

Citizens Advice service: we help people manage their consumer choices...

Tom's story*

Tom, 64, was devastated by the recent death of his wife. Money was always tight but receiving bereavement benefit helped manage household bills. Tom began to struggle with his fuel bills when this payment ran out.

When he could no longer afford to heat his home he turned to the CAB in desperation.

Through the Energy Best Deal project the Adviser negotiated a reduced payment with his electricity supplier and successfully applied for assistance from the "Surviving Winter" scheme.

Tom's monthly fuel payments were reduced from £90 to £40 a month.

*Client name has been changed

We help people like Tom with their problems...

Consumer issues, large or small, affect everyone: 22 per cent of consumers experienced one or more problems with goods and services they had purchased in any year

It can leave people out of pocket, negatively impacting on household finances, especially where resources are already stretched.

There is often a lack of knowledge about consumer rights and responsibilities—many are not even aware that they are losing money. There was £6.6bn in consumer detriment last year.

Energy is one of the consumer issues that's becoming more pressing. An estimated 2.33m households are now in fuel poverty thanks to the rising cost of fuel, which is increasing disproportionate to income.

People are being forced to make a choice between eating and heating, as well as pay a premium for their energy.

And look at tackling what's causing it...

Consumers need an advocate, drawing attention to pertinent issues and empowering consumers to understand their rights.

They also need someone to look at the underlying issues behind their problems, and to campaign for clarity and strengthening of consumer legislation.

What we do...



Consumer advice

780,000 problems via our consumer helpline

363,000 consumer issues via our bureau network

5m viewed consumer Adviceguide webpages



Consumer education

We help people make the best consumer decisions for them:

1,300 Energy Best Deal education sessions, with 4,800 frontline workers and 9,000 consumers

We also ran a number of major education campaigns, including Big Energy Saving Week, Scams Awareness Month and Used Cars .



Campaign

We take the lead locally to make things better:

Consumer Empowerment Partnerships include more than 2,000 members

To shape the Consumer Rights Bill, the Department of Business, Innovation and Skills worked with us to understand common issues, using our evidence and insight.

... and achieve



1 in 2 had their consumer problem partly or completely solved through our helpline



1 in 2 say they could not have done this without our help



200 per cent increase in energy enquiries in participating bureaux during Big Energy Saving Week, from clients wanting to access support



Consumer Rights Bill provides greater protection and clarity



Raised public awareness of energy issues and solutions during Big Energy Saving Week, through our extensive media work

This improves our clients' lives...

By addressing consumer issues, we help people move forwards and address the detriment they have experienced.

Through education and campaigns we ensure that consumers are more informed of their rights, are empowered to assert them, challenging bad practice.

And helps all consumers



Cascaded information

Through our education sessions with frontline workers as part of our Consumer Empowerment Partnerships and Energy Best Deal, thousands of consumers will have relevant information.



Trading Standards

Our continuing work with Trading Standards using client evidence brings attention to important consumer issues, and we refer client directly to them through the consumer service helpline.



Consumer Rights Bill

The Consumer Rights Bill will strengthen consumer rights, meaning that issues will be dealt with faster, and through a clearer process.

...and benefits society



Clarity for everyone

Making consumers more aware of their rights, as well as clarifying what those rights are, makes it easier for everyone to maintain good practice.



Better practice

As well as resolving existing problems, by ensuring companies and the market is held to account, fewer people have to experience bad practice in the first place.



Helps businesses

The Consumer Rights Bill will help companies that are doing the right thing, so that they are not penalised and undercut in the market by the bad practices of other companies.