

Consumer advice trends

Consumer statistics from the
Citizens Advice service in England and Wales

Quarter 4
2015/16



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Consumer Advice Trends Q4 2015/16

In Q4 2015/16 our direct services to the public in England and Wales¹ advised clients on **532,000** consumer issues and our online service had over **4.1 million** content page views.

Top 5 consumer content page views



1. Contact the consumer helpline



2. If you need more help about a consumer issue



3. Water supply



4. Return faulty goods



5. Types of insurance

Consumer service trends



977 %

increase in cases about tumble dryers



16 %

increase in cases about air travel

Top 5 increases in local Citizens Advice consumer issues



1. Personal pensions



2. Financial capability



3. Credit reference agencies



4. Water & sewerage



5. Parking and congestion



- 41 %

decrease in cases about advertising agencies



- 41 %

decrease in cases about beauty treatments

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

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.)

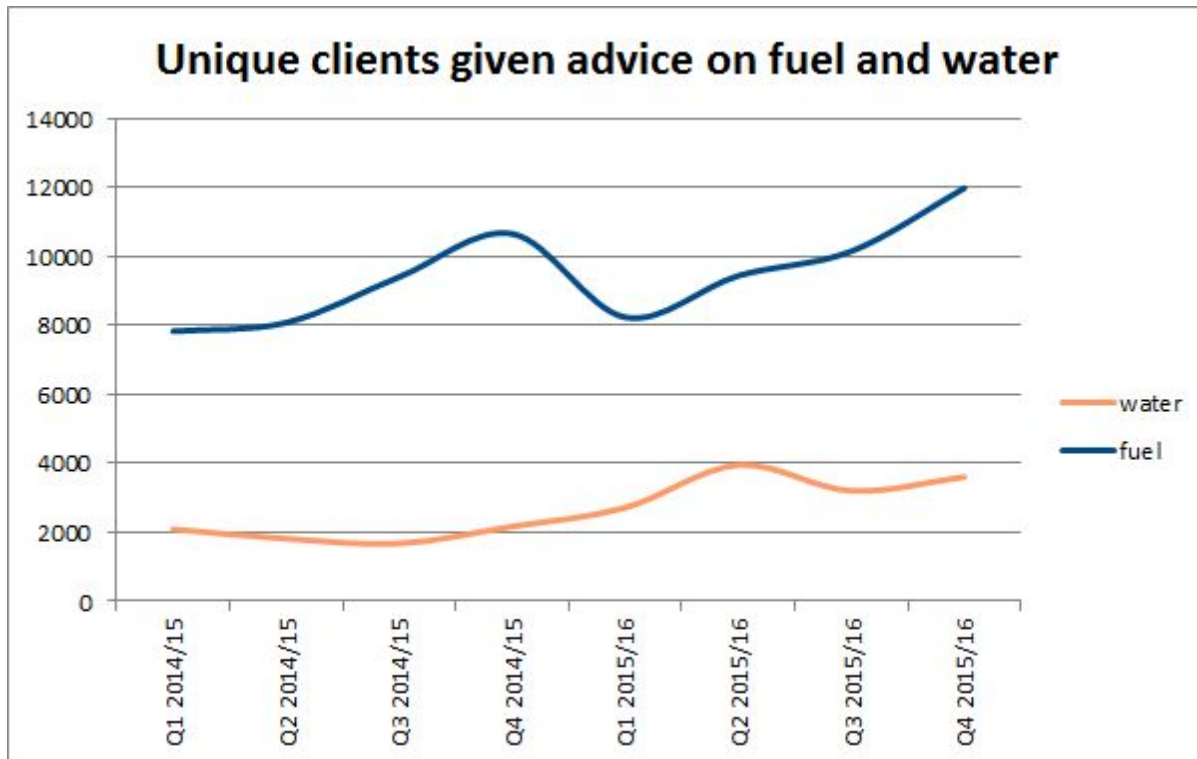
Percentage increases and decreases are calculated comparing this quarter with the same quarter the previous year.

The report covers four main areas:

1. A summary of the key statistics for Q4 2015-16
2. Focus on a 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 - help with the cost of fuel and water

Local Citizens Advice have reported increases in the number of clients seeking advice about water and fuel over the last four quarters: a 10% rise in the number of people given advice about fuel and a 73% rise given advice about water over the last four quarters.



These increases are mainly driven by advice about reducing fuel and water bills:

- A 286% increase (from 568 to 2,194 issues) in the number of advice issues about Watersure (the national scheme for help with water bills) and social tariffs which are water companies' local schemes for help with water bills
- A 117% increase (from 2,070 to 4,500 issues) in the number of issues about switching fuel supplier
- A 33% increase (from 1,888 to 2,373 issues) in the number of issues about the Warm Home Discount (an annual discount of £140 to help people on low incomes with winter fuel bills)

The increases in the number of issues also coincide with a substantial rise in the number of water companies offering their own social tariff schemes and an increase in funding available for local Citizens Advice to help people with water and energy issues.

Social tariffs are targeted on disadvantaged groups, particularly older and disabled people and people on low incomes. They may also be intended for people who are in financial difficulty. Our statistics bear this out:

- Clients who were given advice about Watersure and water social tariffs in 2015/16 were also given advice about water and sewerage debts (2,115 or 27% of all clients given advice about Watersure and social tariffs in 2015/16), fuel problems (1,969 or 25% of all clients given advice about Watersure and social tariffs) and financial capability (1,679 or 21% of all clients given advice about Watersure and social tariffs). Over half of all clients given advice about Watersure and social tariffs (5,210 or 53%) had either a disability or a long-term health problem, 2 in 5 (3,267 or 41%) had dependent children and 11% (799) were aged 65 or over.
- Clients who needed advice on the Warm Home Discount were also given advice about other fuel problems (5,733 or 66% of all clients given advice about the Warm Home Discount), financial capability (2,675 or 31% of all clients given advice about the Warm Home Discount), other benefit issues (2,439 or 28% of all clients given advice about the Warm Home Discount) or about fuel debts (1,961 or 24% of all clients given advice about the Warm Home Discount). A quarter (9,164 or 26%) of all clients given advice about the Warm Home Discount were aged 65 and over and 63% (15,978 clients) had either a disability or a long term health problem.

Our evidence suggests that access to the schemes can be problematic for some. Not all energy suppliers offer the Warm Home Discount - so some people who switch suppliers to save money on their energy bill lose out because their new supplier does not offer the scheme. Even when suppliers do offer the Warm Home Discount, they can set their own qualifying criteria for people on grounds of low income,¹ which can differ between suppliers. Suppliers have limited places available and some are over-subscribed, so some consumers lose out:

Karen, a lone parent with one child aged 8 came to her local Citizens Advice in November 2015 for help with debts, including council tax, gas, electricity and water. She was unable to work due to depression and was reliant on means-tested benefits. She was a victim of domestic violence and had recently had a relationship breakdown. When the adviser looked into her debts and income, they identified that Karen could get a reduction in her fuel bill by applying for the Warm Home Discount. However, Karen did not qualify for the Warm Home Discount on grounds of low income from her current supplier. She did qualify for the discount from two other suppliers, but would find it difficult to switch supplier whilst in debt. As a result, she was missing out on £140 yearly discount on her electricity and this was causing her unnecessary budgeting problems.

Whilst Watersure is a national scheme offered by all water companies for people on benefits with high water bills², individual water suppliers can set their own criteria for eligibility for social tariffs. So, the type and availability of help comes down to location. A family finding it difficult to

¹ This is known as the “broader group”. The core group is poorer pensioners in receipt of pension credit

² This [page on our website](#) contains more details about eligibility for Watersure

manage costs may have help available to them in one part of the country but not in another. This is particularly a problem where consumers have different water supply and sewerage companies:

Maria and Charlie need help with debts as Maria is disabled and they have two severely disabled children. Their only income is from benefits. They pay their water charge direct to their landlord who collects on behalf of their separate water and sewerage suppliers. In order to apply for assistance with water bills, Maria and Charlie had to make separate applications to each supplier and both companies have different criteria. They qualified for a reduction of 50% from their water supplier, but do not qualify for the scheme from their sewerage supplier. They do not understand why they have to make 2 separate applications for help with water costs, when they pay to a single source.

It is clear from our advice work that access to the social tariffs are useful, but people need help to understand whether they can apply. Citizens Advice believes that support to help people manage their finances must be fair and universal. We'd like to see the Warm Home Discount scheme mandatory for all suppliers to offer the scheme to both the core and broader groups to ensure that more people on low incomes get help with their fuel bills.

The introduction of social tariffs for water companies has been a good first step in helping low-income people with squeezed finances. Citizens Advice wants to see all water suppliers offering the same eligibility criteria for a social tariff. This would mean that fewer people would miss out on essential support. Greater consistency also would make advice provision easier and reduce the risk of frustration and confusion that comes with the current piecemeal approach.

Key statistics Q4 2015-16

In Q4 2015-16 our direct services to the public in England and Wales³ advised clients on **532,000** consumer issues and our online service had over **4.1 million** content page views.

Consumer Service

- Our specialist Consumer Service dealt with **148,000** issues by phone, email or letter

Local Citizens Advice (consumer related)

- Our local Citizens Advice service dealt with **384,000** 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 **2.5 million** consumer content page views, an decrease of 31 % compared to Q4 2014/15. We also had **1.6 million** debt and money page views, an increase of 19 %.

³ 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 2015-16

Consumer Service cases part one

Problems by part 1 category	2015/16	% of total problems	% change
House fittings and appliances	139,009	24%	-10%
Transport	110,913	19%	-4%
Personal goods and services	62,210	11%	-14%
Other household requirements	53,821	9%	-10%
Leisure	46,915	8%	4%
Professional and financial services	43,708	8%	-21%
Commercial goods and services	3,667	1%	-4%
Broadcasting	256	0%	-11%
Unknown	111,996	20%	14%
Total	572,495		-5%
Energy (consumers)	24,735		-19%
Mail (consumers)	877		-6%
Grand total	598,107		-6%

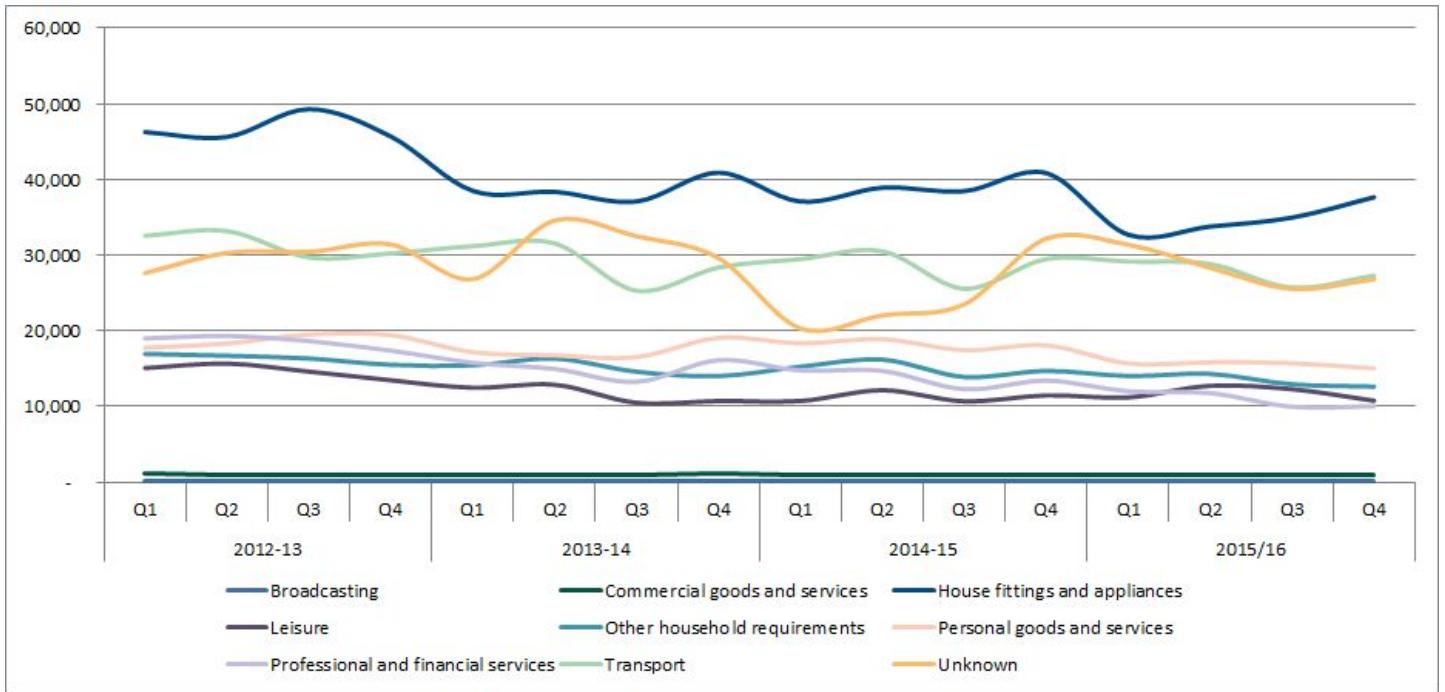
Consumer Service detail Q4

Consumer Service cases part one

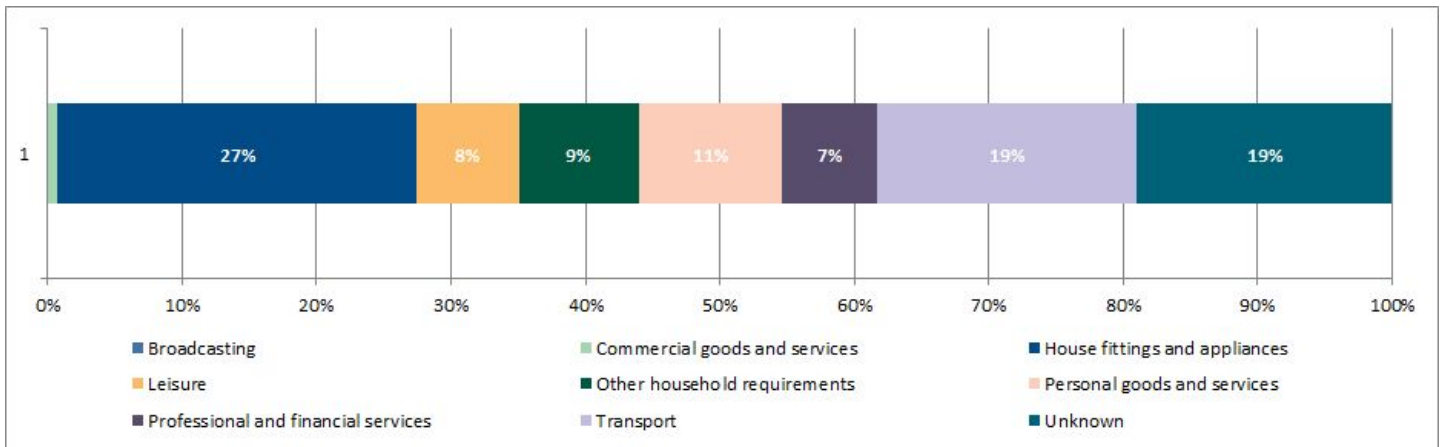
Problems by part 1 category	Q4 2015/16	% of total problems	% change
House fittings and appliances	37,632	27%	-8%
Transport	27,276	19%	-7%
Personal goods and services	15,020	11%	-17%
Other household requirements	12,604	9%	-14%
Leisure	10,751	8%	-6%
Professional and financial services	10,015	7%	-25%
Commercial goods and services	1,010	1%	2%
Broadcasting	64	0%	0%
Unknown	26,805	19%	-17%
Total	141,177		-12%
Energy (consumers)	6,854		-19%
Mail (consumers)	226		-7%
Grand total	148,257		-13%

Comments

- The number of Consumer Service cases where the issue was in scope and identified reduced by 13 % to 114,392.



▲ Part one issues trends over the last 165 quarters



▲ Consumer part one issues percentage of total Q4 2015-16

Consumer Service cases part two

Issues at level 2

Top 10 part 2 consumer issues	Q4 2015/16	% all	change
Second hand cars	15,030	11%	-9%
Home maintenance and improvements	12,545	9%	-9%
Large domestic appliances	7,977	6%	24%
Furniture	7,278	5%	-12%
Telecommunications	6,553	5%	-13%
Other personal goods and services	4,147	3%	-4%
Professional services	3,641	3%	-23%
Clothing and clothing fabric	3,409	2%	-8%
PCs accessories software and services	3,356	2%	-24%
Car repairs and servicing	3,343	2%	-7%

Increases in issues at part two

Top 5 part 2 increases	Q4 2015/16	change
Large domestic appliances	7,977	24%
Gardening products and services	1,427	7%
Sports and hobby equipment and services	1,593	7%
Transport	1,176	5%
Industrial/commercial goods and services	1,010	2%

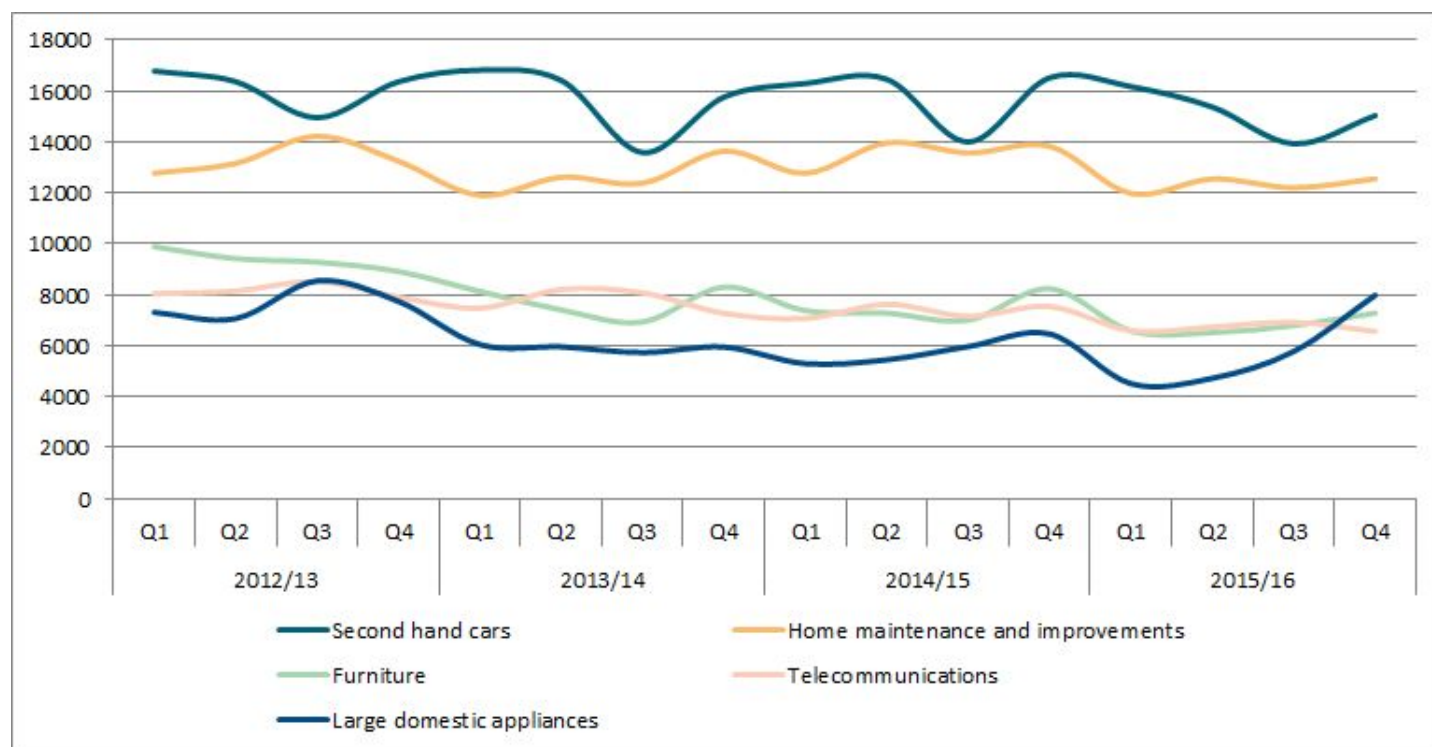
(>1,000 issues)

Decreases in issues at part two

Top 5 part 2 decreases	Q4 2015/16	change
Toiletries perfumes beauty treatments and hairdressing	2,126	-42%
Personal computers accessories software and services	3,356	-24%
Audio-visual	2,212	-24%
Professional services	3,641	-23%
Letting and property management services	1,285	-22%

(>1,000 issues)

Comments on part two issues



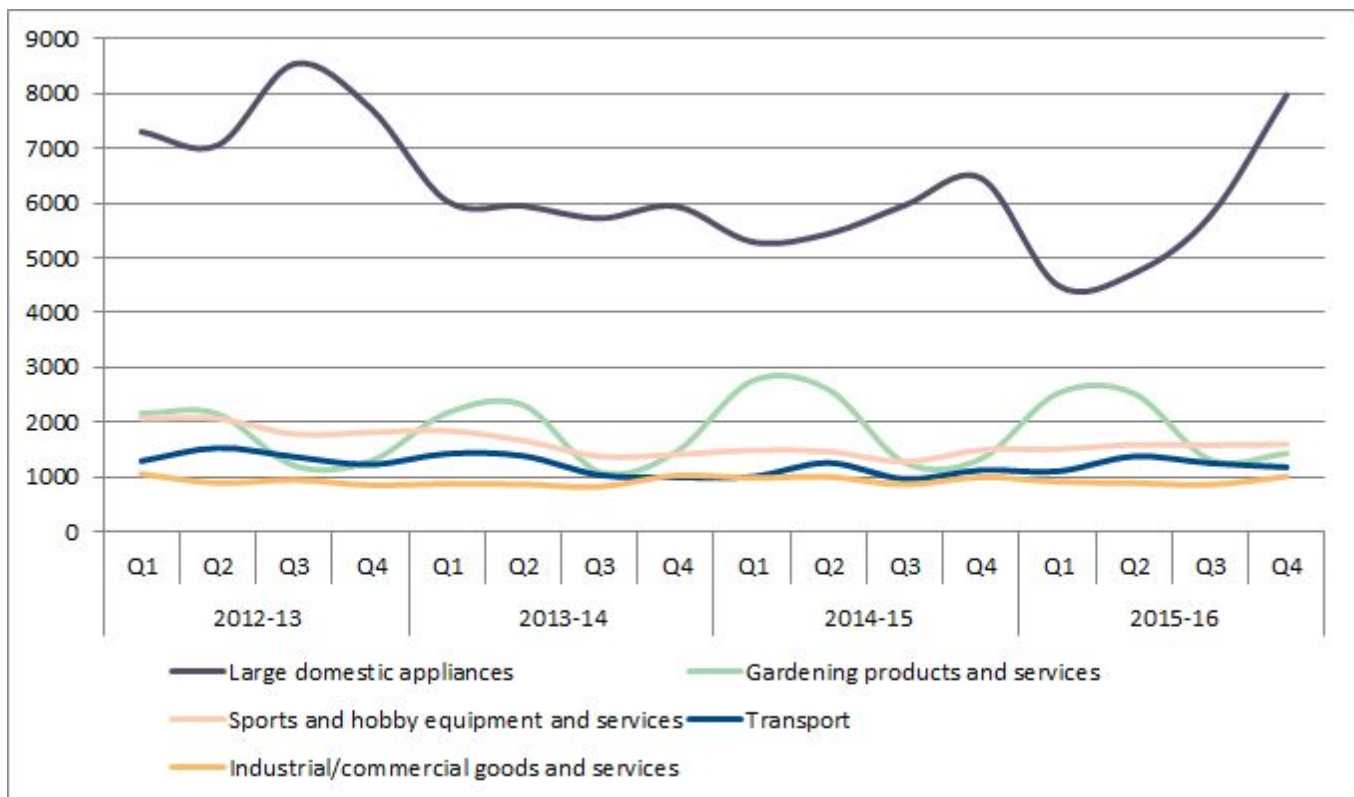
▲ Top five part two issues over the last 16 quarters

Top ten second tier issues

The top ten second tier issues account for 48% of all issues and 59% of all known issues.

- **Second hand cars** remain the major issue at 11% of all issues. 80% of these issues related to cars purchased from independent dealers.
- **Home maintenance and improvements** accounts for 9% of all issues. The biggest categories in this area remain: General building work at 20%, central heating at 14%, roofing at 13%, fitted kitchens at 10% and plumbing at 9%.
- **Large domestic appliances** now account for 6% of all issues. Tumble dryers now account for 33% of these issues. Washing machines are 13 % and Fridges & Freezers are 10%.
- **Furniture** is 5% of all issues. Upholstered furniture is 33%, Beds & mattresses are 22% and Non-upholstered furniture is 16%.
- **Telecommunications** accounts for 5% of all issues. The majority of these cases relate to mobile phone service agreements at 37% and mobile phone hardware also at 40%. Landlines account for 19% of issues.

Top 5 second tier increases



▲ Top five part two issue increases Q4 2015-16 (>1,000 issues) trends over the last 16 quarters

- **Large domestic applications** are up 24%. This is mainly due to the 977% increase in tumble dryer issues following widespread media coverage of faulty and dangerous tumble driers.
- **Gardening products and services** are up 7%. This due to a 79 % increase in Flower and plants issues (to 423).
- **Sports and hobby equipment and services** are up 7%. The biggest category is health clubs and gyms (713) which has increased by 16%. The second biggest category of sports equipment (347) had increased by 1%.
- **Transport** issues are up 5%. This is due to a 16% increase in the biggest issue of Air travel (769).
- **Industrial/commercial goods and services** are up 2%

Top 5 second tier decreases

- **Toiletries, perfumes, beauty treatments and hairdressing** cases have reduced 42 % because of the substantial drop (41 %) in the number of cases about beauty treatments. However, there are also decreases in most other third tier codes in this category.
- **Personal computers, accessories, software and services** cases have reduced by 24%. Most third codes within this second tier have decreased with the largest category of Laptops notebooks and tablets dropping by 29%.
- **Audio-visual** issues are down by 24%.
- **Professional services** are down 23%. The biggest category (excluding other) is Advertising agencies which as decreased 41% (to 590). Educational services are down 27% (to 426).
- **Letting and property management services** issues are down by 22%, mainly due to a drop of 22% in letting agents (to 704).

Consumer Service cases part three

Issues at level 3

Top 10 third tier issues	Q4 2015/16	Change	Last 12 months
Purchased from an independent dealer	12,104	-9%	49,479
Purchased from franchise dealer	2,839	-8%	10,848
Mobile phones (hardware)	2,603	1%	9,785
Tumble dryers	2,596	977%	3,315
Independent garage	2,492	-8%	10,451
Other general building work	2,485	5%	9,805
Mobile phones (service agreements)	2,416	-12%	10,214
Upholstered furniture	2,378	-13%	8,774
Womens clothing	1,914	-6%	7,435
Central heating (inc installation and servicing)	1,810	-28%	6,450

Top 10 increases at third tier issues	Q4 2015/16	Change
Tumble dryers	2,596	977%
Air (travel)	769	16%
Health clubs and gyms	713	16%
Industrial/commercial services	504	11%
Hotels/guest houses/bed and breakfast	688	8%
Toys	832	8%
Internet service providers	1,256	7%
Roofing	1,644	6%
Washing machines	1,029	5%
Other general building work	2,485	5%

(>500 issues)

Decreases in issues at part three

Top 5 decreases at third tier issues	Q4 2015/16	Change
Advertising agencies	590	-41%
Beauty treatments	657	-41%
Telephone services (land line)	1,238	-32%
Laptops notebooks and tablet PCs	1,639	-29%
Central heating (inc installation and servicing)	1,810	-28%

(>500 issues)

Comments on part three issues

Top ten increases in issues

- **Tumble dryers** issues are up 977%. 91% of issues were due to defective goods. This is likely to be as a result of concerns in the news about potentially dangerous tumble dryers.
- **Air travel** issues are up 16%. Complaints were mostly about substandard services (36%). The increase is driven by consumer concerns about flights to places where there had been terrorist incidents.
- **Health clubs and gyms** issues are up 16%. Consumers' complaints were largely to do with substandard services (37%), defective goods (21%), terms and conditions (10%) and misleading claims or omissions (8%).
- **Industrial commercial services** issues are up 11%. Complaints were mostly about substandard services (32 %).
- **Hotels/guest houses/bed and breakfast** issues are up 8%. Complaints were mostly to do with substandard services (38 %) and breach of contract (19%). Sales/contact with the trader in this area was heavily internet based (52%).
- **Toys** issues are up 8%. This is likely to be a continuation of concerns about potentially dangerous hoverboards (see Q3 Consumer Advice Trends). 62% of issues were due to defective goods.
- **Internet service providers** issues are up 7%. Consumers were mainly reporting substandard services (43 %) and defective goods (23%).
- **Roofing** issues are up 7%. Substandard services account for 54% of issues and cancellations are 11%.
- **Washing machines** issues are up 5%. 74% of issues were due to defective goods.

- **Other general building work** issues are up 5%. Substandard services account for 51% of issues, Defective goods 13% and cancellation 11%.

Top five decreases

- **Advertising Agencies** issues are down by 41%. These cases are largely about scams targeted at small businesses. Misleading claims/omissions account for 20 % of issues, Substandard services (20%), Defective goods (19%), Selling methods (17%) Business practices (11 %) and cancellation (10 %).
- **Beauty treatments** issues have decreased by 41 %. The main reasons are spread across 5 categories. Substandard services (29 %), Defective goods (20%), Misleading claims/omissions (20%), Cancellation (9%) and Business practices (6%).
- **Telephone landline** issues are down 32 %. Consumers were mainly reporting substandard services (35 %), defective goods (17 %) and Selling methods (17 %).
- **Laptops notebooks and tablet PCs** issues are down 29 %. 62% of enquiries relate to Defective goods, 13% to Substandard services and 7% to Misleading claims or omissions.
- **Central heating (inc installation and servicing) issues** are down 28%. Substandard services account for 48% of issues, Defective goods are 23%, Misleading claims or omissions are 8% and Cancellation is 5%.

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 Q4 2015/6	%
	Defective goods	45,381	41%
	Substandard services	26,944	24%
	Misleading claims/omissions	11,912	11%
	Business practices	6,293	6%
Type 1	Type 2	Number Q4 2015/6	% of Type
Defective goods	Defective goods	29,479	65%
	Breach of contract	9,117	20%
	Safety	4,984	11%
Sub standard services	Substandard services	18,156	67%
	Customer service	7,389	27%
Misleading claims or omissions	Verbal misrepresentation/misdescription	3,412	29%
	Advertising	3,079	26%
	Failure to supply full information	2,244	19%
	Incorrect/misleading pre-shopping advice	1,722	14%

Payment & Purchase Methods

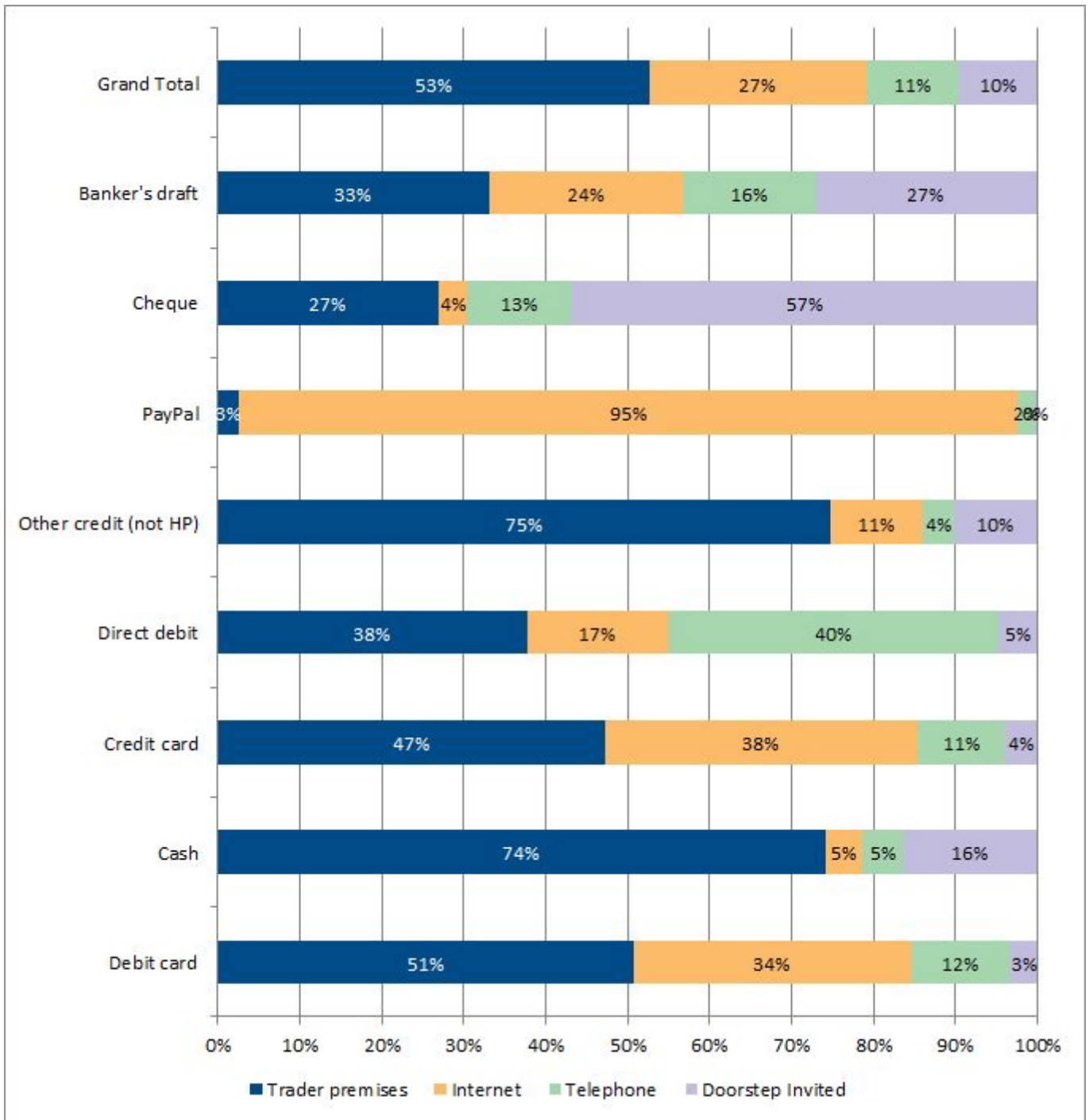
Card payments make up 41 % of all purchase methods with cash accounting for 18% of payments.

The remaining are made up of: 5% direct debit, 3% cheque, 3% other credit, 2% banker's draft, 3% HP, 3% Paypal, 6% other and 5% not disclosed.

Around 11% 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 4 2015/6. The graph on the following page shows the percentage splits.

Payment Type	Trader premises	Internet	Telephone	Doorstep Invited
Debit card	12,908	8,631	3,090	835
Cash	12,462	758	854	2,739
Credit card	6,054	4,887	1,366	502
Direct debit	1,719	790	1,831	216
Other credit (not HP)	2,359	357	120	321
PayPal	73	2,690	56	10
Cheque	741	99	350	1,567
Banker's draft	579	411	284	473
Grand Total	36,895	18,623	7,951	6,663



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

Energy cases

Top energy issues at first tier	Q4 2015/16	% All	% Change
Billing errors	1,988	30%	-14%
Information	1,951	30%	-8%
Metering	757	11%	-37%
Debt/Disconnections	523	8%	-28%
Transfers	402	6%	-18%
Distribution/Transportation	367	6%	-4%
PPMs	174	3%	-31%
Marketing	124	2%	12%
Smart Meters	44	1%	91%
Customer Service failure	37	1%	-57%
Price Comparison Services	4	-	-
Unknown	213	3%	-41%
Total	6,584		-19%

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

Comments on Energy Issues

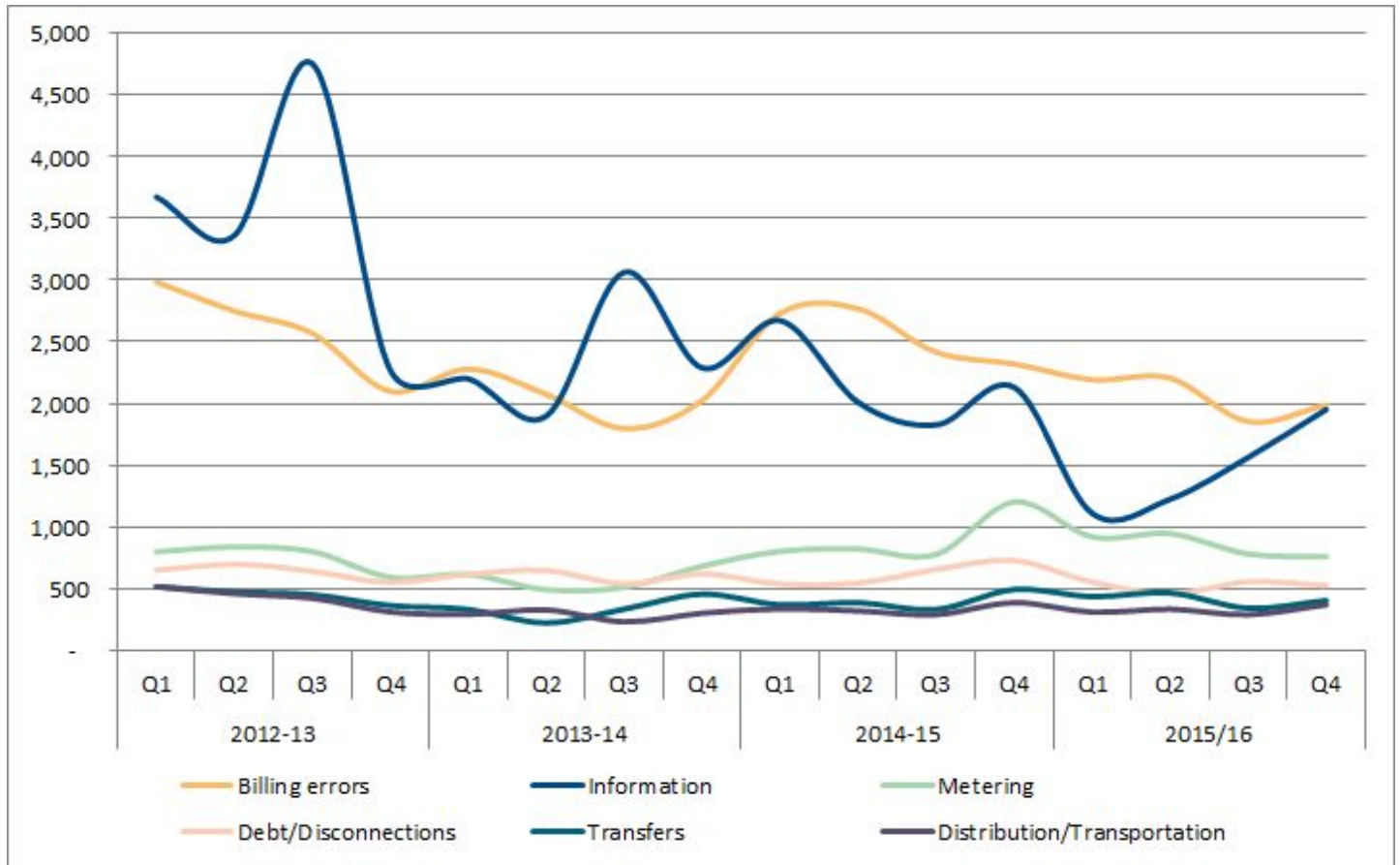
Billing errors: have decreased by 14%. However, there has been a 9% increase in back billing.

Information: The decrease of 8% 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 Q4 2015/16, and this is reflected by a significant reduction in pricing information queries.

Metering: Issues are down 37% on Q4 last year, however, there was a significant drop in Q1 2015-16 and a steady increase each quarter since.

Debt/Disconnections: These have decreased by 28% to 523. While there have been some larger percentage increases and decreases over the last 16 quarters, the quarterly average has been relatively low at 593.

Transfers: Issues are down 18%.



▲ Energy issues trends over the last 16 quarters

Exclusions

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

Online services

In Q4 2015-16 we had over **2.5 million** views of consumer content pages on our website. This is a decrease of **31 %** compared to Q4 2014-15 and **23 %** 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 Q4 2015-16.

Top ten consumer content page views Q4 2015-16

Type	Page Title	Views
Complaint	Report to trading standards	200,368
Signpost	If you need more help about a consumer issue	188,360
Faults	Water supply	122,457
Faults	Return faulty goods	83,470
Insurance	Types of insurance	79,060
Scams	Scams	58,435
Cars	Problems with a used car	54,761
Pensions	Types of pension	53,586
Cars	Buying a used car	44,814
Refunds	Changing your mind about something you've bought	42,709

Comments

The top ten consumer page views (928,020) are 36% 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 make consumer rights to redress clearer for faulty goods and

substandard services. It also introduced new consumer rights covering faulty or digital content for things like ebooks, music and video game 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.

The top two issues 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 most viewed consumer page.

Consumer debt/money pages

In Q4 2015-16 there were **1.6 million** content views of all debt and money pages. The most viewed pages were:

Type	Page Title	Views
Enforcement	Bailiffs	307,957
Solution	Bankruptcy	264,917
Solution	Debt relief orders	133,042
Insurance	Types of insurance	79,324
Credit	Types of borrowing	56,709
Pension	Types of pension	53,961
Credit	How to sort out your mortgage problems	52,522
Credit	How to dispute a credit debt	47,294
Credit	Creditor takes you to court for debt	27,381
Housing	Eviction for rent arrears	26,339

Local Citizens Advice

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

	Consumer	Q4 2015-16	% change
	All consumer related issues	130,058	7%
Part 1	Top Part 2 Issues for each section	Q4 2015-16	% change
Consumer goods and services	Other goods & services	8,918	-15%
	Building repairs & improvements	3,866	-10%
	Second hand vehicles	3,158	-17%
	Electrical appliances & repairs	1,880	-11%
	Fraud and scams	1,627	-9%
	Furnishings & floor coverings	1,263	-29%
	Vehicle repairs/servicing	1,112	-20%
Financial products & services	Personal Pensions	4,117	61%
	Bank/Building & P/O Accounts	3,175	-8%
	Credit Reference Agencies	3,079	21%
	Mortgages & secured loans	1,567	-3%
	Other credit, fin. & insurance issues	1,437	-19%
	Vehicle insurance	1,295	-11%
	Payment protection insurance	1,072	-19%
Travel	Parking & Congestion	4,649	9%
	Driving	3,079	-5%
	Public transport	1,338	-7%
Utilities	Fuel (gas, electricity, oil, coal etc.)	18,598	7%
	Water & sewerage	4,599	61%
	Mobile phones	1,600	-21%
	Internet & broadband	1,003	7%
	Telephone landline	962	-22%

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. Energy company obligation is the biggest drop of 36% (to 2,670) with Furnishing and floor coverings the second biggest drop of 29% (to 5,785).

Across all part 2 codes Faulty/dangerous/unsafe goods are down 11% (to 3,646).

- There are several significant increase at the part three level driving Fuel increases:
 - Selling and switching up 33% to 2,744
 - Warm home discounts up 83% to 3,456
 - Methods of payment up 4% to 1,617
 - Price of tariff up 8% to 2,862
- There was a decrease in Complaints of 20% to 2,630
- Water and sewage: Watersure & social tariffs issues have increased dramatically by 286% to 2,194. Payment and billing issues have increased 8% to 1,158.
- Parking and congestions increases (9%) are due to another 12% increase in Blue Badge (to 3,132). Parking on private land has increased 4% to (1,004).
- The increases in Financial products and services is mainly due to an increase of 29% in financial capability (to 29,955). This is due to the expansion of integrated money advice services providing financial capability alongside debt advice. The biggest part three Fin Cap increases are:
 - Income maximisation and benefits 27% 5,042
 - Dealing with debt 13% 6,155
 - Dealing with and understanding bills 42% 1,762
 - Getting the best deals: energy 76% 2,952
 - Budgeting and managing money 12% 7,430
 - Other advice on money saving / reducing expenditure 22% 1,774
 - Getting the best deals: Water 307% 1,657
- The 21% increase in credit reference agency issues is related to a change in the eligibility criteria for debt relief orders, a low-cost alternative to bankruptcy for people with low income and no assets. Over half of the clients who were given advice on credit reference agencies were also given advice about this insolvency procedure.

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 Q4 last year is 7%, however, some areas have increased:

- Rent arrears to housing associations have increased by 1%. In part this is due to the impact of benefit reforms including reduction of the amount of housing benefit payable due to under occupation and the benefit cap.
- Rent arrears to private landlords have increased by 3%
- Unpaid parking penalty & congestion charges increased by 2%.

The biggest decrease has been in payday loans, down 20%. This continues a long term decline following FCA action in early 2014.

Mortgage and secured loans arrears are down 18%.

Consumer Debt Issues	Q4 2015-16	Change
Credit, store & charge card debts	38,696	-6%
Unsecured personal loan debts	32,931	-11%
Water supply & sewerage debts	19,868	0%
Fuel debts	18,258	-7%
Rent arrears - housing associations	14,416	1%
Bank & building society overdrafts	14,222	-14%
Telephone & broadband debts	14,167	-6%
Catalogue & mail order debts	12,815	-7%
Rent arrears to local authorities or ALMOs	12,320	-4%
Mortgage & secured loan arrears	8,332	-18%
Rent arrears - private landlords	8,116	3%
Unpaid parking penalties and congestion charges	5,095	2%
3rd party debt collection excl. bailiffs	4,545	-7%
Payday loan debts	4,456	-20%
Guarantor loan debts	477	-
Other (Logbook, loan shark, pawnbrokers - new)	387	9%
Total consumer related debt issues	209,101	-7%

Please see [Advice Trends Q4 2015-16](#) for all debt issues.

Other consumer related Issues

Other	Q4 2015/16	% Change
Housing - Private sector rented property	30,596	1%
Housing - Owner occupier property	6,585	-6%
Legal - Solicitors/barristers	7,426	-14%

Private sector rented

- The biggest increase in specific issues has been 40 % in Illegal evictions by landlord (to 580).
- Security of tenure is up 7% (to 1,679)
- Suitability of accommodation is up 7% (to 1,194)
- Repairs and maintenance is up 4% (to 5,326)

Top ten Part 3 Private Rented sector issues	Q4 2015/16	% Category	% Change
Repairs/Maintenance	5,326	17%	4%
Rents & other charges	3,886	13%	1%
Tenancy deposit protection	3,225	11%	0%
Possession action (not arrears)	2,226	7%	6%
Problems with letting agencies	1,612	5%	-3%
Security of tenure	1,679	5%	7%
Suitability of accommodation	1,194	4%	7%
Cost of deposits / rent in advance	948	3%	-6%
Harassment by landlord	905	3%	-5%
Illegal eviction by landlord	580	1%	40%

Owner occupier

There is no significant category for owner occupier issues which are down 6 %.

Solicitors/barristers

There are two main issues:

- Costs, which are down 13% to 1,564
- Complaints & redress, which are down 5% to 1,031

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%	88%
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 %** of clients were satisfied with the service & found it easy or very easy to use
- **47 %** of clients reported that things had got better, 56 % 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 Q4 2015-16 we advised clients on 1.48 million issues of which 0.38 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 Q4 2015-16 there were 2.5 million consumer content pages which was 17 % of all 15.2 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 Q4 2015-16 figures for the whole service are

Issues	All	E&W	% in this report
General Consumer Issues	161,939	141,177	87%
Energy	9,655	6,854	71%
Post	226	226	100%
Total	171,820	148,257	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.

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