



Citizens Advice Scotland and the Public Bodies Bill:

The Public Bodies Bill will lead to the transfer of the consumer functions of two public bodies, Consumer Focus and the OFT, to the Citizens Advice services in the UK, including Citizens Advice Scotland. Citizens Advice Scotland (CAS) is consequently expected to take on the consumer education, advocacy, advice, and information work undertaken by these organizations in Scotland. CAS has always championed consumer concerns, particularly in relation to consumer debt issues faced by CAB clients in Scotland, and with the help of adequate resources, we will be well placed to officially take on this consumer dedicated remit for people living in Scotland.

Summary

Citizens Advice Bureaux in Scotland dealt with over half a million new issues in 2009/10, including over 150,000 new consumer issues – 421 new consumer issues for every day of the year. Clients have brought forward issues concerning electrical appliances, second hand car sales, internet purchases, building improvements, credit cards, fuel concerns, utility companies, holidays, insurance and transportation just to name a few. The citizens advice service in Scotland not only advises clients on their rights and responsibilities but also uses this evidence to influence consumer policy and seek constructive change in current practices.

Consumer Work

In 2009/10 citizens advice bureaux across Scotland dealt with **97,546 new** issues on consumer debt, **16,953** new issues on Goods and Services, **17,848** new issues regarding financial products and services, **16,165** new utility issues, and **5,067** new issues regarding travel, transportation and holidays.

While citizens advice bureaux refer clients to Consumer Direct on a number of issues, sometimes clients are referred to bureaux by Trading Standards or Consumer Direct as well. Research undertaken by Consumer Focus Scotland in 2010 shows that citizens advice bureaux have a much higher profile than Consumer Direct on consumer issues. The survey found that 49% of respondents would approach a bureau for debt advice; 16% would use a bureau for credit agreement advice; and 10% would use a bureau for advice on a builder issue. However, no more than 2% of respondents said they would use Consumer Direct under any of the questions in the survey.

Consumer Focus Scotland's predecessor the Scottish Consumer Council also conducted research on the *Knowledge of Consumer Rights in Scotland* in 2002 and found that almost two thirds of research participants would considering using a bureaux to make a consumer complaint compared to a third who would approach Trading Standards.

In fact an Ipsos Mori poll in 2009 found that one in five members of the public in Scotland had visited a bureau for advice in the last three years.

National policy work:

Over 250,000 clients brought new issues to CAB across Scotland in 2009/10. The issues experienced by these clients form the basis of CAS's national policy work. Citizens Advice Scotland has published a number of reports, briefings and consultation responses on consumer issues and continues to work on policy issues that affect clients across Scotland. Some of our publications on consumer issues in the past few years include:

Consultation Responses

- BIS review of consumer credit and personal insolvency (December 2010)

- OFT e-consumer protection (October 2010)
- BIS Civil Sanctions Project (May 2010)
- BIS Consumer Advocate Consultation (March 2010)
- Post Office Banking (February 2010)
- Credit Store Card Response (January 2010)
- Scottish Affairs Committee inquiry into the banking crisis (November 2009)
- OFT Consumer Credit Review (May 2009)
- Treasury Select Committee inquiry into the banking crisis (March 2009)
- OFT Irresponsible Lending (September 2008)
- OFT Personal Current Accounts (September 2008)

Reports and briefings:

- Banking on the Basics– on the accessibility of basic bank accounts (to be published)
- Fully Charged– on bank charges and overdraft fees
- Drowning in Debt– on personal debt in Scotland
- Growing Old Together - on older clients
- Consumer Scams
- Consumer mobile phone and Broadband issues (to be published)

Conclusion:

The Scottish citizens advice bureaux service continues to assist clients with key consumer issues and to work with national stakeholders and Governments on policies and practices that affect bureaux clients. CAS's evidence base means that we are in a unique position to help clients and inform key decision makers.

About the CAB service in Scotland:

Citizens Advice Scotland and its CAB offices form Scotland's largest independent advice network. Citizens Advice Scotland (CAS) is the umbrella organisation for Scotland's network of 81 Citizens Advice Bureau (CAB) offices. These bureaux deliver frontline advice services throughout nearly 200 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities.

There are 2,200 volunteers in the service who provide almost 13,000 hours of their time each and every week. Paid staff provide a further 15,200 hours of work each week in management, support, administration and specialist advice work.

There are citizens advice bureaux in 30 of the 32 local authorities in Scotland, making the network the only independent advice body in the country with truly national on the ground coverage.

Citizens Advice Bureaux traditionally help vulnerable people in their communities, although clients come from every section of society.

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