

Consumer snapshot

Advice trends in Scotland



Case evidence and statistics from the Scottish CAB Service

by Fraser Sutherland, Policy Officer

Contents

Intro: A snapshot of consumer issues	p4
Part 1: A review of 2013/2014	p5-7
Total advice figures	
Current trends	
Hotspot map	
Part 2: Consumer statistics for 2013/14	p8-12
Top forty issues	
Difference with rest of Great Britain	
Part 3: Consumer hotspots	p12-15
Insulation	
Furniture	
Computing	
Mobile phones	
Used Cars	
Part 4: Top five issues by local authority	p16-20

Author & Contact: Fraser Sutherland, Policy Officer

t: 0131 550 1000 f: 0131 550 1001 w: www.cas.org.uk Need advice? www.adviceguide.org.uk
Citizens Advice Scotland, Spectrum House, 2 Powderhall Road, Edinburgh, EH7 4GB

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. This is based on data provided by citizens advice bureaux in Scotland and data from the Citizens Advice consumer helpline.

This report is a review in detail of the consumer issues handled in 2013/2014 by the Citizens Advice service in Scotland.

Citizens Advice Bureaux and the Citizens Advice consumer helpline

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 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 helpline, the new addition comprises a helpline and includes 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

The Citizens Advice consumer helpline 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 2013/2014 Scottish citizens advice bureaux helped people with a total of 887,000 issues 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. The Citizens Advice consumer helpline is a Great Britain wide service delivered in part by Citizens Advice Scotland from a call centre in Stornoway. In 2013/14 we dealt with 177,000 issues for callers across Great Britain. This report examines all the issues from consumers in Scotland that were handled by the Citizens Advice consumer helpline as well as the consumer issues dealt with by our network of bureaux. 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 helpline as well as the consumer issues dealt with by bureaux.

Part 1: A review of 2013/14

Between 1st April 2013 and 31st March 2014, the Citizens Advice Service in Scotland helped advise on over a quarter of a million consumer issues.

289,652 Consumer Issues advised on:

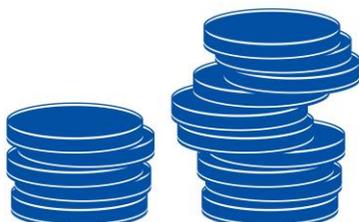


233,639 in Citizens Advice Bureaux

56,013 by Citizens Advice Consumer Helpline¹

That's 793 issues for every day of the year

Our top five consumer issues across the service were



1. Unsecured credit: 34,600

2. Credit card debts: 32,627



3. Bank accounts: 19,133



4. Energy: 17,176



5. Private rented housing: 15,976

¹ The Consumer Advice consumer helpline is a Great Britain wide service delivered in part by Citizens Advice Scotland from a call centre in Stornoway. In 2013/14 we dealt with 177,000 issues for callers across GB. This report looks at the issues of Scottish callers.

In 2013/2014 we saw the following areas of advice see big increases and decreases compared to the previous year:

Domestic fuel	+79%
Tobacco	+59%
Parking issues	+52%
Private sales & internet auctions	+49%
Toiletries	+39%

Payment protection insurance	-27%
Personal banking	-29%
Domestic appliance repair	-33%
Unsecured personal loans	-33%
Petrol & Oil	-34%

Comparing data with our sister organisation Citizens Advice we can see what issues consumers are more likely to seek advice on in Scotland when compared to the rest of Great Britain. In 2013/2014 the biggest differences were:



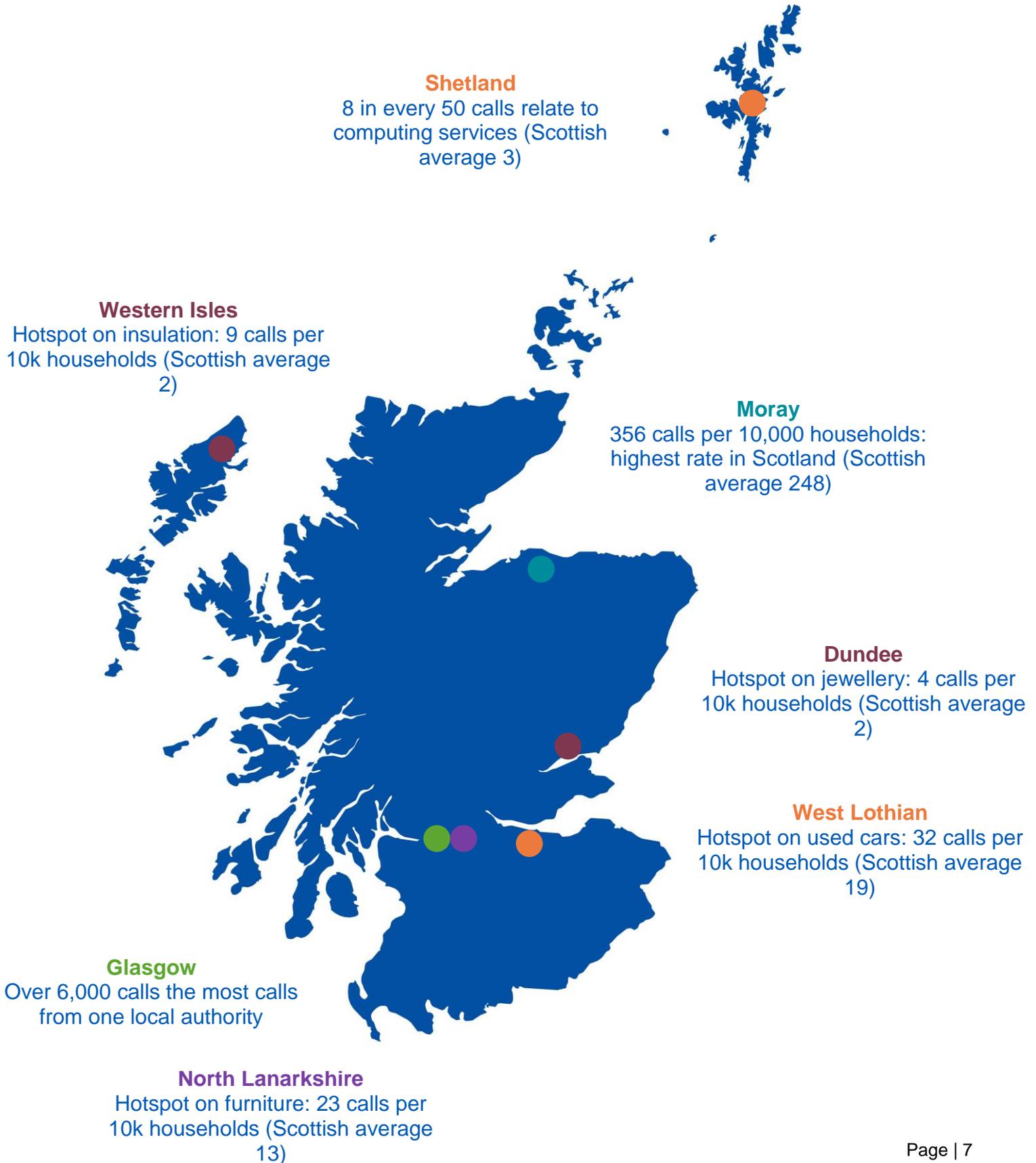
More common in Scotland:

- Domestic fuel
- Soft furniture
- House construction
- Floor coverings
- New cars

Less common in Scotland:

- Estate agents
- Disability aids
- Commercial vehicles
- Transport including flights
- Food & drink

The map below highlights some of the regional hotspots and differences identified by callers of the consumer helpline in 2013/2014:



Part 2: consumer statistics for 2013/14

Figure 1. Top ten consumer issues brought to bureaux in April 2013 – March 2014

Issue	Count
Credit, store and charge card debts	32,028
Unsecured personal loan debts	23,328
Bank and building society overdrafts	14,175
Private rented sector housing	13,502
Regulated fuels (electricity and gas)	12,727
Catalogue and mail order debts	9,978
Owner occupier property	9,298
Main Mortgage arrears	8,398
Payday loans	8,180
Fuel debts	7,403

Figure 2. Top ten Citizens Advice consumer helpline issues from Scottish consumers April 2013 – March 2014

Issue	Count
Used cars from independent dealers	3058
Used cars from franchise dealers	1333
Mobile phones (handsets)	1144
Mobile phones (contracts)	1092
Upholstered furniture	1026
Lap-tops, notebooks and tablet PCs	967
Central heating (including installation and servicing)	924
Car repair/servicing at independent garage	907
Women's clothing	896
Leather Furniture	712

These tables indicate some of the key differences between the types of issues brought to bureaux and to the consumer helpline. As can be seen from Figure 1 and 2 bureaux are much more likely to help with debt issues and housing problems. The helpline on the other hand is much more likely to help with goods and services such as car purchases, mobile phones and one-off purchases.

Figure 3: Top ten consumer issues for consumers in Scotland across the whole Citizens Advice Service.

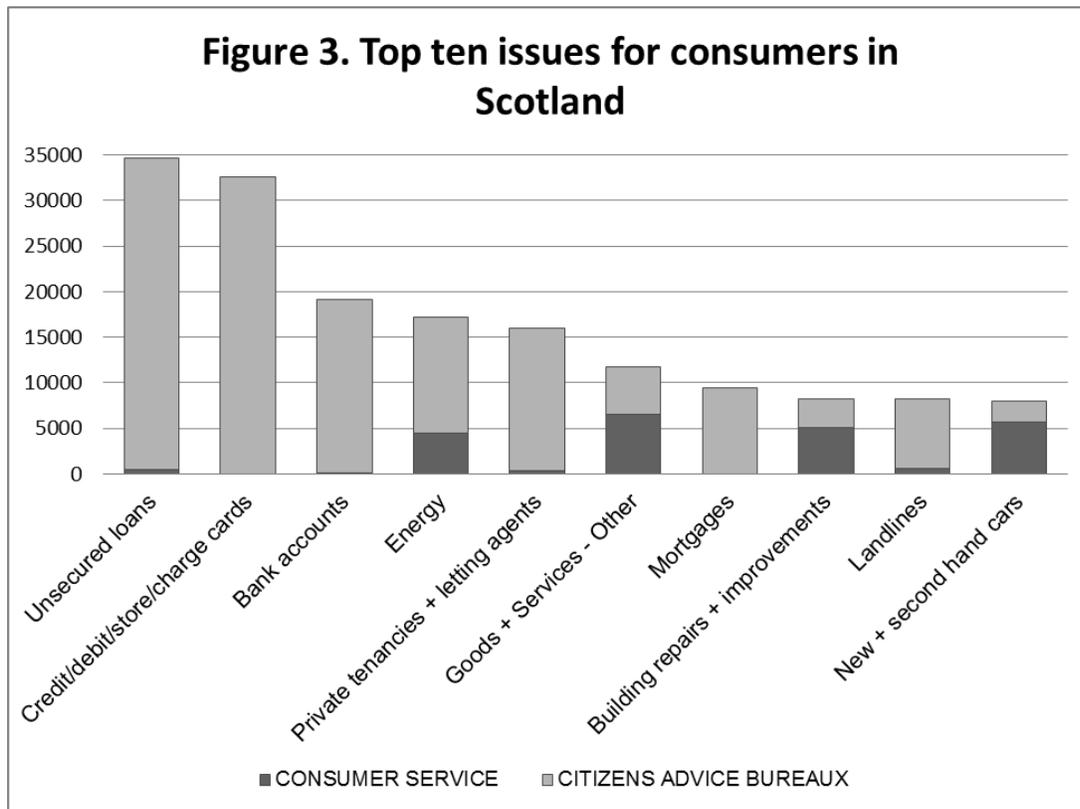


Figure three highlights the total combined numbers of consumer issues brought to CAB and the helpline service. It shows how debt and housing issues mainly come from the CAB service. Consumers appear to prefer the phone line service for issues regarding used cars and smaller consumer complaints. For housing and debt issues CAB have specialist advisers for these topics and many consumers may like the face-to-face help offered for this type of problem.

Figure 4: Increases and decreases in advice for consumer helpline and bureaux compared to the previous year

Citizens Advice consumer helpline

Increases	change	Decreases	change
Domestic fuel	79%	Petrol and oil	-34%
Tobacco and related products	59%	Domestic appliance repair	-33%
Other motoring costs including parking and driving lessons	41%	Photography equipment and photographers	-32%
Toiletries, perfumes, beauty treatments and hairdressing	39%	Personal banking	-29%
Holidays	23%	Books, newspapers and magazines	-29%

Citizens advice bureaux

Increases	change	Decreases	change
Parking issues	52%	Unsecured personal loans	-33%
Private sales and internet auctions	49%	Payment Protection Insurance	-27%
Driving	36%	Credit, store and charge card debts	-12%
Regulated fuel (electricity and gas)	33%	Landline telephones	-11%
Non-regulated fuel (coal, oil etc)	33%	Vehicle Insurance	-11%

Figure 4 highlights some interesting trends from the past year. We know for example that tobacco calls have increased due to more reporting of illicit/fake products after awareness raising of this issue by police and trading standards in Scotland. We also see that the proliferation of charging tickets for parking on private land has seen an increase in both calls to the helpline but also advice from CAB. We are aware that scam artist activity on private auction websites and listings pages have been common in the past year and we expect this is the main reason for increases for advice in this area. Increasing fuel costs has also been reflected in this year's rises in people seeking advice.

We also know that the decrease in unsecured personal loans at CAB is largely due to payday loans being counted separately whereas the year before they had been counted together. Help regarding PPI has also fallen and while in CAB there are still numerous cases clearly the big surge in complaints seen in previous years means we are past the peak level for this issue.

In some cases however it is not entirely clear why issues have increased (toiletries) or decreased (photography). It may be in the case of books for example as more people move from reading physical copies to electronic versions the decreasing volume of sales is reflected in reducing the number of concerns.

Figure five on page 11 breaks down into detail the graph presented in figure three and shows the total number of issues that we have helped people with across both the CAB and helpline service.

Figure 5. Top 40 Citizens Advice Service (CAB & Consumer helpline) issues from Scottish consumers April 2013 – March 2014

Issue	Count
Unsecured loans	34,600
Credit/debit/store/charge cards	32,627
Bank accounts	19,133
Private rented sector (inc. letting agents)	15,976
Energy	13,136
Goods & Services – Other	11,718
Mortgages	9,448
Building repairs & improvements	8,276
Telephone landlines	8,205
New & second hand cars	7,959
Electrical appliances & repairs	6,327
Furnishings and floor coverings	5,824
Solicitors	4,623
Mobile phones	3,629
Car servicing and repairs	3,030
Payment protection insurance	2,991
Clothing & footwear	2,816
Digital & satellite TV/broadband packages	2,713
Pensions	2,654
Secured loans	2,475
Financial advisers/brokers/intermediaries	2,197
Hire purchase	2,192
Funerals	1,786
Employment agencies	1,526
Vehicle insurance	1,484
Double glazing	1,474
Public transport	1,293
Food & drink	1,235
Supplementary travel (including passports & visas)	1,198
Home & contents insurance	1,183
Credit reference agencies	1,160
Televisions	1,109
Will making	1,058
Package holidays	1,034
Life and health insurance	975
Broadband	817
Driving licenses	796
Hotels and holiday accommodation	728
Factors	644
Parking	636

Figure 6: 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)
Domestic fuel	+124%	Estate agents	-45%
Textiles and soft furnishings	+60%	Disability aids	-33%
House construction	+58%	Commercial vehicles, motorhomes and motorbikes	-18%
Floor coverings	+51%	Public transport and flights	-11%
New cars	+51%	Food and drink	-10%
Nursery goods and services	+43%	Letting agents/property factors	-10%

Figure six details the differences we can identify between issues that are more common in Scotland compared to the whole of GB in relation to data taken from the helpline service. Just as in figure four there are some issues where it is unclear as to why these may be higher (floor coverings) or lower (food and drink) in Scotland.

Housing construction issues may be higher due to a number of reasons. The Construction Industry Training Board (CITB) reported that while house building across the UK had fallen, in Scotland it had decreased at a slower rate meaning that more houses are being built here per head of population than elsewhere. Equally the uptake of the UK Government’s ‘Help to Buy’ scheme has been particularly popular in Scotland and the Scottish Government state that council housing is being built at a rate of five times the rate of the rest of the UK. Given these factors it would suggest that rather than the Scottish building industry having poorer products it would be likely this is a reflection of the number of homes being built.

The difference in estate agents issues will be a reflection of the different system of buying and selling homes in Scotland with no or little risk of a housing chain collapse. Property factors have faced regulation and tribunal cases in Scotland through recent legislation. The letting agent industry is also to face closer regulation by the Scottish Government which may provide an explanation for why calls regarding these two services are lower than GB average.

Part 3: Consumer hotspots

We can further examine the data from the Citizens Advice consumer helpline 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.

Figure 7. Top ten local authorities by number of issues handled by the consumer helpline

Local authority	Count
Glasgow City Council	6123
City of Edinburgh Council	4495
Fife Council	4490
North Lanarkshire Council	3743
South Lanarkshire Council	3088
Highland Council	2704
Aberdeenshire Council	2614
West Lothian Council	2173
Renfrewshire Council	2019
Falkirk Council	1821

Figure 8 looks at the number of issues handled by the consumer helpline service by local authority but accounts for population, examining the proportion of local people contacting the helpline service in each local authority area.

Figure 8. Top ten local authorities by number of consumer issues per 10,000 households

Local authority	Consumer issues per 10,000 households
Moray Council	356
West Lothian Council	296
Fife Council	279
Inverclyde Council	273
Falkirk Council	265
Highland Council	265
North Lanarkshire Council	256
East Renfrewshire Council	251
Aberdeenshire Council	250
Renfrewshire Council	250
Scotland average	248

When we look at the areas where the most consumer issues come from per ten thousand households, we can see that rural and town communities are much more likely to use the helpline than their counterparts in Scotland's cities. Despite this general rule of thumb, Dundee

City Council has above average calls to the service and residents there make 50% more calls than consumers in Aberdeen per 10,000 households.

It is also possible to examine the types of issues that consumers in different parts of Scotland encounter. Appendix 1 breaks down the top five issues for each local authority area, where used car sales dominate almost exclusively. In Angus, used car sales from an independent dealer accounted for more than three times the number of calls made on the next most popular topic. There are interesting regional variations. Mobile phone issues are high call areas in the nation’s cities while insulation issues were much more likely in rural communities.

Figure 9 highlights some of the regional variances. These could be viewed as ‘hotspots’ for particular problems, or could represent a better awareness of where to seek advice from regarding those issues. The figures are given in the breakdown of calls per household population but also as a factor of the total calls made by consumers from that area.

Figure 9. Regional hotspots (by local authority area) of consumer calls

Insulation

Local authority	Calls per 10k households
Western Isles	9
Highland	7
Argyll & Bute	6
Orkney	5
Moray	5
<i>Scottish Average</i>	2

Local authority	Per 50 calls made to service
Orkney	6
Shetland	5
Western Isles	4
Highlands	3
Argyll & Bute	2
<i>Scottish Average</i>	2

Furniture

Local authority	Calls per 10k households
North Lanarkshire	23
West Lothian	22
Moray	20
Renfrewshire	20
West Dunbartonshire	18
<i>Scottish Average</i>	13

Local authority	Per 50 calls made to service
East Dunbartonshire	9
North Lanarkshire	9
Renfrewshire	8
West Lothian	7
Glasgow	7
<i>Scottish Average</i>	6

Computing

Local authority	Calls per 10k households
Moray	13
Scottish Borders	9
Highland	9
Fife	9
West Lothian	9
<i>Scottish Average</i>	6

Local authority	Per 50 calls made to service
Shetland	8
Clackmannanshire	4
Scottish Borders	4
Orkney	4
Moray	4
<i>Scottish Average</i>	3

Mobile Phones

Local authority	Calls per 10k households
West Lothian	14
Moray	13
Glasgow	13
East Renfrewshire	12
North Lanarkshire	12
<i>Scottish Average</i>	9

Local authority	Per 50 calls made to service
Midlothian	6
Glasgow	5
West Dunbartonshire	5
Renfrewshire	5
East Renfrewshire	5
<i>Scottish Average</i>	4

Used Cars

Local authority	Calls per 10k households
West Lothian	32
Moray	32
Midlothian	30
East Lothian	28
Falkirk	28
<i>Scottish Average</i>	19

Local authority	Per 50 calls made to service
Midlothian	14
East Lothian	13
Clackmannanshire	12
Angus	11
West Lothian	11
<i>Scottish Average</i>	9

Part 4: Top five issues by local authority

ABERDEEN CITY COUNCIL	1506
Used car purchased from an independent dealer	96
Used car purchased from a franchise dealer	40
Mobile phone contracts	37
Mobile phone handsets	35
Central heating (including installation and servicing)	30
ABERDEENSHIRE COUNCIL	2614
Used car purchased from an independent dealer	177
Vehicle repairs/servicing at an independent garage	68
Central heating (including installation and servicing)	55
Used car purchased from a franchise dealer	54
Mobile phone contracts	51
ANGUS COUNCIL	1227
Used car purchased from an independent dealer	103
Vehicle repairs/servicing at an independent garage	32
Upholstered furniture	26
Laptops, notebooks and tablet PCs	23
Central heating (including installation and servicing)	21
ARGYLL AND BUTE COUNCIL	925
Used car purchased from an independent dealer	47
Central heating (including installation and servicing)	25
Used car purchased from a franchise dealer	23
Roofing	23
Insulation	23
CLACKMANNANSHIRE COUNCIL	313
Used car purchased from an independent dealer	23
Upholstered furniture	10
Used car purchased from a franchise dealer	10
Women's clothing	10
Laptops, notebooks and tablet PCs	9

COMHAIRLE NAN EILEAN SIAR	258
Used car purchased from an independent dealer	11
Insulation	11
Central heating (including installation and servicing)	10
Used car purchased from a franchise dealer	7
Mobile phone contracts	7
DUMFRIES AND GALLOWAY COUNCIL	1440
Used car purchased from an independent dealer	98
Mobile phone handsets	36
Laptops, notebooks and tablet PCs	27
Women's clothing	27
Beds and mattresses	26
DUNDEE CITY COUNCIL	1536
Used car purchased from an independent dealer	109
Upholstered furniture	43
Vehicle repairs/servicing at an independent garage	27
Used car purchased from a franchise dealer	36
Laptops, notebooks and tablet PCs	36
EAST AYRSHIRE COUNCIL	645
Used car purchased from an independent dealer	36
Used car purchased from a franchise dealer	20
Mobile phone contracts	17
Upholstered furniture	12
Double glazing	11
EAST DUNBARTONSHIRE COUNCIL	807
Used car purchased from an independent dealer	42
Women's clothing	22
Beds and mattresses	20
Upholstered furniture	19
Package holidays overseas	18
EAST LoTHIAN COUNCIL	947
Used car purchased from an independent dealer	77
Used car purchased from a franchise dealer	29
Central heating (including installation and servicing)	17
Mobile phone contracts	17
Laptops, notebooks and tablet PCs	17
EAST RENFREWSHIRE COUNCIL	933
Used car purchased from an independent dealer	35
Mobile phone handsets	27
Used car purchased from an franchise dealer	26
General building work	24
Roofing	20

EDINBURGH COUNCIL, CITY OF	4495
Used car purchased from an independent dealer	231
Mobile phone contracts	105
Mobile phone handsets	90
Used car purchased from a franchise dealer	84
Laptops, notebooks and tablet PCs	82
FALKIRK COUNCIL	1821
Used car purchased from an independent dealer	121
Used car purchased from a franchise dealer	60
Vehicle repairs/servicing at an independent garage	43
Roofing	42
Upholstered furniture	42
FIFE COUNCIL	4490
Used car purchased from an independent dealer	287
Used car purchased from a franchise dealer	121
Vehicle repairs/servicing at an independent garage	90
Mobile phone handsets	86
Laptops, notebooks and tablet PCs	82
GLASGOW CITY COUNCIL	6123
Used car purchased from an independent dealer	246
Mobile phone contracts	163
Mobile phone handsets	162
Women's clothing	161
Used car purchased from a franchise dealer	147
HIGHLAND COUNCIL	2704
Used car purchased from an independent dealer	168
Insulation	72
Central heating (including installation and servicing)	65
Used car purchased from a franchise dealer	58
Laptops, notebooks and tablet PCs	50
INVERCLYDE COUNCIL	1022
Used car purchased from an independent dealer	45
Mobile phone handsets	27
Upholstered furniture	23
Laptops, notebooks and tablet PCs	19
Central heating (including installation and servicing)	17
MIDLOTHIAN COUNCIL	784
Used car purchased from an independent dealer	66
Used car purchased from a franchise dealer	30
Mobile phone contracts	24
Mobile phone handsets	20
Upholstered furniture	19

MORAY COUNCIL	1428
Used car purchased from an independent dealer	88
Upholstered furniture	32
Mobile phone contracts	27
Mobile phone handsets	27
Laptops, notebooks and tablet PCs	25
NORTH AYRSHIRE COUNCIL	869
Used car purchased from an independent dealer	49
Used car purchased from a franchise dealer	21
Leather furniture	19
Upholstered furniture	16
Vehicle repairs/servicing at an independent garage	16
NORTH LANARKSHIRE COUNCIL	3743
Used car purchased from an independent dealer	208
Used car purchased from a franchise dealer	117
Upholstered furniture	101
Leather furniture	99
Mobile phone contracts	93
ORKNEY ISLANDS COUNCIL	79
Insulation	5
Mobile phone contracts	3
Mobile phone handsets	2
Central heating (including installation and servicing)	2
Used car purchased from an independent dealer	2
PERTH AND KINROSS COUNCIL	1481
Used car purchased from an independent dealer	78
Used car purchased from a franchise dealer	43
Mobile phone handsets	37
Roofing	28
Central heating (including installation and servicing)	27
RENFREWSHIRE COUNCIL	2019
Used car purchased from an independent dealer	104
Mobile phone contracts	57
Used car purchased from a franchise dealer	56
Upholstered furniture	54
Leather furniture	45
SCOTTISH BORDERS	1263
Used car purchased from an independent dealer	86
Vehicle repairs/servicing at an independent garage	26
Used car purchased from a franchise dealer	26
Women's clothing	26
Mobile phone handsets	25

SHETLAND ISLANDS COUNCIL	78
Insulation	4
Used car purchased from an independent dealer	4
Hotels, guest houses and B&Bs	3
Landline telephones	2
Mobile phone handsets	2
SOUTH AYRSHIRE COUNCIL	648
Used car purchased from an independent dealer	37
Mobile phone handsets	21
Used car purchased from a franchise dealer	15
Upholstered furniture	15
Laptops, notebooks and tablet PCs	14
SOUTH LANARKSHIRE COUNCIL	3088
Used car purchased from an independent dealer	168
Used car purchased from a franchise dealer	96
Women's clothing	78
Mobile phone handsets	77
Mobile phone contracts	68
STIRLING COUNCIL	437
Used car purchased from an independent dealer	23
Laptops, notebooks and tablet PCs	11
Used car purchased from a franchise dealer	8
Landline telephones	7
Women's clothing	7
WEST DUNBARTONSHIRE COUNCIL	912
Used car purchased from an independent dealer	47
Used car purchased from a franchise dealer	27
Upholstered furniture	26
Mobile phone handsets	26
Laptops, notebooks and tablet PCs	20
WEST LOTHIAN COUNCIL	2173
Used car purchased from an independent dealer	146
Used car purchased from a franchise dealer	82
Mobile phone handsets	62
Upholstered furniture	56
Leather furniture	44

Citizens Advice Scotland (CAS), our 61 member Citizen Advice Bureaux (CAB), the Citizen Advice consumer service, and the Extra Help Unit, form Scotland's largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone. Our self-help website Adviceguide provides information on rights and helps people solve their problems.

We are champions for both citizens and consumers and in 2013/14 the Citizens Advice Service in Scotland helped over **330,000 clients** in Scotland and dealt with **over one million issues** overall. In addition, the Scottish zone of our self-help website Adviceguide received approximately **4.2 million** unique page views. In 2013/14, our citizens advice bureaux recorded a financial gain for clients of over **£124 million**. If we paid our volunteers it would cost the service **£10 million**. Research by the Fraser of Allander Institute into the economic benefits of advice shows that the Scottish CAB Service contributes an annual total benefit to the common good in Scotland of nearly **£180 million**.

Our Citizens Advice Bureaux network, which includes telephone helpline Citizens Advice Direct, deliver frontline advice services through more than 200 service points across the country, from city centres to rural communities. This network of bureaux is staffed by a team of paid staff and nearly 2500 volunteers.

In addition the Citizens Advice consumer service provides a freephone service for those needing advice and information on consumer rights and helps to solve problems with consumer goods and services. Citizens Advice Scotland delivers part of this Great Britain wide service from a call centre in Stornoway, helping people in Scotland and across other parts of Great Britain.

The Extra Help Unit, through a team of telephone caseworkers based in Glasgow, helps people throughout Great Britain who have complex energy or postal complaints or are at risk of having their gas or electricity cut off who are referred through our consumer helpline, Ofgem, the Energy Ombudsman, or their local elected representative.

Citizen Advice Scotland's simple but robust vision is paramount to all our goals:

"A fairer Scotland where people as citizens and consumers are empowered and their rights respected."

Citizens Advice Scotland
Spectrum House
2 Powderhall Road
Edinburgh EH7 4GB
Tel: 0131 550 1000
Email: enquiries@cas.org.uk
www.cas.org.uk



 www.facebook.com/citizensadvicescotland

 www.twitter.com/CitAdviceScot

Want advice online? www.adviceguide.org.uk/scotland

Problem with goods or services? Call **03454 04 05 06** for the Citizens Advice consumer service

The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland (Scottish charity SC016637)