



2026



**election insights from
Citizens Advice Scotland**

Citizens Advice in Scotland

David Hilferty

Director of Impact,
Citizens Advice Scotland



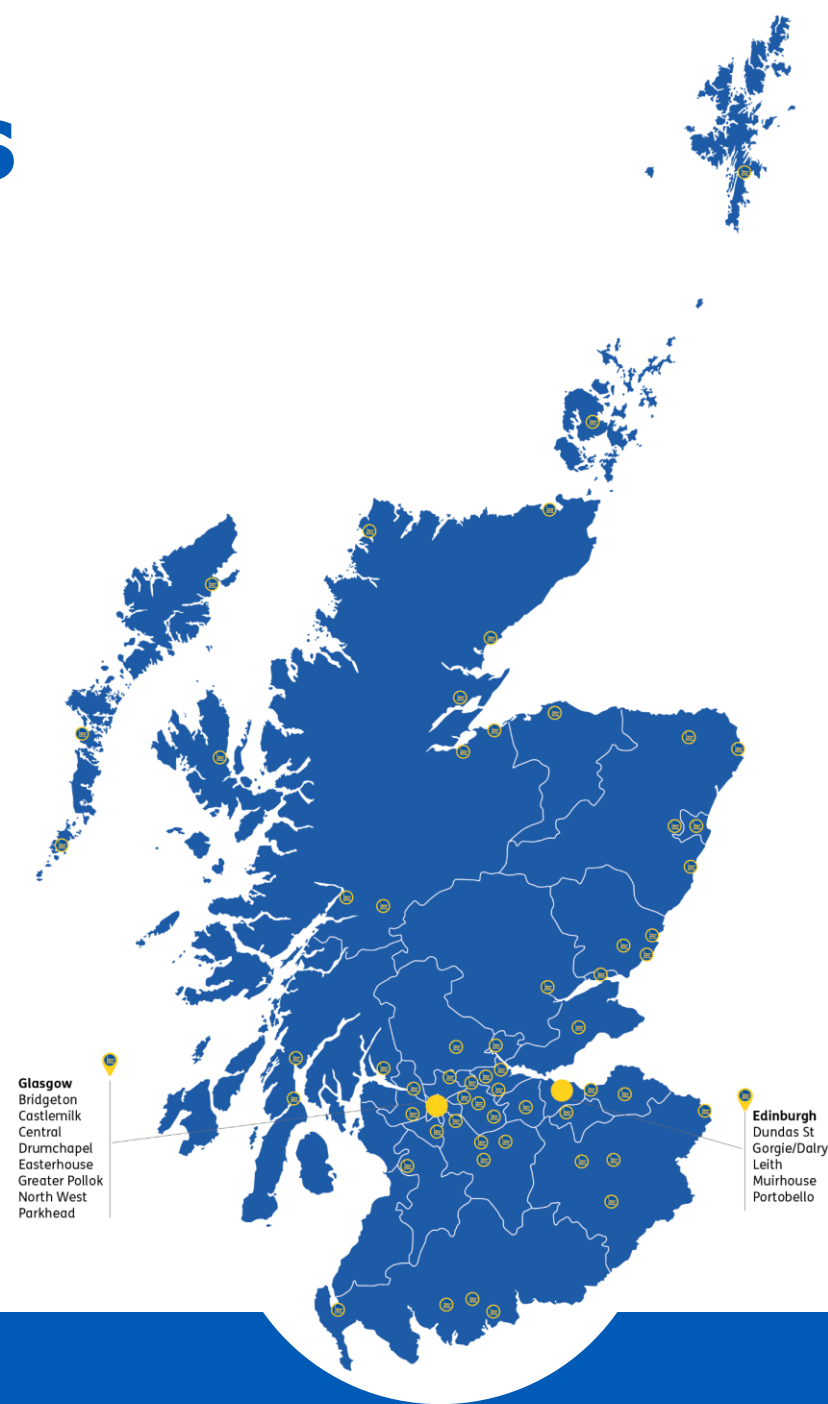
Advice - and insight - that changes lives



What is the Citizens Advice Network?

The Citizens Advice network in Scotland is made up of:

- > **Citizens Advice Bureaux**, each its own independent charity.
- > **The Extra Help Unit**, a group of specialist case workers dealing with energy advice.
- > **Citizens Advice Scotland** as the membership body itself.



Who we support



48%

in the **single adult**
age group

29%



unable to work due
to ill health/disability



20%

in full time
employment



18%

unemployed



62%

has a long-term health
condition/disability



43%

live in council rented
accommodation

29%



household
with **children**

48%



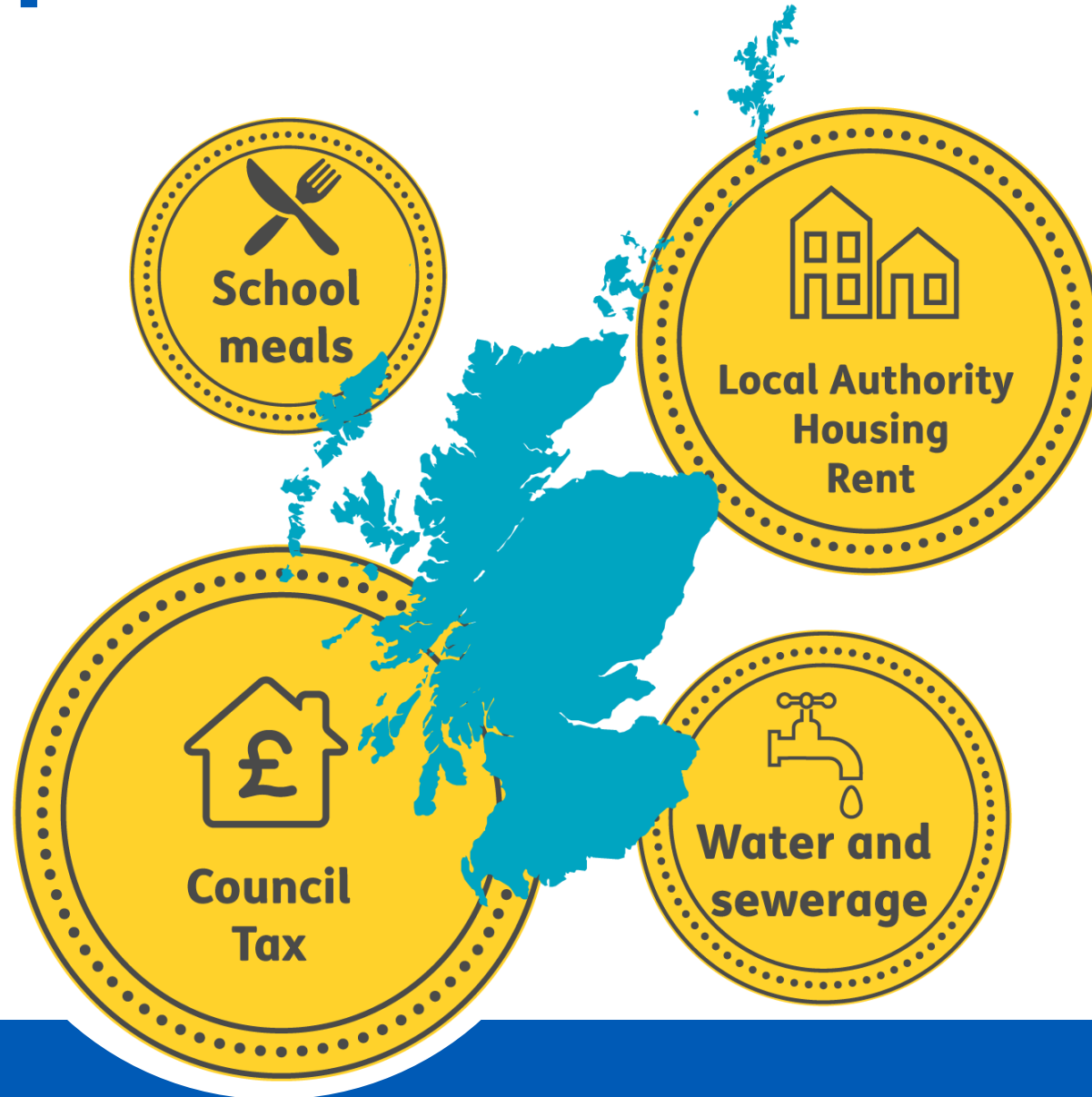
lives in a single,
working-age household

66%

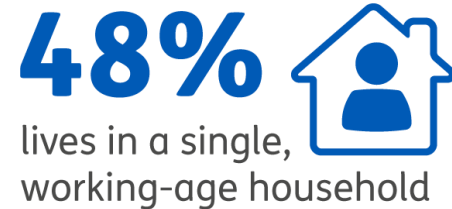
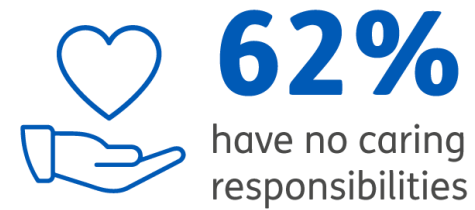
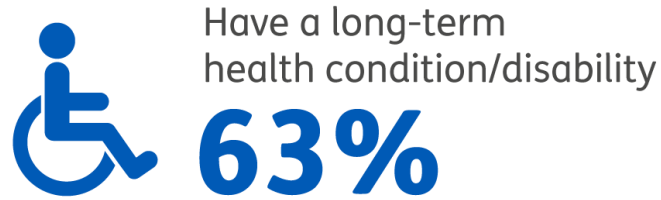
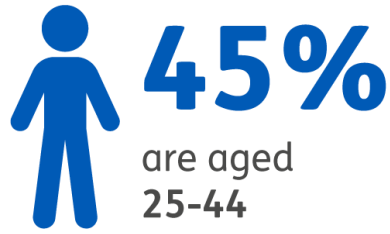
live in the most
deprived areas by
SIMD Quintile 1



What is public debt?



Demographics of public sector debt



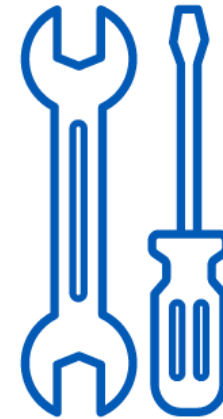
Identify the harm – and advance solutions



**Stop the
harm**



**Pause the
process**



**Rewire the
system**

The long view on Council Tax debt

2021



2,850
people supported



£9.3 million
debt brought to bureaux



£3,300
average CT debt per person

2023



3,050
people supported



£9.9 million
debt brought to bureaux



£3,300
average CT debt per person

2025



3,100
people supported



£11 million
debt brought to bureaux



£3,600
average CT debt per person

Systemic failure – Fiona’s experience

August 2019

First attends a CAB with Council Tax (£700), rent (£600) and credit card (£1,000) debt issues.

2019

2020

2021

2022

2023

2024

2025

September 2020

Sought further advice due to ill health and continuing debt issues.

June 2021

With support from the CAB, Fiona’s credit card debt has reduced but Council Tax arrears has more than doubled to £1,700.

April 2023

Further advice from the CAB on energy debt, Council Tax still in arrears at just over £1,000.

October 2023

First food bank referral from the CAB.

July 2024

CAB continued to provide support with debts, with a successful claim for Universal Credit. This helped with reducing Council Tax debt to £150.

Letter

• EDINBURGH •
THE CITY OF EDINBURGH COUNCIL

Council Tax
The City of Edinburgh Council
P.O. Box 12331
Edinburgh
EH7 9DN

0131 608 1111
incomeandbenefits@edinburgh.gov.uk
www.edinburgh.gov.uk/counciltax

Council Tax

For Property:

Council Tax Account Number:

Date of Issue: 16-JAN-2026

You can now view your account online and register for e-billing:

www.edinburgh.gov.uk/revenueandbenefitsonline

All you need is your online account number:

REMINDER / FINAL NOTICE 2025/26

Our records show that you are behind with your Council Tax payments.

If you have made a payment in the last few days, you can check if your account is now paid up to date by looking at your account online using the details in the box above.

Payment of Council Tax is due on or before the date shown on your last bill.

No further reminder will be sent if you don't pay the amount that is overdue within the next 14 days.

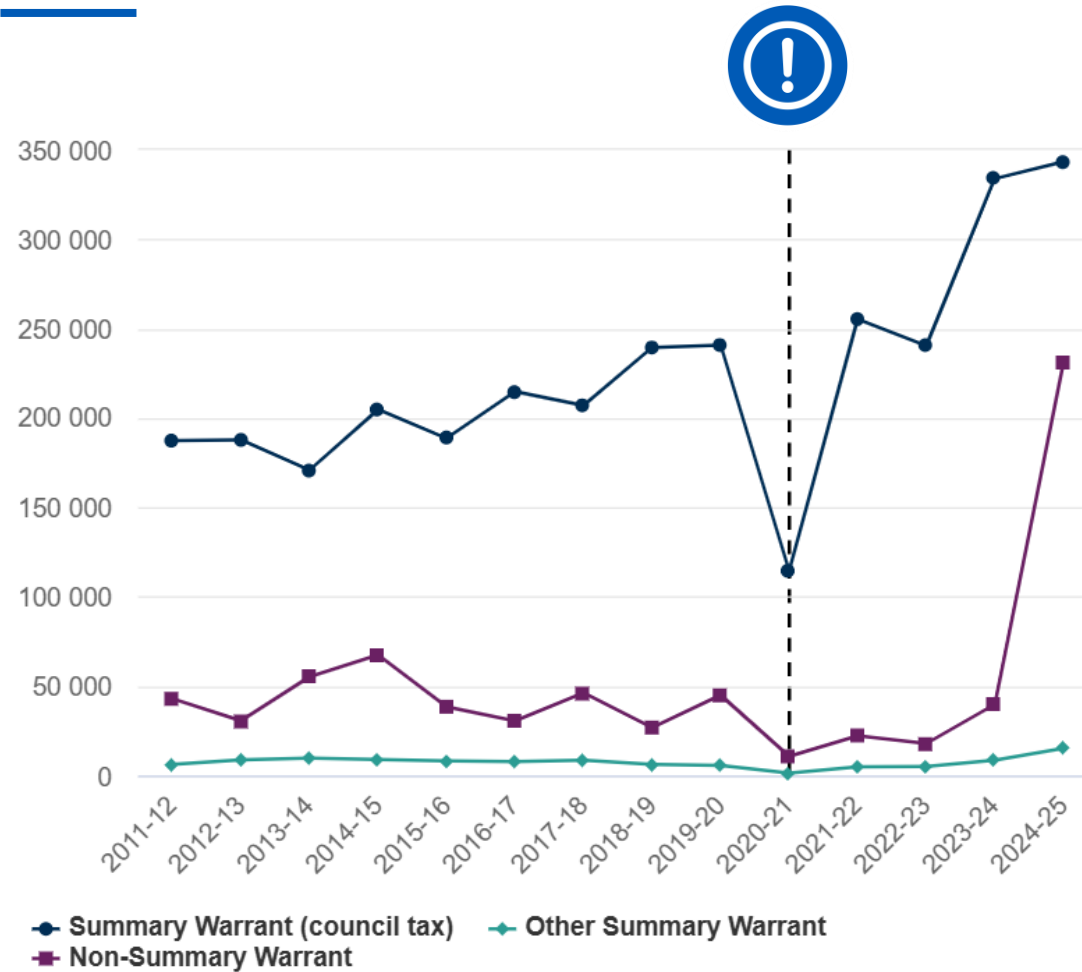
If your bill remains outstanding, the full balance for the year, which is £125.82, will be raised as a Summary Warrant in the Sheriff Court and will then be passed to a Sheriff Officer for collection. At this point a 10% penalty charge will be applied to the outstanding balance and it is likely the Sheriff Officer will add further fees.

Please don't ignore this notice. If you are having difficulty making payment, please contact us for support immediately on 0131 608 1111.

Charge Due to Date	£1,262.27
Less the amount you have paid to 15-JAN-2026	£1,136.45
The amount that is overdue	£125.82

Other payment options and more information about Council Tax is given over the page. If you have had a change in your circumstances which could affect your bill, please get in touch with us right away.

Debt recovery in the wider context



Energy Bills

Inflation

Council Tax freeze lifting

COVID mitigations ended



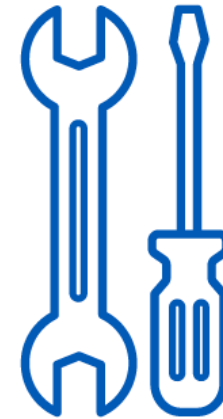
Identify the harm – and advance solutions



**Stop the
harm**



**Pause the
process**



**Rewire the
system**

Council Tax debt

Myles Fitt

Head of Financial Health,
Citizens Advice Scotland



Causes of Council Tax debt



Low incomes



**Prioritisation of
essential living costs**



**No loss of service for
not paying council tax**



**Lack of understanding
of the speed/harshness
of debt recovery**

“

**For me the basics to live were
more important than Council Tax**

Michelle



Debt recovery process



Miss one month payment



Reminder letter sent



Letter demanding payment of full year bill



Notice of legal debt recovery



Money taken from bank account

Wider impact of debt recovery

- **Council Tax debt takes money away from other essential living costs.**
- **Bank arrestments of Council Tax remove the amount owed in a lump sum.**
- **Bank accounts can be frozen removing access to people's money.**



Manifesto ask:

**review of Council Tax
administration / debt recovery**

Manifesto ask: ideas for Council Tax review



**Increase
time**



**Clearer
communication**



**Improved
signposting**



**Best practice
guidance**



**Pre-action
checklist**



**Better use
of council data**



**Single
recovery point**



**Reform of
bank arrestments**

Key takeaways

Some people want to pay but can't



Debt recovery process isn't aligned to help



Speed and harshness of debt recovery



Debt recovery is a wrecking ball

Recovery process needs to slow down



Improvement of Council Tax income for local authorities



Next Scottish Government need to deliver Council Tax debt reform

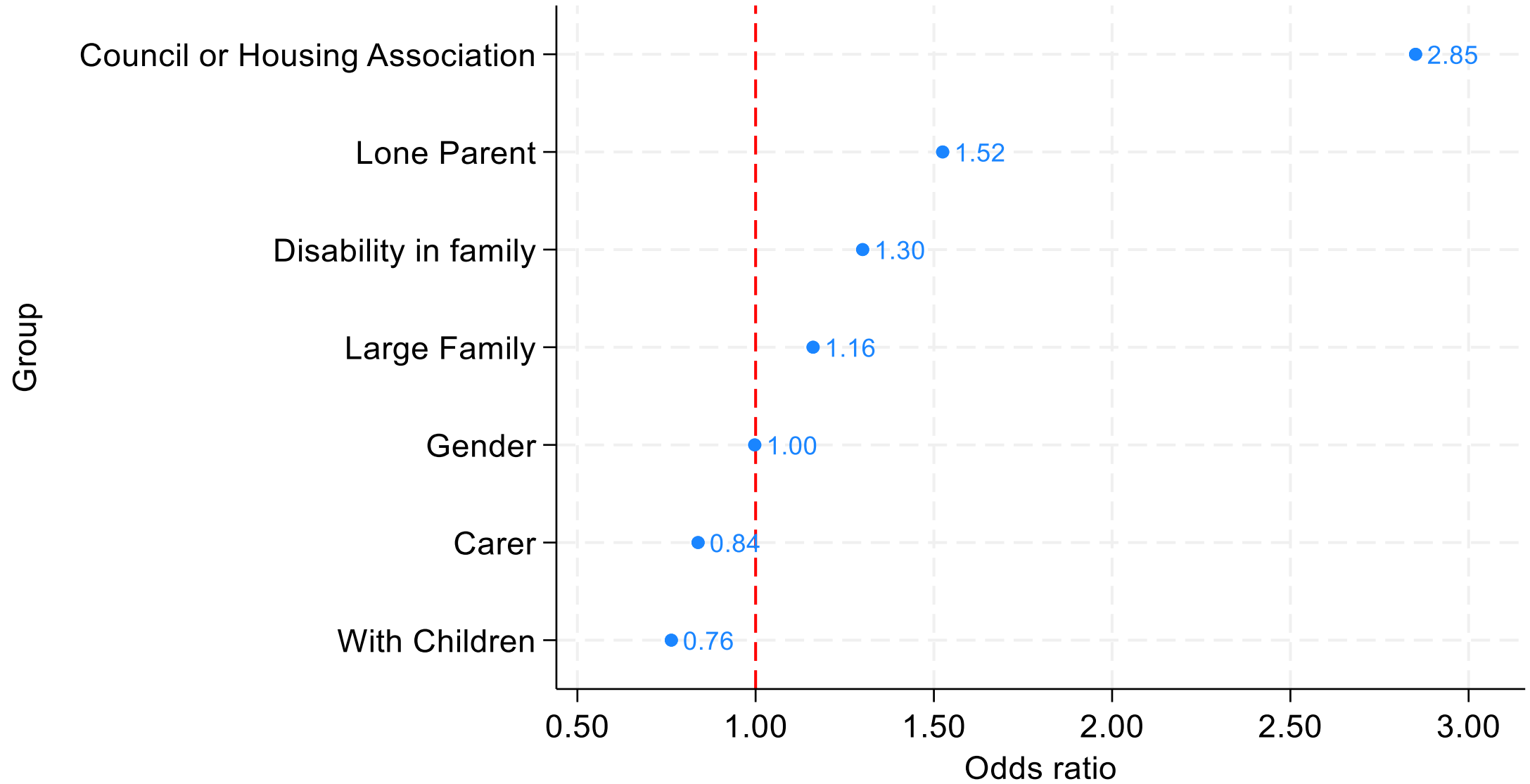
Guest speaker

Professor Morag Treanor

Professor of Social Policy and Inequality,
University of Glasgow



Probability of having public debt/arrears

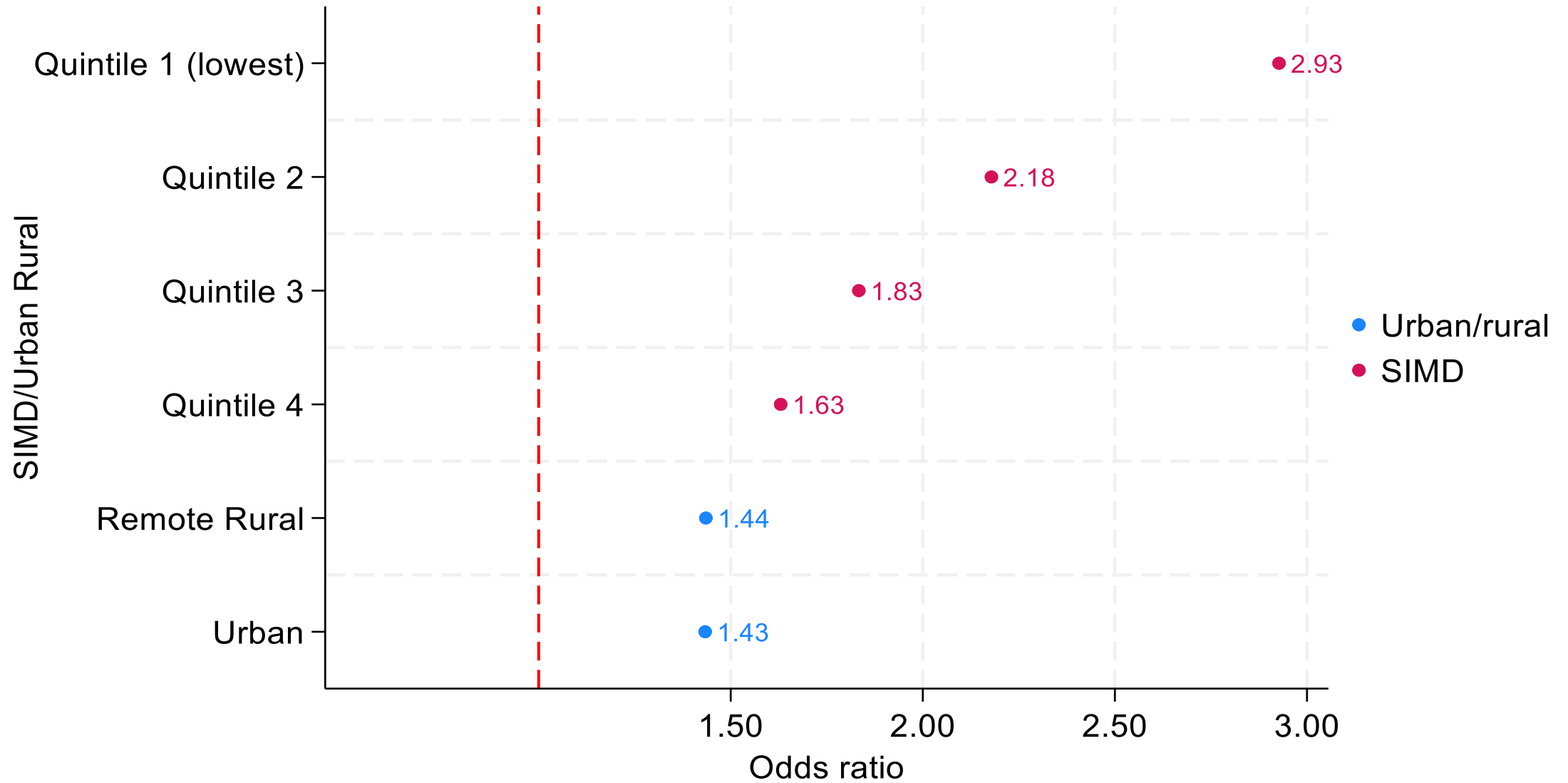


Source: StepChange and Citizens Advice Scotland data 2022-2025

Demographic analysis

Total public debt/arrears	Lone Parent	Disability	Carer	Large Family	Men	Women	Children	RSL
Mean £	£3,483.49	£3,156.40	£4,246.29	£3,771.48	£3,577.84	£3,661.76	£3,649.58	£3,639.45
Total mean	£3,532.68	£3,532.68	£3,532.68	£3,532.68	£3,627.87	£3,627.87	£3,532.68	£3,532.68

Probability of having public debt/arrears by rurality and deprivation



Source: StepChange and Citizens Advice Scotland data 2022-2025

Geographical analysis

Urban/Rural	Total Council					
	Mean £	Total public debt/arrears	tax debt/arrears	Total fuel debt/arrears	Total PRS debt/arrears	Total RSL debt/arrears
Urban	Mean	£4,202.59	£3,259.00	£2,147.40	£3,340.48	£2,402.47
Accessible Rural	Mean	£4,655.49	£3,648.70	£2,694.53	£3,194.03	£2,199.89
Remote Rural	Mean	£4,536.96	£3,421.87	£2,766.92	£2,730.55	£1,906.33
Total	Mean	£4,282.07	£3,311.77	£2,282.91	£3,271.72	£2,325.53

Source: Citizens Advice Scotland data 2022-2025

Guest speaker

Gayle Bell

Manager, Citizens Advice Haddington





**election insights from
Citizens Advice Scotland**





Q & A



www.cas.org.uk

Questions? Email
foreCAST@cas.org.uk

Produced by Citizens Advice Scotland 28/5/2025

Scottish charity SCO 16637 and company limited by guarantee 89892

