

Consumer snapshot

Advice trends in Scotland



Case evidence and statistics from the Scottish CAB Service

by Patrick Hogan, Policy Officer

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Author and contact: Patrick Hogan, Policy Officer

T: 0131 550 1061 W: www.cas.org.uk, www.adviceguide.org.uk

Citizens Advice Scotland, Spectrum House, 2 Powderhall Road, Edinburgh, EH7 4GB

The Scottish Association of Citizens Advice Bureaux – Citizens Advice Scotland (Scottish Charity Number SC016637)

A snapshot of consumer issues

This report provides a snapshot of the key issues that are affecting consumers in Scotland, examining both national and local trends in consumer issues. This is based on data provided by Citizens Advice Bureaux in Scotland and data from the Citizens Advice consumer service and covers the period from April 2014 to March 2015.

Citizens Advice Bureaux and the Citizens Advice consumer service

There are 61 member Citizens Advice Bureaux and over 250 advice points in Scotland, from the cities to the islands. Together with the Citizens Advice consumer service helpline means Scots enjoy the benefits of a connected consumer champion. Advice provided by our service is free, independent, confidential, impartial and available to everyone. In addition, our self-help website, Adviceguide, provides information on rights, helps people solve their problems and received approximately 5.4 million unique page views in 2014/15.

All told, the Citizens Advice Service in Scotland helped over 323,000 clients in 2014/15 and dealt with over 1 million advice issues. With support from the network, clients had financial gains of over £124 million. This includes support with issues relating to benefits, debt, housing, consumer goods and many others.

This report only looks at “consumer” related issues, including:

- Consumer debt
- Consumer goods and services
- Financial products and services
- Telecommunications
- Travel and transport
- Utilities

This report looks at all the issues from consumers in Scotland that were handled by the Citizens Advice consumer service helpline as well as the consumer issues dealt with by bureaux.

Part 1: A review of 2014/15

Key statistics April 2014 – March 2015

Between 1st April 2014 and 31st March 2015 the Citizens Advice Service helped consumers in Scotland with hundreds of thousands of consumer issues.

403,605 consumer issues advised on:

- 353,176 in Citizens Advice Bureaux
- 50,429 by the Citizens Advice consumer helpline

That's **1,601 consumer issues** every working day

Our top five consumer issues across the service were:

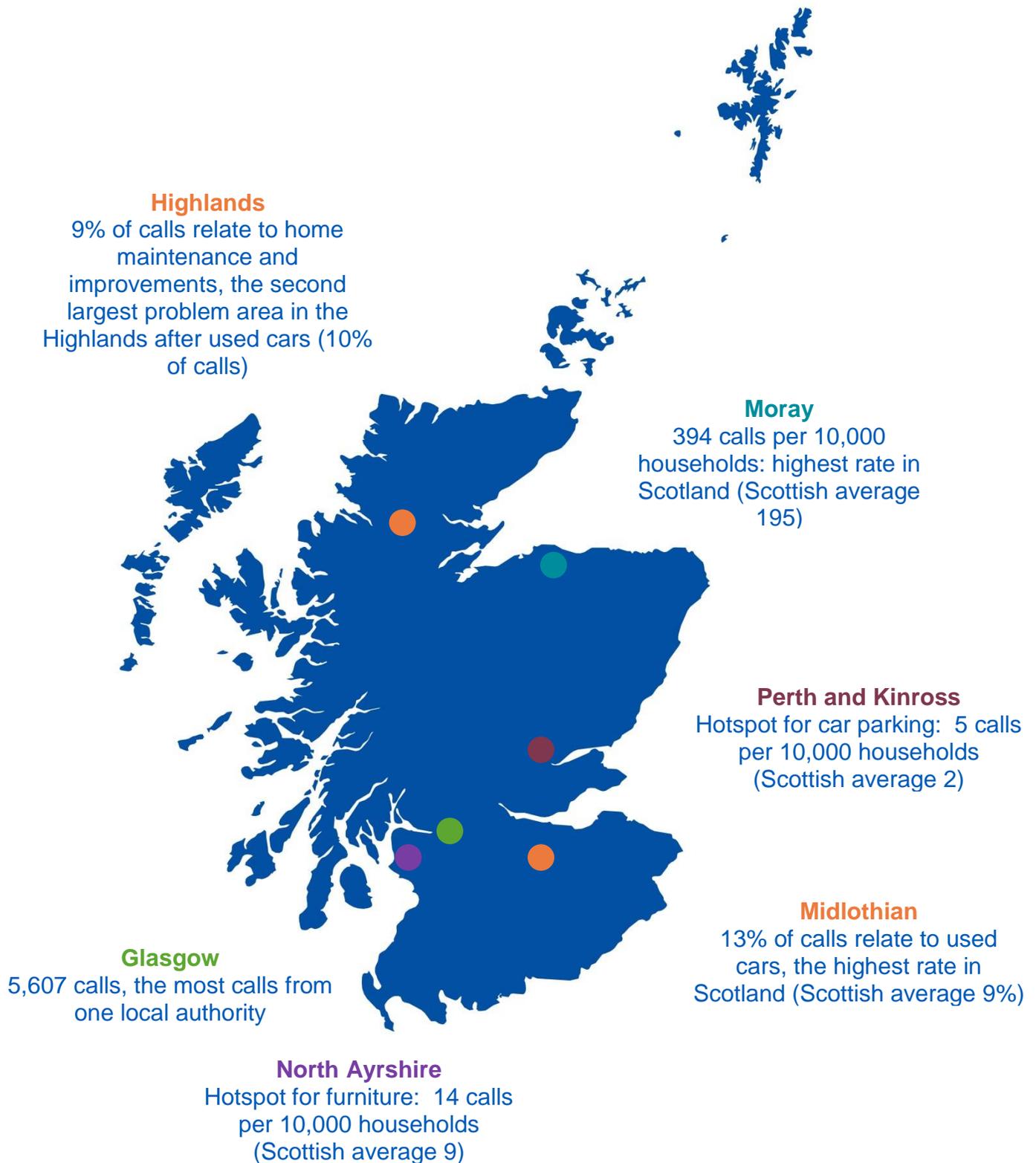
1. Debt remedies: 34,357
2. Credit, store and charge card debts: 26,265
3. Housing arrears (rent, mortgage): 21,181
4. Unsecured loans: 18,760
5. Energy: 17,923

In 2014/15, we saw the following areas of advice see big increases and decreases compared to the previous year:

Community care	+52%
Parking issues	+45%
Pensions, savings & investments ¹	+41%
Public transport	+38%
Summary cause proceedings	+36%
<hr/>	
Bank and building society overdrafts	-20%
Payment protection insurance	-21%
Mortgage arrears	-30%
Payday loan debts	-31%
Multiple secured loan arrears	-35%

¹ This includes enquiries from clients seeking advice from the UK Government's Pension Wise service which is currently delivered through CABs in Scotland.

Consumers in different parts of Scotland can experience different issues depending on where they live. The map below highlights some of the regional differences in 2014/15 as reflected in calls to the consumer helpline:



In addition to this, using helpline data from our sister organisation Citizens Advice, we can see what Scottish consumers were more likely to seek advice on compared to their counterparts across Great Britain.

In 2014/15, we found that the biggest differences were:



More common in Scotland:

- Domestic fuel (+84%)
- Time shares (+42%)
- House construction (+34%)
- Betting, competitions and prize draws (+20%)
- Textiles and soft furnishings (+12%)

Less common in Scotland:

- Disability aids (-58%)
- Books, newspapers and magazines (-50%)
- Broadcasting (-46%)
- Estate agents (-46%)
- Home-working and gifting schemes (-44%)

Historically, calls related to domestic fuel (gas and electricity) have typically tended to be higher in Scotland than when compared to the rest of GB, a trend we see continuing in 2014/15. This might be explained by a number of factors, including ongoing problems with customer service and billing systems experienced by some suppliers with a large market share in Scotland and the continuing high profile of the energy market in general in the media.

Issues in the house construction category relate to new house construction and purchase, land and guarantees related to new housing. Given this, the higher percentage of calls related to house construction from Scottish callers may have something to do with the fact that over 2014/15, Scotland saw new builds completed at a higher rate than in England and Wales, rather than due to any fundamental flaws in the way homes are built north of the border.

However, the comparatively lower number of calls in relation to estate agents is likely due to the different system for buying and selling homes in Scotland and the safeguards Scottish procedures provide against delays in housing 'chains'. In addition, the amount of information given to prospective home buyers (like Home Reports) also can be seen to contribute to a relatively transparent transactional process compared to the rest of GB which helps avoid common problems from manifesting themselves.

Part 2: Consumer statistics for 2014/15

Figures 1 and 2 below provide an overview of the top issues seen at bureaux and through the consumer helpline. As can be seen, bureaux are much more likely to deal with debt, housing and finance issues while the helpline is more likely to deal with problems related to consumer goods and services.

Figure 1: Top ten consumer issues brought to bureaux from April 2014 to March 2015

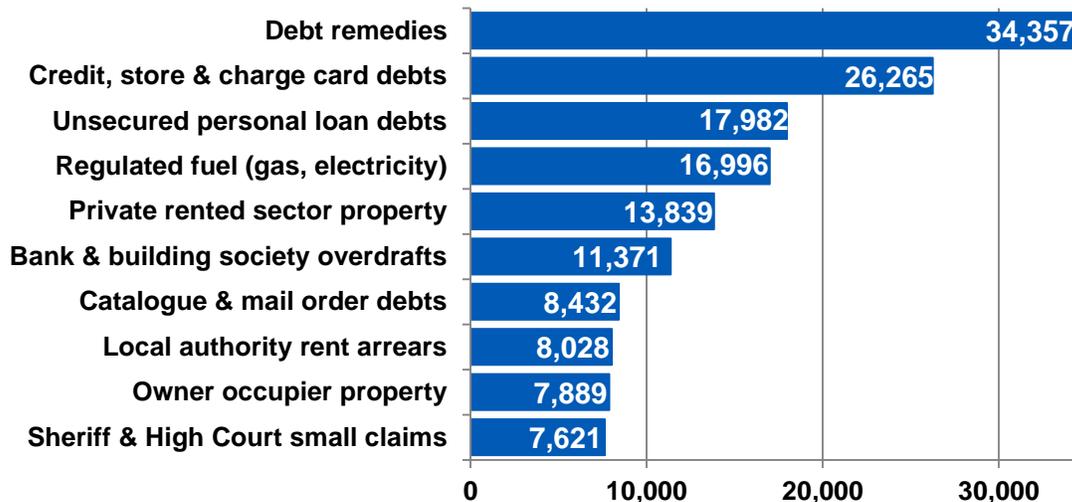


Figure 2: Top ten Citizens Advice consumer helpline issues from Scottish consumers from April 2014 to March 2015

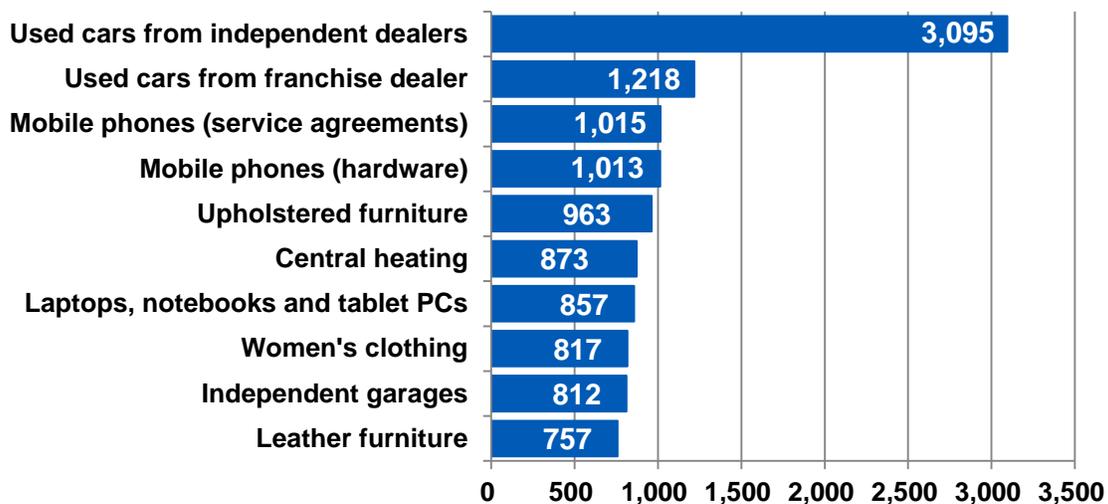


Figure 3: Increases and decreases in advice for bureaux and the consumer helpline in selected areas compared to the previous year

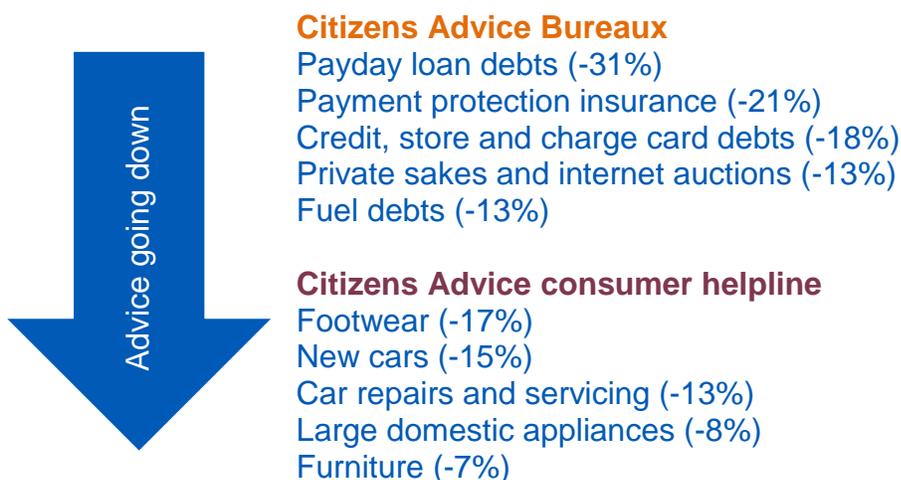
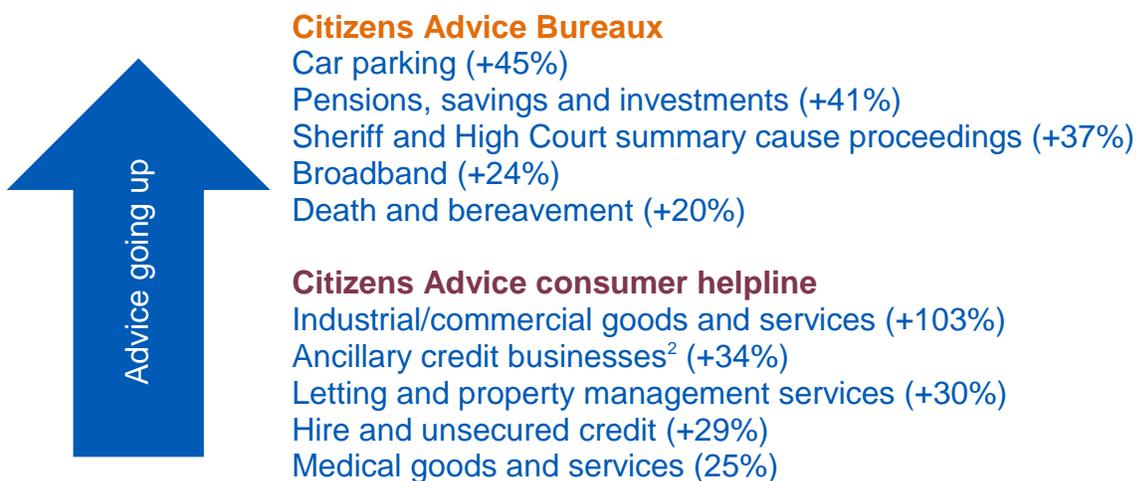


Figure 3 above highlights some selected key trends we have seen at both bureaux and through the helpline over 2014-15, some of which help illustrate the impact of recent CAS consumer campaigns. For instance, rises in the number of cases seen relating to car parking and death and bereavement can be at least partly explained by the public awareness brought to these issues as a result of our campaigning efforts on unfair car parking charges and funeral poverty. Similarly, the decline in the number of payday loan debt problems seen can be as

² Including credit brokers, credit reference agencies, credit repair, debt collectors and debt adjusting.

a result of the action taken by CAS and others over a number of years to make the industry fairer for consumers.

It is also worth highlighting that the figures above also call attention to the changing nature of debt in Scotland. For instance, though debt cases are falling, cases related to Sheriff and High Court summary cause proceedings are increasing, driven in large measure by a 44% increase in proceedings for rent arrears evictions. This suggests that debt remains a problem in Scotland and is manifesting itself in different ways, most especially by way of increases in priority debt cases.

Some trends, however, are more difficult to interpret. For example, the drop in footwear helpline cases is puzzling, but may simply represent a one year phenomenon. At the other end of the spectrum, it is not clear why helpline cases related to industrial and commercial goods and services increased at such a high rate, though it may be explained in part by the comparatively few number of cases we see in this category (396 cases in 2014/15 compared to 195 cases in 2013/14).

Part 3: Consumer hotspots

We are able to further drill down into the data from the Citizens Advice consumer helpline by looking at the type and number of issues by local authority area. Unsurprisingly, the number of calls from any particular local authority area generally corresponds to the size of that local authority in population terms.

Table 1: Top ten local authorities by number of issues handled by the consumer helpline

Local authority	N
Glasgow City Council	5,036
City of Edinburgh Council	3,852
Fife Council	3,473
North Lanarkshire Council	2,665
South Lanarkshire Council	2,588
Aberdeenshire Council	2,524
Highland Council	2,297
Aberdeen City Council	1,794
West Lothian Council	1,781
Falkirk Council	1,699

However, Table 2 looks at the number of issues handled by the consumer helpline service by local authority but accounts for population by examining the proportion of local people contacting the helpline service in each local authority area.

Table 2: Top ten local authorities by number of consumer issues per 10,000 households

Local authority	N
Moray Council	394
North Ayrshire Council	266
Aberdeenshire Council	261
Highland Council	251
Falkirk Council	245
West Lothian Council	241
Angus Council	241
Dundee Council	241
Scottish Borders Council	232
Fife Council	222

Looking at these numbers, it becomes clear that those in rural and town areas are more likely to use the helpline compared with those in cities, though Dundee provides a notable exception to this general observation.³

For further analysis of local authority figures, Appendix 1 at the end of this report examines the top five issues for each local authority area across Scotland. In nearly every single area, concerns about used cars dominate, with vehicle servicing also featuring highly across a number of areas. Concerns related to mobile phone hardware and service agreements can also be found readily across the country, while rural areas are more likely to have problems related with an aspect of housing (such as central heating or roofing).

In addition, Appendix 2 breaks down into detail the top 40 consumer issues seen by bureaux and the consumer helpline over the period 2014-15, giving a further indication of the types of issues typically handled by both services.

Appendix 3 highlights some of the regional variances found in key helpline categories expressed both in terms of calls per household as well as a percentage of overall calls for that particular area. The figures help illustrate some of the more common areas of concern as well as certain individual or regional hotspots for certain problems.

³ For comparison, Dundee's figure of 241 calls per 10,000 households is much more robust than for other urban areas like Aberdeen (184), Edinburgh (181) or Glasgow (179), all of which are below the Scottish average of 195 calls per 10,000 households.

Appendix 1: Top five issues by local authority

Aberdeen City Council	1,794
Used car purchased from an independent dealer	126
Mobile phones (hardware)	48
Used car purchased from a franchise dealer	45
General building work	43
Vehicle repairs/servicing at an independent garage	40
Aberdeenshire Council	2,524
Used car purchased from an independent dealer	225
Used car purchased from a franchise dealer	67
General building work	55
Vehicle repairs/servicing at an independent garage	55
Landline telephone services	51
Angus Council	1,105
Used car purchased from an independent dealer	94
Vehicle repairs/servicing at an independent garage	28
Mobile phones (hardware)	27
Central heating	27
Used car purchased from a franchise dealer	26
Argyll and Bute Council	730
Used car purchased from an independent dealer	54
Used car purchased from franchise dealer	21
Women's clothing	16
Laptops, notebooks and tablet PCs	15
Central heating	15
Clackmannanshire Council	252
Used car purchased from an independent dealer	13
Credit agreements/loans (not linked)	10
Used car purchased from a franchise dealer	9
Non-upholstered furniture	7
Replacement doors (housing)	5
Comhairle Nan Eilean Siar	258
Used car purchased from an independent dealer	20
Landline telephone services	6
Internet service providers	6
Advertising agencies	5
Cosmetics	5

Dumfries and Galloway Council	1,182
Used car purchased from an independent dealer	92
Used car purchased from a franchise dealer	39
Mobile phones (hardware)	28
Mobile phones (service agreements)	26
Laptops, notebooks and tablet PCs	26
Dundee City Council	1,400
Used car purchased from an independent dealer	101
Mobile phones (hardware)	45
Laptops, notebooks and tablet PCs	33
Leather furniture	29
Mobile phones (service agreements)	28
East Ayrshire Council	590
Used car purchased from an independent dealer	40
Mobile phones (service agreements)	22
Credit agreements/loans (not linked)	19
Women's clothing	14
Double glazing	13
East Dunbartonshire Council	685
Used car purchased from an independent dealer	42
Women's clothing	22
Mobile phones (service agreements)	19
Central heating	18
Upholstered furniture	16
East Lothian Council	858
Used car purchased from an independent dealer	65
Used car purchased from a franchise dealer	34
Vehicle repairs/servicing at an independent garage	24
Central heating	21
Upholstered furniture	19
East Renfrewshire Council	844
Used car purchased from an independent dealer	38
General building work	29
Roofing	27
Used car purchased from a franchise dealer	24
Women's clothing	21
Edinburgh Council, City of	3,852
Used car purchased from an independent dealer	212
Mobile phones (service agreements)	109
Mobile phones (hardware)	103
General building work	95
Central heating	80

Falkirk Council	1,699
Used car purchased from an independent dealer	130
Upholstered furniture	50
Central heating	47
Used car purchased from a franchise dealer	46
Mobile phones (service agreements)	40
Fife Council	3,473
Used car purchased from an independent dealer	276
Used car purchased from a franchise dealer	99
Upholstered furniture	78
Central heating	77
Mobile phones (hardware)	76
Glasgow City Council	5,036
Used car purchased from an independent dealer	255
Mobile phones (hardware)	148
Used car purchased from franchise dealer	141
Mobile phones (service agreements)	133
Upholstered furniture	128
Highland Council	2,297
Used car purchased from an independent dealer	157
Used car purchased from a franchise dealer	61
Vehicle repairs/servicing at an independent garage	60
General building work	45
Landline telephone services	45
Inverclyde Council	720
Used car purchased from an independent dealer	53
Upholstered furniture	24
Used car purchased from a franchise dealer	18
General building work	17
Leather furniture	17
Midlothian Council	712
Used car purchased from an independent dealer	72
Used car purchased from a franchise dealer	28
Vehicle repairs/servicing at an independent garage	15
Mobile phones (service agreements)	15
Upholstered furniture	14
Moray Council	1,359
Used car purchased from an independent dealer	93
Double glazing	38
Landline telephone services	36
Used car purchased from a franchise dealer	31
Vehicle repairs/servicing at an independent garage	29

North Ayrshire Council	1,571
Used car purchased from an independent dealer	117
Mobile phones (hardware)	44
Upholstered furniture	43
Used car purchased from a franchise dealer	37
Laptops, notebooks and tablet PCs	36
North Lanarkshire Council	2,665
Used car purchased from an independent dealer	156
Used car purchased from a franchise dealer	92
Leather furniture	83
Upholstered furniture	76
Mobile phones (service agreements)	70
Orkney Islands Council	42
Used car purchased from an independent dealer	3
Women's clothing	2
Vehicle spares and accessories	2
Electrical services and installations	2
Personal computers	2
Perth and Kinross Council	1,271
Used car purchased from an independent dealer	86
Roofing	39
Car parking and clamping	34
Used car purchased from a franchise dealer	30
Vehicle repairs/servicing at an independent garage	27
Renfrewshire Council	1,649
Used car purchased from an independent dealer	93
Upholstered furniture	47
Leather furniture	44
Mobile phones (hardware)	44
Used car purchased from franchise dealer	43
Scottish Borders Council	1,064
Used car purchased from an independent dealer	82
Central heating	26
Vehicle repairs/servicing at an independent garage	25
Mobile phones (service agreements)	20
Mobile phones (hardware)	20
Shetland Islands Council	54
Laptops, notebooks and tablet PCs	3
Vehicle air facilities	3
Credit agreements/loans (not linked)	3
Used car purchased privately	2
Used car purchased from a franchise dealer	2

South Ayrshire Council	555
Used car purchased from an independent dealer	37
Women's clothing	20
Used car purchased from a franchise dealer	16
Laptops, notebooks and tablet PCs	15
Mobile phones (service agreements)	15
South Lanarkshire Council	2,588
Used car purchased from an independent dealer	154
Used car purchased from a franchise dealer	88
Leather furniture	75
Mobile phones (service agreements)	61
Central heating	60
Stirling Council	411
Used car purchased from an independent dealer	26
Central heating	11
Women's clothing	11
Used car purchased from a franchise dealer	10
Credit brokers	10
West Dunbartonshire Council	790
Used car purchased from an independent dealer	37
Upholstered furniture	29
Credit agreements/loans (not linked)	21
Central heating	20
Used car purchased from a franchise dealer	19
West Lothian Council	1,781
Used car purchased from an independent dealer	144
Mobile phones (hardware)	55
Used car purchased from a franchise dealer	54
Mobile phones (service agreements)	53
Upholstered furniture	47

Appendix 2: Top 40 issues seen at bureaux and through the helpline

Top 40 consumer issues seen at Citizens Advice Bureaux April 2014 – March 2015

Issue	Count
Debt remedies	34,357
Credit, store and charge card debts	26,265
Unsecured personal loan debts	17,982
Regulated fuel (gas, electricity)	16,996
Private rented sector property	13,839
Bank and building society overdrafts	11,371
Catalogue and mail order debts	8,432
Local authority rent arrears	8,028
Owner occupier property	7,889
Sheriff and High Court small claims proceedings	7,621
Local authority housing	7,136
Fuel debts	6,436
Telephone debts	6,190
Main mortgage arrears	5,884
Sheriff + High Court: summary cause proceedings	5,821
Payday loan debts	5,576
Registered social landlord rent arrears	5,512
Solicitors/advocates	5,217
Parking	4,885
Bank, building society and Post Office accounts	4,677
Environmental and neighbour housing issues	4,607
Registered social landlord property	3,853
Pensions, savings and investments	3,708
Death and bereavement	3,597
Building repairs and improvements	3,571
Community care	3,243
Health costs, charges and entitlements	2,689
Driving	2,468
Electrical appliances and repairs	2,362
New and second hand vehicles	2,254
Compensation redress	2,162
Payment protection insurance	2,161
Incapacity legal arrangements	2,011
Private rented sector arrears	1,757
Furnishings and floor coverings	1,708
Public transport	1,644
Information about health services	1,555

Mobile phones	1,549
Personal-related court proceedings	1,522
Hire purchase arrears	1,483

***Top 40 consumer issues handled by the Citizens Advice consumer helpline
April 2014 – March 2015***

Issue	Count
Used cars from independent dealers	3,095
Used cars from franchise dealer	1,218
Mobile phones (service agreements)	1,015
Mobile phones (hardware)	1,013
Upholstered furniture	963
Central heating	873
Laptops, notebooks and tablet PCs	857
Women's clothing	817
Independent garages	812
Leather furniture	757
Double glazing	746
General building work	741
Credit agreements and loans (not linked)	655
Landline telephone services	633
Roofing	614
Fitted kitchens	552
Beds and mattresses	550
Non-upholstered furniture	544
Credit brokers	521
TVs	499
Overseas package holidays	473
Slimming products/services	454
Car parking and clamping	419
New cars from franchise dealer	406
Fitted bathrooms	383
Internet service providers	383
Jewellery (including repairs)	367
Vehicle spares and accessories	360
Used cars purchased privately	357
Beauty treatments	355
Washing machines	352
Plumbers and plumbing	350
Car insurance	346
Lotteries	332
Hotels, guest houses and bed and breakfasts	309
Fridges and freezers	298
Carpets	297

Animals and pets	296
Insulation	294
Electricity	279

Appendix 3: Local authority hotspots for select consumer issues

Home maintenance and improvements

Local authority	Calls per 10k households
East Renfrewshire Council	37
Falkirk Council	33
Moray Council	33
Aberdeenshire Council	30
Angus Council	29
<i>Scottish average</i>	19

Local authority	Percentage of total calls
East Renfrewshire Council	16%
Orkney Islands Council	15%
Falkirk Council	12%
Fife Council	12%
Angus Council	12%
<i>Scottish average</i>	9%

Car parking

Local authority	Calls per 10k households
Perth & Kinross Council	5
Dundee City Council	3
Renfrewshire Council	2
North Ayrshire Council	2
Scottish Borders Council	2
<i>Scottish average</i>	1

Local authority	Percentage of total calls
Perth & Kinross Council	2%
Dundee City Council	1%
Stirling Council	1%
Clackmannanshire Council	1%
South Ayrshire Council	1%
<i>Scottish average</i>	0.8%

Central heating

Local authority	Calls per 10k households
Falkirk Council	6
Moray Council	6
Angus Council	5
Scottish Borders Council	5
West Lothian Council	4
<i>Scottish average</i>	3

Local authority	Percentage of total calls
Falkirk Council	2%
Stirling Council	2%
East Dunbartonshire Council	2%
West Dunbartonshire Council	2%
Angus Council	2%
<i>Scottish average</i>	1%

Furniture

Local authority	Calls per 10k households
North Ayrshire Council	14
Falkirk Council	13
Renfrewshire Council	13
West Lothian Council	13
North Lanarkshire Council	13
<i>Scottish average</i>	9

Local authority	Percentage of total calls
North Lanarkshire Council	6%
West Dunbartonshire Council	6%
Renfrewshire Council	6%
South Lanarkshire Council	6%
Inverclyde Council	6%
<i>Scottish average</i>	4%

Hire and unsecured credit

Local authority	Calls per 10k households
Dundee City Council	6
West Dunbartonshire Council	5
North Lanarkshire Council	5
East Ayrshire Council	5
Moray Council	5
<i>Scottish average</i>	3

Local authority	Percentage of total calls
Shetland Islands Council	5%
East Ayrshire Council	4%
Clackmannanshire Council	3%
West Dunbartonshire Council	2%
North Lanarkshire Council	2%
<i>Scottish average</i>	1%

Letting agents

Local authority	Calls per 10k households
Renfrewshire Council	4
Glasgow City Council	3
Dundee City Council	2
Edinburgh City Council	2
Inverclyde Council	2
<i>Scottish average</i>	1

Local authority	Percentage of total calls
South Ayrshire Council	1%
Clackmannanshire Council	1%
Renfrewshire Council	1%
Glasgow City Council	1%
Stirling Council	1%
<i>Scottish average</i>	0.8%

Used cars

Local authority	Calls per 10k households
Moray Council	35
Aberdeenshire Council	30
Falkirk	28
Midlothian Council	28
West Lothian Council	26
<i>Scottish average</i>	<i>19</i>

Local authority	Percentage of total calls
Midlothian Council	13%
Aberdeenshire Council	11%
East Lothian Council	11%
Dumfries & Galloway Council	11%
West Lothian Council	11%
<i>Scottish average</i>	<i>9%</i>

Women's clothing

Local authority	Calls per 10k households
Falkirk Council	5
East Renfrewshire Council	5
East Dunbartonshire Council	4
Moray Council	4
Renfrewshire Council	4
<i>Scottish average</i>	<i>3</i>

Local authority	Percentage of total calls
Orkney Islands Council	4%
South Ayrshire Council	3%
East Dunbartonshire Council	2%
Stirling Council	2%
East Renfrewshire Council	2%
<i>Scottish average</i>	<i>1%</i>

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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info@cas.org.uk

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