

# Advice trends

Quarterly client statistics of the  
Citizens Advice service in England and Wales

2014/15 Quarter 4  
(January – March 2015)



## Contents

<b>Introduction</b>	<b>1</b>
<b>Key statistics 2014-15</b>	<b>2</b>
<b>2014/15 at a glance – statistics</b>	<b>3</b>
<b>Quarter 4 2014/15 at a glance – stats</b>	<b>4</b>
Table 2a: Advice delivered by bureaux – England & Wales	4
Table 2b: 'Adviceguide' use – U.K.	5
Table 2c: Advice delivered by Citizens Advice Consumer Services – England, Wales and Scotland	6
<b>Overview of Quarter 4</b>	<b>7</b>
Figure 2(a): Total Bureau and Consumer Services problems in Q4 2014/15	7
Figure 2(b): Bureau advice by category in Q4 2014/15	8
Figure 2(c): Adviceguide page views by category in Q4 2014/15	8
Adviceguide	9
Figure 3(a): Adviceguide visits and visitors (millions) by quarter	9
Figure 3(b): Adviceguide page views by topic 2014/15 & 2013/14 Q4	9
<b>Advice delivered by bureaux</b>	<b>10</b>
Bureaux activity levels and services	10
Figure 4: New enquiries by work level per quarter	10
Issues bureaux dealt with	11
Figure 5: Q4 Advice issues by category– 2013/14 and 2014/15	11
Figure 6: Benefit and Debt advice problems Q4 2008/9- Q4 2014/15 – quarterly moving average (last four quarters)	12
Benefits and tax credits	12
Figure 7: ESA and incapacity benefit advice 2007-2015	13
Figure 8: Food bank issues Q1 2012-13 to Q4 2014-15	15
Debt	15
Figure 9: Top ten debt issues Q4 2014-15	16
Figure 10: major consumer credit debts and mortgage arrears	17
Figure 11: rent arrears advice 2008-2015	17
Homelessness	18

Discrimination	19
Figure 12: Grounds for discrimination	19
<b>Consumer Service</b>	<b>20</b>
Figure 13: Consumer Service cases 2014/15 compared to 2013/14	20
Figure 14: Top 10 consumer issues	21
Issues at level 3	21
Figure 15: Top 5 issues at third tier	21
Energy cases	22
Figure 17: Top energy issues at first tier	22
Types of complaint	22
<b>Appendices</b>	<b>23</b>
Appendix 1a: Client profile charts (rolling 4 quarter average)	23
Appendix 1b: Client profile (rolling 4 quarter average)	24
Appendix 2: Advice Issue statistics – last eight quarters	28
Appendix 3: Understanding the advice statistics – what is recorded	29

# Introduction

This free quarterly statistical bulletin is designed for the use of national government departments, regional agencies; voluntary sector organisations concerned with advice or social policy, and social policy researchers. It summarises our top level advice statistics, and provides a quarterly time series of bureau statistics, according to the codes used by bureau advisers to categorise the problems on which they advised clients. The bulletin also includes statistics for our self-help website Adviceguide and for the Consumer Service covering England, Wales and Scotland.

All bureau statistics are for England and Wales, drawn from our client database on which all clients and their problems are recorded. However, there are important areas of work that bureaux undertake that are not reflected in the advice statistics – most notably financial education/capability group work.

Appendix 1 summarises the profile of bureau clients – ethnicity, age, gender, disability, household type, employment status and housing tenure.

Appendix 2 provides a summary of statistics on bureau advice for the last four quarters, and breaks every top tier category down into their sub-categories.

Appendix 3 describes what the bureau advice statistics represent and the distinction between counts of clients, enquiries, and advice issues (aka 'problems'). It also indicates other data that is collected on the Citizens Advice client database.

You can sign up for email alerts for the latest issue and download current and past issues at: [http://www.citizensadvice.org.uk/index/publications/advice\\_trends.htm](http://www.citizensadvice.org.uk/index/publications/advice_trends.htm)

If you have queries or are interested in discussing further access to the data please email Peter Watson in the Corporate Management Information Team [CMIT@citizensadvice.org.uk](mailto:CMIT@citizensadvice.org.uk)

## Key statistics 2014-15

**Citizens Advice is a charity that helps people to solve problems and changes lives.**

### Whole service

- Last year 2.5 million people with 6.2 million issues were helped directly through Citizens Advice services. A further **20 million visitors** were assisted via our website.
- We help solve problems for 2 in 3 of our clients, and help people to develop the skills and confidence they need to help themselves
- We use the experiences of the people we help to campaign for changes to solve collective problems.
- For every **pound spent** on Citizens Advice we are **worth at least four pounds** to society - this represents considerable value for communities, the public purse and society as a whole.

### Local Citizens Advice

- Our members helped 1.9 million clients with 5.6 million problems. We handled 2.2 million enquiries and had 4.8 million contacts with clients

### Consumer Service

- Our consumer service helped 0.6 million clients with 0.6 million problems. We handled 0.6 million enquires and had 1.2 million contacts with clients

### Adviceguide

- Our online service Adviceguide had over 20 million visitors who viewed 47 million content pages during 28.8 million visits

### Channels

We dealt with the 2.8 million enquires face to face, by telephone, by email and web chat and by letter. The main ways in which our services were provided are:

Main channel	Local Citizens Advice		Consumer Service		Total	
Face to face	1.37m	62%	-	-	1.37m	48%
Telephone	0.77m	35%	0.48m	80%	1.25m	45%
Email / Other	0.06m	3%	0.12m	20%	0.18m	7%
<b>Total Enquiries</b>	<b>2.2m</b>	<b>100%</b>	<b>0.6m</b>	<b>100%</b>	<b>2.8m</b>	<b>100%</b>

## 2014/15 at a glance – statistics

Key Stats	Bureaux	Consumer	Adviceguide
How many clients we saw	1,900,000	646,000	20,700,000
Client contacts / website visits	4,800,000	1,200,000	28,800,000
Issues / website content views	5,600,000	646,000	47,000,000
Enquires & Gateways / cases	2,200,000	646,000	24,600,000

Number of volunteers	21,600
Number of Member bureaux	316
Number of regular advice locations	2,500

Issues	Bureaux		Consumer		Adviceguide	
	'000	%	'000	%	'000	%
Benefits & tax credits	1,811	33%	0	0%	8,472	18%
Debt	1,581	28%	8	1%	4,751	10%
Housing	439	8%	10	2%	3,651	8%
Employment	380	7%	1	0%	7,161	15%
Consumer goods & services	291	5%	584	90%	12,645	27%
Financial services & capability	142	3%	30	5%	592	1%
Relationships & family	284	5%	1	0%	4,597	10%
Legal	198	4%	2	0%	2,196	5%
Health & community care	86	2%	6	1%	636	1%
Immigration & asylum	69	1%	0	0%	0	0%
Tax	47	1%	0	0%	1,166	2%
Education	24	0%	0	0%	395	1%
Discrimination	20	0%	0	0%	677	1%
Other	191	3%	4	1%	0	0%
<b>Total</b>	<b>5,563</b>	<b>100%</b>	<b>646</b>	<b>100%</b>	<b>46,939</b>	<b>100%</b>

## Quarter 4 2014/15 at a glance – stats



### Bureaux services

Table 2a: Advice delivered by bureaux – England & Wales		Q4 2014/15	% change from 13/14 Q4
<b>Total new enquiries</b> <sup>1</sup>		588,000	0%
<b>Total client contacts</b> <sup>2</sup>		1,269,000	4%
<b>Total problems</b>		1,489,000	2%
<b>Percentage of black and ethnic minority clients</b> (average of last four quarters)		37%	
<b>Percentage of disabled &amp;/or LTH clients</b> (average of last four quarters)		17%	
Problems by category	Q4 2014/15 (thousands)	% of total problems	% change
Benefits and tax credits	486	33%	3%
Debt	422	28%	-5%
Housing	114	8%	-2%
Employment	100	7%	4%
Relationships and family	76	5%	3%
Consumer (non-financial) <sup>3</sup>	77	5%	7%
Legal	53	4%	6%
Financial services & capability	44	3%	49%
Health and community care	23	2%	15%
Immigration and asylum	19	1%	6%
Tax	13	1%	9%
Education	6	0%	3%
Discrimination	6	0%	-49%
Other	50	3%	14%

<sup>1</sup> Total enquiries are cases receiving full advice (one-off or ongoing), plus Gateway assessments not progressed further (information/brief advice/signposting), plus other brief enquiries.

<sup>2</sup> All interactions with clients via all channels in new or ongoing enquiries

<sup>3</sup> General consumer goods and services, utilities & communications, travel & transport,



## Adviceguide

<b>Table 2b: 'Adviceguide' use – U.K.</b>	<b>Q4 2014/15</b>	<b>% change from 13/14 Q4</b>	
<b>Total number of visitors</b>	6.5m	32%	
<b>Total number of visits</b>	8.7m	36%	
<b>Total content page views</b>	14.3m	41%	
<b>Views by category <sup>4</sup></b>	<b>Q4 2014/15 (thousands)</b>	<b>% of total views</b>	<b>% change</b>
Benefits and Tax Credits	2,745	19%	56%
Consumer goods and services <sup>5</sup>	3,670	26%	33%
Employment (excl. discrimination)	2,130	15%	40%
Debt	1,372	10%	21%
Financial products and services	186	1%	25%
Discrimination – all	241	2%	117%
Education	109	1%	8%
Family	1,393	10%	50%
Health	211	1%	71%
Housing	1,109	8%	41%
Legal	646	5%	28%
Tax	458	3%	80%

<sup>4</sup> Category page views count Content pages, Factsheets, and FAQs, but Introduction and Index pages are excluded. Scotland and Northern Ireland content-specific pages are included.

<sup>5</sup> Includes consumer problems (excluding debt and financial services & capability) concerning utilities & communications, travel & transport, as well as other consumer goods and services.





## Consumer service

<b>Table 2c: Advice delivered by Citizens Advice Consumer Services – England, Wales and Scotland</b>		<b>Q4 2014/15</b>	<b>% change <sup>6</sup></b>
<b>General Consumer cases</b>		170,000	13%
<b>Energy &amp; Post cases</b>		22,000	12%
<b>Total client contacts <sup>7</sup></b>		314,000	6%
<b>Problems by category</b>	<b>Q4 2014/15</b>	<b>% of total problems</b>	<b>% change</b>
Consumer goods & services	115,000	68%	7%
Utilities & communications	32,130	19%	40%
Financial services & capability	7,000	4%	0%
Travel, transport & holidays	7,000	4%	17%
Housing	3,000	2%	26%
Health & community care	1,000	1%	0%
Debt	3,000	2%	18%
Other	2,000	1%	0%

<sup>7</sup> These are calls from clients to the Helplines, emailed web-form enquiries, and email responses. 95% of contacts are calls via the Helplines. The percentage change is against the same quarter in the previous year

## Overview of Quarter 4

### Our services include:



Advice from 316 member bureaux (f2f, phone, email/letter) in over 2,600 regular community locations and over 1,000 ad-hoc locations



Consumer advice service (phone, email/letter)

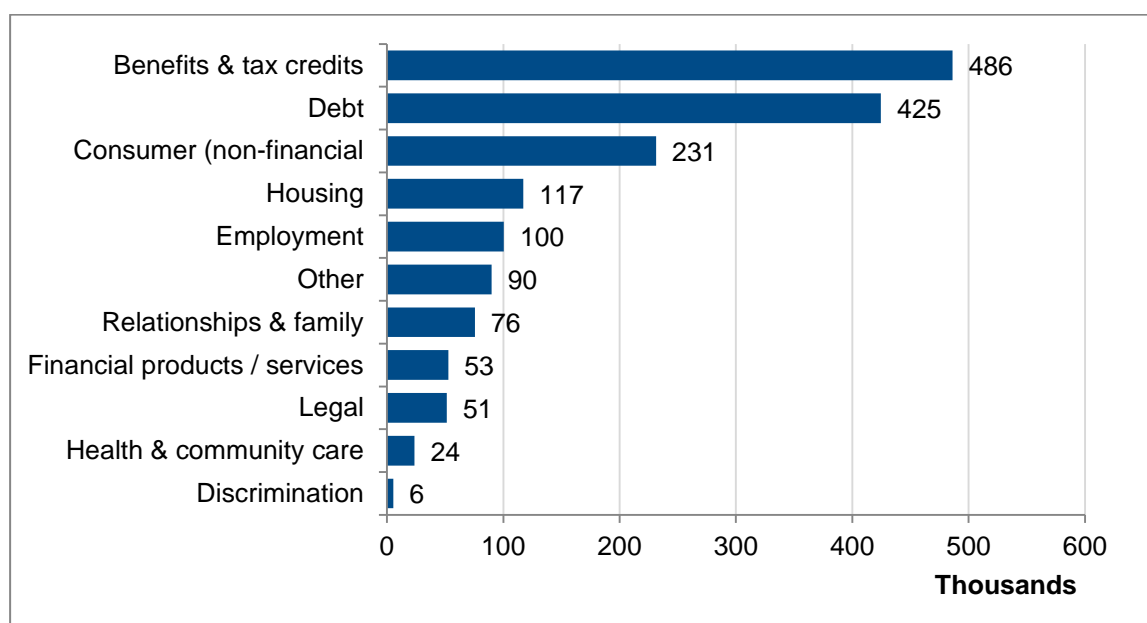


Our website 'Adviceguide' providing extensive self-help information on a wide range of topics.

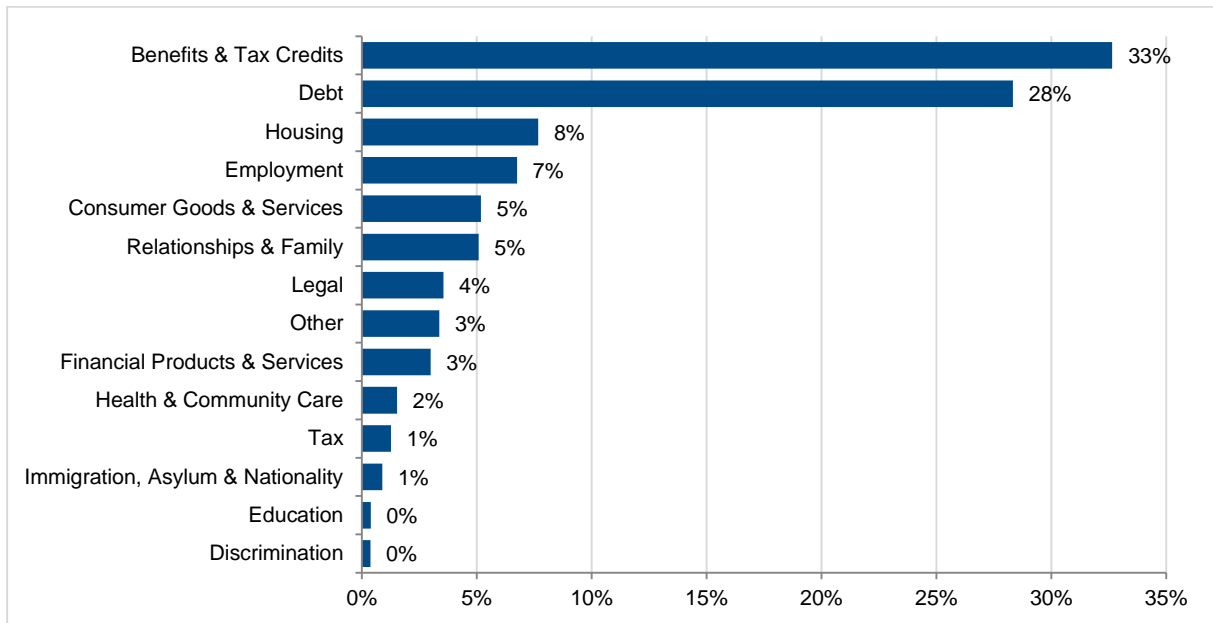
### In the last quarter:

- **Citizens Advice Bureaux in England and Wales dealt with 588 thousand new enquiries** face-to-face or by telephone, as well as assisting their existing clients with ongoing cases.
- **The Citizens Advice Consumer Services dealt with 192 thousand new enquiries - Consumer, Energy and Post** (England, Wales and Scotland.)
- **A total of 1,681 thousand client problems were dealt with by bureaux and the Consumer Services**
- **Our Adviceguide website received 8.7 million visits.** Use of Adviceguide for consumer information has increased 36% from Q4 last year, 14 million content page views in the last quarter.

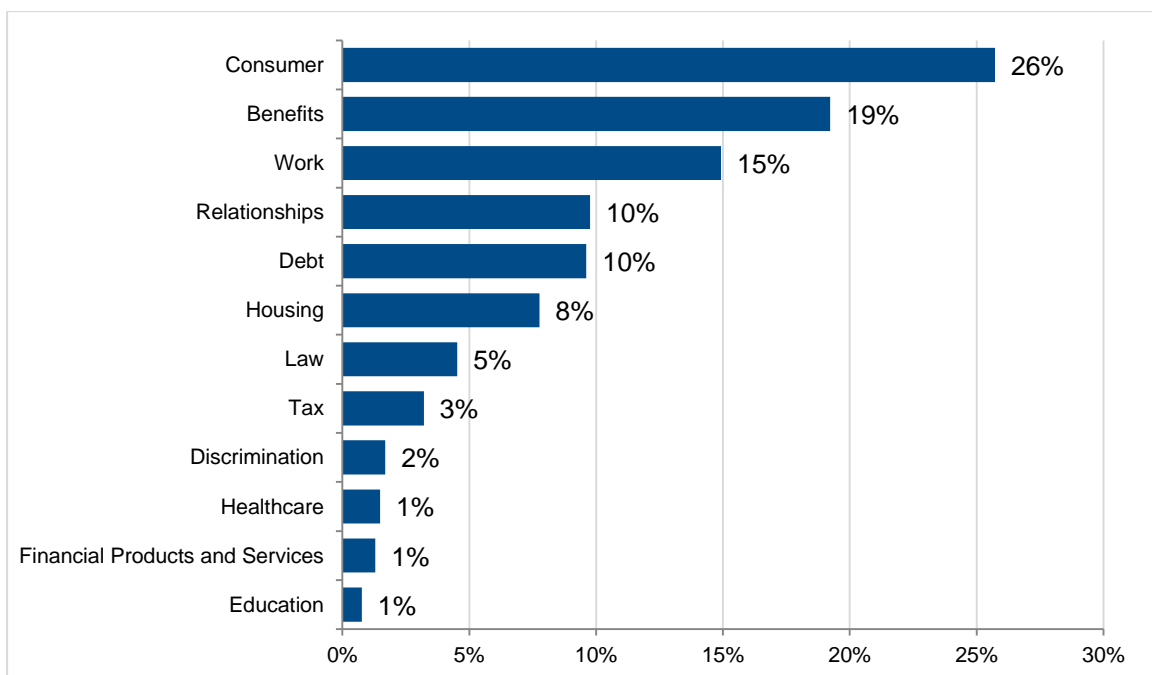
**Figure 2(a): Total Bureau and Consumer Services problems in Q4 2014/15**



**Figure 2(b): Bureau advice by category in Q4 2014/15 <sup>8</sup>**



**Figure 2(c): Adviceguide page views by category in Q4 2014/15**

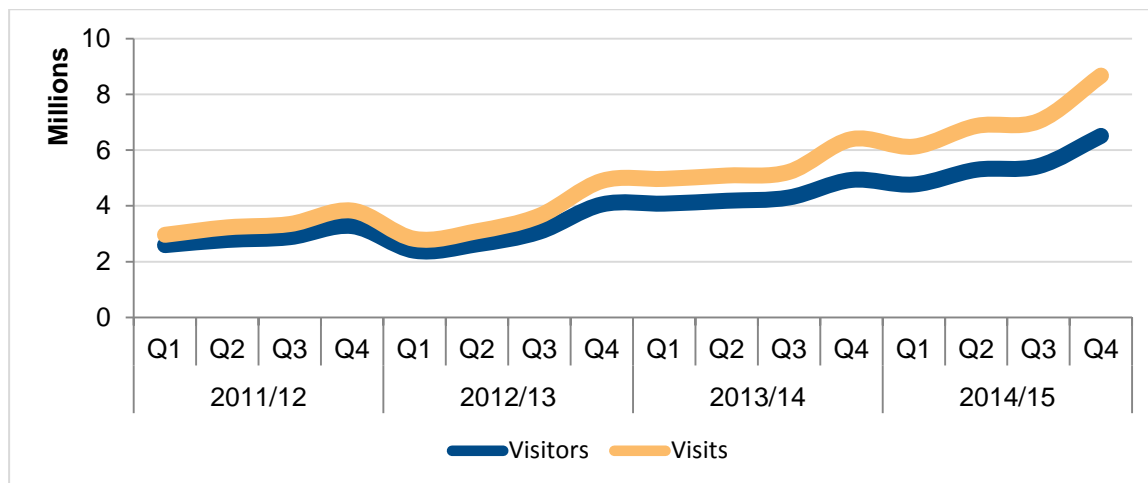


<sup>8</sup> In Figure 3(a) the advice categories consumer goods & services, utilities & communications, travel & transport, and financial services & capability are grouped as 'Consumer'.

## Adviceguide

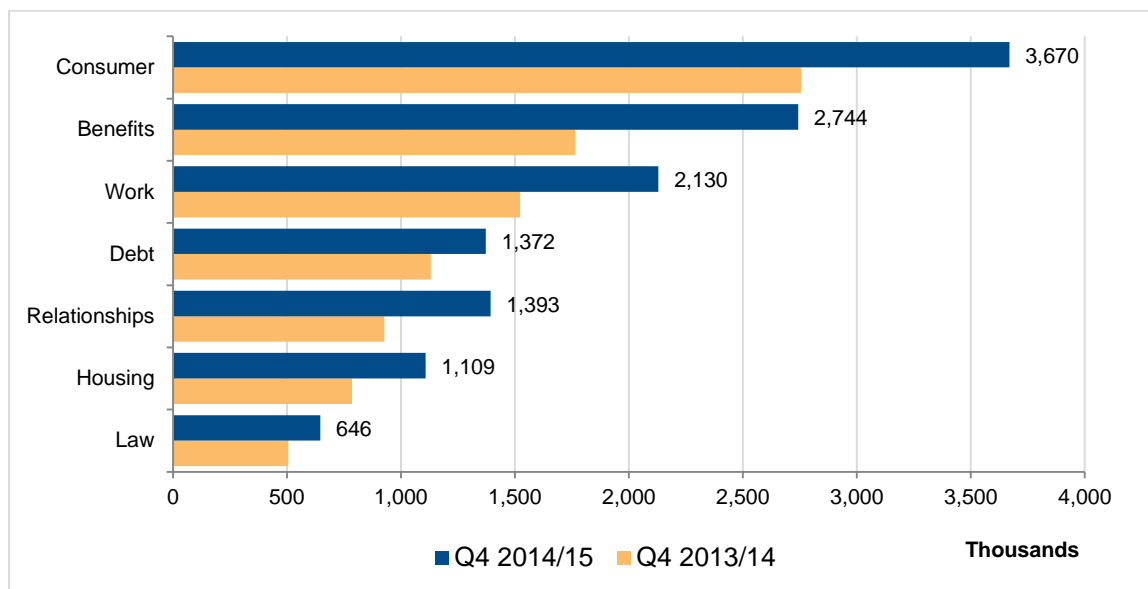
**Figure 3(a): Adviceguide visits and visitors (millions) by quarter**

The use of Adviceguide has been growing over the last few years (Figure 3a) with a dramatic increase in the last year. Visitors are up by 32% and visits are up by 36%.



**Figure 3(b): Adviceguide page views by topic 2014/15 & 2013/14 Q4**

Overall page views have increased by 41%.



In the last quarter consumer information constituted over a quarter of all views, and is the largest single category. The volume of consumer page views has increased by 33%, compared to this quarter a year ago.

In Quarter 4: benefit page views grew by 56%, employment by 40%, housing by 41%, debt by 21% and discrimination by 117%.

# Advice delivered by bureaux

## Bureaux activity levels and services

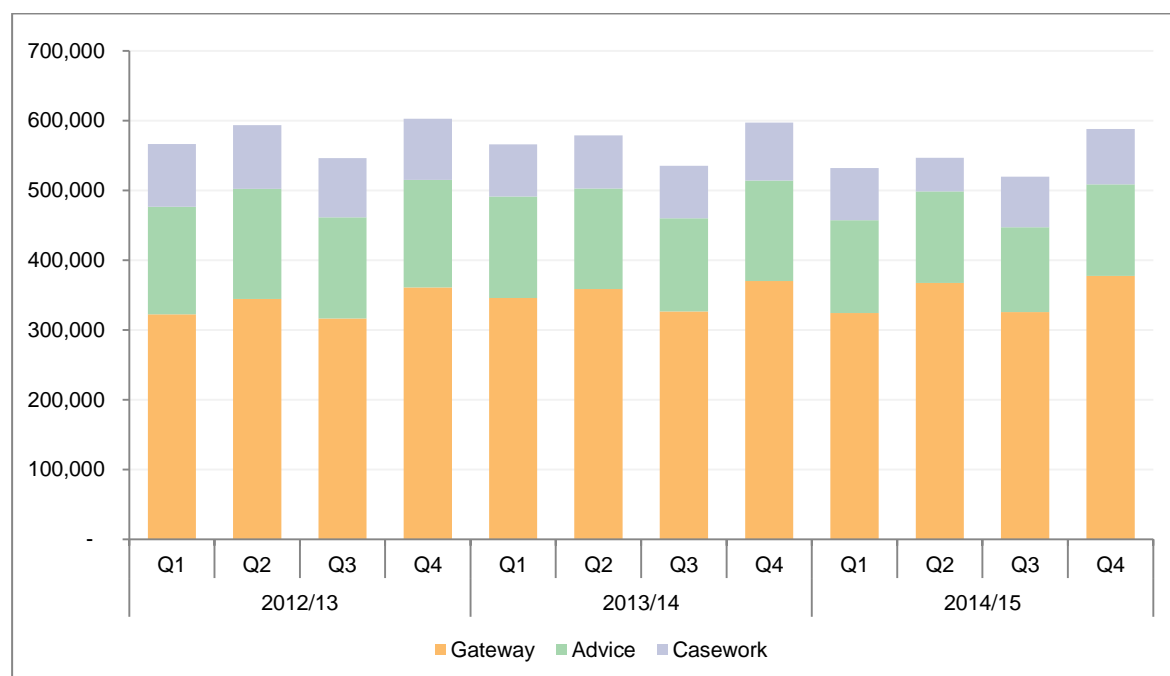
**In this quarter bureaux dealt with 1,489,000 new problems in the course of 588,000 thousand new enquiries from clients - in addition to dealing with on-going cases. Issues have increased 2% and enquiries are flat.**

A new enquiry is a client seeking help with one or more fresh problems. It may be resolved at the Gateway level, or progressed to receive full advice or casework assistance.

In the last quarter:

- **64%** of all enquiries were dealt with at the Gateway by giving the client self-help information, brief advice, or by referral to an external agency;
- **22%** received full advice on their options, how to pursue them, and direct assistance if required (such as a letter or phone call);
- **13%** received on-going casework level support, where advisers with specialist expertise act on the client's behalf.

**Figure 4: New enquiries by work level per quarter**



The total number of client contacts increased by 4% to 1,269,000 and the average number of client contacts per enquiry is 2.2.

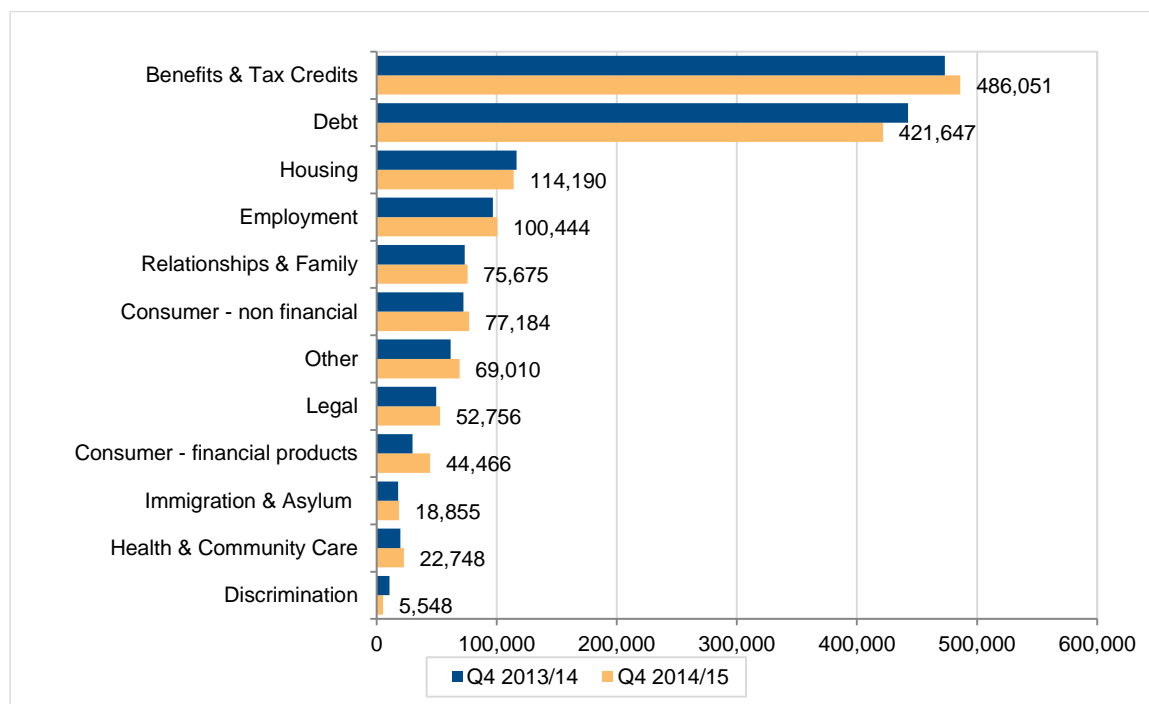
**Reductions in Legal Aid funding in 2013/14 (£14.8m) and 2014/15 (£2.8m) have reduced the capacity in bureaux for specialist advice and casework dealing with multiple complex problems.**

Bureaux have worked hard to find new ways to fund and deliver specialist support, and some enlightened local authorities have provided replacement funding to deal with the anticipated demands arising from welfare reform. The Big Lottery Advice Services Transition Fund is also providing support for many bureaux in 2014/15, although the amount that can be spent on direct service provision is restricted.

**Issues bureaux dealt with**

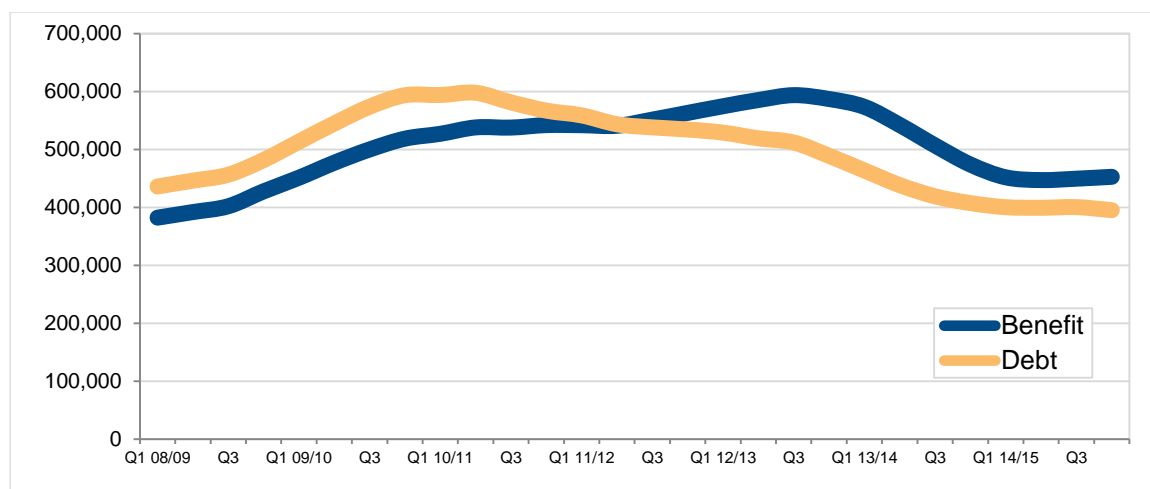
All comparisons are made with Quarter 4 in the previous year (2013/14) to allow for seasonal variation.

**Figure 5: Q4 Advice issues by category– 2013/14 and 2014/15**



## Figure 6: Benefit and Debt advice problems Q4 2008/9- Q4 2014/15 – quarterly moving average (last four quarters)

Debt and benefit advice is around 60% of all bureaux issues. Due to significant changes in the benefit system coupled with reduced levels of consumer credit debt, benefits are now the main issue.



### Benefits and tax credits

192,000 clients were advised about 486,000 benefit problems in the last quarter. Benefit advice increased by 3%, compared to the average increase in issues of 2%. As noted in the last few editions of advice trends, the impact of welfare reform changes on our clients has been significant.

Key figures:

- **ESA** advice has dropped by 15% (74,000 issues for 44,000 clients).
- **JSA** - sanctions/hardship payments dropped by 47% to 2,900 issues.
- **Housing benefit** – Advice on discretionary housing payments – the main avenue for support for clients losing HB – decreased by 2% to 4,500.
- **PIP** - help for clients claiming the new disability benefit is gathering momentum, 66,000 issues and is now 14% of all benefit issues.
- **Working and child tax credits** have increased by 16% to 44,000 issues.
- **Localised social welfare** is down 12% to 6,500
- **Charitable support** advice increased once again to 22,000, including 12,000 for food banks/vouchers.

Other notable increases in benefit issues are:

- **Attendance allowance** is up 10% to 16,000
- **Child benefit** issues are up 25% to 10,000
- **Carers allowance** is up 20% to 14,000

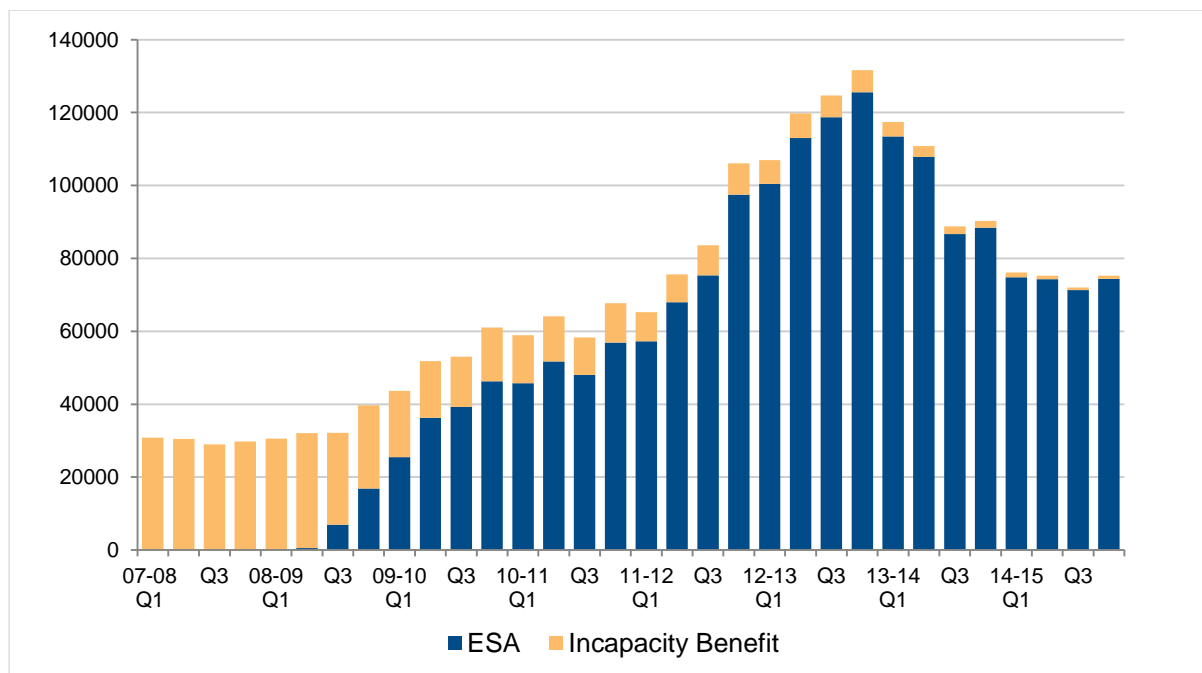
## Employment and support allowance

Employment and support allowance (ESA) makes up 15% of all our benefit advice and had increased massively along with the rise of ESA claimant numbers over the last few years. ESA has largely replaced incapacity benefit and income support for those unable to work through sickness or incapacity.

- In the last quarter we advised 44,000 clients about 74,000 issues related to ESA.
- ESA issues peaked in Q4 2012-13. In Q4 issues are down 15%. We believe this partly due to bureaux reduced capacity.
- Online the number of people looking at ESA on our website Adviceguide in Q4 was 87,000 a 20% increase on the previous year.
- ESA generates a high volume of appeal enquiries. In the last quarter we advised on 8,500 problems over ESA appeals.

Figure 7 shows the growth in ESA and incapacity benefit advice combined, but does not include advice to disabled claimants on income support. Nevertheless, ESA advice outstrips its predecessors by a long way.

**Figure 7: ESA and incapacity benefit advice 2007-2015**



Bureaux have been overwhelmed by time-consuming appeals concerning ESA, often related to the controversial and problematic work capability assessment. Although advice on ESA appeals has dropped, we believe this is due to the reduced capacity of bureaux to handle appeals following the loss of specialist benefit caseworkers, so does not necessarily reflect a real drop in demand.

## Jobseeker's allowance

Overall, advice queries for JSA dropped by 20 per cent this quarter, but advice queries for JSA sanctions/hardship payments have dropped more steeply by 47 per cent to 2,900 queries this quarter. The split is 2,400 sanctions and 500 hardship



payments. It is important to understand our data in the wider context. The number of sanctions applied by JCP to JSA claimants has increased in recent years, with a rise of 5 per cent for quarter 4 2013/14 against quarter 4 2012/2013, and an increase of 19 per cent quarter 4 2013/14 against quarter 4 2011/2012.<sup>9</sup>

See Advice Trends 2014/15 Q1 for further narrative regarding Jobseeker's allowance.

**In the last twelve months bureaux helped with 12,500 problems related to JSA sanctions. This is a decrease of 40% compared to the previous twelve months.**

### Housing benefit reforms

In the last quarter we advised 39,000 clients on issues related to housing benefit (HB). Clients were advised on 1,100 issues about rent restrictions affecting their benefit in the social rented sector, following the introduction of the under occupation penalty in April 2013.

### Personal Independence Payment (PIP)

In the last quarter Personal Independence Payment (PIP) issues were up to 66,000, with PIP now making 14% of all benefits issues. This rise is not surprising. Bureaux report continued problems with serious delays, and operational issues causing difficulty for clients navigating the complex claims process, putting additional demand for their service, as the benefit continues to be rolled-out. We [responded to the 1st Independent Review of the Personal Independence Payment](#) in September 2014 outlining issues and making recommendations based on evidence from bureaux.

### Working and child tax credits

General advice on claiming tax credits has increased by 16% to 44,000 and advice about debt due to overpayments of tax credits has increased by 25%.

The drivers of this rise include; changes in the way overpayments of tax credits have been pursued, changes in how the yearly income is calculated and an initiative within the Tax Credit Office to tackle fraud and error where some of our clients may have been wrongly deemed to have an overpayment.

<sup>9</sup> Department for Work and Pensions (13 August 2014) 'Jobseeker's Allowance and Employment and Support Allowance sanctions: decisions made to March 2014' see <https://www.gov.uk/government/statistics/jobseekers-allowance-and-employment-and-support-allowance-sanctions-decisions-made-to-march-2014> DWP data is published approximately 5 months after each quarter finishes and thus data for quarter 1 2014/15 is not yet available.

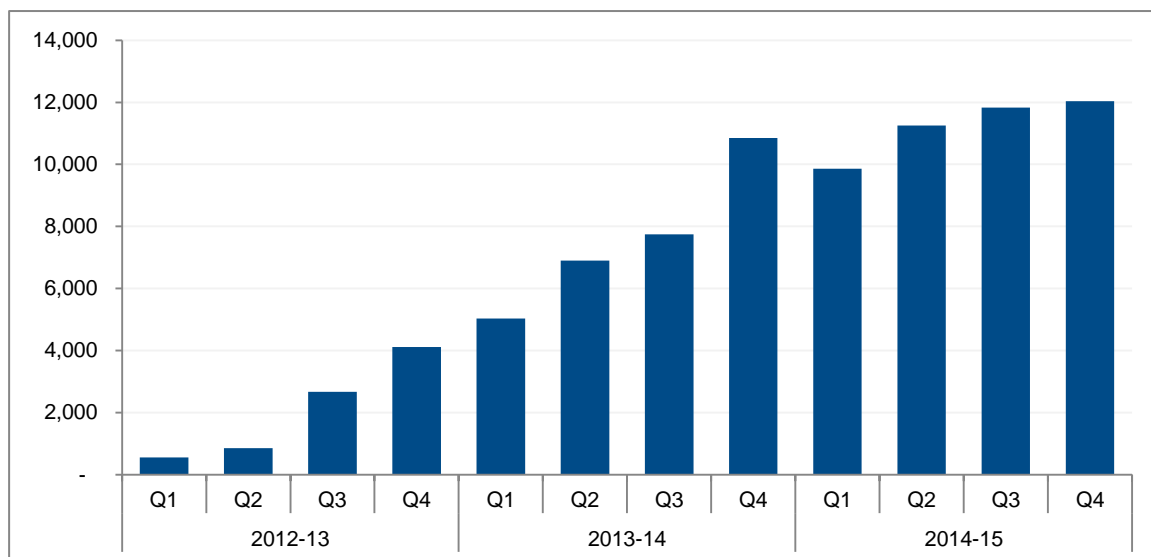
## Food banks and vouchers

We have been seeing a steady rise in the numbers of clients requiring emergency food provision. In Q4 we advised on just over 12,000 issues. This issue continues quarter on quarter increases.

The preliminary findings of research we have conducted into the cause of food need show an increase in overall demand for food aid over the year so far. This research indicates that the main immediate causes of food need are, firstly, delays in benefit payments which leave clients with significant gaps in income. And, secondly, clients whose benefits have been sanctioned and therefore who have been left without any income.

[http://www.citizensadvice.org.uk/index/pressoffice/press\\_index/press\\_20131216.htm](http://www.citizensadvice.org.uk/index/pressoffice/press_index/press_20131216.htm)

**Figure 8: Food bank issues Q1 2012-13 to Q4 2014-15**



## Debt

129,000 clients were advised about 422,000 debt problems in the last quarter (29% of all issues). Debt advice decreased by 5% in the last quarter reflecting trends in many individual debt types. This in comparison to an overall increase of 2% of all issues is still, in real terms, a reduction.

However, given the reduction in specialist debt advice capacity in bureaux from loss of LSC contracts, it cannot be assumed that the real demand for debt advice has fallen to the extent shown. Particularly small reductions in some debts are likely to indicate a growth in reality, with the reduction simply due to bureaux' reduced capacity to provide specialist debt advice.

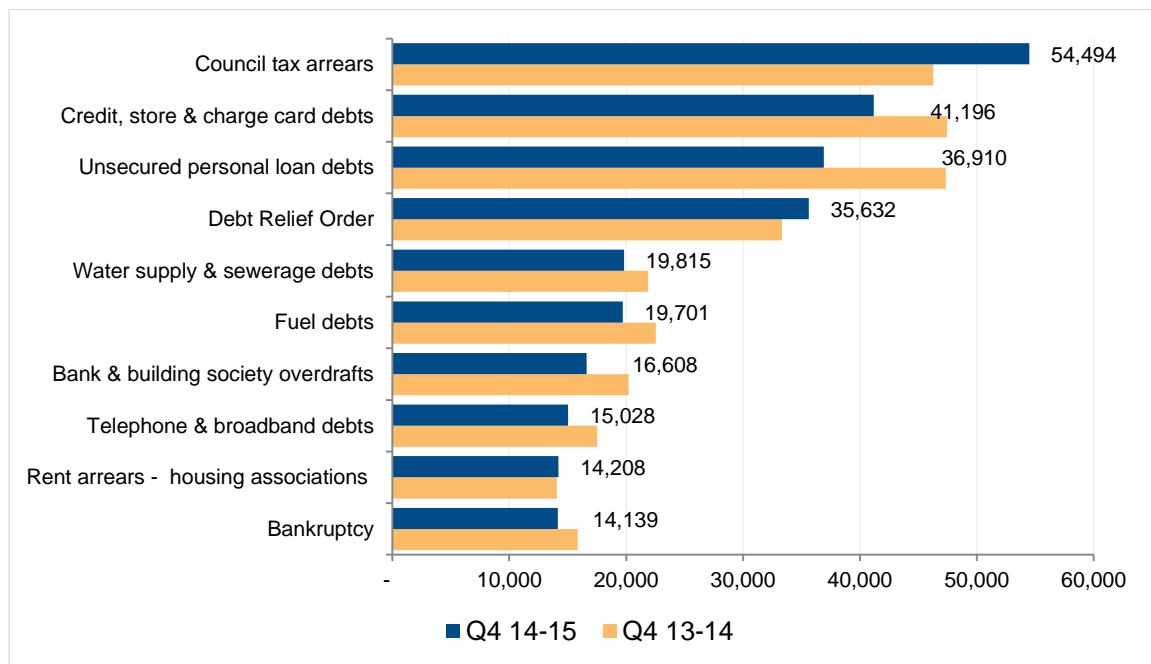
**Consumer credit debt** still figures highly amongst our clients' debts, but the long term trend of falling consumer credit debt continues.

**Council tax arrears** have increased again to 54,000 and this is now the biggest single debt category at 13% of all debt issues.

Some key upward trends include:

- **Private landlord rent** arrears are up 6% to 7,900 issues.
- **Overpayment recovery debts for tax** credits are up 25% to 9,200 issues.

**Figure 9: Top ten debt issues Q4 2014-15**

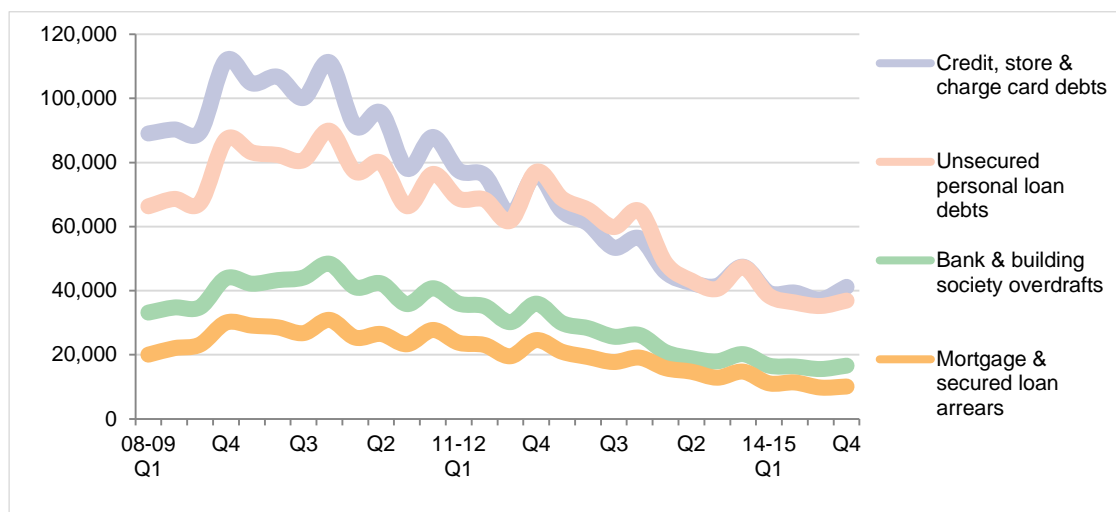


**Council tax arrears** are now the single biggest category of debt with an increase of 18% to over 54,000 issues. This follows the localisation and in most areas, cuts to support for council tax in April 2013.

**Consumer credit debts** continued their long term downward trend, due to the after-effects of the recession and lowered incomes in real terms resulting in lowered spending, alongside less readily available consumer credit.(Figure 10).

**Mortgage arrears** fell by 31% to just over 10,000 issues.

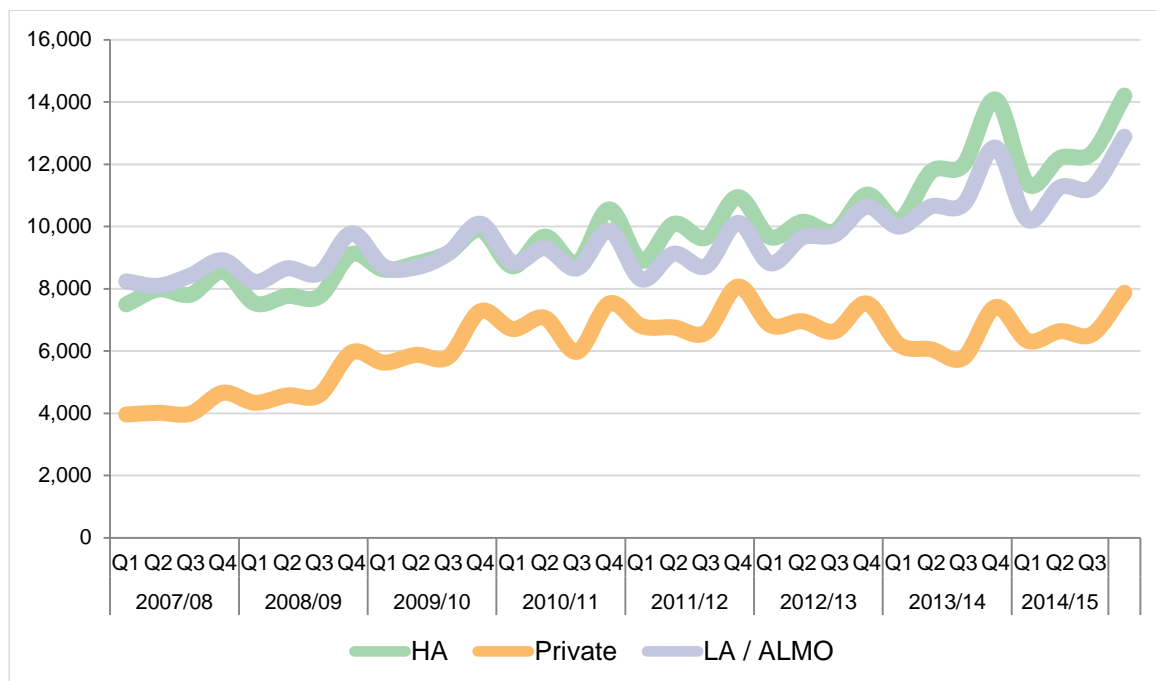
**Figure 10: major consumer credit debts and mortgage arrears**



**Payday loan** issues have shown a 45% decrease to 5,500 issues.

**Rent arrears to social landlords continued to rise** - 3% increase for local authorities/ALMOs and 1% for housing associations/RSLs (Figure 11). Rent arrears to social landlords have grown from 3% to 6% of all debt advice since the introduction of the under occupation penalty in housing benefit.

**Figure 11: rent arrears advice 2008-2015**



Other debt categories that have increased are:

- **Magistrate fines and compensation orders arrears** issues up by 39% to 13,400
- **Unpaid parking penalty & congestion charge** issues up by 54% to over 5,000
- **Individual Voluntary Arrangement** issues up by 93% to 3,800

## Homelessness

**Actual homelessness** has increased by 6% to over 6,200 issues. **Threatened homelessness** has decreased by 2% to 15,500 issues accounting for 14% of all housing issues.

**Threatened homelessness – possession action** is up for both private landlords (up 15% to 3,300) and social landlords (4% to 4,700).

Further commentary on housing issues is included over under the benefits and debt sections.

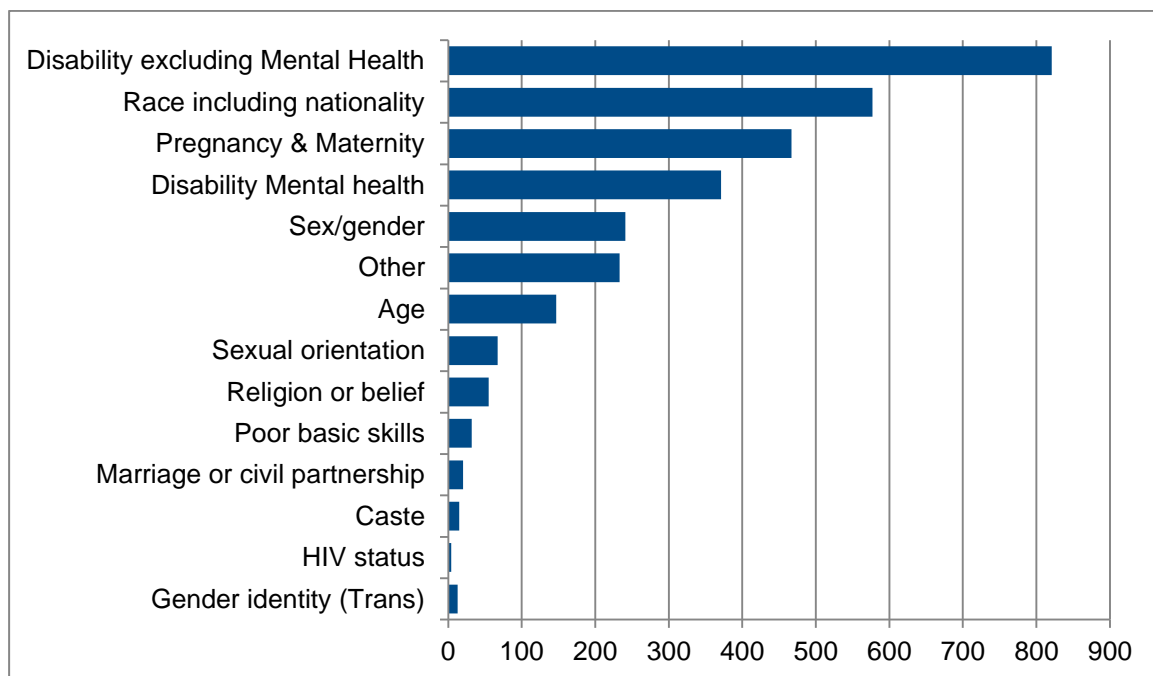
## Discrimination

In Q1 we changed the way discrimination, gender violence and hate crime issues are recorded. They are now all under a new part one code.

For Q4 the new issues were:

- **Discrimination** 3,366 issues from 2,603 clients.
- **Gender violence** 1,997 issues from 1,281 clients.
- **Hate crimes** 185 issues from 129 clients.

**Figure 12: Grounds for discrimination**



Disability (excluding mental health) is 28% of all discrimination issues. Combined with mental health, disability is 40% of all discrimination issues.

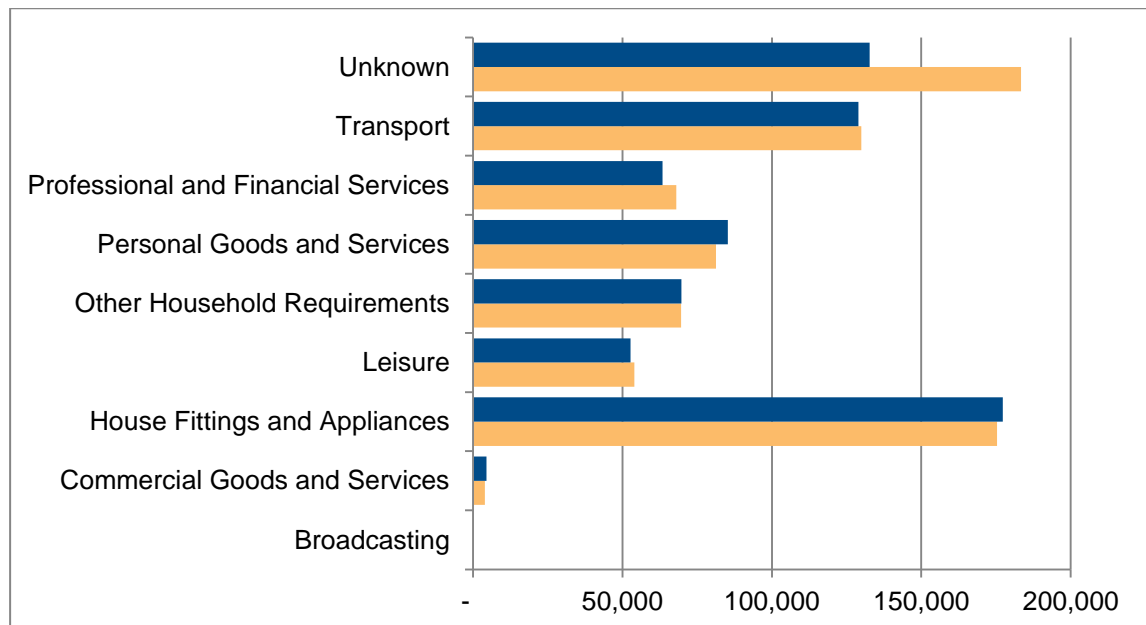
## Consumer Service – 2014/15

The consumer service provides advice on a wide range of consumer topics and specialist advice on energy and post. Both the number of cases and the number of contacts has remained stable from 2013/14 to 2014/15. There has, however, been a 44% increase in energy cases.

### General consumer topics

Total contacts remained stable at 1.2 million in 2014/15. The number of consumer service cases where the issue was in scope and identified also remained stable at 582,000. The largest numeric increase was in cases related to personal goods and services, which rose by 4,000 (5%). There was also a significant drop of 51,000 (-28%) in cases that were uncategorised or out of scope of the service.

**Figure 13: Consumer Service cases 2014/15 compared to 2013/14**



## Issues at level 2

Second hand cars remained the top cause for complaint among the more detailed level 2 categories, with over 70,000 cases in 2014/15, up 1% against the previous year.

**Figure 14: Top 10 consumer issues**

Tier 2 Issue description	Issues 2014/15	% change
Second Hand Cars	70,000	1%
Home maintenance and Improvements	62,000	8%
Furniture	34,000	-5%
Telecommunications	34,000	-5%
Other Personal Goods and Services	22,000	-5%
Professional Services	22,000	-15%
Personal computers, accessories, software	20,000	-3%
Large domestic appliances	18,000	-2%
Toiletries, perfumes, beauty treatments and	18,000	36%
Clothing and clothing fabric	17,000	0%

## Issues at level 3

Among the most detailed categories at level 3, second hand cars from independent dealers remained the top cause for complaint.

**Figure 15: Top 5 issues at third tier**

Tier 3 issue description	Issues 2014/15	% Change
(Second hand cars) Purchased from independent dealer	57,000	1%
Mobile Phones (service agreements)	13,000	-7%
(Second hand cars) Purchased from franchise dealer	13,000	0%
Mobile Phones (hardware)	12,000	-13%
(Car repairs & servicing) Independent Garage	12,000	-5%



## Energy cases

Overall, energy cases rose by 44% to 62,000. The most marked change has been a reduction in cases that were out of scope or unknown as call volumes have remained stable.

**Figure 17: Top energy issues at first tier**

Tier 1 issue description	Issues 2014/15	% Change
Billing Error	23,000	68%
Information	18,000	16%
Metering	8,000	106%
Debt/Disconnections	5,000	29%
Transfers	3,000	56%
PPMs	2,000	80%
Distribution/Transportation	2,000	31%

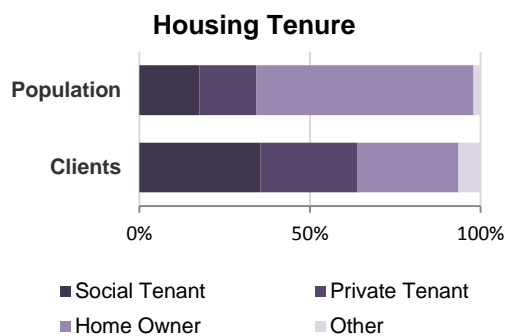
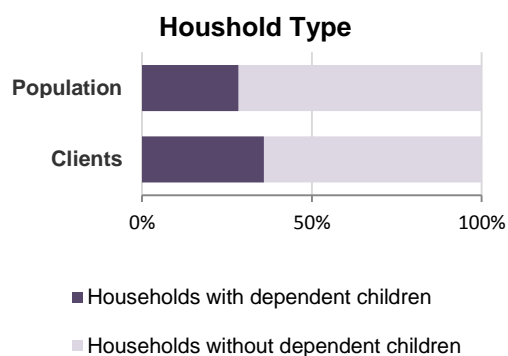
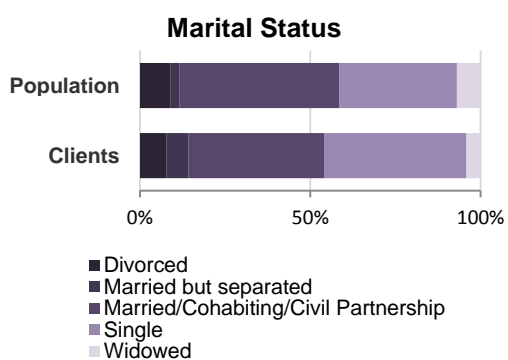
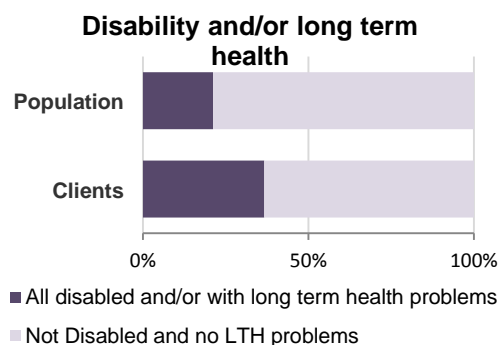
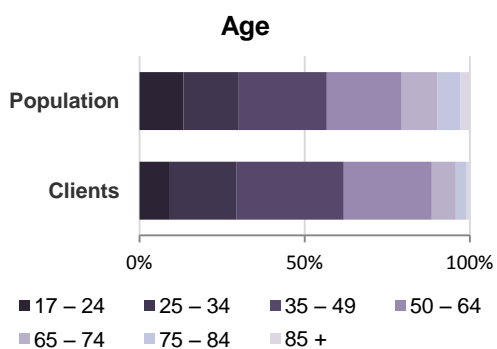
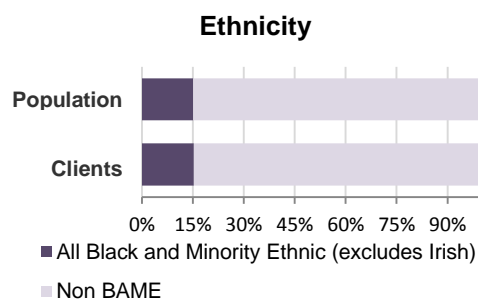
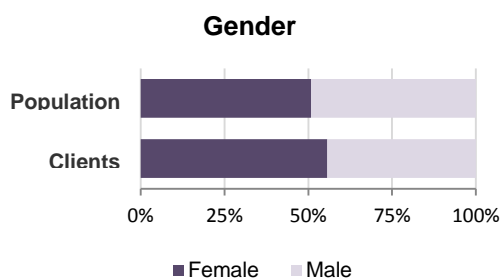
## Types of complaint

Defective goods remain the most common cause for complaint, with 108,000 cases in 2014/15.

The other top areas of complaint were substandard services (77,000), misleading claims (34,000) and business practices (24,000).

# Appendices

## Appendix 1a: Client profile charts (rolling 4 quarter average)



## Appendix 1b: Client profile (rolling 4 quarter average)

The following tables provide a percentage analysis based on those clients for whom that profile item was recorded. The percentage of all clients for whom it was not recorded is also shown for each item. Ethnicity, age, and gender are well recorded. For household type, employment status and tenure, the estimates are somewhat less reliable than for other characteristics as these are not recorded for about one third of clients. However, we have no reason to expect a particular bias in those recorded.

Gender	Percentage
Female	56%
Male	44%
<b>Total</b>	
Gender not recorded	

Ethnic origin	Percentage
African	4%
Caribbean	2%
Other Black background	1%
Bangladeshi	1%
Indian	2%
Pakistani	2%
Other Asian background	2%
Mixed White/Black African	0%
Mixed White/Black Caribbean	1%
Mixed White/Asian	0%
Other Mixed background	1%
White British	75%
White Irish	1%
Roma/Gypsy/Traveller	0%
Other White background	7%
Chinese	0%
Any other ethnic group	2%
<b>Total</b>	
<b>Black and minority ethnic (BAME)</b>	<b>17%</b>
Ethnic origin not recorded	8

<b>Disability and long term health problems</b>	<b>Percentage</b>
All long term health problems and/or disability	37%
Not Disabled or LTH problems	63%
<b>Total</b>	
Disabled/health status not recorded	18%

<b>Disabled - type of condition (where</b>	<b>Percentage</b>
Disabled - cognitive impairment	1
Disabled - hearing impairment	2
Disabled - learning difficulty	2
Disabled - mental health	22
Disabled - multiple impairments	6
Disabled - physical impairment (non-sensory)	20
Disabled - visual impairment	2
Long-term health problems only	45
<b>Total - all with known disability type</b>	

<b>Age</b>	<b>Percentage</b>
0 to 16	0%
17 to 24	9%
25 to 34	21%
35 to 49	32%
50 to 64	26%
65 to 74	8%
75 to 84	4%
85+	1%
<b>Total</b>	
Age not recorded	8%

Occupation (self-defined)	Percentage
Carer – children	3%
Carer – elderly/disabled	2%
Employed < 30 hours p/w	9%
Employed >= 30 hours p/w	17%
Employed between 16hrs/wk and 29hrs/w	3%
Employed < 16hrs/wk	6%
Looking after home - no dependents	0%
Looking after home - dependents	2%
On Govt scheme for employment	0%
Other	4%
Permanently sick/disabled	14%
Retired	12%
Self-employed	5%
Student	2%
Unemployed	21%
Volunteer	0%
<b>Total</b>	
Occupation not recorded	62%
In work	40%
Unemployed or economically inactive	60%

Household Type	Percentage
Couple	17%
Couple with dependent children	18%
Couple with non-dependent children	3%
Single person	35%
Single person with dependent children	17%
Single person with non-dependent children	4%
Other adult only	5%
Other with dependent children	1%
<b>Total</b>	
Household type not recorded	37%
Households with dependent children	36%
Households without dependent children	64%

<b>Housing Tenure</b>	<b>Percentage</b>
Buying Home (mortgage, etc.)	15%
Homeless/Hostel	3%
Other	2%
Own Outright	12%
Prison	0%
Private Tenant	27%
Rent-Free Housing	0%
Shared Ownership	1%
Social Tenant	33%
Staying with relatives/friends	8%
<b>Total</b>	
Housing tenure not recorded	38%

In 2012/13 the number of social tenants was exceeded by the number of private tenants for the first time. Home owners are still the largest group of householders in the country. It appears that key housing concerns and problems can, broadly, be grouped under four main headings: affordability of, access to housing; quality of housing and security of tenure. It is likely that home owners are have greater control over their home and less likely to experience the same concerns and problems.

This is reflected in the disproportionate number of renters who approach the service for help and advice. Over the coming months, at Citizens Advice we will explore the problems as they are experienced by our clients and the communities in which they live to inform. We will use our findings to inform the national debate on the housing crisis.

## **Appendix 2: Advice Issue statistics – last eight quarters**

See separate Excel file/PDF for:

- Table 1: Advice issue statistics summary
- Table 2: Advice issue statistics by second tier categories

## Appendix 3: Understanding the advice statistics – what is recorded

All clients are recorded on a single database. Within a bureau there will be a single client record for an individual client, however often s/he returns to that bureau. The client record contains profile information on age, gender, ethnicity and disability, and other characteristics, including local authority and ward.

Whenever a client contacts the bureau, an adviser will search for their record and either add a new enquiry, or continue work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. A client may therefore have several enquiries over time.

Each interaction with a client (called a contact) is also recorded within an enquiry, so an enquiry may consist of a single contact where straightforward advice is given, or multiple contacts for a complex ongoing case.

Within the enquiry, codes for 'advice issues' are recorded reflecting all the problems on which the client is being advised within that enquiry. **A single enquiry may have multiple advice issues attached to it, so multiple issues can be associated with a client in any period.**

### How issues are coded

Each issue is coded using a three tier code:

- **First tier (Part 1)** – the broad category of the problem (Benefit, Debt, etc.).
- **Second tier (Part 2)** – a more detailed breakdown, such as the type of debt or type of benefit for which advice is given.
- **Third tier (Part 3)** – describing the nature of the advice, such as negotiating repayments with the creditor for a particular debt, or advising on eligibility and entitlements for a particular benefit.



## Notes on Part 1 categories:

- **Benefits and tax credits** contain all advice about new and existing claims, apart from debt resulting from benefit overpayments or loans.
- **Debt** contains all debt problems, including all utilities debts, rent or mortgage arrears, and benefit and tax credit debt.
- **Housing** contains all housing problems except those due to mortgage or rent arrears.
- **Utilities and communications** contains consumer problems with utilities/telecoms, excluding debt repayment problems.
- **Financial products and services** contains consumer problems with these, excluding consumer credit debt repayment problems.
- **Consumer goods and services** contains all other consumer problems – with the exception of travel, transport and holidays, which have their own category.

If a client returns for further help on the same enquiry, a new contact will be added. However, advisers do not add a duplicate code of existing issue codes if work continues on the same issue (e.g. negotiating repayments). Further issues are only added if the client presents with a further related problem (such as a new debt) or requires a new type of advice. Cases can span many months and issues may continue to be added as cases evolve.

In a complex debt case, a code would be recorded for each debt (e.g. five separate credit card debts would attract five codes). Codes may be added from other categories according to the advice required (e.g. Benefit codes would be added if the client was also advised on benefits they could claim, and a Relationship/Family code if the debts were associated with relationship breakdown which also required advice.)

## Availability of further statistics

If you require the second tier breakdown of the categories not included in Appendix 3, or if you are interested in third tier statistics please contact us. Counts of clients with particular types of problems and the profile of such clients can also be produced, although this depends on the availability of our staff resources and will attract a fee. Please contact Peter Watson: [cmit@citizensadvice.org](mailto:cmit@citizensadvice.org).

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

**The service aims:**

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

**Citizens Advice**

200 Aldersgate

London EC1A 4JJ

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

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

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

Registered charity number 279057