

# **Making the consumer complaints process more inclusive: toolkit for the Citizens Advice network**



**citizens  
advice**

**Bristol**

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# 1. Background

## 1.1 Introduction

The Consumer Empowerment Partnerships (CEPs) based in Local Citizens Advice offices, work with their local communities to increase agency among consumers. This is achieved through various consumer education activities and advocacy aimed at helping people to realise their rights and take advantage of the protection afforded to them by legislation.

This year, Citizens Advice Bristol CEP is working on a project aimed at easing the complaints process for consumers. This is done through a model which engages both consumers and local businesses in an effort to improve things in the current context. It is focused on the first stage of the complaints process when a consumer engages with a business’ internal complaints procedure, rather than later stages involving Alternative Dispute Resolution or court procedure.

## 1.2 Context

In 2016, a research report was produced for Citizens Advice which explored consumer experiences of complaint handling.<sup>1</sup> This report identified a number of barriers to complaining. It also revealed that, due to acceptance that the complaints process is stressful and difficult, people commonly take up a complaint on behalf of their more vulnerable friends or relatives. It also found that barriers, such as the belief that the outcome of the complaint would likely be unsatisfactory or that the process itself would prove too difficult, cause more vulnerable clients to drop their complaint altogether.

Further research was carried out by Citizens Advice into the barriers faced by people with mental health problems when engaging with practical, everyday tasks such as paying bills, or contacting the local authority.<sup>2</sup> This research found that although many of these barriers are faced by everyone, for people with mental health problems they can be prohibitive, locking them out of the process entirely.

1. Slater, K. & Higginson, G. (2016) ‘Understanding Consumer Experiences of Complaint Handling’ accessed at <http://bit.ly/2BDf1Pb> on 26/07/2017.

2. Isaksen, M. & Williams, R (2017) ‘Joining the Dots: Integrating practical support in mental healthcare settings in England’ accessed at <http://bit.ly/2BERFIR> on 18/01/2018.

# 1. Background

## 1.3 What is this toolkit for?





We have created this toolkit to support local Citizens Advice to deliver a project aimed at making the complaints process more inclusive of people who may find it challenging due to problems with their mental health.

This toolkit contains resources and guidance that will help you:

- » Gain insight into the barriers faced by people who experience mental health issues when engaging with the consumer complaints process
- » Engage local businesses and encourage them to be more aware of the challenges people face and to bring about change in their processes
- » Run a social media or local media campaign to raise awareness in your local community.

Time and resources are limited for all of us, so you can get involved in this campaign at a level that works for you.



<b>5 mins</b> 	<b>If you have 5 minutes:</b> Send out a tweet or two, or post on Facebook. Look at <a href="#">page 18</a> for some ideas for social media involvement.
<b>Half a day</b> 	<b>If you have half a day:</b> Send a letter to local businesses about ways to improve their consumer complaints process ( <a href="#">see page 17</a> ).
<b>A few days</b> 	<b>If you have a few days:</b> Organise a “Confidence to Complain” workshop for consumers ( <a href="#">see page 15</a> ).
<b>More time</b> 	<b>If you have more time:</b> Do some research into your own context. Create a survey or hold a focus group using the tips <a href="#">on page 8</a> . Engage local businesses by holding mental health awareness training. For guidance <a href="#">see page 17</a> .

# Background

## 1.4 What do we mean by mental health?

Mental Health is the number one health issue for clients of Citizens Advice nationally.<sup>3</sup> Citizens Advice impact research identifies that practical problems such as consumer issues worsen the health of individuals and advice to resolve these issues can have a positive impact on health and wellbeing.<sup>4</sup>

There are many different working definitions and understandings of what good mental health means. It can also be understood as emotional or mental well-being and refers to the way we cope with and interact with our daily lives. The World Health Organisation defines good mental health as “a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.”<sup>5</sup>

We all experience and understand mental health problems differently, “but if you go through a period of poor mental health you might find the ways you’re frequently thinking, feeling or reacting become difficult, or even impossible, to cope with. This can feel just as bad as a physical illness, or even worse.”<sup>6</sup>

There are a wide range of mental health conditions ranging from the most common such as anxiety and depression, to eating disorders, personality disorders and dementia among others. MIND provide further information and resources regarding mental health to raise awareness and promote understanding. You can access their website at [www.mind.org.uk](http://www.mind.org.uk).

*Being depressed means I have little, or no confidence and just the thought of having to complain to someone can send me even further down the dark spiral of depression. It is just too painful to risk any confrontation.*

David, Sheffield



3. Ibid.  
4. Citizens Advice ‘Impact Report 2016/2017’ accessed at <http://bit.ly/2h2gVAt> on 04/01/2018.  
5. WHO (Aug. 2014) ‘Mental health: a state of well-being’ accessed at [http://www.who.int/features/factfiles/mental\\_health/en/](http://www.who.int/features/factfiles/mental_health/en/) on 07/12/17.  
6. MIND (Oct. 2017) ‘Mental health problems – an introduction’ accessed at <http://bit.ly/2BEUjX> on 07/12/17.

# Background

## 1.5 The Consumer Rights Act 2015

Introduced on October 1st 2015, the Consumer Rights Act merged three pieces of existing consumer law, as well as adding some important new elements to the previous legislation. Essentially, it created a stronger, more straightforward and more relevant piece of legal protection for consumers. The Act spells out standards that consumers can expect when purchasing goods and services, including for the first time, digital content. Additionally, it outlines the remedies available when these are not met. These are summarised below:

	Expected standards	Remedies
Goods	<ul style="list-style-type: none"><li>» Satisfactory Quality</li><li>» Fit for purpose</li><li>» As described</li></ul>	<ol style="list-style-type: none"><li>1. Short term right to reject goods (within first 30 days)</li><li>2. Right to repair or replacement</li><li>3. Right to a price reduction or final right to reject</li></ol>
Digital Content (data produced and supplied in digital form)	<ul style="list-style-type: none"><li>» Satisfactory Quality</li><li>» Fit for purpose</li><li>» As described</li></ul>	<ol style="list-style-type: none"><li>1. Right to repair or replacement</li><li>2. Right to a price reduction</li></ol>
Services	<p>To be carried out:</p> <ul style="list-style-type: none"><li>» With reasonable care and skill</li><li>» For a reasonable price</li><li>» Within a reasonable time frame</li></ul>	<ol style="list-style-type: none"><li>1. Repeat performance</li><li>2. Price reduction</li></ol>

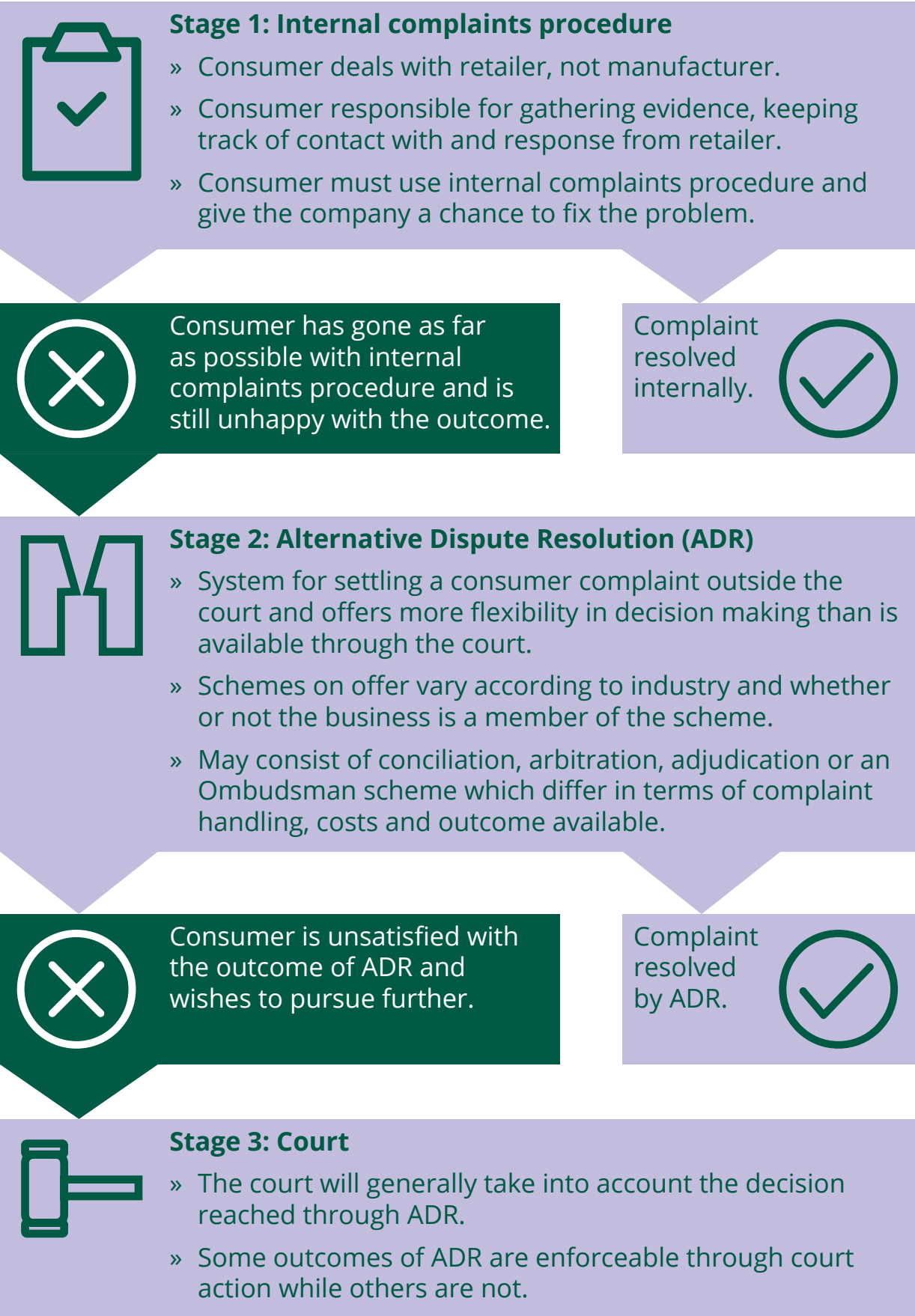


### Resources:

- » [Explanation of consumer rights remedies](#)
- » [Citizens Advice consumer education resources on CABlink](#)
- » [Know your new rights handout](#)

# Background

## 1.6 Consumer complaints process overview





# 2. Research and results

## 2.1 Doing your own research

If you have adequate time and resources, you can carry out research to find out more about the issues in your local area.

You could run a focus group or do a survey depending on which method is most appropriate: a focus group gives you an in-depth snapshot of a small group of people’s views and is therefore not representative, whereas a survey provides an overall picture and can give you numerical data by covering the views of a greater number of people.

In this toolkit we have included the template of the survey we ran nationally with support from the Money and Mental Health Policy Institute. We chose to work in partnership with them because we were given access to their unique research community of people with lived experience of mental health problems. You can use this template or create your own survey. Citizens Advice provides guidance on survey writing which [you can access here](#).

Focus groups are a good way to get multiple perspectives on one issue. Also, one comment can generate further comments as participant’s identify and compare their experiences. We recommend working with a mental health organisation to recruit participants or an established group such as a support group as they will already know one another and feel more comfortable. However, you should also be aware of the need to avoid highly sensitive topics that people may not want to discuss in a group setting.



**Tip:** Although we conducted our research among people who have experienced problems with their mental health you could choose to work with any particular group that may find it challenging to engage with the consumer complaints process.



### Resources:

- » [Citizens Advice “How to run Focus Groups”](#)
- » [CABlink...survey.sample.and.writing guide](#)
- » [Consumer survey template](#)

# 2. Research and results

## 2.2 National survey

We carried out a survey with support from the Money and Mental Health Policy Institute, a charity working to research and tackle the links between mental health problems and financial difficulties.<sup>7</sup> We were given access to their unique research community of people with lived experience of mental health problems which allowed us to gain insight into their experiences of making complaints. This research community, known as Experts by Experience, have a self-reported mental health condition.



These results are relevant to your area but a local survey using the same questions would allow you to compare results and see if there are any issues particular to your local area. If you are unable to carry out local research you can use these results as a basis for your engagement with local business, or for your own social media campaign. We have summarised the results below, but you can get access to the complete results by using the Resource links below.



### Resources:

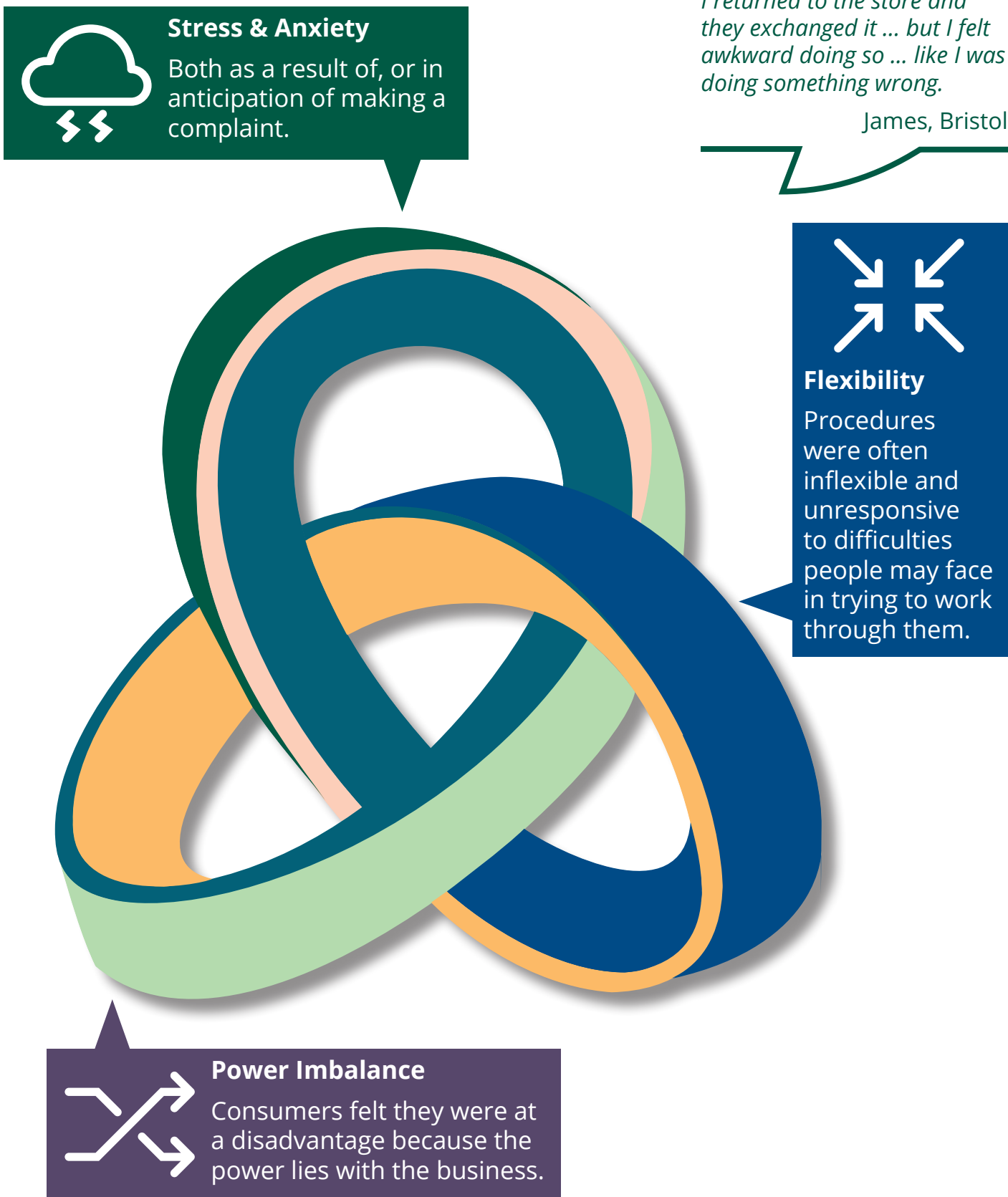
- » [Spreadsheet of data](#)
- » [Survey.results.powerpoint](#)

7. MMHPI can be accessed at <https://www.moneyandmentalhealth.org>

## 2. Research and results

### 2.4 How have consumers with poor mental health experienced the complaints process?

Some key themes were present through the research, summarised below, which negatively reinforce and exacerbate each other:



When respondents offered insight into their experience of the complaints process as a whole the following themes emerged:

<b>Uncertainty</b>	People often felt in conflict with the companies they were complaining about and often gave up.
<b>Variation</b>	Some experiences were very positive, mostly with larger online companies, but there was a large variety in experiences.
<b>Flexibility</b>	People wanted flexibility in the channel they use to complain.
<b>Perceptions</b>	The idea of making a complaint is stressful and anxiety-inducing even if the outcome turns out to be positive.
<b>Uncertainty</b>	Many are unsure of their rights, where to begin the complaints process, or who to contact for help.



*Finding out the appropriate avenue to complain was hard. But I now know what to do to get my complaint heard.*

Monda, York

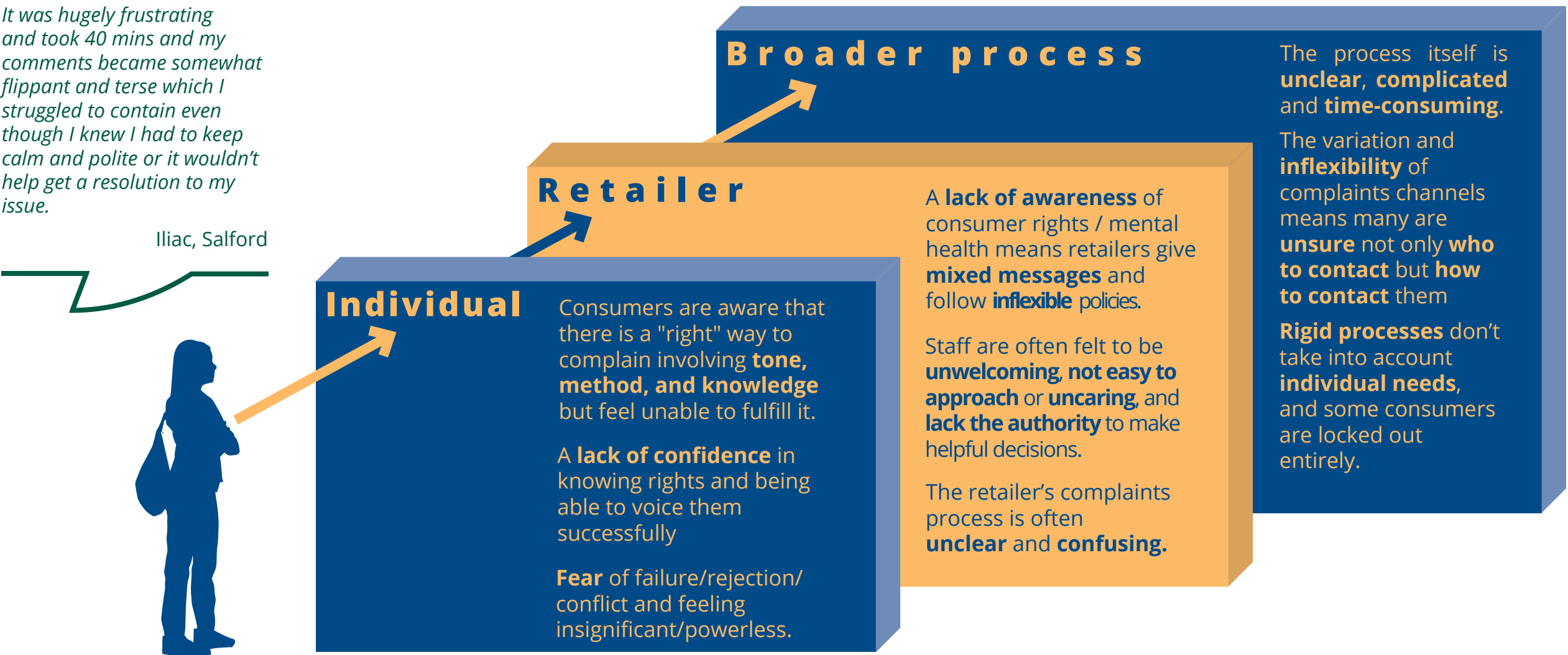
# 2. Research and results

## 2.5 Barriers to making a complaint for consumers with poor mental health

Barriers exist on three different levels - the individual, the retailer and the broader process - together amounting to a significant impediment to people realising their consumer rights.

*It was hugely frustrating and took 40 mins and my comments became somewhat flippant and terse which I struggled to contain even though I knew I had to keep calm and polite or it wouldn't help get a resolution to my issue.*

Iliac, Salford



*It's demoralising and can make your mental health worse when you feel vulnerable due to the stress of dealing with companies that don't want to reimburse you if they can help it.*

Mumtaz, Solihull

More than a third did not complain when something went wrong with a purchase.

The most common reason for not making a complaint was a lack of confidence.

The process was perceived to have negative impact on health problems, exacerbated by stress and the pressure to complain in the correct way.

Complaining took too much time and energy to undertake, or too much time had passed to start the process.

# 3. Engaging the community ...

## 3.1 Working with local groups

When working with vulnerable groups, making contact with agencies, organisations, charities or services who work with them is always a good place to start. They will have valuable knowledge and experience so will be able to help you make a meaningful impact.

It is useful to begin with a mapping exercise of the agencies in your area that work with mental health and wellbeing. There will a great variation in the number of groups operating from area to area. Some may be connected to large national charities while others may be small and volunteer-led.

Check for local or national campaigns related to mental health such as the [‘Time to Change’](#) campaign run by [MIND](#) and [Rethink Mental Illness](#) which has hubs in many cities around the UK.



**Tip:** Charities have limited time and resources. In order to maximise your chances of having a positive response, make sure that you have a clear idea of what you want and what you can offer. What is it you are hoping to get from them? E.g. Access to clients for information on experiences, help facilitating a focus group, training from them, evidence about the difficulties their clients face etc.

# ... consumers, business, public

## 3.2 Confidence to complain workshop

Our survey revealed that a lack of confidence is the single most common reason that people choose not to complain when things go wrong. This accounted for almost half of all the responses selected. Furthermore, of all the options available, when asked to choose what would be the most helpful in assisting someone to complain, “knowing my rights” was the most selected option.

In response we designed a workshop aimed at addressing these two things: building the confidence to complain and knowing consumer rights.

Remember to take into account who you are speaking to, your key messages and the most effective way of getting them across. Simply standing up and reciting Consumer law is not engaging nor memorable. If it is important for people to know their rights provide them with a clear easy to understand handout they can refer back to later, or show them where they can access this information when they need to. Encourage participation by using true / false statements and asking them to guess, or role play. The presentation covers very basic consumer law (not too detailed though!), common myths about consumer rights, how to complain effectively and key messages for consumers.

*It took me two days before I could complain due to anxiety. The hairdresser couldn't have been nicer but I had to pluck up courage before I could go back.*

Joan, Lancaster



### Resources:

- » Confidence to Complain presentation
- » Notes for facilitators
- » Consumer Rights Myths – true or false

### Key messages:

- ❑ Complaining when something goes wrong is not being difficult - it's standing up for your rights.
- ❑ The law gives you certain rights and protections - They are yours no matter what the shop says.
- ❑ Act quickly and get advice.



**Tip:** Within a group people often have varying ideas and feelings about complaining: some see it as intimidating and negative, while others are quite comfortable. Break the ice by asking the group how they feel about the prospect of making a complaint face to face. People will always have something to say!



# 3. Engaging the community

## 3.3 Engaging local business

### Be a responsive retailer or service provider

Engaging with local business is an important aspect of improving the complaints process for consumers. Suggestions from consumers as to how they could alter the process provides practical steps local businesses can take to make their complaints process more inclusive.

In our survey, when asked what retailers or companies could do to improve the way they handle complaints, respondents offered the following suggestions:

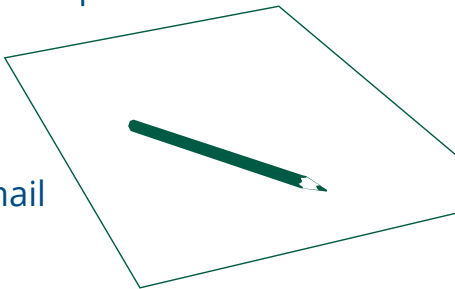
Empathy	Accessibility	Clarity
Listen and deal with cases individually: "Tell you in a way you understand as people have [different] ways of understanding"	Offer different methods of contact since not everyone can complain online / by phone / in person: "Make it easier to complain. Bear in mind that not everyone is able to complain by phone"	Be open about what the process is and what the customer can expect "Provide clear information about how they deal with complaints. This would help me to choose who to purchase from"
Train staff to understand consumer rights and mental health: "Be aware that this kind of issue can be overwhelming for the consumer"	Provide clear contact details, ideally at point of sale: "..have a clear link to make a complaint" "They don't make it easy"	Clearly outline how to complain and who to contact: "Make it easier and less intimidating"
Be empathetic and approachable: "I do not like to tell sellers that I have border-line dementia. Would it make any difference if I did tell them so that they could be more understanding?"	Dedicate a complaints team to support consumers: "Have a dedicated team or person to carry the complaint through to end"	Keep the consumer informed through the process: "be proactive rather than reactive"

This is available as a separate handout here.

# 3. Engaging the community

### Send them information

Insight gained from research into your local context or from the national survey can be passed on to local business to help them improve their policies and complaints process. We have created a flyer for businesses which suggests simple ways to improve the consumer complaints process and how to become a 'responsive retailer'. If you are unable to print these, attach them to the template email we have created and send it to local businesses.



### Put on a workshop

If you have more time and resources why not try to organise a discussion or workshop. We contacted local businesses through our local Chamber of Commerce, we teamed up with MIND to offer mental health awareness training for local businesses and also talked about the relationship between consumers and companies and the complaints process. We created a PowerPoint which summarises the findings of the survey, key messages, and poses some questions and points to consider for local businesses.

### Benefits for the business


When engaging local businesses, speak to them about the benefits of making the suggested changes. Being responsive to the needs of consumers can benefit local businesses in a number of ways:

- » Customers who have a positive experience will share that with others
- » Being treated as an individual stands out
- » Small changes can make a big difference
- » Complaints provide feedback on ways to improve
- » Handling complaint well produces customer loyalty

*I found talking to someone very traumatic ... I was shaking ... the experience of trying to get people to see sense rather than follow their processes was at times very tense.*

Osman, Guildford





**Resources:**

- » [Email template](#)
- » [Responsive retailer flyer](#)
- » [Powerpoint presentation for local business](#)
- » [Presentation notes for facilitators](#)

# 3. Engaging the community

## 3.4 Engaging the public

### Local news and radio

Try writing a simple, informative article for a local newspaper about the complaints process, effective ways to complain or consumer rights. Try to tie these in with any events happening locally or nationally such as Christmas, January sales or conversations that are happening around low income, poverty, mental health. Local radio stations may also be interested in discussing these issues. We have created some templates and examples for articles which you can use.



#### Resources:

- » [How to complain article](#)
- » [Tips for radio](#)
- » [Business benefits article](#)

### Social media campaigns

Social media is a useful resource to engage with the public and get your message across. Citizens Advice have resources to help start your campaign.

#### Twitter

Twitter is a useful resource for engaging followers about your campaign. Pick a hashtag people can follow to find out more. Below are some example tweets you can use.

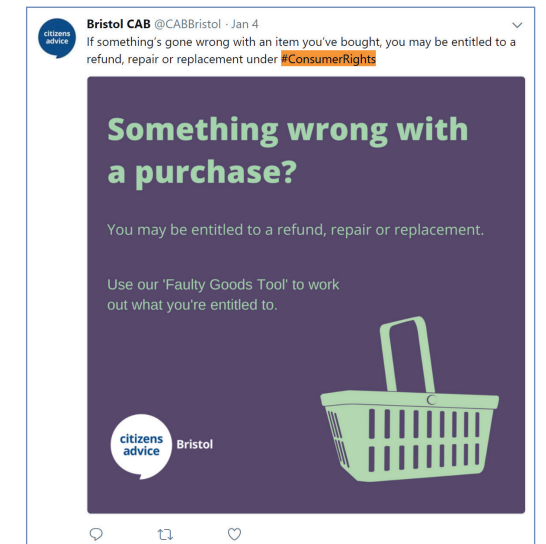


- » If you want to complain but just don't have the words, have a look at our template letters: <https://www.citizensadvice.org.uk/consumer/template-letters/letters/>
- » Problems because of poor quality services or items you've bought? We provide [consumer template letters](#) so you can complain with confidence
- » Here's what to do if something you ordered online hasn't arrived: <http://bit.ly/1kgzTCT>
- » Been pressured into buying unwanted products or services? Know your [#ConsumerRights](#) and [complain with confidence](#)
- » Delivery of goods or services taking longer than agreed? Make 'time of the essence'
- » If something's gone wrong with an item you've bought, you may be entitled to a refund, repair or replacement under [#ConsumerRights](#)

# 3. Engaging the community

For maximum impact, you could tweet during times when people are most under pressure to shop – such as over the January sales, during Consumer Week or around Christmas time. Here are some examples you could use:

- » Bought something in the sales? You have the same [#ConsumerRights](#)
- » Even sales goods must be as described, fit for purpose and of satisfactory quality under [#ConsumerRights](#)
- » [#ChristmasConsumer](#) tip 1: Plan early - check postal dates for the UK and overseas



You could also provide links to wider resources for consumers to use and help them complain. Here are some examples of tweets with links to useful resources:

- » Complain with confidence using the checklist provided by Money Saving Expert ([@MoneySavingExp](#))
- » [@resolvercouk](#) provide help and advice so you can [complain with confidence](#)
- » Received damaged goods by post? [@WhichUK](#) outline how to complain under [#ConsumerRights](#)
- » Tips from consumer campaigner [@ComplainingCow](#) for complaining with confidence [#ConsumerRights](#)



# 3. Engaging the community

## 3.5 Infographics

### Infographics

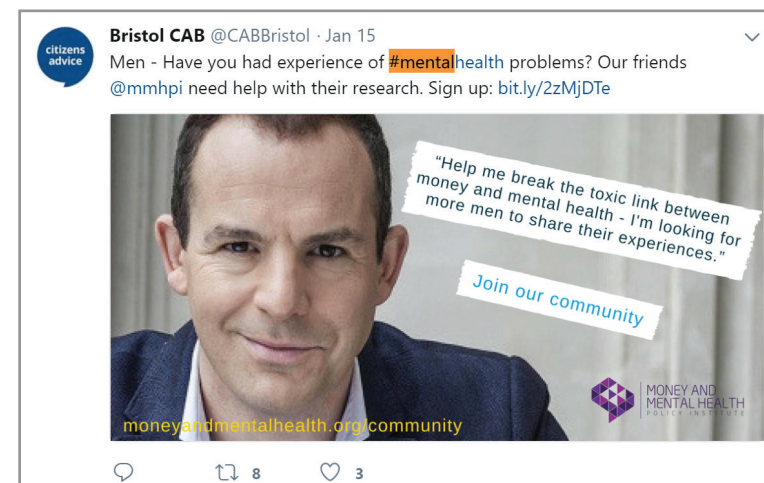
We have created some infographics for you to use that can be accessed here.



### Who to follow

You can interact with prominent campaigns, organisations and charities who work on consumer rights and complaints to keep up to date with developments and resources. Here are a few examples:

- » Which?: @WhichUK
- » Money Advice Service: @YourMoneyAdvice
- » Money Saving Expert: @MoneySavingExp
- » Resolver: @resolvercouk
- » Trading Standards: @ctsi\_uk
- » UK European Consumer Centre: @UKECC
- » Consumers International: @Consumers\_Int
- » Martin Lewis: @MartinSLewis
- » Helen Dewdney: @ComplainingCow
- » Money and Mental Health Policy Institute: @mmhpi



# 3. Engaging the community

## 3.6 Resources

- » Explanation of consumer rights and remedies (page 6)
- » Citizens Advice consumer education resources (page 6)
- » Know your new rights handout (page 6)
- » Citizens Advice survey sample (page 8)
- » Citizens Advice "How to run Focus Groups" (page 8)
- » National survey template (page 8)
- » Citizens Advice survey writing guide (page 8)
- » Spreadsheet of data (page 9)
- » Survey results PowerPoint (page 9)
- » Confidence to Complain presentation (page 15)
- » Notes for facilitators (page 15)
- » Consumer Rights Myths – true or false (page 15)
- » Engaging local business handout (page 16)
- » Responsive Retailer email template (page 17)
- » Responsive retailer leaflet (page 17)
- » PowerPoint presentation for local business (page 17)
- » Presentation notes for facilitators (page 17)
- » Social media resources (page 18)
- » How to complain article (page 18)
- » Tips for radio (page 18)
- » Business benefits article (page 18)
- » Infographics (page 20)

**Written by Clare Jackson and Holly Williams**

Design by [usefulfictions.co.uk](http://usefulfictions.co.uk)

**Citizens Advice Bristol**  
**48 Fairfax Street**  
**Bristol**  
**BS1 3BL**

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