



Consumer Futures Unit

Draft Work Plan 2017-18



Consumer Futures Unit



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Consumer Futures Unit

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

Strategic context

Strategic Context

CONSUMER FUTURES UNIT PURPOSE:

Providing a voice for consumers in Scotland on energy, post and water.

By working under a framework of internationally recognised consumer principles, we seek to deliver strategic outcomes through a combination of:

- gathering and sharing evidence;
- developing consumer focused policy; and
- improving consumer outcomes through advocacy.

STRATEGIC OUTCOMES

1. Changing markets are shaped around consumers
2. Services are accessible to consumers regardless of their income or location
3. Consumer principles are at the heart of government policy and regulation
4. Utility products and services deliver the right outcomes for consumers

STRATEGIC OUTCOMES

Introduction

The Consumer Futures Unit (CFU) puts consumers in Scotland at the heart of the energy, post and water sectors. Our work has three key strands:

- Gathering and sharing evidence;
- Developing consumer focused policy; and
- Improving consumer experiences through advocacy.

In Scotland, we operate in an evolving context, which influences the nature and focus of our work. Among others, powers on consumer advice, education and information, and on consumer advocacy have been devolved to the Scottish Government¹, although the UK Government retains responsibility for other areas including consumer law and redress. Responsibilities for specific issues facing consumers in Scotland are also divided; post is regulated at UK level and energy responsibilities are split between UK and Scottish governments, whereas responsibility for water is devolved.

Following devolution, for the first time we are publishing a draft Scottish work plan. The CFU works on issues which consumers in Scotland have a distinctive energy, post or water interest in, engaging with decision makers at the Scottish and UK levels. Though we now are accountable to different governments, we continue to work closely with our colleagues in Citizens Advice in England and Wales, as there are many issues in the energy and post sectors on which we have similar interests and are able to coordinate and collaborate.

We work on behalf of, and seek to improve outcomes for all consumers in the regulated industries of energy, post and water. In order to do so we need to understand the wider consumer context. Our relationship with the Citizens Advice Service is of great value, both in providing data that helps us focus on the real problems faced by consumers, and as a delivery partner.

While we have delivered successes for consumers over the last three years, we recognise that much more is needed, and that the balance of our work plan needs to change. In particular, we will do more with the evidence that we gather, increase the level of advocacy work we undertake on behalf of consumers, and build on the growing body of research available to us.

Against that background, the CFU is pleased to present our draft work plan for 2017-18. We want to make sure that our work focuses on those areas where we are best placed to make a difference for consumers, using high quality research and experience to improve policy, practice and outcomes for consumers.

Our stakeholders are critical to that process. We have already worked with our stakeholders in the development of this draft work plan, seeking to draw upon their considerable expertise to focus our work on current and emerging trends in energy, post and water.

In this draft plan, in each of the sectors in which we work, we set out the context of our current activities. Against that background, we identify three broad headings in each sector which, we believe, are important for consumers and appropriate for the current time. We then expand on

¹ Scotland Act 2016, c 11

these headings, providing some background on our ongoing work, before outlining the range of new activities from which we intend to select priorities for 2017-18.

The following section outlines our proposed cross-sector work, taking an integrated approach to issues faced by different industries which appear to offer the potential for links which will benefit consumers. These are wide ranging, including: the next stage of research on the effectiveness of different approaches to consumer engagement; consumer issues in relation to reduction of climate change emissions; exploratory work on data management to improve access to tailored services. We expect an annual tracker survey that will explore issues facing consumers across the energy, post and water sectors in Scotland, and how they change over time.

The last section of this document explains in more detail how we will finalise our work plan. We are moving to change the balance of our work to place greater emphasis on advocacy and delivery of outcomes for consumers, building further on our established work in existing partnerships, and we expect to carry out fewer new projects than in previous years as a result. At this stage, therefore, **we have deliberately included more activity in this draft plan than we can deliver.**

We will prioritise projects against an agreed range of criteria – evidence of need, opportunity for change, relevance to consumers in Scotland now and in the future, and the extent to which the CFU is best placed to take forward the work needed.

However, our criteria also include a fifth aspect – the views of our stakeholders. We seek your views on the range of activities and projects proposed, and welcome expressions of interest in partnership working to deliver them.

We welcome feedback on this draft plan by 22nd March 2017. Informal discussion on our proposals as well as formal feedback is welcome; please contact Dorota Chojnacka in the first instance at Dorota.Chojnacka@cas.org.uk

We will publish the final version of this work plan in late March 2017, and look forward to working with you over the coming year.

Sam Ghibaldan

Consumer Futures Unit Manager

ENERGY

KEY THEMES

- Consumer experience of retail energy markets
- Energy efficiency and fuel poverty
- Networks, low carbon technologies and consumer benefits

Introduction

The key driver for our work on energy issues remains ensuring that all consumers have access to affordable energy supplies, delivered by organisations that operate in a fair and reliable way.

This means we have to consider retail issues, access to energy efficiency services, and underlying drivers of costs. The structure of our work reflects these issues, and, in line with the CFU's wider approach, we recognise that work is needed to ensure these aims are met for all consumers in all circumstances, not just those for whom standard approaches are appropriate. Further, our work needs to take account of governance: while energy efficiency is devolved to Scotland, both retail and networks and generation policies are reserved to the UK Government. In these instances we will collaborate closely with our colleagues in Citizens Advice in England and Wales on issues that are relevant in Scotland and across Great Britain.

Energy prices have either remained stable in the case of mains electricity and gas, or have fallen (in the case of heating oil) in the last few years. This is a welcome change from the decade of rising prices that characterised the market from 2004 to 2013². However, the Competition and Markets Authority Investigation³ into the energy market, which was published in June 2016, shows significant variations between the prices paid by the majority of consumers on standard variable tariffs and those on the cheapest tariffs. The investigation also highlights the higher costs faced by those using pre-payment meters and those on some less common tariffs, such as time of use tariffs, designed for electric storage heating.

In relation to energy efficiency, the most recent figures for Scotland⁴ reinforce past trends. There has been significant progress in delivery of lower cost measures including loft and cavity wall insulation and new boilers, but challenges remain for a significant minority of households, either because new approaches to engagement are needed, or because the homes need different or more expensive technical solutions. Work in this area is largely devolved, and the Scottish Government is currently developing Scotland's Energy Efficiency Programme, intended as an overall approach to better address consumers' needs.

Policy in relation to networks and energy generation is reserved to the UK Government. While both governments are focused on the need to decarbonise electricity generation, the UK Government is addressing this in part through new nuclear capacity, whereas the Scottish

2 <https://www.gov.uk/government/collections/quarterly-energy-prices>

3 <https://www.gov.uk/cma-cases/energy-market-investigation>

4 <http://www.gov.scot/Topics/Statistics/SHCS>

Government places more emphasis on renewables. Combined with the governments' distinct approaches to energy efficiency and addressing fuel poverty, the policy context in which energy distribution companies in Scotland operate differs to some extent from those in England and Wales.

Overall, the most recent fuel poverty figures for Scotland show a welcome falling trend in consumers struggling to pay their energy bills⁵. However, the absolute numbers remain high, at 30.7% of households, emphasising the need for considerably more effort. The CFU was a member of two Scottish Government working groups, the Strategic Fuel Poverty Working Group⁶ and the Rural Fuel Poverty Task Force⁷. The reports of both groups, published in late 2016, recognise that future approaches must continue but go beyond the established work on energy efficiency and income maximisation, to include a more active approach on retail issues and consideration of consumer behaviours.

Wider energy policy concerns are also reflected in our proposed cross-sector projects in relation to consumers and climate change, cross-industry support for vulnerable consumers, and improving our evidence base.

Theme 1: Improving Consumer Experience of Retail Energy Markets

Over the course of the past year, the profile of retail energy issues in Scotland has risen. As noted above, the Competition and Markets Authority (CMA) investigation into energy markets was published in June 2016. The final report highlighted the level of consumer detriment associated with poorly functioning retail markets, in line with historical research carried out by consumer bodies and by Ofgem⁸. However, the remedies proposed by the CMA primarily rely on consumers taking the initiative by looking for cheaper tariffs. Although this approach has long been promoted across the industry, it has only been partially successful. Indeed, the CMA identified some 70% of consumers as still being on more expensive standard variable tariffs⁹. Over the course of the coming year, remedies proposed by the CMA to address this situation will be implemented.

The CMA investigation also highlighted issues for those using electric storage heating on restricted tariffs – so called because these consumers typically cannot switch suppliers – and has required energy suppliers to offer additional tariff choices to these consumers. Scottish Government statistics¹⁰ show that that 54% of consumers dependent on electric heating are fuel poor, a significantly higher proportion than those using other types of heating.

Current work

Advice in Detail: Energy¹¹, our annual report on the experience of consumers in Scotland who have sought help from the Citizens Advice Service, shows that poor service by energy suppliers remains a key problem. In addition, the CMA's research, in common with wider work, shows

5 [ibid](#)

6 <http://www.gov.scot/Publications/2016/10/2273>

7 <http://www.gov.scot/Publications/2016/10/2017>

8 <https://www.ofgem.gov.uk/publications-and-updates/retail-energy-markets-2016>

9 <https://www.gov.uk/government/news/cma-finalises-help-for-customers-and-microbusinesses-on-expensive-deals>

10 <http://www.gov.scot/Topics/Statistics/SHCS>

11 Forthcoming

that many consumers, often those paying more for their energy, will continue to need further reassurance, and in some cases practical assistance, to switch to a better deal. We have successfully highlighted this need in Scottish Government working groups.

More widely, our energy retail work in 2016-17 has also focused on different off-gas fuels. We are working with a number of Citizens Advice Bureaux in remote and rural areas to explore the potential demand for, and benefits of, heating oil clubs, taking forward a recommendation from the Rural Fuel Poverty Task Force.

We also commissioned research on regulation of retail aspects of district heating in 2016-17. We will publish reports on both of these early in 2017-18, and expect to make use of the district heating work in response to the Scottish Government consultation published in January 2017¹².

Future work

We will seek to improve the data we hold on energy consumers in Scotland. We will publish our annual report *Advice in Detail: Energy covering clients in Scotland* supported by our advisers in 2016-17. In line with other complaints data, previous versions of that report show that retail issues such as billing and metering errors are by far the greatest source of consumer detriment.

We will also use our proposed cross-sector consumer tracking survey to add detail to surveys of energy consumers across Great Britain already carried out by the Citizens Advice Service. In common with our stakeholders, we want to better understand if and how the experience of energy consumers in Scotland differs from those elsewhere in Great Britain. Where differences exist, we will work with others, particularly our colleagues in Citizens Advice in England and Wales, as necessary to ensure positive outcomes for consumers. Where the issues are the same across Great Britain it is usually appropriate for our colleagues to take the lead, but we ensure that we maintain awareness of solutions which are developed, and help monitor their impact in Scotland.

We have identified three potential new projects under this theme:

E1 Understanding and improving the experience of consumers using electric storage heating

This proposed work has a number of strands, and includes elements of energy efficiency and smart meter work as well as retail and tariff issues:

- Working with our colleagues in Citizens Advice in England and Wales, to ensure that appropriate retail advice is available for, and widely promoted to, restricted meter consumers to ensure that they benefit from CMA reforms;
- Ensuring that current and future Scottish Government energy efficiency programmes deliver an appropriate service to consumers using electric storage heating, including evidence on their effectiveness for eliminating fuel poverty;

12 <http://www.gov.scot/Publications/2017/01/9139>

- Undertaking research with local delivery projects which already work with consumers using electric storage heating, to better understand the starting points, activities and results of different interventions and how those could be improved; and
- Understanding and improving aspects of the smart meter transition as it applies to electric storage heating consumers.

Anticipated outcomes

This research will provide clearer understanding of both the current position of electric heating consumers and the impact of current and proposed solutions. The CFU will use this in advocacy work so that future energy efficiency and fuel poverty programmes will more clearly reflect the needs of these consumers.

E2 Working with frontline advisers on energy issues

We also recognise that there could be benefits in closer working between the CFU and front line energy advisers, and we will explore how best to take this forward.

While Ofgem statistics show a welcome improvement in the levels of complaints recorded by energy suppliers, we have not seen a parallel fall in casework recorded by different parts of the Citizens Advice Service Network. The vast majority of these cases, consistent with other data, relate to retail energy issues. It is important that appropriate support is available to consumers in vulnerable situations who need bespoke advice on energy issues.

We propose to work with the adviser community, including those in other agencies, to better understand the challenges they face when working with consumers, particularly those for whom energy is only one concern amongst others. Our work in this area will be led by the needs of advisers, which are in turn driven by the needs of their clients; we may, for example, develop and pilot appropriate information or training packages to support advisers.

We will also use this project to further improve our understanding of the detail of issues brought to advice agencies by consumers, including those around smart meters, electric storage heating and energy efficiency, which link to our other work.

Anticipated outcomes

The outcomes we seek are both a more consistent service for consumers, and better evidence of issues facing consumers at the point of delivery which will inform our policy work.

E3 Heating oil clubs in rural and remote areas

In 2016-17 we worked with a number of Citizens Advice Bureaux in rural and remote areas to assess the feasibility of running heating oil clubs to enable consumers to access fuel at lower prices where competition is limited. To complete this work, we will publish a report and host a round table event to identify next steps, working with members of the Task Force and others as necessary.

Anticipated outcomes

The outcome from this work will be used by the CFU in our consumer advocacy activity to inform any future Scottish Government work in this area.

Theme 2: Energy Efficiency and Fuel Poverty

As set out above, there have been significant improvements in the energy efficiency levels of many homes in Scotland. However, these gains have largely been achieved by installation of lower cost measures in easier to reach locations, and among easier to engage groups of consumers. Further gains, which are needed to meet both fuel poverty and greenhouse gas emission reduction aims, will require wider delivery of more expensive measures, with which consumers are generally less familiar.

Further, while improvements in energy efficiency have helped reduce fuel poverty, the impact of these gains was undermined by above inflation increases in energy prices which took place in the decade to 2014. Accordingly, there has been growing recognition that future fuel poverty policy needs to include, but go beyond, the long standing aims of improving energy efficiency and maximising household incomes through benefit checks.

Current work

In June 2016, we published Taking the Temperature¹³, a significant research report which reviewed the impacts of past fuel poverty and energy efficiency programmes in Scotland. We used the evidence from that report to inform our input into the two working groups on fuel poverty convened by the Scottish Government, and in our ongoing advocacy work more widely. To help complete the gaps in knowledge identified by the wider study, we commissioned research to better understand the impacts of face to face fuel poverty advice, which we will publish early in 2017-18.

Further, we are currently conducting deliberative research on the views of consumers on energy efficiency programmes for different segments of the able to pay market, and their views on proposals for regulation of minimum standards of energy efficiency in combination with different types of financial support.

In January 2017, the Scottish Government published a number of consultation documents on climate change¹⁴, their energy strategy¹⁵, energy efficiency¹⁶, and regulation for minimum standards of energy efficiency in the private rented sector to which we will respond, drawing on the evidence from the above research. During 2017-18, we also expect the Scottish Government to begin discussions on how best to integrate future energy supplier obligations into the development of SEEP (Scotland's Energy Efficiency Programmes) when supplier obligations are devolved, which is expected to be in 2018.

Future work

We therefore anticipate that the bulk of our energy efficiency work in 2017-18 will relate to the issues above, and, building on the significant body of energy efficiency research in which we have already invested, will largely be through representing the interests of Scottish consumers, based

13 <http://www.cas.org.uk/publications/taking-temperature>

14 <http://www.gov.scot/Topics/Environment/climatechange>

15 <http://www.gov.scot/Publications/2017/01/3414>

16 <http://www.gov.scot/Publications/2017/01/9139>

on existing research. However, given the range of advocacy work anticipated this year, as set out above, and that it is very likely research needs will arise during the course of the year, we intend to retain a limited budget to support our responses as necessary.

In addition, projects under other headings have links to energy efficiency. Our proposed project on electric heating, E1 above, will integrate energy efficiency concerns alongside retail issues. We will also integrate our energy efficiency work with proposed cross-sector research on consumers' perspectives on responses to climate change. There will also be links between fuel poverty programmes and our proposed cross-sector project to look at the potential for automatic registration of consumers in vulnerable situations for support across different services.

We have identified one new project in relation to fuel poverty:

E4 Consumer views of the definition of fuel poverty

One recommendation from the Strategic Fuel Poverty Working Group report was that the definition of fuel poverty should be revisited to ensure it reflects the reality of household experience. The Scottish Government¹⁷ has recently indicated that part of the purpose of a revised definition will be to ensure that future government support is targeted towards those in greatest need. This means the change in definition will have significant impacts for consumers, many of whom are likely to be in vulnerable situations, and it is essential that the consumers' views are represented in this process. We therefore propose to commission research to better understand consumers' views of priorities to help inform our contribution to this part of the debate.

Anticipated outcomes

The results of this research will be used to inform our input into future fuel poverty definition work and wider fuel poverty strategy.

Theme 3: Networks, Low Carbon Technologies and Consumer Benefits

The roll out of smart meters is currently due to be completed by end of 2020, so should advance strongly during 2017/18, from the current low base. CFU published a report on the position in Scotland in June 2016¹⁸ which suggests that while there are few Scottish specific policy issues involved, there are clearly Scottish-specific delivery issues, including access to smart meters and impacts on consumers in remote rural areas and, again, for those currently on restricted electricity meters for whom technical solutions are still being developed.

We considered consumer facing research on the experience of those using smart meters, but concluded that it is too early for such research to add value in Scotland and, in addition, Citizens Advice is proposing work across Great Britain. We will work with them to ensure their research covers any specific Scottish issues which we will identify through cases of consumer detriment in Scotland which arise through the Citizens Advice Service. We will also look at the extent to which smart meters can help improve the circumstances of consumers using electric heating in combination with restricted or time of use tariffs as part of our wider project on those issues.

¹⁷ <http://www.gov.scot/Publications/2017/01/2195>

¹⁸ <http://www.cas.org.uk/publications/smart-move>

A growing area of consumer interest under this heading is in relation to the work of regional gas and electricity distribution companies, which own the wires and pipes through which power and gas are supplied to consumers. Historically, these companies did not have a strong consumer-facing role, other than providing support during power cuts. However, from April 2015 the regulatory framework covering these companies has changed¹⁹. One notable difference is the increased emphasis on delivering value for consumers, including issues from facilitating connection for low carbon technologies to better understanding vulnerable consumers and their needs during interruptions of energy supplies, such as in bad weather.

Current work

This is a complex and technical area which has historically been led across Great Britain by Citizens Advice, and we anticipate that the bulk of work in this area will continue to be delivered by them. However, we also recognise that the organisational circumstances under which distribution companies operate in Scotland are different for two reasons.

- Firstly, the existence of Scottish Government energy efficiency programmes and policies means that the ways in which Scottish distribution companies can add value to existing work without duplication differs from England and Wales.
- Secondly, the role of low carbon technologies differs; there is wide agreement in Scotland that significant increases in renewable heating and local electricity generation are needed to meet both fuel poverty and climate change policy aims, and the role of DNOs in contributing towards these aims may differ as a result. Network constraints set through regulation of investment across Great Britain could limit the roll out of household or community level renewables needed to meet both carbon reduction and fuel poverty targets.

Future work

We intend to develop our work in this area in 2017-18, and we intend to increase our level of participation in existing working groups as a basis. To inform our work, we also propose to undertake a scoping study to clarify the current role of distribution companies in Scotland in relation to the support they provide for consumers, and highlight any differences from the activities of companies in England and Wales.

E5 Scoping study of the role of GDNOs and DNOs in Scotland in supporting fuel poor and off gas energy consumers

This study would look in detail at the extent to which Gas Distribution Network Operators (GDNOs) and, electricity Distribution Network Operators (DNOs) in Scotland are currently supporting consumers and their potential role in expanding that support to reflect increasing Scottish policy emphasis on delivering renewable heating and electricity generation in future. The study would involve comparative work with GDNOs and DNOs in England and Wales, as well as discussion with stakeholders in Scotland and elsewhere in Great Britain.

Anticipated outcomes

The outcome from this work would be a more informed approach of the role of GDNOs and DNOs with respect to energy consumers in Scotland, with longer term aims of improving the service they provide while avoiding overlap with existing public or private services.

¹⁹ <https://www.ofgem.gov.uk/network-regulation-riio-model/riio-ed1-price-control>

Extra Help Unit ?

The Extra Help Unit (EHU)

The EHU is managed by Citizens Advice Scotland, but has statutory powers to provide support to consumers in vulnerable positions across Great Britain who are experiencing problems resolving complaints with energy companies and regulated postal providers. The EHU also works with energy suppliers to address performance and policy concerns and to help improve their support for customers in vulnerable positions. While 90% of cases are from domestic consumers, the EHU also provides support to consumers in the non-domestic sector.

The EHU dealt with 10,000 consumer contacts last year and over 1100 contacts from advice agencies and key stakeholders, securing over £2 million in financial redress for consumers. The volume of cases increased compared to previous years. 91% of consumers independently surveyed were satisfied or very satisfied with the quality of service received from the EHU in this period. The EHU has identified two trends in the types of issues recorded:

- First, more complaints about smaller, new entrant suppliers were recorded than would be suggested by their market share. Some newer suppliers do not yet deliver the levels of support to consumers required under license conditions, and the EHU is continuing to work with those involved to improve their performance. The number of stakeholders with which the EHU engages is therefore increasing; and
- Second, complaints about metering issues have become more common. This reflects the need for the industry to balance resources between business as usual metering operations and the smart meter rollout. The EHU will continue to actively monitor this concern.

The EHU will record progress against these concerns in the coming year. In addition, the EHU will continue its ongoing work to:

- Investigate and negotiate with suppliers until a consumer's case is resolved or deadlock reached;
- Ensure appropriate payment methods and payment plans are in place;
- Signpost and make referrals for consumers to trust funds, debt advice, food banks, energy efficiency and social services;
- Carry out policy analysis on casework and raise any concerns initially with suppliers, energy policy team and Ofgem;
- Meet supplier groups and individual companies to address issues that emerge from our caseload and to share best practice; and
- Assist policy teams with evidence and suggestions for consultation responses.

POST

KEY THEMES

- Letters
- Parcels
- Access to postal services

Introduction

Products in the postal market fall into two main categories, letters and parcels. Consumers can send or receive these through a network of Post Office branches and parcel shops. Letters, parcels and this access network make up the three main areas of our work. Each area is characterised by different trends and consumer issues.

In the letters sector volumes continue to decline, although the service remains essential for many consumers. The sector is dominated by the universal service provider Royal Mail, and is regulated by Ofcom.

In contrast, the parcels market is highly competitive and continues to expand significantly, with the growing importance of online shopping making parcel delivery an important part of consumers' lives. However, physical delivery of internet retail purchases is not always straightforward, and the geography of rural Scotland and the Highlands and Islands has a significant impact on both costs and choices for consumers.

Finally, the Post Office network and a growing number of parcel shops give consumers access to postal services. The way access is provided continues to change, with new Post Office operating models being rolled out across the UK and with continuing pressure on traditional models of service provision, particularly in rural and remote areas.

Our work addresses these areas as set out below:

Theme 1: Letters

Although letter volumes continue to decline, our research shows that the universal postal service remains important to most people – in sending and receiving official documents, for example – and is an essential part of life for some consumers.

Current work

We have continued to work with the other UK consumer bodies to represent the interests of all consumers in the regulated market, through engagement with Royal Mail and Ofcom. Following early conversations with key stakeholders, we have begun to explore how the problem of scam mail can be addressed. The CFU also sits on the Post Office Advisory Group. By engaging in this forum, we ensure the voice of Scottish consumers is heard by key stakeholders, as well as stay abreast of the latest market trends, innovations and consumer issues. In order to represent the views of consumers in Scotland in these conversations, we will continue to gather and publish evidence of their needs and concerns.

Future work

While we have a good understanding of domestic consumers' use of postal services, less is known about the views of SMEs in Scotland. We intend this year to look in more detail at the experience of small business consumers.

P1: Understanding the postal service needs of SMEs in Scotland

The postal industry is often a vital route by which small businesses access markets, obtain materials and equipment and deliver products. We propose to undertake a quantitative survey of Scottish SMEs to allow us to gather evidence of the way competition in the postal market has impacted business, including impacts on business competitiveness.

We will use the results of qualitative interviews with rural SMEs, carried out in 2016, to help define and develop survey questions that will allow us to identify areas where the postal industry can better meet the needs of Scotland's 350,000 SMEs. We will cover all of Scotland, boosting the sample as necessary to ensure robust findings for SMEs in rural areas. We are particularly interested in the extent to which postal services are accessible to SMEs, and present them with meaningful choice.

Anticipated outcomes

The output from this work will be a research report which will identify areas where postal services can improve their offering to SMEs, and which we will use to advocate for SMEs in the postal industry, ultimately seeking better outcomes for Scotland's business consumers.

Theme 2: Parcels

The parcels market continues to grow with the increased use of online retail. Change and innovation continue as operators compete for a share of a growing but crowded market. While we welcome innovation that is driven by consumer needs, we are also concerned that new technologies and processes should not result in the loss or downgrading of existing services, particularly those on which vulnerable consumers rely.

The highly competitive nature of the parcels market has brought consumers the benefit of faster delivery with better tracking and redirection options. However, the increase in parcel deliveries has led to an increase in issues around misdelivery and lack of transparency. Service improvements do not remove the need for consumer protections, and we continue to work with the other consumer advocacy bodies to explore whether current consumer protections in the parcels market are sufficient.

In addition, consumers in the Highlands and Islands still face the issue of parcel delivery restrictions and surcharges. As these issues affect only a very small proportion of the UK market, there may be a role for the public sector in encouraging and facilitating an innovative response from the industry in Scotland.

Our research into rural parcel delivery surcharging in 2016-17 is designed to provide the evidence base for cooperative work involving the private and public sectors, looking at innovative solutions to the problem. The research, which will be published early in 2017-18, seeks to:

- Determine the relative prevalence of parcel delivery surcharges to rural areas of the UK;
- Understand the different ways that consumers in surcharged areas respond to parcel delivery surcharges and restrictions; and
- Gather the opinions of parcel delivery operators on the causes of and potential solutions to the problem.

Future work

P2 Improving access and choice for parcel delivery in rural Scotland

We will publish the results of our 2016-17 research which will add detail on both the current scale of consumer detriment and on industry and public sector views of issues and solutions. We will use the research results to facilitate cooperation between operators and the public sector to develop and test solutions. The emphasis could be either on innovation within the industry, or in terms of the way consumers interact with the market, or both.

Anticipated outcomes

While it may or may not be possible to remove regional service variation from the parcels market, our aim is that it functions in the best practicable way for Scottish consumers. In addition, working with the other consumer bodies, and drawing on research carried out in the last year, we will explore the need for better consumer protection in the parcels market, and what form that might take.

The Scottish Government is planning to establish a Consumer Taskforce to identify and tackle issues faced by consumers. We will explore with the Scottish Government the potential to work with the Taskforce in taking this forward.

Theme 3: Access to Postal Services

Due to the ongoing relevance of letters, and the growing importance of parcels, access to postal services is a critical consumer issue, particularly in the context of the ongoing Post Office Network Transformation Programme. Ensuring the social, economic and environmental sustainability of the Post Office network is a key part of maintaining access and choice for consumers in the future.

However, there are particular commercial pressures on post offices in remote areas, and the penetration of new services – such as parcel shops and lockers – in rural areas varies considerably. If services are not available or are not sustainable, this poses a serious threat to access and choice for consumers in those areas without alternatives.

Current work

In addition to our role in monitoring service standards for consumers, we have a statutory role to monitor the number and location of post offices. This will continue to be an important role, particularly in the context of the network transformation programme, by ensuring that new branch locations meet accessibility and service standard criteria.

In 2016-17, we commissioned deliberative qualitative research involving people living in areas served by Post Office outreach services – services which provide access to postal services in the absence of a permanent, traditional post office - in remote areas of Scotland, to gather evidence of what these consumers value most²⁰, and their priorities for the future. We will publish the deliberative research in the early part of 2017-18.

Future work

In working through the output of our Post Office outreach services research, we hope to develop a service evaluation framework that the consumer bodies (Citizens Advice Scotland, Citizens Advice in England and Wales, and the Consumer Council for Northern Ireland) in the first instance – and ultimately Post Office Ltd (POL) – can use to ensure that outreach services meet the needs of the consumers they serve.

P3 Developing an evaluation framework for Post Office outreach services

We will use the results of our 2016-17 research to develop a framework that can be used to regularly evaluate the performance of these outreach services, as recommended by previous Citizens Advice Service and Consumer Council for Northern Ireland (CCNI) research.

Anticipated outcomes

The framework developed will be able to be used by the consumer advocacy bodies to measure to what extent outreach services are meeting the needs of consumers, in a consistent way, over time. This will allow the CFU to identify examples of best practice and examples where postmasters may need additional support. Our ambition is for the process to be adopted as business as usual by Post Office Ltd.

P4 Post office temporary closures

While Post Office Ltd have no desire to see branches close, the lack of new operators and limited contingency options have seen some consumers left with 'temporary' closures of post offices that can last years. We propose to work with POL to examine any patterns in the distribution of temporary closures in Scotland, particularly where there is evidence that the impact of temporary closures falls more heavily on specific consumer groups or geographies.

Anticipated outcomes

This work will allow us to work with POL to develop strategies to allow consumers in areas affected by temporary closures to access postal services, and to identify solutions to minimise the number and longevity of these service interruptions.

²⁰ This research was part of a wider, cross-sector project, discussed in that section of this draft work plan.

WATER

KEY THEMES

- Paying for water
- Resilient consumers and communities
- Non-domestic water consumers

Introduction

There are a number of significant differences for consumers between the post and energy sectors and the water sector in Scotland. In terms of market structure, Scottish Water is the monopoly supplier for domestic consumers and payment for water and sewerage services is collected by local authorities through Council Tax bills and charges are proportionate to those bills, regardless of usage. In the non-domestic sector, water and sewerage provision has been a competitive market since April 2008.

While service standards are generally very high, a small proportion of consumers experience problems with their water and sewerage supplies, particularly in rural and remote areas, and addressing these issues could in some cases require significant investment. We also work on consumer and community engagement issues related to flooding and bathing water quality.

A key focus for our work this year will be the Strategic Review of Scottish Water 2021-27, and in that context Scottish Ministers' Principles of Charging and Quality and Standards. We are working with key stakeholders including Scottish Water and the Water Industry Commission for Scotland (WICS) to ensure that consumers are central to this process. This is likely to include the three organisations establishing a new Customer Forum that, over the next three years, will seek to negotiate with Scottish Water over their business plan for 2021-27, before WICS, as the regulator, take a decision upon it.

There is wide and growing stakeholder interest in the water industry to include consumers' views regarding the industry's priorities for delivering services. Our plan for 2017-18 reflects this; the majority of our work in the water sector entails continuing representation of the consumer interest in a range of established stakeholder forums and research steering groups, concerning regulation of the industry and specific policy issues.

Theme 1: Paying for Water

Strategic review of charges

The next charging period for the water sector runs from 2021-27. Although this is some years ahead, the planning process is now beginning and our central aim is that the consumer perspective informs plans from the start.

WICS has a remit to ensure that Scottish Water is adequately funded by setting charges for water and sewerage services in Scotland based on the 'lowest, reasonable, overall cost', and within the wider context of recovery of the full costs of delivery. In order for us to represent the consumer interest in this context, it is important

that we reflect consumer views on:

- The level of charges, and any changes in the level of charges;
- Why improvements are necessary;
- How bills will change in the future; and
- The mechanisms and decision making processes through which consumers can influence how and when improvements are made.

During 2017-18, outcomes from deliberative research into key consumer related policy issues will be used to inform the forthcoming Principles of Charging and Ministerial Objectives, in terms of consumer priorities.

Water debt and vulnerable consumers

During 2016-17, we have been working as part of the Scottish Government's Long Term Charging Group. We have consistently sought to ensure that there are fair charges for domestic consumers, and that there is sufficient protection for vulnerable consumers.

Consumers eligible for Council Tax Reduction are not exempt from water and sewerage bills; low awareness of this fact and subsequent water debt is a significant issue for a small number of vulnerable consumers. As part of our work in this area, and with the support of the Long Term Charging Group, we commissioned the Fraser of Allander Institute to undertake research focusing on debt and affordability. This research identified that there were particular debt and affordability issues for those only in receipt of Jobseeker's Allowance for whom charges are a proportionately larger burden on their household income.

Future work

Our proposed work for 2017-18 builds on that carried out in 2016-17:

W1 Establishing and supporting a new Customer Forum

We intend to work closely with the WICS and Scottish Water to establish and support a new Customer Forum to ensure consumers have a strong voice in the next prices setting process for water and sewerage services in Scotland.

Anticipated outcome

Scottish Water's future plans embody the consumer perspective from the start of their development.

W2 Targeting support for consumers in debt to Scottish Water

The Scottish Government's Long Term Charging Group, (which was set up to review charging policy, including a review of current and future arrangements for domestic and non-domestic consumers), is keen to build upon earlier work on water debt. We propose to commission new research to better understand where targeted support is required among those in receipt of full Council Tax Reduction.

Anticipated outcome

Clearer understanding of patterns of water debt and how it can be addressed is incorporated into future financial support for consumers.

W3 Reducing the impact of water debt

We are also considering research focusing on the impact of the debt limitation periods for both domestic and non-domestic consumers in the water sector, which differ considerably from those in other sectors.

Anticipated outcome

Debt limitation periods are changed to be consistent with those applied in other sectors.

Theme 2: Resilient Rural Consumers and Communities

In common with energy and post, water consumers in rural Scotland can face specific issues. The overall aim is that rural communities have access to safe drinking water and can manage private sewerage services in compliance with the minimum legal requirements. Currently there are over 20,000 private water supplies in Scotland providing water to over 180,000 people.

We have been working with stakeholders in the Scottish Government's Rural Provision Working Group and Sustainable Rural Communities Steering Group to consider issues around the future of rural provision of water and sewerage services. Putting in place sustainable, long-term solutions in this area could, however, potentially involve significant capital investment. Additionally, improving private water and wastewater services could potentially impact communities who may not have the financial capacity, knowledge or support to proceed.

Against this background, we will work to better understand how the water industry can more effectively engage with consumers and develop community based partnerships that support a more sustainable approach to the use and management of water.

Similarly, through our ongoing work, we have raised the issue of bathing water quality and community engagement, and we have helped secure the creation of a working group. The group will be hosted by the Scottish Government and will provide a forum in which the Scottish Government, SEPA, Scottish Water, the CFU and other stakeholders can consider and take forward issues around bathing water quality.

Lead in water

We will continue to work with industry stakeholders to support the development of a Scotland-wide strategy to remove lead in water.

Capital investment and community engagement

Flooding, whether sewer, coastal, surface or river, can have a very detrimental impact on communities. Following research conducted during 2016 to compare communities' experiences of being engaged during the delivery of flood mitigation measures, a summary report will be published. This will highlight where Scottish Water can engage in a good practice framework for sewer flooding to ensure community engagement and experience improves during the planning and delivery of capital investment and other measures to mitigate flooding.

Work will advocate for a more consumer focused framework around community engagement and will support the development of informed and empowered communities to ensure that communities and consumers can, where possible, influence outcomes, benefit from available support and are strengthened in their resilience against future sewer flooding events.

Future research

We will continue to represent the consumer interest through the mechanisms above. Depending on the results of the discussions above, it may be appropriate for us to commission or contribute to further research:

W4 Wider benefits of bespoke waters solutions in rural areas

To consider the benefits of progressing bespoke water and sewerage solutions in rural areas to individuals, communities, and to the public sector in terms of impacts on health, local and national economies and the environment.

Anticipated outcome

Improved understanding of different solutions will help inform decision-making in this area.

W5 Community messaging and engagement in relation to bathing water quality

Bathing water quality around Scotland is influenced by litter and pollution, which also places a considerable strain on water industry infrastructure and resources to address these issues. Working within existing partnerships, we will consider contributing to research to better understand consumer behaviour in relation to the disposal of household waste, including use of public sewerage services.

Anticipated outcome

Improved understanding of behaviours informs future campaign messages in relation to bathing water quality.

Theme 3: Non-domestic Water Consumers

Scotland's non-domestic water market has existed since 2008. Over 20 licensed companies retail water and sewerage services to businesses and charities. More recently, there has been a rise in awareness of the existence of competition within smaller organisations.

We will continue to monitor the development of market reform in England which will open in April 2017, and will work with water industry partners to appropriately respond to any impact it may have on consumers in the non-domestic water market in Scotland.

As a result of a wider UK market, models of service provision may become more complex with the introduction of innovative ways of supplying water services, for example, 'bundling' gas, electricity, water and other utilities from one supplier, or the use of brokers to find the cheapest deals. We will advocate for simplicity, clear information and transparency in selling methods, as well as billing and collection.

Recent changes introduced by the Scottish Government mean that landlords and property owners are now required to notify water providers of changes in tenancy and, therefore, of responsibility for paying water and sewerage services. It will be important that the implications of this change are publicised.

Current work

Over the past year, the CFU has worked with non-domestic stakeholders, including WICS, Scottish Water and licensed providers, to develop a Code of Practice to ensure good working practices are delivered that protect consumers and improve their experience of the market.

We worked in partnership with the WICS, Business Gateway, Scottish Water and the Federation of Small Businesses to develop an information leaflet for new businesses about the non-domestic water market in Scotland. It is hoped that the leaflet, by targeting new businesses, will alert them to the wide range of options available, and to ensure consumers get the best deals. It is being made available from the Business Gateway advice network, as well as through other networks in the non-domestic water market.

Future work

Building on this work and using biennial stakeholder events which bring sector representatives together to discuss relevant issues and changes within the market, the CFU will continue to engage with licensed providers and regulators to address pertinent consumer issues and encourage an exchange of ideas.

W6 Communicating changes in responsibility for charging to the commercial sector

Following changes to the responsibility for paying for water and sewerage services in the commercial sector, we will support the development of public messaging to raise awareness among both commercial tenants and property owners of the need for landlords to notify licensed providers of a change of tenant.

Anticipated outcome

Greater understanding of payment arrangements among commercial sector landlords and tenants.

CROSS-SECTOR

KEY THEMES

- Consumer participation
- Consumers and responses to climate change
- Cross-sector registration of vulnerable consumers
- Consumer tracking survey

Introduction

The work we undertake in individual regulated markets aims to ensure that the consumers who use those services are central to regulation and policy. An additional outcome is the opportunity it provides to look across individual markets and learn lessons from practices – both good and bad – which can be used to help shape those within other markets. We have identified one continuing and three new possible areas for cross-sector work this year.

Theme 1: Consumer Participation

It is relatively easy to track consumer behaviours and attitudes in relation to short term issues such as switching energy provider or satisfaction with parcel delivery services. However, a key challenge across the energy, post and water sectors is to determine how best to engage consumers in discussions about strategic developments which can be complex, take place over a period of years, and have variable benefits and costs for different groups of consumers.

Current work

In 2016-17, we began a long term piece of research to test the advantages and benefits of using different types of deliberative research to explore consumer views in regulated industries. To maximise the value of this research and reflecting lessons from elsewhere, we are using different techniques appropriate to the real issues faced by consumers at the time, and comparing these with the output from standard focus group approaches to give a baseline.

In 2016/17, as described in the sections above, we used deliberative research to test:

- Consumer views of the balance of regulation and financial incentives which would encourage greater investment in energy efficiency among homeowners;
- Consumer views of Post Office outreach services, intended to provide access to postal services for consumers in areas remote from physical post offices; and
- Consumer views of the water environment, and attitudes to service standards in rural and urban areas.

In order to effectively assess the additional value of deliberative research, our approaches include the use of stand-alone focus groups to allow direct comparison with lower cost measures.

Future work

In 2017-18, we will review the results of the three pieces of research. In line with the individual sector chapters above, we will use the policy outcomes to:

- Inform the Scottish Government's approach to its Scottish Energy Efficiency Programme (SEEP) as it develops the detail of its Energy Strategy;
- Inform a service post outreach services evaluation that helps ensure they meet the needs of the consumers they serve; and
- Provide consumer insight for the Strategic Review of Scottish Water 2021-27.

CS1 Understanding the use of deliberative research across the regulated utilities

As well as these policy outcomes, we will compare and contrast the experiences of using these in-depth deliberative research techniques to gain a clearer understanding of the relative costs and benefits. We believe that this information will be useful to inform future consultation approaches by both the private and public sectors. Our ongoing work already suggests that this will be the case. For example, recent discussion with a DNO showed clear interest in the approach taken to deliberative work in the water sector, as there are many parallels to the challenges of engaging consumers in discussions about the costs and benefits of long term investments.

Anticipated outcome:

Information on appropriate and cost effective use of deliberative research techniques to involve consumers in decisions on strategic issues.

Theme 2: Consumers and Climate Change

It is outside our remit to comment on the need for, or scale of, greenhouse gas emission reductions. However, it is clear that the ways in which reductions are achieved can have different impacts on consumers. Perhaps most obviously in the energy sector, both emissions and costs for consumers can be reduced through delivery of energy efficiency programmes; in contrast, emissions reductions through the adoption of large scale, low carbon electricity generation have been subsidised by increases in consumers' bills. The choice of technologies and pathways will, clearly, have different impacts on future costs.

It is also increasingly obvious that the impacts of climate change on consumers will require greater consideration to ensure that services are resilient in all sectors. Water and energy supplies are particularly at risk of disruption during extreme weather events such as storms, flooding or drought.

Although perhaps less obvious, access to postal services in combination with the growth on online shopping has been highlighted as one way of reducing the need for consumers to travel, and therefore reducing emissions from transport – an issue which could link to our work on post office diversification.

Future work

In early 2017, the Scottish Government published, for consultation, its updated proposals on reducing greenhouse gas emissions²¹. We intend to use this document as an initial basis for our work in this area.

CS2 Consumers and climate change

We will provide a consumer perspective on the Scottish Government's proposals by seeking to identify which individual proposals will have costs or benefits for different groups of consumers in relation to the industries on which we focus. If resources permit, we may extend this research to explore consumers' views of what actions they expect the organisations which serve them to take.

Anticipated outcomes

The outcome from this work will be a clearer understanding of the impacts, both positive and negative, of climate change policies on consumers.

Theme 3: Making Registration Simpler Across Sectors for Consumers in Vulnerable Situations

All consumers can be vulnerable at different stages in their lives. We recognise that different aspects of vulnerability require a range of tailored solutions on the part of services providers across all sectors. Work by the UK Regulators Network shows the range of support which is available to different consumers²², but also illustrates the complexity of support, with implied barriers for consumers. This in turn creates barriers for suppliers in learning directly about the vulnerable consumers they serve and maintaining up to date information, as it is often difficult to identify and engage consumers in vulnerable situations in the first place. Further, data protection concerns mean that individual organisations seek to register consumers individually, meaning that registration for support under one scheme does not provide recognition of need in other sectors, which can place a burden on vulnerable consumers who may need to register with several organisations.

Current work

The CFU and our predecessors have always taken a strong interest in the identification of, and provision of services to, consumers in vulnerable situations. As above, however, we have carried out this work in individual sectors until very recently. Citizens Advice in England and Wales is currently undertaking pilot work on the feasibility of a single registration via their website being used to provide data for both the energy and water sectors.

Future work

CS3 Exploring the potential to improve cross-sector registration for vulnerable consumers

The aim of this feasibility study is to:

- Review the number of registers of vulnerable consumers held by different industries in Scotland and how they are promoted to potential beneficiaries;

²¹www.gov.scot/Topics/Environment/climatechange

²² <http://www.esan.org.uk/ukrn-launches-leaflet-for-vulnerable-consumers-seeking-support-service/>

- Review the approaches taken to publicising and maintaining them; and
- Assess the possibility of developing a system which allows a single registration to be used across all sectors.

We also intend to look at the potential for interaction between utilities and the public sector; for example, if it might be possible for people identified by the NHS as having conditions which might make them more vulnerable to energy or water service interruptions to be included on such a register on an opt-out, rather than opt-in, basis.

We would also like to explore the potential role of the Royal Mail and post offices, particularly in rural areas, in promoting registration.

Anticipated outcomes

The output of this research will be a clearer understanding of the potential to deliver a more integrated service for consumers in vulnerable situations, and our intended outcome is that registration for consumers is easier and more effective.

The Scottish Government is planning to establish a Consumer Taskforce to identify and tackle issues faced by consumers. With the range of companies and public bodies potentially relevant to this work, it may be appropriate that once the CFU has carried out the initial project that we work with the Taskforce to take this forward.

Theme 4: Consumer Tracking Survey

Reliable information on consumer experience and attitudes is critical to inform policy work. While a great deal of quantitative data on different aspects of the sectors in which we work is already gathered and published by a range of organisations, the overall effectiveness of survey information can be limited by lack of comparability over time as a result of different questions or methodologies being used.

Further, it has become increasingly clear over the last year that many of the issues on which we work, across all sectors, affect consumers in rural areas to a greater extent.

Current work

In 2016-17 we commissioned a survey of Scottish consumer attitudes to energy, post and water issues to help establish a baseline from which to track changes over time, helping to measure the impact of changes and improvements in policy and practice. We concentrated on subject areas not covered by other surveys – in particular, we sought to complement the Great Britain-wide energy tracker study carried out by Citizens Advice in England and Wales.

Future work

CS4 Annual survey of consumer experience in energy, post and water

We propose to commission an annual survey of consumer experience and attitudes in Scotland.

We intend that the survey sample for rural, remote and island areas is increased, so that we are able to draw robust conclusions on the consumer experience of issues ranging from failure of water or power supplies to ongoing experience of off gas grid heating costs or parcel delivery.

When considering the specific issues to be included, we will seek to complement rather than duplicate other work.

Anticipated outcomes

We will use the results of the tracking survey to record changes in the consumer experience over time, and to inform our ongoing policy and advocacy work. The associated outcome will therefore be that both our work and that of regulated industries are based more clearly on robust evidence.

Provisional expenditure 2017-18

This draft work plan is intended to be genuinely consultative, and therefore includes more activity than we can deliver. We will refine the list of activities in the light of responses to this consultation, as set out overleaf.

This means that the expenditure detailed below is provisional, and may change depending on our final work plan. These allocations may also change during the course of the year should it prove necessary to respond to external developments.

The provisional cross-sector budget remains at £124,600, the same figure as the previous two years.

In energy, the budget has been stable at £328,100 for the past two years, and this year our provisional budget increases by £6,900 to £335,000.

In 2015-16 the CFU's post budget was £203,400. In 2016-17 it was £195,400. For 2017-18 our provisional post budget is £186,000, a reduction of 8.5% over two years.

At £300,000 our provisional water budget is consistent with previous years.

	Programme Spend	Staffing & related costs	Total
Cross Sector	£24,805	£99,795	£124,600
Energy	£106,612	£228,388	£335,000
Post	£53,928	£132,072	£186,000
Water	£86,411	£213,589	£300,000
Total	£271,756	£673,844	£945,600

Our actual budget for 2017-18 will be published in our final work plan at the end of March.

Providing your views and finalising our work plan

We believe that the combination of our ongoing advocacy work and potential new projects described above represents a robust and appropriately focused response to the challenges faced by the consumers in Scotland whose interests we seek to represent. However, the range of public and private sector policies which have an impact on consumers is very large, and we recognise the importance of drawing on the expertise of our partners and stakeholders as we finalise our plans.

As part of the CFU's overall approach to work planning projects in this document have already been selected by assessment against a range of criteria which include:

- The extent to which there is evidence of widespread consumer detriment in relation to a particular issue: this can be a concern which affects many consumers to a limited extent, or an issue which has a very significant effect on a limited number of consumers;
- The opportunity for our work to change policy or practice in the short to medium term;
- The extent to which the work is relevant to consumers in Scotland, both now and in the future; and
- The extent to which the CFU is best placed to lead on each project.

We will again use these criteria to assess the value of projects when finalising our plan – however, an additional criteria is the extent to which stakeholders consider the proposed projects will help address the issues we have identified.

We therefore welcome feedback on:

- The range of activities we have set out – should we place less emphasis on some areas, or are there new areas you think we should consider including?
- The individual new projects we propose – are they appropriate? Are there projects on which you would like to work with us?

We welcome both written feedback, by 22nd March, and our staff are also open to discussion on the above questions. In either case, please contact Dorota Chojnacka in the first instance at Dorota.Chojnacka@cas.org.uk

Informed by this consultation exercise, we will publish a final work plan, costed by sector, at the end of March 2017.

For ease of reference, a list of all our proposed 2017-18 projects is provided overleaf.

Energy Projects

E1 Understanding and improving the experience of consumers using electric storage heating

E2 Working with frontline advisers on energy issues

E3 Developing heating oil clubs in rural and remote areas

E4 Consumer views on the definition of fuel poverty

E5 Developing the role of scottish electricity and Gas Distribution Companies to support consumers

Post Projects

P1 Understanding the post needs of SMEs in Scotland

P2 Improving access and choice for parcel delivery in rural Scotland

P3 Developing an evaluation framework for Post Office outreach services

P4 Post office temporary closures

Water Projects

W1 Establish and support a new customer forum

W2 Research on targeting support for consumers

W3 Reducing the impact of water debt

W4 Costs and benefits of water and sewerage solutions in rural areas

W5 Community engagement and messaging around bathing water quality

W6 Communications for commercial tenants and property owners

Cross-sector Projects

CS1 Consumer participation

CS2 Consumers and climate change

CS3 Registration for consumers in vulnerable situations

CS4 Consumer tracking survey

The Consumer Futures Unit seeks to put consumers at the heart of policy and regulation in the regulated industries of energy, post and water. Part of Citizens Advice Scotland, it gathers, develops and acts on evidence, advocating and empowering to improve consumer outcomes. It develops practical policy solutions that lead to consumers being informed, engaged and protected.

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Consumer Futures Unit

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