

# The work of Scotland's Citizens Advice service

## Short Briefing

March 2013



### **Our service**

Citizens Advice Scotland and its member citizens advice bureaux make up the leading advice and advocacy network in Scotland.

Scotland's CAB service is unique in its national coverage and the service it provides. With 250 service points across 30 out of 32 local authority areas, CAB cover 96% of Scotland's population.

Our free and independent service means we provide advice and support to our clients when they need it. We provide a holistic and general advice service that deals with all with issues that are presented, with the biggest of those currently being problems connected with benefits, debt, housing, employment, and legal issues.

With a remit 'to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively and, equally to exercise a responsible influence on the development of social policies and services, both locally and nationally' the Scottish CAB Service is distinctive in the exceptional contribution it makes to individuals and local communities as well as through its involvement and influencing with policy making, service delivery, and campaigning for citizens on a wide variety of issues.

Our work not only helps people with the issue they present with; it also prevents a variety of other problems occurring. By helping the thousands of clients we see every day CAB provide a positive outcome for people across the country and prevent them ending up at the door of other services, possibly in an even worse situation or with a problem that has spiralled out of control. We therefore save money to the public purse both locally and nationally.

The work of citizens advice bureaux also has positive effects for the national Scottish economy and local economies. This has been shown in a recent report commissioned by Citizens Advice Scotland from the respected Fraser of Allander Institute. The report outlines that the Citizens Advice Service contribute a total benefit to the common good in Scotland of £166.2 million through the following:

- Client financial income of £63 million which leads to a further £27.4 million in wages and 1246 jobs supported by this income
- Savings to the tax payer of £42.7million (£14.5m in health care costs, £12.9m in JSA savings, and £15.3m in homelessness prevention)
- Contribution to economic growth of £19.5 million (as a result of clients not losing their job and remaining in productive employment)
- Employment and wages supported by CAS/CAB as employers and purchasers of services and goods which support a total of 1092 jobs and £13.6m wages in Scotland.

There are significant benefits for CAB being part of a national network due to the network of infrastructure backing up each and every bureaux outlet. Citizens Advice Scotland's national framework provides a range of services and the best possible advice and support to its member bureaux to meet the needs of existing and potential clients. This includes constantly updated high quality advice; robust training of volunteers; regular auditing to ensure a high quality of advice; and with the gathering of client issues which can show local and national trends, CAS is the voice of the CAB Service in Scotland and its clients to raise the profile of the service and make changes to policy. In addition there are several unique projects offered through citizens advice bureaux across Scotland.

### ***A trusted service***

Citizens advice bureaux are a well-known, trusted and valued service. An IPSOS Mori poll in 2009 found that:

93% agreed that that CAB provide a quality service

94% agree that CAB help people get fair treatment

89% agree that the Scottish CAB service is 'the leading advice agency in Scotland'

89% would use a CAB again in the future

83% are certain or very likely to recommend the CAB to a friend or relative

### **Issues we deal with**

To give a snapshot of some of the issues CAB across the country deal with (not including the work done by Citizens Advice Direct which deals with approximately an additional 35,000 issues per year) over the past two years:

	2011/12
<b>All issues<sup>1</sup></b>	811,539
<b>New issues<sup>2</sup></b>	503,367
<b>New Benefit issues</b>	187,874
<b>Client Financial Gain</b>	£140.4 million
<b>Client Financial Gain through benefit work</b>	£45 million

	2012/13 (up to end of Feb.)
<b>All issues</b>	
<b>New issues</b>	481,152
<b>New Benefit issues</b>	198,468
<b>Client Financial Gain</b>	£99.2 million
<b>Client Financial Gain through benefit work</b>	£48.5 million

<sup>1</sup> Repeat clients are clients who seek advice on a number of occasions, although it will be for different aspects of advice. In 2011/12 we saw a 5% increase in repeat issues.

<sup>2</sup> This is issues, not clients. Clients routinely present with more than one issue.

## Scotland CAB issues 2011/12

All CAB record the issues that clients present with when they seek advice. This gives the Scottish CAB Service a unique insight into how policies, practices, and processes are impacting on the people in their community. We can identify issues that are increasing or decreasing at an early stage and we use our statistics and evidence for our policy and campaign work at both local and national level.

CAB deal with 15 distinct advice areas overall. The first table below shows the top ten issues in Scotland in 2011/12. The following tables look in more detail debt and benefit advice issues and what problems within these overarching areas clients present with across Scotland. The client financial gain in Scotland in 2011/12 was £140,393,316.

<b>Scotland All Issues, new and repeat</b>	<b>811,539</b>
<b>CFG</b>	<b>£140,393,316</b>

<b>Top 10 All Advice Codes at Level 1 advice</b>	<b>No.</b>	<b>%</b>
Benefits, Tax Credits and National Insurance	293,908	36%
Debt	266,386	33%
Employment	56,628	7%
Housing	46,823	6%
Legal	32,014	4%
Financial products and services	23,247	3%
Consumer Goods and Services	18,862	2%
Relationship	18,723	2%
Utilities and communications	13,459	2%
Tax	10,683	1%

<b>Top 10 All Advice Codes at Level 2 advice</b>	<b>No.</b>	<b>%</b>
Employment and Support Allowance	46,458	6%
Credit, store and charge card debts	42,397	5%
Other - Debt**	42,094	5%
Debt - Remedies***	39,895	5%
DLA - Care Component	38,357	5%
Unsecured personal loan debts	36,292	4%
DLA - Mobility Component	35,957	4%
Housing Benefit	24,358	3%
Arrears - council tax, community charge	22,503	3%
Council Tax Benefit	20,324	3%

## CAB Trends

- **The demand for benefits advice is increasing:** In the last five years, the number of new issues brought to bureaux by clients has increased by around 9%. However, the number of benefit issues has increased by 39% (an additional 50,000 new issues advised on each year). CAB give advice on 730 new benefit issues on an average working day.
- **ESA is a key driver of demand:** Following the introduction of Employment and Support Allowance (ESA), the number of sickness/disability benefit issues brought to bureaux has significantly increased. Bureaux advised on 62,109 sickness/disability benefit issues in 2011/12 – an increase of 55% since 2007/08.
- **Representation at appeals is increasing:** Bureaux represented clients at 5,504 tribunals/court cases in 2011/12, an increase of 62% since 2009/10. This increase is being fuelled by a significant increase in benefit appeals (particularly ESA appeals).
- **CAB help thousands of people to apply for benefits:** Bureaux helped clients to complete 25,893 forms and applications in 2011/12, an increase of over 200% in the last five years. Almost 19,500 of these forms related to benefits.
- **Advice needs are getting more complex:** The complexity of the issues brought by clients is increasing. Clients had an average of 2.69 new issues per visit in 2011/12 compared to 1.79 in 2007/08.
- **Increasing demand:** Assisting clients with forms and tribunals can be complex and time consuming, which is putting additional pressure on bureaux resources and their ability to assist clients.