

# Consumer snapshot

## Advice trends in Scotland



*Case evidence and statistics from the Scottish CAB Service*

# A snapshot of consumer issues

This report provides a snapshot of the issues that are affecting consumers in Scotland, examining both national and local trends in consumer issues. This is based on data provided by the majority of citizens advice bureaux in Scotland and data from the Citizens Advice consumer service.

This report looks in detail at the consumer issues handled during the first quarter of 2013/14.

## **Citizens Advice Bureaux and the Citizens Advice consumer service**

There are 61 member citizens advice bureaux, 81 bureaux offices and over 250 advice points in Scotland, from the cities to the islands. In addition, the former Consumer Direct helpline became part of the Citizens Advice Service in April 2012, giving consumers in Scotland and across Great Britain a more comprehensive and connected consumer champion. Now called the Citizens Advice consumer service, the new addition comprises a helpline, including specialist advice on energy and post issues, as well as advice by email, web form and post. Consumers can also access self-help advice online at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

The Citizens Advice consumer service is a GB-wide helpline with contact centres across the country, including one in Stornoway. Landline calls from consumers in Scotland are routed to the contact centre in Stornoway, along with some calls from consumers in other parts of Great Britain. Calls from mobile phones can be routed to any of the call centres across Great Britain. This report therefore looks at issues from consumers based in Scotland, rather than just those handled by the Stornoway contact centre.

In the first quarter of 2013 Scottish citizens advice bureaux helped people with around 120,000 issues on everything from benefits to payday loans and housing to energy issues. Bureaux give advice in a number of formats including face to face, telephone, home visits and email. This report only looks at the “consumer” related issues which bureaux helped Scots with. Consumer issues include;

- consumer debt
- consumer goods and services
- financial products and services
- travel and transport
- utilities
- telecommunications

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

# Key statistics April - June

Between 1st April and 30th June 2013 the Citizens Advice Service helped consumers in Scotland with;

- **50,149** consumer issues

That's **808 consumer issues for every working day**.

Over a quarter of these were addressed by the Citizens Advice consumer service, handling **13,868 issues**, including **1110 about energy or post**.

Scottish citizens advice bureaux helped consumers with **36,281** consumer issues, covering topics as diverse as payday loans and car maintenance. Consumer issues therefore account for almost a third of all the issues handled in bureaux.

Compared with the same time period in 2012, there was a **6.4% increase** in the number of Scottish consumer issues handled by the whole Citizens Advice Service – an extra 49 issues per working day. The tables below show the key changes in each part of the service from year to year.

## *Citizens Advice consumer service*

Increases from Q1 2012 to Q1 2013	No. of issues Apr-Jun 2012	No. of issues Apr-Jun 2013	% change
Central heating	107	172	61%
Mobile phone contracts	197	274	39%
Unsecured credit	99	138	38%
Energy issues	819	1110	36%
Laptops + tablets	172	229	33%

Decreases from Q1 2012 to Q1 2013	No. of issues Apr-Jun 2012	No. of issues Apr-Jun 2013	% change
Personal computers	64	26	-59%
Televisions	153	107	-30%
Leather furniture	237	172	-27%
Beds and mattresses	210	157	-25%
Landlines	153	116	-24%

# Key statistics April - June

## *Citizens advice bureaux*

Increases from Q1 2012 to Q1 2013	No. of issues Apr-Jun 2012	No. of issues Apr-Jun 2013	% change
Energy assistance applications	94	176	87%
Parking charges	345	490	42%
Enforcement action on bank accounts	73	104	42%
Switching energy supplier	83	117	41%
Enforcement action on credit card debt	158	213	35%

Decreases from Q1 2012 to Q1 2013	No. of issues Apr-Jun 2012	No. of issues Apr-Jun 2013	% change
Payment Protection Insurance	575	397	-31%
Credit card default charges	206	148	-28%
Private rented housing - rents	375	269	-28%
Furniture + flooring	263	198	-25%
Building repairs – contractual issues	95	78	-18%

There was also a significant rise in the number of scams reported to citizens advice bureaux from 2012 to 2013 (105%) but this is likely to be due to the service running Scams Awareness Month in May 2013 for the first time, in conjunction with Trading Standards Services.

# Top ten issues April - June

Looking in detail at the issues dealt with by the bureaux, we can see which areas are the most common during the course of the quarter.

**Figure 1. Top ten consumer issues brought to bureaux Apr-Jun 2013**

Issue	Count	% change from Q1 2012
Credit, store and charge card debts - Difficulty making payments	3017	-8%
Unsecured personal loan debts - Difficulty making payments	2369	-24%*
Bank and building society overdrafts - Difficulty making payments	1381	-4%
Catalogue and mail order debts - Difficulty making payments	1054	-3%
Payday loan debts - Difficulty making payments	1047	n/a*
Fuel debts - Difficulty making payments	712	+6%
Telephone debts - Difficulty making payments	655	-1%
Solicitors/Advocates - access issues	593	+24%
Mortgage arrears – difficulty making payments	579	+12%
Private rented sector - deposits	442	-8%

\*The fall in the number of issues in this category can be accounted for, in part, by a change in the way that we categorise issues. In April 2013 we introduced a new category for payday loans. Prior to this, issues about payday loans were categorised under the “unsecured personal loan debts” category. The number of issues around difficulty making payments on unsecured personal loans has therefore dropped as a result of this change.

# Top ten issues April - June

We can also examine the top ten issues dealt with by the consumer service in the first quarter for consumers in Scotland.

**Figure 2. Top ten Citizens Advice consumer service issues from Scottish consumers Apr-Jun 2013**

Issue	Count	% change from Q1 2012
Second hand cars purchased from independent dealer	778	+15%
Second hand cars purchased from franchise dealer	389	+18%
Mobile Phones (service agreements)	274	+39%
Women's clothing	272	+19%
Mobile Phones (hardware)	260	+16%
Upholstered furniture	258	-13%
Energy information enquiries (pricing, energy efficiency + contact details)	256	+2%
Car repairs and servicing at an independent garage	246	+14%
Lap-tops, notebooks and tablet PCs	229	+33%
Energy billing error	192	-21%

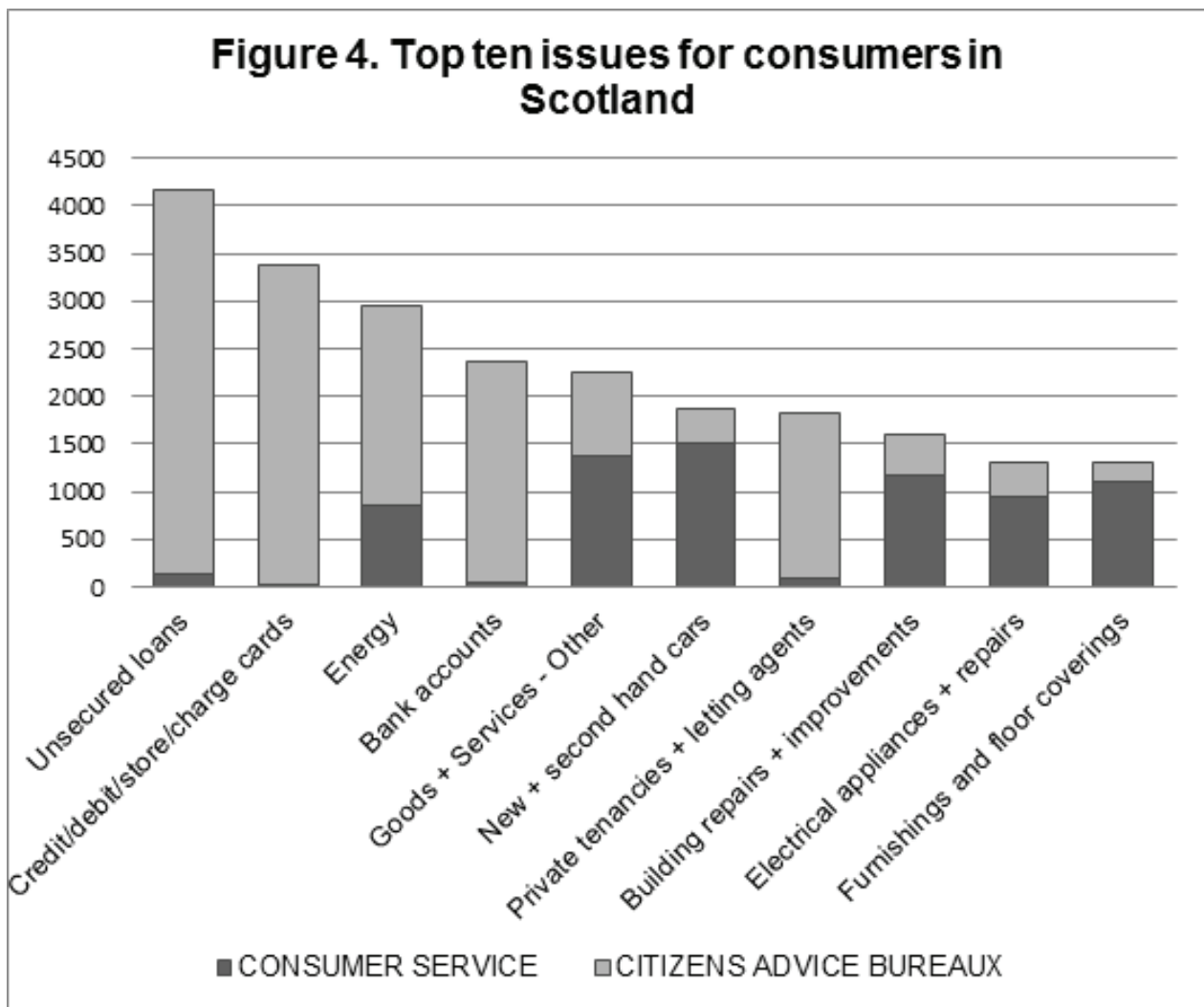
# Top ten issues April - June

Although recorded separately, we can look at the biggest issues for Scottish consumers across the whole Citizens Advice Service. By matching up advice codes it is possible to look at the proportion of issues dealt with by the bureaux and by the helpline. Some of these issues match up exactly, but for others we have had to add several categories together in order to compare them. The table below and figure 3 show the top ten issues for consumers in Scotland across the whole Citizens Advice Service.

**Figure 3. Top ten consumer issues across the Citizens Advice Service in Scotland**

Issue	Issues dealt with by consumer service Apr-Jun 2013	Issues dealt with by bureaux Apr-Jun 2013	Total
Unsecured loans	138	4,032	4,170
Credit/debit/store/charge cards	12	3,359	3,371
Energy	860	2091	2,951
Bank accounts	48	2319	2,367
Goods + Services - Other	1373	890	2,263
New + second hand cars	1514	359	1,873
Private tenancies + letting agents	82	1736	1,818
Building repairs + improvements	1168	426	1,594
Electrical appliances + repairs	941	371	1,312
Furnishings and floor coverings	1105	198	1,303

# Top ten issues April - June



From Figures 1-4 above, we can see that consumers use different channels for different issues. For example, for problems around debt and financial products, consumers in Scotland are far more likely to approach their CAB than to call the Citizens Advice consumer service. Consumers were also more likely to approach their CAB with issues about public transport, funerals, will making and solicitors.

Conversely, consumers were more likely to contact the consumer service with problems around buying and servicing cars, mobile phones, electrical products like computers, mobile phones and double glazing.



# Scottish issues

Figure 5 outlines the issues that were more or less common for consumers in Scotland compared with Great Britain as a whole.

**Figure 5: Issues more/less common for consumers in Scotland**

Issues <i>more</i> common in Scotland	Difference from GB (% of all issues)	Issues <i>less</i> common in Scotland	Difference from GB (% of all issues)
Leather furniture	+185%	Slimming products/ services	-71%
Second hand cars purchased from a franchise dealer	+130%	Estate Agents	-63%
Upholstered furniture	+76%	Gas Cookers	-50%
Beds and mattresses	+73%	Car insurance	-33%
Double glazing	+29%	Second hand cars purchased from independent dealer	-29%
Mobile phones (hardware)	+14%	Mobile phones (service agreements)	-15%

Issues handled by the Citizens Advice consumer service for consumers in Scotland accounted for 6.5% of all the issues handled across Great Britain in the first quarter of 2013-14. By comparing the proportion of enquiries on certain issues with this figure of 6.5%, we can see whether consumers in Scotland were more or less likely to contact the consumer service than all consumers in Great Britain.

Between April and June, consumers in Scotland were almost three times as likely to approach the consumer service for help with leather furniture as the average consumer across Great Britain. They were also more than twice as likely to have a problem with a second hand car they had bought from a franchise dealer. Conversely, consumers in Scotland were less likely to have a problem with second hand cars bought from an independent dealer.

The fact that fewer consumers in Scotland contacted the consumer service about gas cookers than might be expected, can be accounted for by the fact that fewer people in Scotland are on the gas grid than their counterparts in the rest of Great Britain.

# Consumer issues by local authority

We can further examine the data from the Citizens Advice consumer service by looking at the type and number of issues by local authority area. Unsurprisingly, the volume of issues broadly follows the volume of population in each area.

local authority	Count
Glasgow City Council	1378
Edinburgh Council, City Of	1092
Fife Council	921
North Lanarkshire Council	860
South Lanarkshire Council	669
Aberdeenshire Council	629
Highland Council	618
West Lothian Council	545
Renfrewshire Council	509
Falkirk Council	483

Figure 7 also looks at the number of issues handled by the consumer service by local authority but accounts for population, examining the proportion of local people contacting the helpline service in each local authority area.

**Figure 7. Top ten local authorities by number of consumer issues per 10,000 households**

local authority	Consumer issues per 10,000 households
Moray Council	81
Comhairle Nan Eilean Siar	75
West Lothian Council	74
Falkirk Council	70
Perth And Kinross Council	65
East Renfrewshire Council	64
Renfrewshire Council	63
Inverclyde Council	61
Highland Council	61
Aberdeenshire Council	60
<b>Scotland average</b>	<b>50</b>

# Consumer issues by local authority

When we look at the areas where the most consumer issues come from per ten thousand households, we can see that, proportionally, consumers in more rural areas, such as Moray, Highland and Aberdeenshire are more likely than their city counterparts to call the consumer helpline. This could perhaps be accounted for by the fact that rural consumers are more used to conducting transactions and consumer communications at a distance.

It is also possible to examine the types of issues that consumers in different parts of Scotland encounter. Problems with second hand cars are the dominant issue across the country, outstripping almost all other issues. However the other issues which consumers in different parts of Scotland face reflect both the different buying habits of various communities and the kinds of businesses that may be problematic in different areas. A full break down of the top five issues for each local authority is available at the end of this report.

# Consumer issues of Quarter 1

Each quarter, Consumer Snapshot examines three key consumer issues that are affecting clients and bureaux. These issues are chosen based both on the number of cases that consumers seek advice on and the severity of the detriment that is caused. In this briefing, we look in more detail at the following issues:

- Parking charges
- Used cars
- Central heating

## Parking Charges

Across the bureaux and the consumer service, April to June 2013 saw 561 issues about fines and charges in private car parks. These cases often involve a high cost fine and many clients are unaware of the laws around private car park charges. Below are some cases illustrating the kinds of experiences that many consumers are facing:

- ▶ An East of Scotland CAB reports of a client whose daughter had been fined £150 by a private parking firm for overstaying her parking ticket for 13 minutes in a garden centre. The client's daughter complained to the garden centre manager who was shocked at the size of the fine. The bureau adviser suggested that the client's daughter dispute the fine and write to her local MP as such fines would discourage people from using the garden centre
- ▶ An East of Scotland CAB reports of a client in his 80s who has received a Parking Charge Notice issued by a private company acting on behalf of a supermarket. The £90 penalty is purportedly for a brief overstay in the supermarket car park. The client wanted to know if he is liable for payment. The CAB adviser explained that notices or demands of this type should not in any way be confused with Penalty Charge Notices issued under the terms of a Road Traffic Order. The adviser informed the client that private companies who issue such notices base their claim on the law of contract as there are no specific regulations surrounding this issue. Furthermore the Department for Transport state that any charge must be a genuine pre -estimate of loss suffered by the landowner as a consequence of the breach of contract. The adviser helped the client to write a letter of complaint to the private company.

# Consumer issues of Quarter 1

- ▶ A client in the West of Scotland contacted the consumer service regarding a parking ticket he received from a private company. The client says he was not parked in the car park but did drive through it to park beyond the car park and has used this for years and never been charged before. The client believes he was beyond the operator's area where he parked as there was no signage in the area he parked. The adviser informed the client that there is no statutory basis for the parking charges, and instead it is a civil dispute. This means that the client can dispute the charge if he believes that the parking restrictions and charges were not clearly displayed, and in addition only a court can enforce payment of the charge.

## Used Cars

In Quarter 1 of 2013 issues relating to the sales of new and used cars amounted to over 1,800 cases. The majority of these cases deal with second-hand cars with the most common complaints relating to defective or unsafe cars.

Analysis by CAS reveals that in Scotland complaints are much more likely to be made regarding a franchise dealer than in England and Wales. Scottish buyers of used cars are also much more likely to make their purchase through Hire Purchase or other credit.

The following examples are typical of the types of complaints received regarding used car sales:

- ▶ A client from the East of Scotland contacted the consumer service regarding a 3-door used car bought on finance from a major UK dealership. On picking up the car several faults were spotted by the client: the passenger seat not folding forward; window washer motor broken; rusty bodywork. The client reported that the dealership had hidden the rusty bodywork behind price stickers. The client has taken the car back to the dealer where she was told by a sales representative that she could not return it despite it only being four days since the purchase and it being faulty. The client got a second opinion on the faults from an independent garage who confirmed the faults were potentially unsafe and that it would not pass an MOT in the state it was purchased. After confronting the dealer with this information the manager of the branch was extremely uncooperative, refused to fix the faults or provide a refund as he blamed the client for the faults in the car. The client was then told if she did not leave the premises he would call the police.

# Consumer issues of Quarter 1

- ▶ A North of Scotland CAB reports a client who bought a defective used car from a national dealership. The client bought the car for over £11,000 and on getting it home and looking at it more closely it looked like it had been in an accident. The client feels it was badly repaired with numerous faults. The client took the car back to the dealer to have warped brake disks replaced and they confirmed that the car had had rear end damage repaired before he bought it. The client has written to the dealer rejecting the car and they have replied refusing to accept rejection of the vehicle. The CAB wrote on behalf of the client pointing out his rights to reject a faulty vehicle under consumer regulations and highlighting the fact that no damage or faults had been pointed out to the client prior to selling it to him.
- ▶ A client from the East of Scotland contacted the consumer service regarding being mis-sold a used car from a dealership. The car had been sold to the client as a 2009 model with documentation detailing its registration in May 2009. The documentation from the dealer also made clear that this was not an imported car. After purchasing the vehicle on finance using an online car history checker the client discovered that the vehicle is a 2008 model which had been imported into the UK in 2009. The client was given details on his rights regarding purchasing a second hand car. In addition, as he had the documentation from the dealer that stated it was not an import, he could reject the vehicle and return it for a refund at the dealer.

## Central Heating

The consumer helpline service reported a 61% increase in the number of central heating issues during April to June of this year compared to the same time last year. Complaints covered a number of different areas but highly featured was the system being not fit for purpose as well as failure of the trader to attend to fix a fault.

- ▶ A client from the West of Scotland contacted the consumer service regarding an on-going problem with his central heating since he has had a new boiler installed. The client is unable to control the heat of the hot water that is being produced by the boiler and finds the temperature to be erratic and not convenient for his needs. The client contacted the trader to ask for assistance but was informed that the temperature is set when the boiler is manufactured and they can do nothing about it. The consumer service informed the client of their rights under the sale of goods act to reject a product that is not fit for purpose, the client armed with this information wrote to the trader to request a refund or replacement.

# Consumer issues of Quarter 1

- ▶ A client from the East of Scotland contacted the consumer service regarding an oil fired central heating system that has not been working ever since it was installed. The client reports of frequent over-heating problems and has contacted the trader who in turn has requested the manufacturer come and repair the boiler. Despite it having parts replaced twice it has broken down again, with the trader now refusing to come back to repair it despite it being under guarantee until 2019. The consumer service advised the client on his rights regarding repair and replacement and has written a recorded letter requesting this from the trader.
- ▶ A client from the North of Scotland contacted the consumer service regarding a possible scam posing as the Green Deal scheme. The client was phoning on behalf of her elderly neighbours who got a leaflet through their door regarding installation of a new central heating boiler under the Green Deal scheme. The clients neighbour paid a £49 survey fee to the trader up front and got a date when they would come and survey the existing central heating system. On the arranged day the trader did not show up and when attempts were made to contact them the phone number would not connect. The client then contacted the Green Deal registration body who informed them that the company was not registered as a certified green deal contractor. The information regarding the company was taken by the consumer service who passed it onto trading standards for investigation.

# Appendix 1

## Appendix 1 – Top five issues by local authority area

(please note that results for Orkney and Shetland are not detailed as the sample size was very small)

<b>ABERDEEN CITY COUNCIL</b>	<b>469</b>
Second hand cars purchased from independent dealer	17
Beds and Mattresses	16
Upholstered furniture	12
Fitted Kitchens	10
Roofing	9
<b>ABERDEENSHIRE COUNCIL</b>	<b>629</b>
Second hand cars purchased from independent dealer	29
Leather furniture	16
Independent Garage	14
Double Glazing	13
Second hand cars purchased from franchise dealer	13
<b>ANGUS COUNCIL</b>	<b>275</b>
Second hand cars purchased from independent dealer	16
Women's clothing	7
Double Glazing	6
New cars purchased from franchise dealer	6
Second hand cars purchased from franchise dealer	6
<b>ARGYLL AND BUTE COUNCIL</b>	<b>197</b>
Second hand cars purchased from independent dealer	10
Upholstered furniture	9
Independent Garage	7
Mobile Phones (hardware)	6
Washing Machines	5
<b>CLACKMANNANSHIRE COUNCIL</b>	<b>67</b>
Second hand cars purchased from independent dealer	3
Car repairs at an independent garage	3
Plumbers and plumbing	2
Telephone services (land line)	2
Mobile Phones (service agreements)	2



# Appendix 1

<b>COMHAIRLE NAN EILEAN SIAR</b>	<b>94</b>
Telephone services (land line)	4
Purchased from independent dealer	4
Internet Service Providers	4
Double Glazing	3
Women's clothing	3
<b>DUMFRIES AND GALLOWAY COUNCIL</b>	<b>394</b>
Purchased from independent dealer	24
Upholstered furniture	16
Purchased from franchise dealer	13
Women's clothing	11
Internet Service Providers	9
<b>DUNDEE CITY COUNCIL</b>	<b>377</b>
Purchased from independent dealer	17
Upholstered furniture	12
Independent Garage	9
Leather furniture	8
Jewellery (including repairs)	8
<b>EAST AYRSHIRE COUNCIL</b>	<b>125</b>
Purchased from independent dealer	7
Leather furniture	6
Purchased from franchise dealer	6
Beds and Mattresses	4
Women's clothing	4
<b>EAST DUNBARTONSHIRE COUNCIL</b>	<b>205</b>
Purchased from independent dealer	11
Beds and Mattresses	7
Double Glazing	6
Purchased from franchise dealer	5
Central Heating (inc installation and servicing)	4

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<b>EAST Lothian Council</b>	<b>244</b>
Purchased from independent dealer	23
Beds and Mattresses	7
Telephone services (land line)	7
Roofing	5
Double Glazing	5
<b>EAST Renfrewshire Council</b>	<b>237</b>
Purchased from independent dealer	13
Women's clothing	7
Purchased from franchise dealer	7
Central Heating (inc installation and servicing)	6
Lap-tops, notebooks and tablet PCs	6
<b>Edinburgh Council, City of</b>	<b>1092</b>
Purchased from independent dealer	34
Lap-tops, notebooks and tablet PCs	25
Other general building work	22
Purchased from franchise dealer	21
Upholstered furniture	20
<b>Falkirk Council</b>	<b>483</b>
Purchased from independent dealer	32
Purchased from franchise dealer	15
Roofing	14
Leather furniture	12
Upholstered furniture	11
<b>Fife Council</b>	<b>921</b>
Purchased from independent dealer	63
Purchased from franchise dealer	26
Independent Garage	23
Roofing	18
Lap-tops, notebooks and tablet PCs	18

# Appendix 1

<b>GLASGOW CITY COUNCIL</b>	<b>1378</b>
Purchased from independent dealer	51
Upholstered furniture	42
Mobile Phones (hardware)	40
Purchased from franchise dealer	38
Leather furniture	35
<b>HIGHLAND COUNCIL, THE</b>	<b>618</b>
Purchased from independent dealer	34
Beds and Mattresses	16
Purchased from franchise dealer	16
Independent Garage	13
Central Heating (inc installation and servicing)	11
<b>INVERCLYDE COUNCIL</b>	<b>227</b>
Purchased from independent dealer	10
Leather furniture	9
Mobile Phones (service agreements)	8
Upholstered furniture	7
Women's clothing	7
<b>MIDLOTHIAN COUNCIL</b>	<b>173</b>
Purchased from independent dealer	7
Upholstered furniture	6
Beds and Mattresses	6
Leather furniture	6
Fitted Kitchens	4
<b>MORAY COUNCIL, THE</b>	<b>324</b>
Purchased from independent dealer	21
Petrol	7
Double Glazing	6

# Appendix 1

<b>NORTH AYRSHIRE COUNCIL</b>	<b>173</b>
Purchased from independent dealer	14
Washing Machines	5
Purchased from franchise dealer	5
Telephone services (land line)	4
Holiday/Travel	4
<b>NORTH LANARKSHIRE COUNCIL</b>	<b>860</b>
Purchased from independent dealer	45
Upholstered furniture	32
Purchased from franchise dealer	27
Leather furniture	25
Lap-tops, notebooks and tablet PCs	20
<b>ORKNEY ISLANDS COUNCIL</b>	<b>12</b>
<b>PERTH AND KINROSS COUNCIL</b>	<b>422</b>
Purchased from independent dealer	27
Insulation	15
Roofing	10
Independent Garage	10
Purchased from franchise dealer	9
<b>RENFREWSHIRE COUNCIL</b>	<b>509</b>
Purchased from independent dealer	29
Purchased from franchise dealer	18
Upholstered furniture	15
Beds and Mattresses	13
Leather furniture	13
<b>SCOTTISH BORDERS</b>	<b>298</b>
Purchased from independent dealer	22
Purchased from franchise dealer	8
Conservatories	7
Digital/satellite/cable supply agreements	7
Telephone services (land line)	5

# Appendix 1

<b>SHETLAND ISLANDS COUNCIL</b>	<b>15</b>
<b>SOUTH AYRSHIRE COUNCIL</b>	<b>109</b>
Purchased from independent dealer	4
Upholstered furniture	3
Beds and Mattresses	3
Mobile Phones (service agreements)	3
Women's clothing	3
<b>SOUTH LANARKSHIRE COUNCIL</b>	<b>669</b>
Purchased from independent dealer	39
Purchased from franchise dealer	23
Upholstered furniture	21
Mobile Phones (hardware)	17
Women's clothing	17
<b>STIRLING COUNCIL</b>	<b>99</b>
Purchased from independent dealer	8
Purchased from franchise dealer	5
Small domestic appliances	4
Lap-tops, notebooks and tablet PCs	3
Mobile Phones (service agreements)	3
<b>WEST DUNBARTONSHIRE COUNCIL</b>	<b>232</b>
Purchased from independent dealer	19
Upholstered furniture	11
Leather furniture	6
Mobile Phones (hardware)	6
Purchased from franchise dealer	6
<b>WEST LoTHIAN COUNCIL</b>	<b>545</b>
Purchased from independent dealer	41
Purchased from franchise dealer	23
Mobile Phones (service agreements)	14
Women's clothing	13
Upholstered furniture	11

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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