will not match the seller's details on the ticket. I paid just under £200 including booking fee, tickets and postage, but the ticket value on each ticket is £37.50.”

The biggest issue consumers reported to us was not receiving the tickets they had paid for. This was usually because secondary ticketing sellers sometimes fail to supply a ticket after sale. It also included situations where false companies are set up to sell non-existent tickets.

The second biggest issue was refunds. Many operators sell non-refundable tickets and ticket sales are exempt from the law which allows consumers to cancel a distance purchase within 14 days. Consumers are, however, entitled to a refund if the event is cancelled for good reason. When the consumer was entitled to a refund, however, it took vendors a long time to issue it, usually longer than the period they promised to do so. Secondary ticketing vendors also seem poor at refunding consumers when the issue which led to the refund request was their fault.

The third main issue was cost. This includes cases where the consumer finds out on receipt of the tickets that the face value is considerably lower than the price they paid. The face value of the ticket should be presented clearly and comprehensibly to consumers before sale and so raises doubts as to whether vendors are complying with the new law.

The fourth main issue was selling practices, where the consumer has concerns about the provenance of the tickets.

Finally some consumers could not gain access to the event they had bought tickets for because they had purchased a duplicate ticket or they could not produce ID to show that they were the named person on the ticket.

The cases suggest to us that the average consumer appears unaware how the secondary ticket market operates. We hope that the Government-led review which will report in the spring will address some of these problems.

Key statistics Q3 2015-16

In Q3 2015-16 our direct services to the public in England and Wales⁴ advised clients on **451,000** consumer issues and our online service had over **3.5 million** content page views.

Consumer Service

- Our specialist Consumer Service dealt with **144,000** issues by phone, email or letter

Local Citizens Advice (consumer related)

- Our local Citizens Advice service dealt with **307,000** 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 **2.2 million** consumer content page views, an decrease of **33** per cent compared to Q3 2014/15. We also had **1.3 million** debt and money page views, an increase of **20** per cent.

⁴ 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

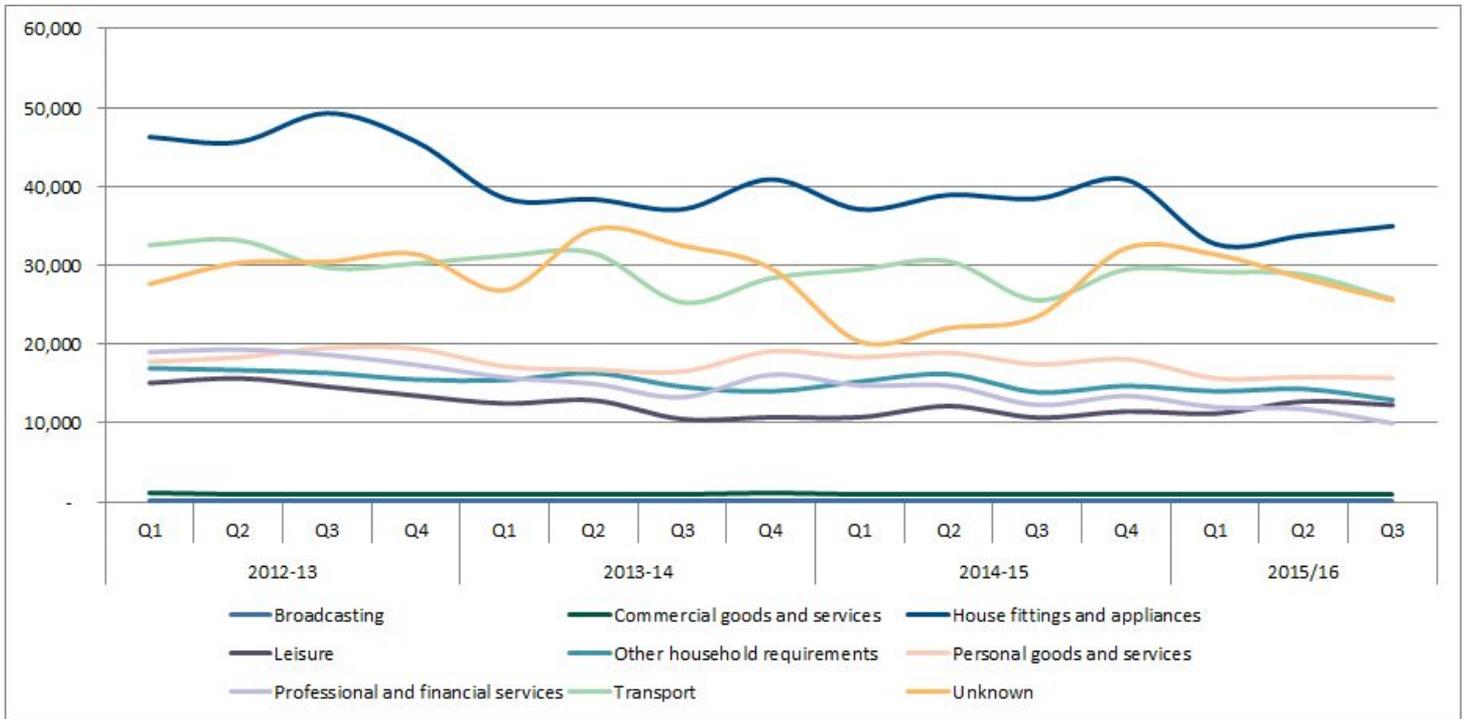
Consumer Service cases part one

Problems by part 1 category	Q3 2015/16	% of total problems	% change
House fittings and appliances	34,939	25%	-9%
Transport	25,697	19%	1%
Personal goods and services	15,703	11%	-10%
Other household requirements	12,921	9%	-7%
Leisure	12,270	9%	15%
Professional and financial services	9,947	7%	-19%
Commercial goods and services	856	1%	0%
Broadcasting	70	0%	19%
Unknown	25,521	19%	9%
Total	137,924		-3%
Energy (consumers)	5,937		-15%
Mail (consumers)	64		-
Grand total	143,925		-4%

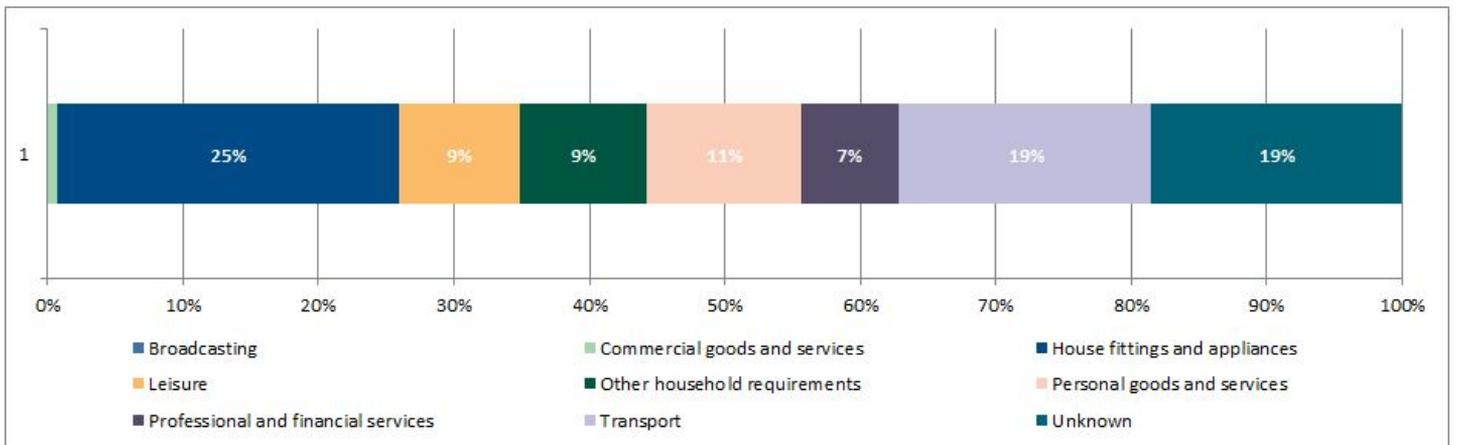
Comments

- The number of Consumer Service cases where the issue was in scope and identified reduced by 6 per cent to 112,403.
- The largest percentage increase (with a significant volume of cases) was in cases related to leisure which rose by 15 per cent. This was mainly due to: Toys and game up 96%, Internet facilities up 35% and Sports & hobby equipment/service up 23%
- There was a 9 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 October 2016.



▲ Part one issues trends over the last 15 quarters



▲ Consumer part one issues percentage of total Q3 2015-16

Consumer Service cases part two

Issues at level 2

Top 10 part 2 consumer issues	Q3 2015/16	% all	change
Second hand cars	13,925	10%	-1%
Home maintenance and improvements	12,196	8%	-10%
Telecommunications	6,913	5%	-3%
Furniture	6,784	5%	-3%
Large domestic appliances	5,770	4%	-3%%
Other personal goods and services	4,804	3%	9%
Professional services	3,605	2%	-15%
PCs accessories software and services	3,548	2%	-19%
Clothing and clothing fabric	3,353	2%	-3%
Car repairs and servicing	3,043	2%	-3%

Increases in issues at part two

Top 5 part 2 increases	Q3 2015/16	change
Toys and games	1,648	96%
Internet facilities	1,524	35%
Transport	1,251	30%
Sports and hobby equipment and services	1,577	23%
New cars	1,409	23%

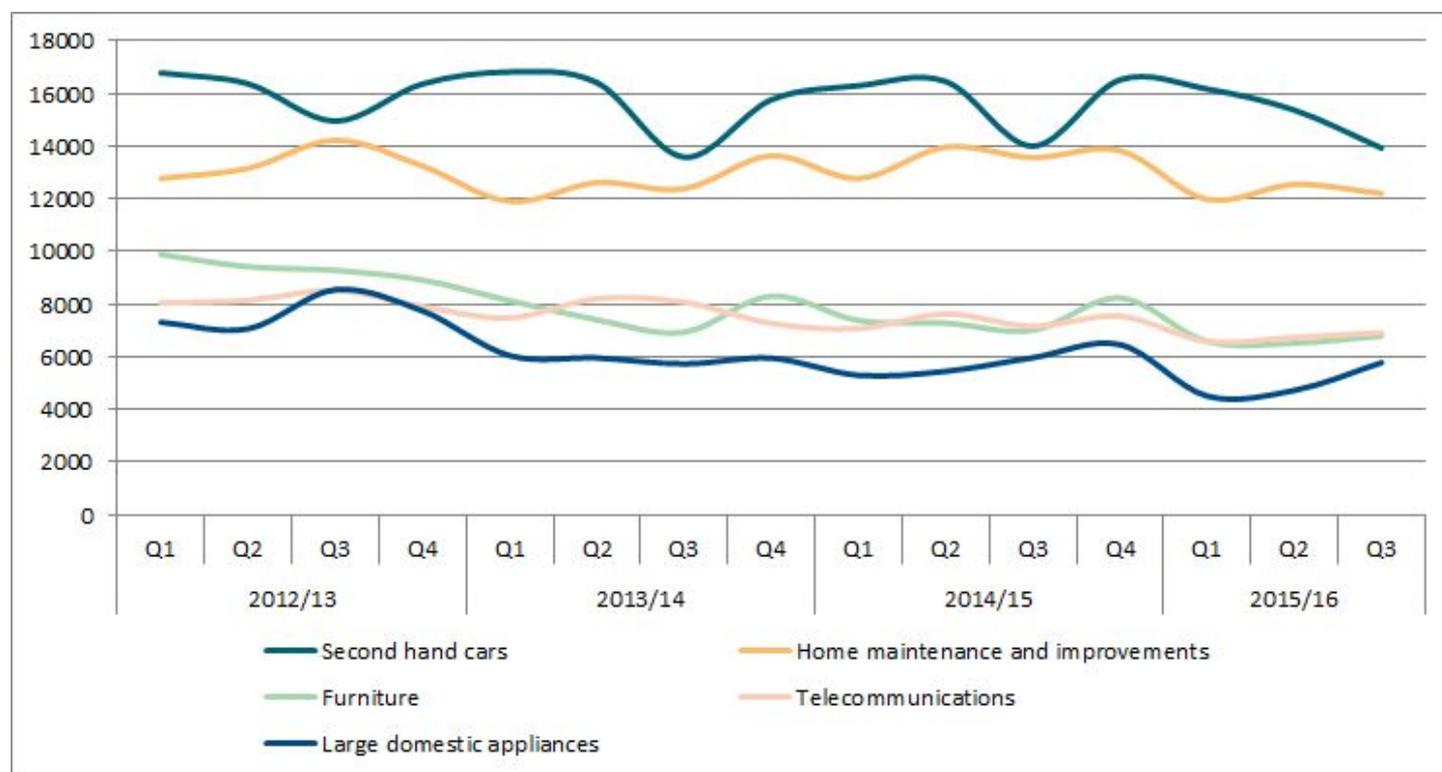
(>1,000 issues)

Decreases in issues at part two

Top 5 part 2 decreases	Q3 2015/16	change
Toiletries, perfumes, beauty treatments and hair	2,221	-41%
PCs accessories software and services	3,548	-19%
Glazing products and installations	2,043	-16%
Professional Services	3,605	-15%
Footwear	1,296	-14%

(>1,000 issues)

Comments on part two issues



▲ Top five part two issues over the last 15 quarters

Top ten second tier issues

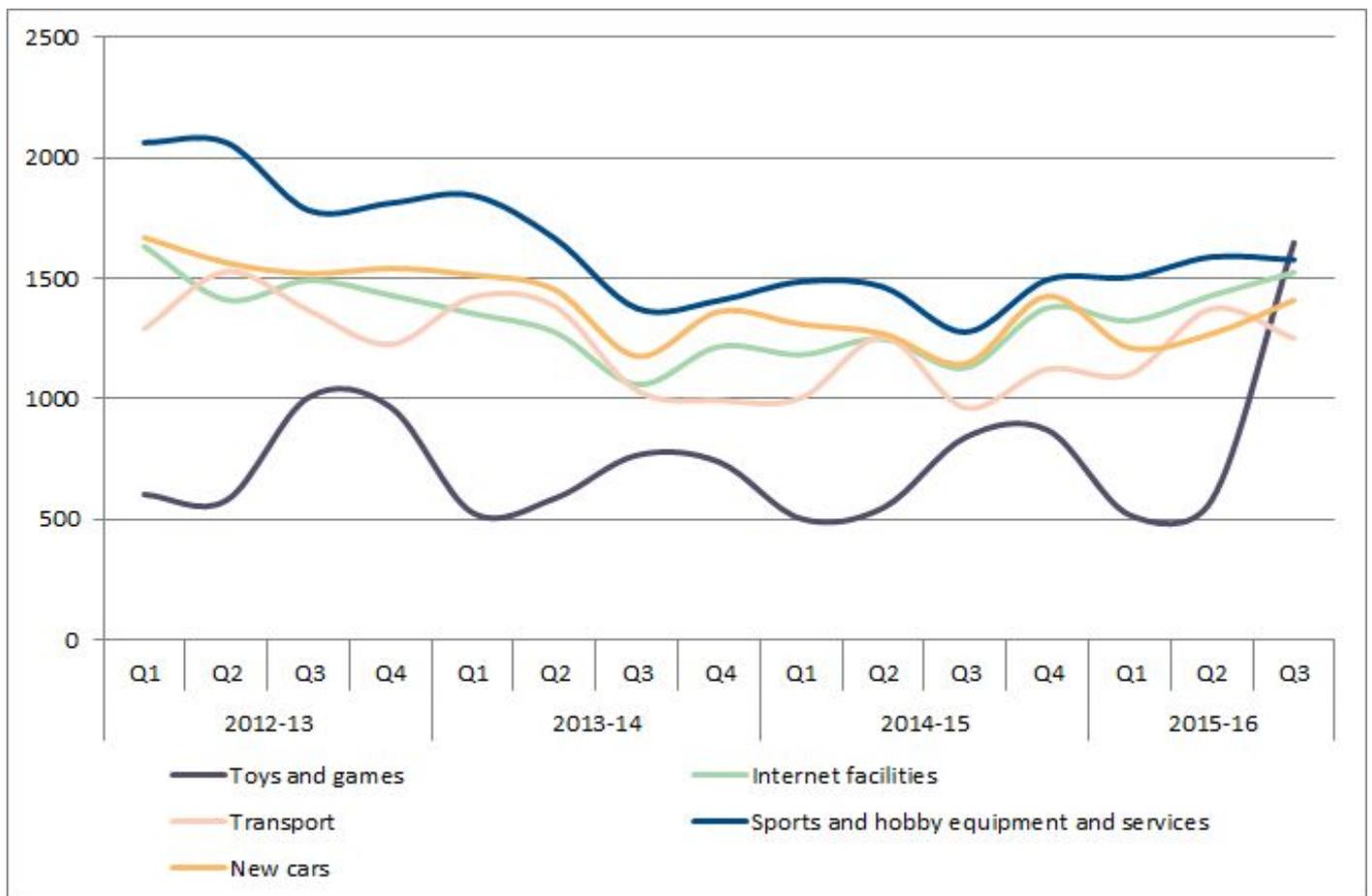
The top ten second tier issues account for 46 per cent of all issues and 57 per cent of all known issues.

Second hand cars remain the major issue at per cent of all issues. 80 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 20 per cent, central heating at 14 per cent, roofing at 12 per cent, fitted kitchens at 11 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 also at 38 per cent. Landlines account for 20 per cent of issues.

Top 5 second tier increases



▲ Top five part two issue increases Q3 2015-16 (>1,000 issues) trends over the last 15 quarters

Toys and games there has been a 93% increase in toys

Internet services issues largely relate to internet service providers (93 per cent of this category).

Public transport covers issues about different types of public transport. The largest categories are air (65 per cent) and taxis (9 per cent).

Sports and hobby equipment and services the biggest category is health clubs and gyms (603) which have increased by 29%. The second biggest category of sports equipment (398) had increased by 34%.

New cars the biggest category of purchased from a franchise dealer (964) is up 28%

Top 5 second tier decreases

Toiletries, perfumes, beauty treatments and hairdressing cases have reduced because of the substantial drop (41 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.

Personal computers, accessories, software and services cases have reduced by 19 per cent. Most third codes within this second tier have decreased.

Glazing products and installations are down 16 per cent with decreases in all 4 categories.

Professional services are down 15 per cent. The biggest category (excluding other) is Advertising agencies which as decreased 20 per cent (to 720). There are two smaller categories that have increased; Solicitors are up 30 per cent (to 347) and investment/financial advisers are up 7 per cent (to 305).

Footwear is down 14 per cent. The biggest category of Women's footwear is down 20% (to 659). However, there has been a 6 per cent increase in Men's footwear (to 359).

Consumer Service cases part three

Issues at level 3

Top 10 third tier issues	Q3 2015/16	Change	Last 12 months
(Second hand cars) purchased from an independent dealer	11,433	-2%	50,659
Mobile phones (service agreements)	2,648	-2%	10,559
(Second hand cars) purchased from franchise dealer	2,629	14%	11,087
Mobile phones (hardware)	2,598	-1%	9,770
Other general building work	2,413	4%	9,697
(Servicing and repairs) by an Independent garage	2,399	-1%	10,659
Upholstered furniture	2,251	6%	9,135
Womens clothing	1,794	0%	7,554
Central heating (inc Install & Service)	1,745	-21%	7,143
Laptops notebooks and tablet PCs	1,728	-23%	7,209

Top 10 increases at third tier issues	Q3 2015/16	Change
Toys	1,454	93%
Internet service providers	1,422	45%
Air (travel)	810	33%
Health clubs and gyms	603	29%
Hotels/guest houses/bed and breakfast	666	18%
Estate agents	527	16%
Motor Insurance	1,145	16%
(Second hand cars) purchased from franchise dealer	2,629	14%
Bathroom fittings	673	12%
(Second hand cars) purchased privately	1,093	11%

(>500 issues)

Decreases in issues at part three

Top 5 decreases at third tier issues	Q3 2015/16	Change
Beauty treatments	584	-44%
Solar heating	575	-24%
Laptops notebooks and tablet PCs	1,728	-23%
Leather furniture	736	-22%
Central heating (inc installation and servicing)	1,745	-21%

(>500 issues)

Comments on part three issues

Top ten increases in issues

Toys are up 93% compared to the same quarter the. 59 per cent of issues were due to defective goods. Focus 1 covers this issue in greater detail.

Internet service providers: consumers were mainly reporting substandard services (46 per cent) and defective goods (21 per cent).

Air travel: Complaints were mostly about substandard services (31 per cent), breach of contract (29 per cent).

Health clubs and gyms: Consumers' complaints were largely to do with substandard services (37 per cent), defective goods (23 per cent), terms and conditions (12 per cent) and misleading claims or omissions (10 per cent).

Hotels/guest houses/bed and breakfast: Complaints were mostly to do with substandard services (44 per cent) and breach of contract (20 per cent). Sales/contact with the trader in this area was heavily internet based (54 per cent).

Estate agents: Substandard services account for 32 per cent of issues, defective goods are 18 per cent, business practices are 16 per cent, misleading claims or omissions are 19 per cent and terms and conditions are 8 per cent.

Motor insurance: Consumers' complaints were largely to do with Substandard services (49 per cent), defective goods (18 per cent), terms and conditions (10 per cent) and business practices (6 per cent).

Second hand cars purchased from franchise dealer: issues are mainly defective goods (73 per cent) with Misleading claims/omissions accounting for 14 per cent.

Bathroom fittings: Consumers' complaints were largely to do with Defective goods (54 per cent) and Substandard services (19 per cent).

Second hand cars purchased privately Consumers' complaints were largely to do with Defective goods (61 per cent) and Substandard services (19 per cent).

Top five decreases

Beauty treatments have decreased by 44 per cent. The main reasons are spread across 5 categories. Misleading claims/omissions (25 per cent), Substandard services (20 per cent), Defective goods (17 per cent), Business practices (12 per cent) and cancellation (10 per cent).

Solar heating: consumers were mainly reporting substandard services (31 per cent), defective goods (24 per cent) and Misleading claims/omissions (25 per cent). The decrease may be related to the Government ending finance for the Green Deal

Laptops notebooks and tablet PCs are down 23 per cent. 62 per cent of enquiries relate to defective goods, 13 per cent to substandard services and 7 per cent to misleading claims or omissions.

Leather furniture is down 22 per cent. 77 per cent of enquiries relate to defective goods.

Central heating (inc installation and servicing) down 21 per cent. Substandard services account for 46 per cent of issues, defective goods are 23 per cent, cancellation is 7 per cent and misleading claims or omissions are 9 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 65% of cases (where the complaint type is known).

	Complaint Type	Number Q3 2015/6	%
	Defective goods	43,752	40%
	Substandard services	26,926	25%
	Misleading claims/omissions	12,038	11%
	Business practices	6,460	6%
Type 1	Type 2	Number Q3 2015/6	% of Type
Defective goods	Defective goods	28,358	65%
	Breach of contract	9,622	22%
	Safety	3,775	9%
Sub standard services	Substandard services	18,183	68%
	Customer service	7,433	28%
Misleading claims or omissions	Verbal misrepresentation/misdescription	3,534	29%
	Advertising	2,939	24%
	Failure to supply full information	2,224	18%
	Incorrect/misleading pre-shopping advice	1,779	15%

Payment & Purchase Methods

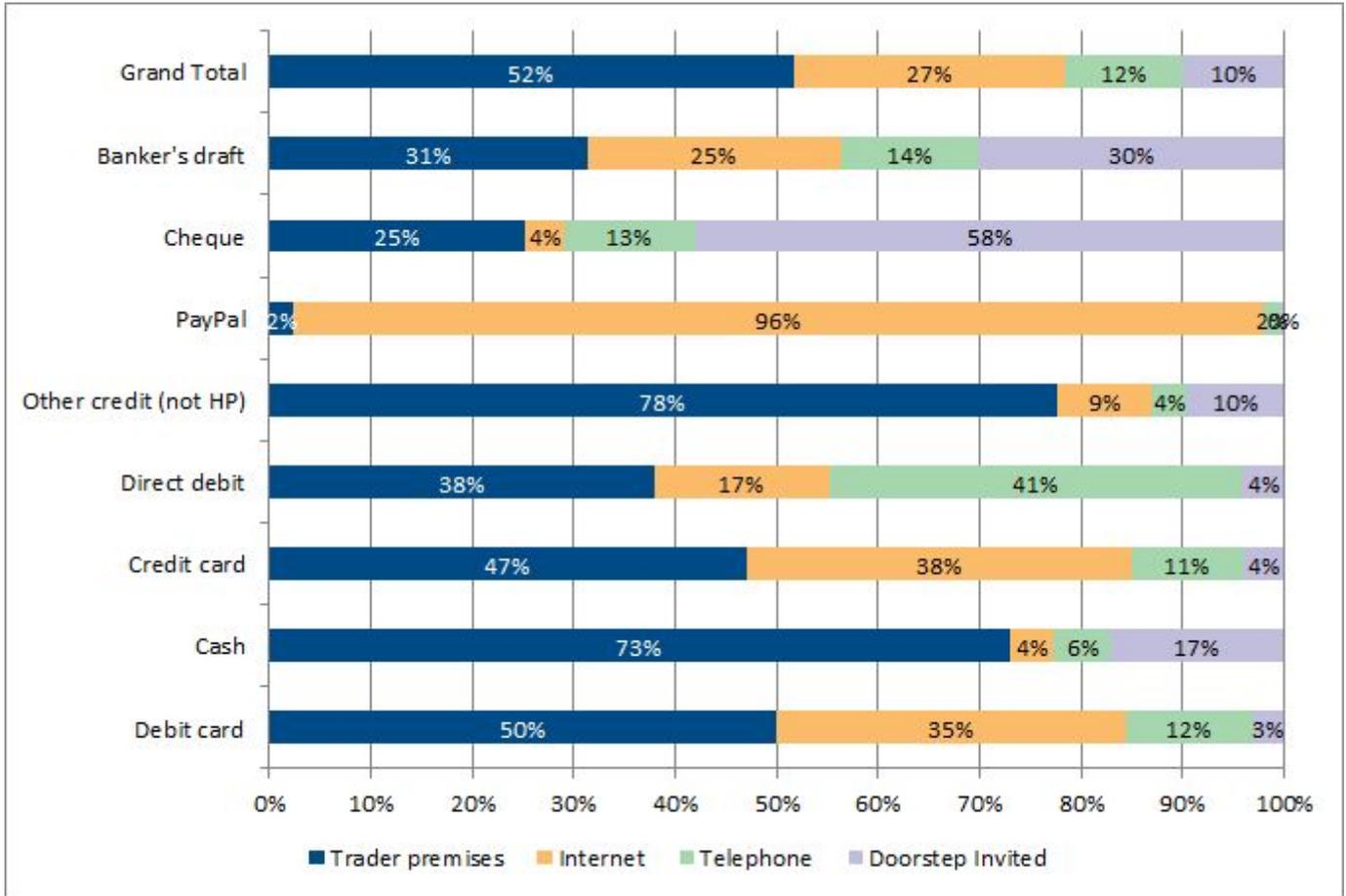
Card payments make up 39 per cent of all purchase methods with cash accounting for 18 per cent of payments.

The remaining are made up of: 5 per cent direct debit, 3 per cent cheque, 3 per cent other credit, 3 per cent banker's draft, 3 per cent HP, 4% Paypal, 5 per cent other and 5 per cent not disclosed.

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 table below shows the top four purchase methods by the top 8 payment types for Quarter 3 2015/6. The graph on the following page shows the percentage splits.

Payment Type	Trader premises	Internet	Telephone	Doorstep Invited
Debit card	12,121	8,390	3,023	739
Cash	12,230	734	942	2,856
Credit card	5,781	4,663	1,365	482
Direct debit	1,720	777	1,840	190
Other credit (not HP)	2,407	290	110	296
PayPal	72	2,946	53	10
Cheque	707	104	365	1,621
Banker's draft	734	582	316	704
Grand Total	35,772	18,486	8,014	6,898



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

Energy cases

Top energy issues at first tier	Q3 2015/16	% All	% Change
Billing errors	1,852	31%	-23%
Information	1,563	26%	-14%
Metering	779	13%	0%
Debt/Disconnections	553	9%	-15%
Transfers	339	6%	3%
Distribution/Transportation	287	5%	0%
Marketing	132	2%	50%
PPMs	120	2%	-51%
Smart Meters	36	0%	112%
Customer Service failure	19	0%	-78%
Price Comparison Services	5	0%	-17%
Unknown	259	4%	-10%
Total	5,937		-15%

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

Comments on Energy Issues

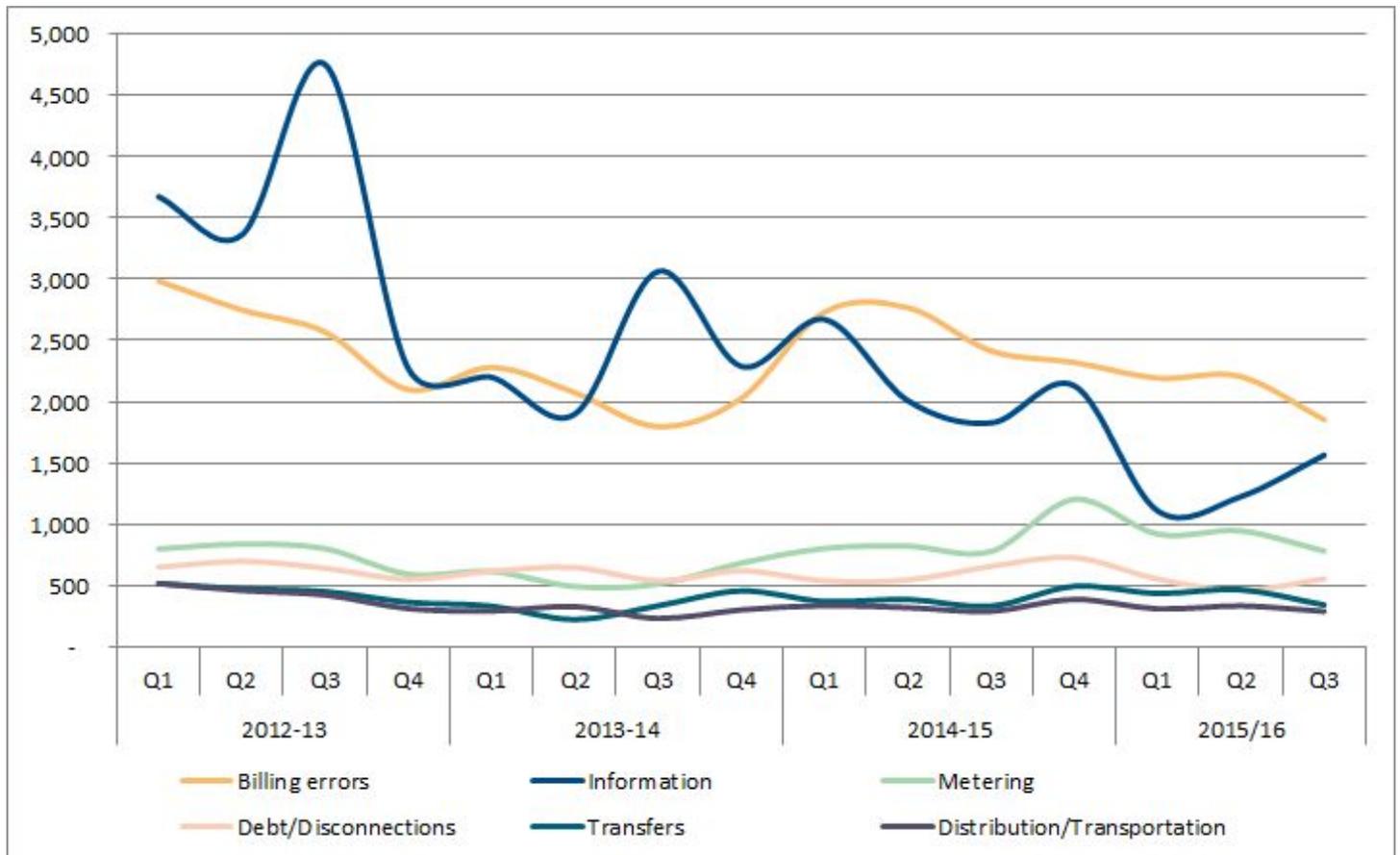
Billing errors: have decreased by 23 per cent. There have been changes made to how part two issues are recorded which has seen a 92 per cent reduction in clarity of bill and 20 per cent increase in back billing.

Information: The decrease of 14 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 Q3 2015/16, and this is reflected by a significant reduction in pricing information queries.

Metering: Issues are unchanged. 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 15 per cent to 553. While there have been some larger percentage increases and decreases over the last 15 quarters, the quarterly average has been relatively low at 598.

Transfers: Issues are up 3 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 15 quarters

Exclusions

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

Online services

In Q3 2015-16 we had over **2.2 million** views of consumer content pages on our website. This is an decrease of 33 per cent compared to Q3 2014-15 and 18 per cent of all content page views on our website. The decrease is due to a reorganisation of our online site in line with changed consumer legislation from October 2015. Visitors can now access all consumer content and tools across fewer pages.

Due to the restructure, it is not possible to provide meaningful comparisons at a page level to previous years. Therefore we have only provide details of the top pages views in Q3 2015-16.

Top ten consumer content page views Q3 2015-16

Type	Page Title	Views
Signpost	Contact the consumer helpline	156,410
Complaint	Reporting a problem to Trading Standards	130,538
Faults	Return Faulty goods	83,026
Cars	Problem with a used car	56,492
Cars	Buying a used car	47,586
Parking	Parking tickets on private land	43,353
Parking	Who is eligible for a blue badge?	41,808
Post	You're receiving someone else's mail	35,220
Scams	Speculative invoicing and "pay up or else" schemes for copyright infringement	35,036
Refunds	Changing your mind about something you've bought	34,742

Comments

The top ten consumer page views (664,000) are 30% of all consumer pages viewed.

The high number of views of the 'return faulty goods' page is likely to have been caused by the introduction of the new Consumer Rights Act which came in to force on 1 October 2015. The act

updated the law in relation to what should happen when goods are faulty and also introduced new laws covering faulty digital content for things like ebooks and music downloads.

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.

Consumer debt/money pages

In Q3 2015-16 there were **1.3 million** content views of all debt and money pages. The most viewed pages were:

Type	Page Title	Views
Solution	Debt relief orders	33,908
Solution	Help with debt	33,613
Solution	Bankruptcy	31,698
Solution	Bankruptcy - what you need to know	27,204
Solution	How to sort out your debts	26,062
Claim	Vehicle insurance – making a claim if you’re in an accident	25,399
Legal	Creditor takes you to court for debt	24,607
Enforcement	Bailiffs	23,612
Solution	Debt relief orders - what you need to know	22,378
Solution	How to deal with your creditors	20,242

The only debt/money content page in the table above that has a strong consumer element is ‘vehicle insurance - making a claim if you’re in an accident’. The number of views of this page have remained stable across quarter 3 and are similar to quarter 2 2015-16. It’s position in the top 10 is likely to have been caused by the fact that it was moved from the consumer pages to the debt and money pages at the start of October 2015 which generally generate less traffic.

Local Citizens Advice

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

	Consumer	Q3 2015-16	% change
	All consumer related issues	123,669	12%
Part 1	Top Part 2 Issues for each section	Q3 2015-16	% change
Consumer goods and services	Other goods & services	9,001	-14%
	Building repairs & improvements	4,280	-5%
	Second hand vehicles	3,267	-13%
	Fraud and scams	1,906	-24%
	Electrical appliances & repairs	1,590	-20%
	Furnishings & floor coverings	1,446	-11%
	Vehicle repairs/servicing	1,205	-12%
Financial products & services	Financial capability	25,750	33%
	Personal Pensions	3,512	131%
	Bank/Building & P/O Accounts	3,090	-5%
	Credit Reference Agencies	2,682	20%
	Other credit, fin. & insurance issues	1,414	-13%
	Mortgages & secured loans	1,329	-2%
	Vehicle insurance	1,267	0%
Travel	Parking & Congestion	4,342	6%
	Driving	2,934	-2%
	Public transport	1,163	-15%
Utilities	Fuel (gas, electricity, oil, coal etc.)	20,075	36%
	Water & sewerage	4,471	102%
	Mobile phones	1,606	-18%
	Internet & broadband	1,015	26%
	Telephone landline	957	-13%

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. Frauds and Scams was the largest drop of 24% (to 1,906) followed by Electrical services and repairs down 20% (to 1,589).

Across all part 2 codes Faulty/dangerous/unsafe goods are down 3% (to 3,778).

- There are several significant increases at the part three level driving Fuel increases:
 - Selling and switching up 152% to 2,884
 - Warm home discounts up 67% to 3,596
 - Methods of payment up 44% to 1,757
 - Price or tariff up 42% to 3,002
- There was a decrease in Complaints of 20% to 1,246
- Water and sewage: Watersure & social tariffs issues have increased dramatically by 418% to 2,247. Payment and billing issues have increased 21% to 968.
- Parking and congestions increases (6%) are due to another 9% increase in Blue Badge, charge exemptions issues (to 2,847)
- The increases in Financial products and services is mainly due to an increase of 33% in financial capability. This is due to the expansion of integrated money advice services providing financial capability advice alongside debt advice. The biggest part three financial capability increases are:
 - Income maximisation and benefits 29% 4,334
 - Dealing with debt 27% 5,520
 - Dealing with and understanding bills 47% 1,743
 - Getting the best deals: energy 89% 2,379
 - Budgeting and managing money 69% 6,121
 - Other advice on money saving / reducing expenditure 15% 1,643
 - Getting the best deals: Water 225% 1,128

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 Q3 last year is 11 per cent, however, two areas have increased;

- Rent arrears to housing associations have increased by 4 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 15 per cent.

The biggest decrease has been in Payday loans, down 39 per cent. This continues a long term decline following FCA action in early 2014.

Consumer Debt Issues	Q3 2015-16	Change
Credit, store & charge card debts	33,246	-11%
Unsecured personal loan debts	28,735	-19%
Water supply & sewerage debts	17,393	-1%
Fuel debts	16,588	-7%
Rent arrears - housing associations	12,889	4%
Bank & building society overdrafts	12,704	-18%
Telephone & broadband debts	12,051	-17%
Catalogue & mail order debts	11,196	-10%
Rent arrears - LAs or ALMOs	11,162	-1%
Mortgage & secured loan arrears	7,374	-25%
Rent arrears - private landlords	6,475	-1%
Unpaid parking penalty & cong. chgs.	4,648	15%
3rd party debt collection excl. bailiffs	4,034	-3%
Payday loan debts	3,976	-39%
Guarantor loan debts	409	New
Other (Logbook, loan shark, pawnbrokers - new)	331	0%
Total consumer related debt issues	183,221	-11%

Please see [Advice Trends Q3 2015-16](#) for all debt issues.

Other consumer related Issues

Other	Q3 2015/16	% Change
Housing - Private sector rented property	27,723	-2%
Housing - Owner occupier property	5,672	-14%
Legal - Solicitors/barristers	6,740	-11%

Private sector rented

- The biggest increase in specific issues has been 61 per cent in Illegal evictions by landlord (to 561).
- There has been an increase of 9 per cent in problems with letting agents (to 1,608)
- Security of tenure is up 7 per cent (to 1,376)
- Suitability of accommodation is up 5% (to 1,102)

Top ten Part 3 Private Rented sector issues	Q3 2015/16	% Category	% Change
Repairs/Maintenance	4,980	18%	1%
Rents & other charges	3,421	12%	1%
Tenancy deposit protection	3,122	11%	-2%
Possession action (not arrears)	1,791	6%	-1%
Problems with letting agencies	1,608	6%	9%
Security of tenure	1,376	5%	7%
Suitability of accommodation	1,102	4%	5%
Cost of deposits / rent in advance	860	3%	-11%
Harassment by landlord	814	3%	4%
Illegal eviction by landlord	561	2%	61%

Owner occupier

There is no significant category for owner occupier issues which are down 14 per cent.

Solicitors/barristers

There are two main issues:

- Costs, which are down 2 per cent to 1,494
- Complaints & redress, which are down 7 per cent to 936

Appendix one: Client profiles

Gender	Consumer %	Bureaux %
Female	52%	57%
Male	48%	43%
Total	100%	100%
Responded	97%	95%

Ethnic origin	Cons %	Bx %
Asian or Asian British	6%	6%
Black or Black British	3%	7%
Mixed ethnic background	1%	2%
Other ethnic background	2%	2%
White	88%	83%
Total	100%	100%
Responded	92%	89%
Black and minority ethnic (BAME)	12%	17%

Age	Cons %	Bx %
17 to 24	5%	7%
25 to 34	16%	21%
35 to 49	26%	31%
50 to 64	30%	25%
65+	22%	15%
Total	100%	100%
Responded	95%	90%

Profile percentages are based on responded (exclude prefer not to say). Consumer profiles are from client research sample April-June 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: April to June 2015

Summary

- **83 per cent** of clients were satisfied with the service & found it easy or very easy to use
- **47 per cent** of clients reported that things had got better, 56 per cent of these had a financial benefit
- **£959** is the estimated average financial benefit for those clients

Satisfaction	Consumer	Energy	Post
Total no. of respondents	1,111	640	99
Total no. 'Satisfied' or 'Very Satisfied'	922	552	76
% 'Satisfied' or 'Very Satisfied'	83%	86%	77%

As a result of the advice that Citizens Advice gave...	
Total no. of respondents	1,850
Total no. 'Things have got better'	868
% 'Things have got better'	47%

Estimated benefit	Amount
Estimated mean benefit*	£959
Estimated lower bound	£470
Estimated upper bound	£1,447

*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 Q3 2015-16 we advised clients on 1.33 million issues of which 0.34 million (26%) 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 Q3 2015-16 there were 2.2 million consumer content pages which was 18 per cent of all 12.2 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 Q3 2015-16 figures for the whole service are

Issues	All	E&W	% in this report
General Consumer Issues	158,772	137,924	87%
Energy	8,537	5,937	70%
Post	232	64	28%
Total	167,541	143,925	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