The Citizens Advice service
Advice Trends
Q2 2014-15
Coming up

• Who we are
• Advice Trends Overview: Q2 of 2014/15
• A closer look: Private Rented Sector
• Emerging issue: Slimming Pills
• LA data
• National and bureaux data
Who we are

Our aims
• To provide the advice people need for the problems they face.
• To improve policies and practices that affect people’s lives.

Our principles
The Citizens Advice service provides free, independent and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The Citizens Advice service helps people to resolve their problems.

In 2013/14 we helped

2 million people in England and Wales with

5.5 million problems.

We’re here with advice when someone needs us, whatever the problem. In person, online and over the telephone.
Our services

2013/14

318 member bureaux in England and Wales (F2F phone, web-chat, email/letter)
2,500+ regular community locations
1,000+ ad-hoc locations

Consumer advice service (phone, email/letter)
in England, Wales and Scotland

Our website ‘Adviceguide’ providing extensive self-help information on a wide range of topics.
The problems we dealt with in Q2 2014-15

Bureau and Consumer Services
700,000 people advised on 1.6m problems

Adviceguide page views by category in Q2 2014/15
5.3 million visitors viewed over 11m pages
Our bureaux client profiles

Our clients closely match the population on gender, ethnicity, marital status and household type.

We see more clients who are:
- Aged 25-64 (+13%), Disabled people or with Long term health conditions (+16%)
- In rented accommodation (+30%), Economically inactive (+24%)
Bureaux issues – 60% are benefits or debt

**ESA remains the largest benefit issue despite a drop of 31%. PIP is replacing DLA and together these are the second biggest category**

- Employment Support Allowance
- DLA / PIP
- General entitlement and other benefits issues
- Housing Benefit
- Working+Child Tax Credits
- Jobseekers Allowance
- Council tax reduction
- Attendance Allowance

**% of all benefit issues**

**Top Benefit Issues**

- Council tax arrears
- Credit, store & charge card debts
- Unsecured personal loan debts
- Debt Relief Order
- Rent arrears - (social & private)
- Fuel debts
- Water supply & sewerage debts
- Bank & building society overdrafts
- Telephone & broadband debts
- Catalogue & mail order debts
- Bankruptcy
- Mortgage & secured loan arrears
- Other

**% of all debt issues**

- Council tax arrears debt issues are up 20% and has overtaken consumer credit debts types as the largest debt issue up
LA/ALMOs up 6% and HAs/RSLs up 4%
These have grown from 3% to 6% of all debt advice since the introduction of the under occupation penalty in housing benefit.

34% of clients in SH advised on possession or eviction action due to arrears were disabled or had long term health problems.

48% were single parents with dependent children.
Consumer service - second hand cars is the biggest product and defective goods the largest enquiry type

Top ten consumer issues in Q2, second hand cars are consistently the top product

31% of enquires were about defective goods & 21% about poor services
Adviceguide – Q2 over 1/3 increase

Adviceguide continues to show a dramatic increase in use. Visitors are up 27% and visits are up 35%.

Overall page views have increased by 37%. Consumer has increased by 52%.

| Category | 2011/12 Q1 | 2011/12 Q2 | 2011/12 Q3 | 2011/12 Q4 | 2012/13 Q1 | 2012/13 Q2 | 2012/13 Q3 | 2012/13 Q4 | 2013/14 Q1 | 2013/14 Q2 | 2013/14 Q3 | 2013/14 Q4 | 2014/15 Q1 | 2014/15 Q2 |
|----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Visits   | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           |
| Visitors | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           |

Q2 2014/15 | Q2 2013/14

- Consumer: 3,080,000
- Benefits: 1,986,000
- Work: 1,668,000
- Debt: 1,163,000
- Relationships: 1,158,000
- Housing: 873,000
- Law: 521,000

Thousands

Visits

Visitors
Adviceguide

A live feed of search terms and trending topics

Basic rights at work is the top page
The number of households in the private rented sector has rapidly expanded...

...and for the first time the number of private rented households has overtaken the social rented sector.

Citizens Advice Bureaux helped over 22,000 people with private rented home issues.

Between July and September 2014

This is a 6% increase on the same period last year.

Expert view:
James Plunkett, Citizens Advice

The private rented sector is a hard place to make a home. Despite one in five people now renting privately, the sector is still relatively weakly regulated for an industry of this size. Renters live at the whim of landlords; often on short-term contracts and in poor conditions, with some too scared to complain for fear of a ‘revenge eviction’. Meanwhile, rogue letting agents, high fees and problems reclaiming deposits are still all too familiar as features of rental life.

The same is not true in other countries. While the UK housing market has transformed over 30 years England has failed to keep up, as Wales and Scotland have introduced more regulation. Consumers are now, in many ways, better protected when buying a toaster than when renting a family home. It’s high time renters’ rights are brought up to a decent 21st century standard.

Young people are more likely to rent than older people – and young renters are even more likely to run into problems.

50,000 people looked up the ‘Problems with renting’ page on Adviseguide
Private Rented Sector: A Closer Look

Case study:

Amy* and her husband moved into a two-bedroom rented flat as they wanted to start a family. Soon after she discovered she was pregnant the flat was damaged in a fire caused by an electrical fault. When she pursued their landlord to carry out repairs he told them they had to move out as he wanted to sell the flat. We thought we had a long term option in our current place but instead it looks like we may have to leave the area and our support network as we can't afford anywhere else. Financially it has also hit us hard as we put our savings into a deposit and first month’s rent and now we have to borrow money to move.

* name has been changed

Brian Walsh
Housing specialist at Croydon CAB

Tenants are stuck between a rock and a hard place. There’s no way they can afford to buy their own home and waiting lists for social housing, even if they are eligible, are very long. Tenants can be vulnerable to unscrupulous landlords. Many have to live in poor conditions whilst still having to pay increasingly high rents. And if they complain they find themselves at risk of being legally evicted for no reason.

There needs to be a lot more regulation, both of landlords and of letting agents – people need more protection.

1 in 10 clients at Croydon CAB have a private rented sector issue

One third of private rented properties in England do not meet the Government’s decent home minimum standard

7% rise in tenancy deposit protection issues
14% rise in repairs and maintenance issues
7% increase in cost of deposit issues
15% rise in harassment by landlord and illegal eviction issues
20% rise in evictions (not for arrears)
15% increase in evictions for arrears issues

2 in 5 have dependent children

Of clients with private rented sector issues:
Emerging Issue – Slimming pills

<table>
<thead>
<tr>
<th>Slimming product/service cases have risen since...</th>
<th>87% of these cases involve internet payments by debit card...</th>
<th>This compares to only 8% for all Consumer Service cases...</th>
<th>Most of these cases involve misleading claims/omissions or...</th>
<th>With the internet as the main purchase method, these cases...</th>
<th>The term ‘free trial’ appears in over 50% of case notes</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
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<th>Q3</th>
<th>Q4</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q1</th>
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<tr>
<td>2012-13</td>
<td>400</td>
<td>600</td>
<td>800</td>
<td>1000</td>
<td>1200</td>
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<td>1600</td>
<td>1800</td>
<td>2000</td>
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<tr>
<td>2013-14</td>
<td>600</td>
<td>800</td>
<td>1000</td>
<td>1200</td>
<td>1400</td>
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<tr>
<td>2014-15</td>
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<td>1200</td>
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<td>1800</td>
<td>2000</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Number of Records
- 1
- 10
- 20
- 50

Purchase method
- Continuous purchases
- Doorstep invited
- Doorstep uninvited
- Internet
- Internet Auction
- Mail Order
- Party Plan
- Private purchases/sales
- Telephone
- Trade Fair/Exhibition
- Trader premises
- TV/Auction/Interactive TV
- Unknown
- Unsolicited E Mail
- Unsolicited Postal
- Unsolicited Telephone
Dashboard – April to September 2014

Key Statistics
- Clients: 1,062,401
- Advice Issue Codes: 2,734,355
- Client Contacts: 2,342,535
- Enquiries: 1,105,960

Client advised - top 3 LA's
- Liverpool: 10641
- Sheffield: 10641
- Birmingham: 13221

Gender of Clients
- Female: 63%
- Male: 37%

Client advised - top 3 constituencies
- Stafford, Brighton and Hove: 3115
- Manchester Central: 3123
- Sunderland: 3827

Ethnicity of Clients
- Asian or Asian British: 2%
- Black or Black British: 2%
- Mixed: 1%
- Other: 8%

Client contacts by channel
- Face to Face: 48%
- Adviserline Phone: 8%
- Telephone: 27%
- Letter/Email: 26%
- Email/Web: 0%

BEFs
- Benefits & tax credits: 23%
- Debt: 22%
- Housing: 13%
- Employment: 13%
- Other: 30%

Disability
- Disabled or LTHI condition: 30%
- Not disabled/no health problems: 64%

Enquiries by Worklevel
- Cctechnical: 24%
- Advice: 62%
- Gateway: 14%

Financial Outcomes for the period (Multiple Items)
- Income gain: £219,742,010
- Debts written off: £122,369,904
- Repayments rescheduled: £35,716,936

Age range of clients
Local Authority dashboards

Citizens Advice Local Authority Dashboard 2014 - Camden

Citizens Advice Service England and Wales 2013/14:

<table>
<thead>
<tr>
<th></th>
<th>2013/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unique clients advised</td>
<td>2m</td>
</tr>
<tr>
<td>Problems dealt with</td>
<td>5.5m</td>
</tr>
<tr>
<td>Community locations</td>
<td>&gt;3000</td>
</tr>
</tbody>
</table>

Camden in 2013/14:

Citizens Advice Bureaux dealt with:

<table>
<thead>
<tr>
<th></th>
<th>2013/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients</td>
<td>8,514</td>
</tr>
<tr>
<td>Problems</td>
<td>23,129</td>
</tr>
</tbody>
</table>

The main problem areas were:

<table>
<thead>
<tr>
<th></th>
<th>Problems</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits</td>
<td>10,190</td>
<td>44%</td>
</tr>
<tr>
<td>Debt</td>
<td>4,057</td>
<td>18%</td>
</tr>
<tr>
<td>Employment</td>
<td>1,007</td>
<td>4%</td>
</tr>
<tr>
<td>Housing</td>
<td>2,552</td>
<td>11%</td>
</tr>
</tbody>
</table>

The top 5 benefit issues were:

<table>
<thead>
<tr>
<th></th>
<th>Problems</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 Employment Support Allowance</td>
<td>2,890</td>
<td>28%</td>
</tr>
<tr>
<td>7 Housing Benefit</td>
<td>1,428</td>
<td>14%</td>
</tr>
<tr>
<td>10 Working+ Child Tax Credits</td>
<td>915</td>
<td>9%</td>
</tr>
<tr>
<td>15 DLA-Care Component</td>
<td>713</td>
<td>7%</td>
</tr>
<tr>
<td>11 Jobseekers Allowance</td>
<td>648</td>
<td>6%</td>
</tr>
</tbody>
</table>

The top 5 debt issues were:

<table>
<thead>
<tr>
<th></th>
<th>Problems</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 Fuel debts</td>
<td>506</td>
<td>12%</td>
</tr>
<tr>
<td>9 Council tax,comm.chg arrears</td>
<td>431</td>
<td>11%</td>
</tr>
<tr>
<td>13 Credit,store+chg card debts</td>
<td>428</td>
<td>11%</td>
</tr>
<tr>
<td>6 Rent arrears-LAs or ALMOs</td>
<td>336</td>
<td>8%</td>
</tr>
<tr>
<td>18 Overpayments of WTC+CTC</td>
<td>234</td>
<td>6%</td>
</tr>
</tbody>
</table>

Key housing issues:

<table>
<thead>
<tr>
<th></th>
<th>Problems</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual homelessness</td>
<td>85</td>
<td>8%</td>
</tr>
<tr>
<td>Threatened homelessness</td>
<td>221</td>
<td>22%</td>
</tr>
</tbody>
</table>
We can map where our clients live
## Summary of our evidence

<table>
<thead>
<tr>
<th></th>
<th>National &amp; Regional</th>
<th>Local Bureaux</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who our clients are</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>The problems they present... and the outcomes we achieve</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Where and how they access our services</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>The barriers our clients face (legal or poor practice)</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

#### The reports we produce include:

<table>
<thead>
<tr>
<th></th>
<th>National &amp; Regional</th>
<th>Local Bureaux</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advice Trends &amp; stats time series - quarterly</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>The Impact and value of our service - annually</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>LA maps and dashboard s - annually</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Health and poverty reports (JSNA) - annually</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Local stories and intelligence - as needed</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
To conclude

We publish data on our key trends every quarter;

Bureaux have a wealth of local data and knowledge