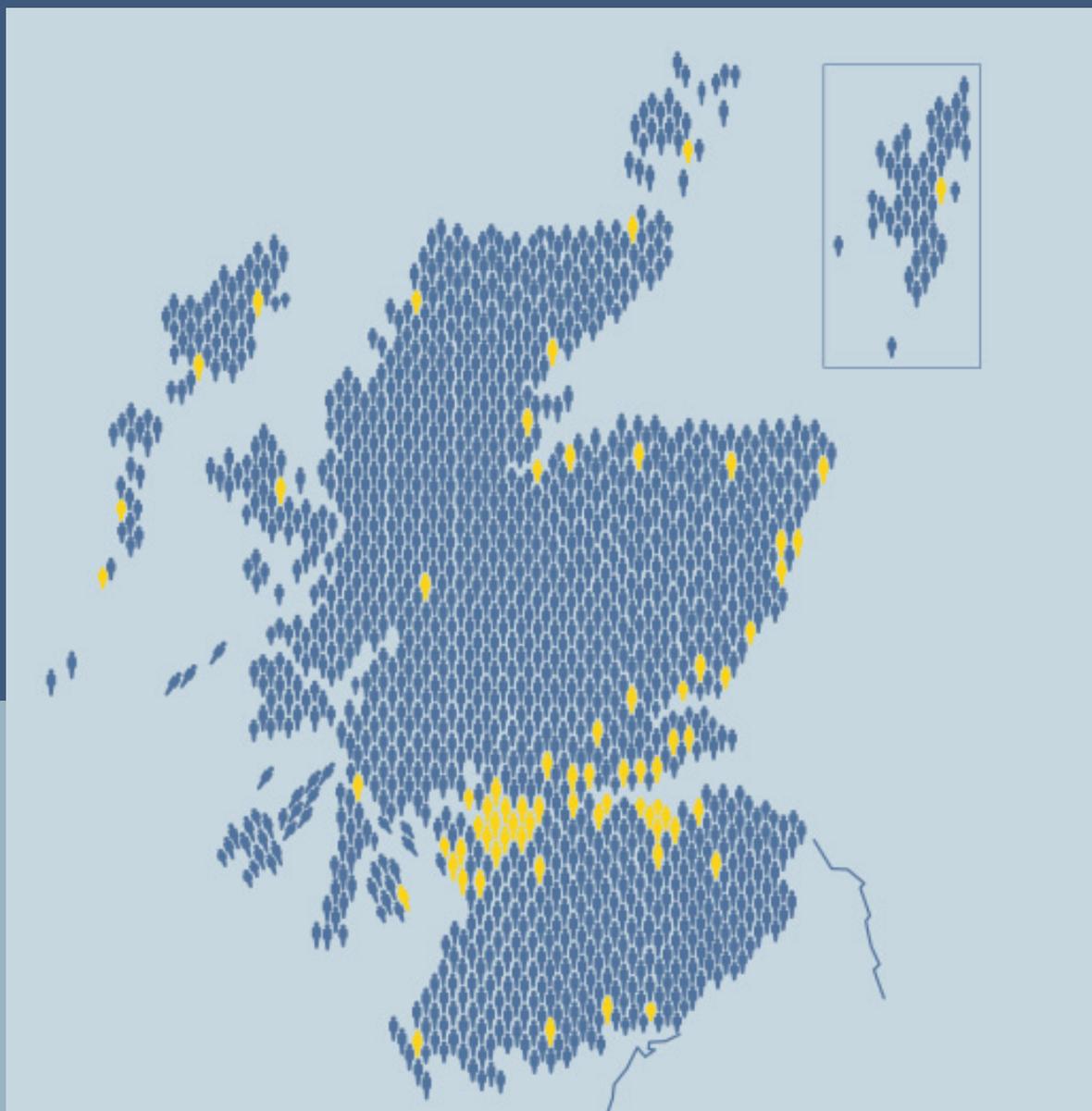


Advice in Scotland



Based on the evidence of Citizens Advice Bureau clients across Scotland

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About the Citizens Advice Service

The Citizens Advice Bureau (CAB) Service in Scotland is an independent network that helps people resolve their money, legal and other problems. It provides information and advice, and influences government and organisations to bring about changes in policy and law. Advice provided by the Scottish CAB Service is free, independent, confidential, impartial and available to everyone.

Citizens Advice Scotland (CAS), our 61 member bureaux and our extended service of on-line and on-call services form Scotland's largest independent advice network. We help more than 300,000 people solve their problems each year in communities everywhere from city centres to the Highlands and Islands.

Citizens advice bureaux have been a vital lifeline for Scots since we first opened our doors during the Second World War – and now we have bureaux in 30 out of 32 local communities, covering 96 per cent of the population.

We generate more than £10 for our clients for every £1 of local authority funding given to our bureaux, through things like getting debt written off or helping people apply for benefits. Research shows the Scottish Citizens Advice Service contributes more than £166 million to the common good in Scotland, through helping the public to tackle a wide range of problems.

Citizens Advice Scotland (CAS) is the umbrella body for Scottish citizens advice bureaux.

The CAB Service aims:

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.

Foreword: a year of increasingly complex issues

"2012/13 was another challenging year for Scotland. Starting with 11,770 families seeing their entitlement to working tax credits end in April, continuing with over 100,000 families losing entitlement to Child Benefit in January, and ending with over 80,000 households receiving letters informing them that they were affected by the 'Bedroom Tax' in March. This only tells part of the story, as incomes stagnated, prices rose, payday loans grew in prominence, and food banks began to spring up around the country.

As a result of these social changes, thousands of people across Scotland required advice to help them resolve their problems. In fact, the citizens advice bureaux network helped clients with over a million issues during the year.

It isn't just the number of clients that increased, but also the complexity and severity of the issues that they are experiencing. Whether it is a client losing entitlement to sickness benefits; needing a referral to a food bank; or having all their funds taken from their account by a payday lender; the work that advisers had to put in to help the average client has increased.

As has been the case in previous years, it was welfare reform that placed the greatest pressure on clients and the ability of advisers to help them. Bureaux advised clients on over 188,000 new benefit issues over the year – a 2.3% increase on the previous year. Benefit issues are requiring significant assistance from bureaux, with advisers completing over 24,400 benefit forms for clients (a 25.5% increase on the previous year) and representing clients at over 5,400 benefit tribunals (an increase of 17%).

This briefing also shows the extraordinary work that volunteers and paid workers undertake every day in communities across Scotland. During this year, over 2,400 volunteers dedicated almost 15,000 hours of their time each and every week to help people through the bureau. A further 840 paid staff provided management, support and specialist advice work. As a result of this effort, the service achieved a financial gain for clients of £113 million and helped improve the lives of tens of thousands of people.

Good advice can prevent outcomes that are expensive for the taxpayer and are disastrous for the person and families experiencing them, such as homelessness, poor mental health, bankruptcy, and unemployment. Advice works and pays for itself through better outcomes for citizens and for the public purse. In an era of public spending cuts and a squeeze in personal income, good advice is more important than ever."



Susan McPhee
Head of Policy and Communications
Citizens Advice Scotland



**Over 1 million issues
were advised
on across our service**

In 2012/13 the Scottish citizens advice bureau network helped 205,924 clients to deal with a total of 791,813 issues.

Additional services provided by Citizens Advice Direct and the Citizens Advice Consumer service helped advise 108,528 clients on 248,528 issues. Additionally our online service Advice Guide received over 2.7million unique page views relating to advice and assistance.¹

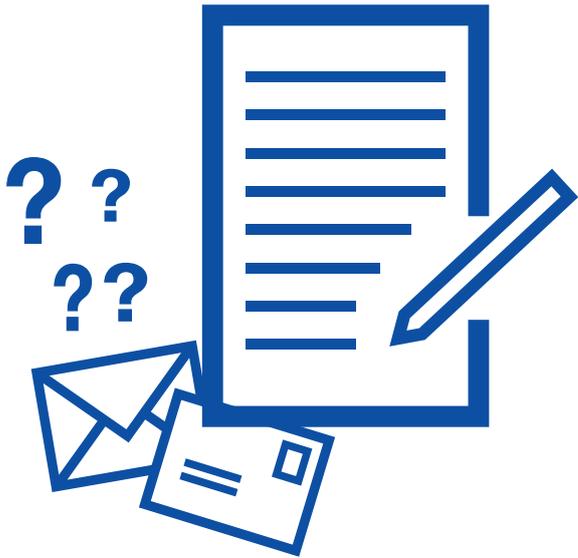
This results in our service helping more than 300,000 clients with over 1 million issues in Scotland in 2012-13.

This report looks into the changing trends of the issues that clients seek advice on every day across Scotland.

300,000 people
helped across the service



¹ Issues here refer to the number of query types first presented by clients on a visit to a bureau. One client may present with several queries on a visit. The average number of new issues per client is 1.8.



Scottish CAB completed **25.5%** more benefit forms in 2012-13 than in 2011-12

- The key areas of advice provided by our bureau network was **benefits, tax credits and national insurance, which increased by 5.2% or 9,411 more issues** compared to the previous year. This includes over 35,000 new issues concerning Employment and Support Allowance, over 18,000 new issues on housing benefit, and over 34,000 new DLA enquiries.
- Bureaux are reporting a significant increase in the assistance they are providing when a client presents with a benefits issue. In 2012/13, bureaux helped clients to complete 24,432 benefit forms, including over 7,000 benefit appeal forms, demonstrating an increase of 4,972 (or 25.5%) more forms completed in 2012/13.
- We are particularly concerned by the **53.7% increase in the number of new Employment and Support Allowance (ESA) issues** that bureaux advised on in 2012/13. It was reported that ESA issues are more complex, time consuming and stressful for both staff and clients.
- **New issues concerning housing benefit increased by 9% in Scottish bureaux** which reflects the ways in which welfare changes and specifically the under occupancy penalty (bedroom tax) directly impacts the number and type of enquiries presented in bureaux.

- Across the bureau network advisors dealt with over **116,000 new debt issues**, over **69,000 new consumer related issues**, over **38,000 new employment issues** and over **30,000 new housing issues**.
- In 2012/13, the service achieved a financial gain (money acquired or saved) for clients of over **£120 million**. **This means that clients were better off on average by £13 for every £1 of funding spent delivering our core services.**
- Between 2012 and 2013 there were 2,442 volunteers in the service who provided 14,946 hours of their time each and every week. A total of 840 paid staff provided management, support, administration and specialist advice work.
- **Bureau staff provided advice, support, representation and assistance for 5,414 benefit tribunal appearances, an annual increase of 17%.**
- The number of clients denied assistance (due to lack of resources in bureau) increased by 111 claimants. **The main type of issue clients were denied assistance for; benefits, tax credits and national insurance, which rose from 83%, (2011/12), to 93% in 2012/13.** Whilst the actual number of clients is relatively low, the increase in clients denied representation is linked to the increasingly complex nature of resolving benefit issues.



The Scottish Citizens Advice Service

Citizens Advice Scotland (CAS) and its bureau offices form Scotland's largest independent advice and advocacy network. CAS is the umbrella organisation for Scotland's network of over 80 Citizens Advice Bureau (CAB) offices. 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.

Alongside delivering advice and assistance through local bureau offices, CAS also offers two telephone helplines, Citizens Advice Direct (CAD) and the Citizens Advice Consumer Service along with a website, Advice guide, which provides information on a range of topics.

The citizens advice service achieved positive social outcomes for over 300,000 clients this year, providing advice across a range of issues, including benefits, debt, employment, housing and utilities. For many clients, good advice has helped them to avoid negative outcomes such as homelessness, unemployment, bankruptcy, and mental health problems.

In 2012/13, Scottish citizens advice bureaux and Citizen's Advice Direct achieved a financial gain of £113 million for clients based on core funding of £9.7 million. This means that clients were better off on average by £13 for each £1 of funding spent through bureaux. As well as achieving better social outcomes, advice leads to better financial outcomes for clients.

Between 2012 and 2013 there were 2,442 volunteers who provided 14,946 hours of their time each and every week across citizens advice bureaux and citizens advice direct. A total of 840 paid staff provided management, support, administration and specialist advice work. Of the work completed in bureau offices in Scotland 69% of all work involved giving advice, 14% involved negotiation on behalf of a client, 7% of work involved representation and another 7% of work involved referred onto other services.

One of the key strengths of the CAB Service is the added value that volunteers bring, both in terms of service delivery, and in terms of benefits to the individual themselves. If they were paid the national average wage, the cost of this service for a year would be over £8.5 million.

A survey by Ipsos MORI in 2009² found that clients have a highly positive view of the services offered by Scottish citizens advice bureaux. The survey found that:

- 98% felt able to trust the service and were satisfied with the service provided
- Nine out of ten would use the service again.
- 85% agreed that the Scottish CAB Service was the 'leading advice agency in Scotland'.

Scottish Policy context

The following report presents evidence collected by Scottish citizens advice bureaux, Citizens Advice Direct, the Citizens Advice Consumer Service and the online service Advice guide. Much of this evidence relates to the number of issues brought to our service and allows us to present a clear picture of the advice needs of Scotland during this period.

The value of this evidence will become increasingly important as the introduction of changes set about by policy and legislative changes to welfare, including the Welfare Reform Act 2012, are gradually rolled out across the UK. The initial impact of these changes can already be seen in the increasing number of enquiries around Employment and Support Allowance (ESA), application delays and appeals on the grounds of medical assessments. Alongside the bureaucratic implication of benefit changes there has been an observed rise in food and fuel poverty resulting from delayed benefit assessments and benefit sanctions. There is additional evidence to suggest an increase in payday loan lending arising as households struggle to make ends meet in an atmosphere of tight budgets and rising food costs.

The evidence presented in the following report highlights how the advice needs of Scotland have changed in the last year. It also provides some of the most striking evidence that for many members of the public, changes to welfare support services has resulted in an increased need for support, guidance and advice.

2 Ipsos Mori (2009) Citizens Advice Scotland General Public and Client Satisfaction Research

Clients of Scottish bureaux

Citizens advice bureaux traditionally help vulnerable people in their communities, although clients are increasingly approaching bureaux from new sections of society.

Gender

The majority of bureau clients are female (51.3%) which is in line with national data on gender in Scottish society³.

Age

The majority of those approaching local bureaux for advice fall into the category of working age adults (table 1). This evidence suggests that regardless of working status the majority of clients approaching our services require advice during their working years when they would be required to look for work or deal with issues concerning benefits.

Table 1: Age profile of bureau clients

Range	Number	%
15 and under	56	0.1%
16 -17	372	0.4%
18 - 24	6,067	7.8%
25 - 34	12,627	16.4%
35 - 44	13,793	17.9%
45 - 59	23,751	30.9%
60 - 64	6,423	8.3%
65 - 79	6,887	8.9%
80+	1,163	1.5%
Prefer not to answer	5,744	7.5%
Total	76,883	100%

Relationship status and household type

From our sample the largest category, 25.8% defined themselves as single followed by those married or living with their partner, 24.4%. These figures differ from the national average⁴ of around half, 48%, of the Scottish population as married or living with a spouse whilst only 19% of households were composed of single adults. The higher rate of single households compared to the national average suggests that married/co-habiting households are more resilient and less likely to need advice compared to single households.

³ Scottish Government (2013) Scotland's People Annual Report: Results from the 2012 Scottish Household Survey

⁴ Scottish Government (2013) Scotland's People Annual Report: Results from the 2012 Scottish Household Survey

Housing status

Table 2 demonstrates that within our sample one quarter of those approaching bureaux were owner occupiers (24.4%), whilst social renters were the second most populous group (19.4%) followed by those in the private rented sector (12%). Compared to national figures⁵ it appears that whilst the national average of owner occupiers is 63%, less than one third of our sample come from this group, again indicating that this group are less likely to need the assistance of the service. A national average of 23% for those in social rented accommodation and 13% for those in private tenancies indicates that those within the rented sector are more likely to present to a bureau.

There was a significant increase of around 100% of those within our client base who rented in other social rented accommodation – an increase of 7.2% between 2011/12 and 2012/13. This rise was accompanied by smaller decreases across the council rented tenancies and a slight increase in private landlord tenancies⁶.

In line with recent policy changes, this may be indicative of more general moves away from council rented properties in favour of the social rented sector (including housing associations/charitable trusts). We anticipate that this will continue into 2013/14 along with an increase in the number of tenancies in the private sector.

Table 2: Housing tenure of bureau clients

	2011/12	%	2012/13	%	change
Prefer not to answer	15,983	24.7%	14,369	18.4%	-6.3%
Council rented	13,727	21.2%	14,910	19.4%	-1.8%
Homeless	809	1.2%	1,007	1.3%	0.1%
Owner occupier	16,138	24.9%	18,733	24.4%	-0.5%
Private landlord / letting agency	7,726	11.9%	9,599	12.5%	0.6%
Staying with friends / relatives	4,440	6.8%	5,561	7.2%	0.4%
Supported accommodation	274	0.4%	312	0.4%	0
Temporary Accommodation	513	0.8%	658	0.8%	0
Other social rented (housing association / charitable trust)	4,943	7.6%	11375	14.8%	7.2%
Other	145	0.2%	573	0.7%	0.5%
Sub-Total	64,698	100.0%	77,097	100%	

⁵ Scottish Government (2013) Scotland's People Annual Report: Results from the 2012 Scottish Household Survey

⁶ It also accounts for the introductory inclusion of some bureaux from the Glasgow area which has a high use of housing associations.

Caring responsibilities

Amongst the clients within our sample, 27.8% identified themselves as having caring responsibilities; the most common caring responsibility being caring for a child (non-disability) 19.9%, followed by 2.5% of carers responsible for children with a disability.

Employment status

The largest percentile of bureau clients, 16.5% were in employment working more than 30 hours per week. 16.2% were unemployed, 11.5% were retired, whilst 13.8% were unable to work due to long term health problems.

Scottish Bureau Issues

The Scottish network of bureau offices helped 205,924 clients with a total of 791,813 issues in 2012/13. Of these issues, 461,614 were classified as new issues whilst 330,199 issues were ongoing.

Bureaux use a recording system that records over two thousand issue types and details the subsequent advice or action provided by bureau staff. The main⁷ advice area categories that evidence is gathered under and the frequency of these issues over the 2012/13 period are presented in Table 3. As can be seen the most common issues presented are those concerning benefits, tax credits and national insurance (39%), debt (25%) and employment (9%).

Table 3: All bureau issues

Range	Total	New
Benefits, Tax Credits and National Insurance	307,263	188,994
Consumer Goods and Services	12,611	9,162
Debt	240,867	109,528
Education	2,493	2,081
Employment	56,388	36,363
Financial products and services	23,187	16,299
Health and community care	10,549	7,427
Housing	44,359	29,247
Immigration, Asylum and Nationality	5,070	3,544
Legal	31,003	19,465
NHS Concern or Complaint	10,496	3,345
Relationship	17,891	15,188
Tax	9,561	6,720
Travel, transport and holidays	5,949	4,769
Utilities and communications	14,126	9,482
Total	791,813	461,614

⁷ Excluded here are Education (0.5%), NHS Concerns or Complaints (0.7%) and Immigration, Asylum and Nationality Issues (0.8%)

Table 4: Top 10 most common issues 2011/12 - 2012/13 shift

	2011/12 Issues	2012/13 Issues	Change
Employment and Support Allowance	22,903	35,207	53.7%
DLA (Care)	18,513	17,962	-3.0%
Credit, store and charge card debts	18,178	15,189	-16.4%
DLA Mobility	16,898	16,327	-3.4%
Housing Benefit	16,876	18,462	9.4%
Unsecured personal loan debts	16,839	17,092	1.5%
Debt Remedies	13,401	12,034	-10.2%
Arrears Council Tax	11,502	11,989	4.2%
Jobseekers Allowance	10,649	12,080	13.4%
Working Tax Credit	9,521	9,273	-2.6%

Table 4 demonstrates the year on year change between the most commonly occurring issues. There has been a substantial rise in issues concerning Employment and Support Allowance (53.7%) followed by increases of issues around Job Seekers Allowance (13.4%) and Housing Benefit (9.4%) reflecting the increase in need for advice on benefits issues as welfare changes take place.

Other areas of change include unsecured personal loan debts (including payday loans) which increased by 1.5% between 2011/12 and 2012/13. Additional qualitative evidence from client case studies during this period indicate that the rise of enquiries around unsecured personal loan debts most often applies to the rapidly expanding payday loans sector.

There is also evidence from bureau staff of increased use of payday loans a direct result of clients being refused credit elsewhere, increasing hardship due to uncertain working arrangements and benefit sanctions. Additionally, a decrease in the number of issues around credit, store and charge card debts (-16.4%) indicates less access to these forms of finance, and goes some way towards indicating where those currently accessing payday loans previously secured additional finance.

Finally, the decrease in the number of issues concerning debt remedies (-10.2%) reflects a more general trend of lack of access to personal finance.

Additional themes emerging from the qualitative accounts (provided through case studies) help to detail how many clients present to bureaux with one issue but the number of issues to address can snowball once discussions begin. Often clients present with one issue but may also need advice and assistance in other areas, e.g. an enquiry relating to benefit sanctions may also explore concerns around food and fuel poverty.

Reduced access to the social fund was an issue which emerged as a common theme from client case studies. This related in part to changes to eligibility criteria but CAB staff also observed instances when clients met the eligibility criteria but were unable to access the fund. This was reported to result in many clients turning to charitable trusts and food banks.

The use of food banks was also a theme which ran through client case studies, with evidence of many individuals turning to food banks as a result of benefit sanctions, payment delays and being unable to access other forms of reliable finance. There were also increasing reports of administrative issues, miscommunication between clients and the Department of Work and Pensions causing delays in the allocation of benefits, poor processing of assessments and sanctions for clients.

Dealing with these issues increased the resources needed to help clients across the service with cases taking longer to resolve, reducing the number of clients a bureau could assist in a working day. This was observed in a slight decrease (0.7%) in the number of issues dealt with between 2010/12⁸, reflecting concerns raised by CAS throughout 2012 that the bureau network had reached saturation point and could do no more without an increase in resources.

Table 5 demonstrates that during this period there was an increase in the number of issues concerning benefits, tax credits and national insurance, which has risen steadily since 2010 and now accounts for 41% of all new issues dealt with at bureaux across Scotland. Debt was the second most common issue and as the following report will highlight there is often a causal link between enquiries around benefit issues and those of poverty and debt.

8 Excluding Citizens Advice Direct

Table 5: New issue trends all bureaux 2010-2013⁹

	2010/11	%	2011/12	%	change	2012/13	%	change
Benefits, Tax Credits and National Insurance	190,300	36.7%	179,583	38.6%	1.9%	188,994	40.9%	2.3%
Consumer Goods and Services	11,040	2.1%	9,953	2.1%	0.0%	9,162	2.0%	-0.2%
Debt	140,149	27.0%	116,322	25.0%	-2.0%	109,528	23.7%	-1.3%
Education	2,557	0.5%	2,269	0.5%	0.0%	2,081	0.5%	0.0%
Employment	44,719	8.6%	38,961	8.4%	-0.2%	36,363	7.9%	-0.5%
Financial products and services	16,382	3.2%	16,404	3.5%	0.4%	16,299	3.5%	0.0%
Health and community care	8,375	1.6%	7,319	1.6%	0.0%	7,427	1.6%	0.0%
Housing	33,420	6.4%	30,396	6.5%	0.1%	29,247	6.3%	-0.2%
Immigration, Asylum and Nationality	4,012	0.8%	3,480	0.7%	0.0%	3,544	0.8%	0.0%
Legal	23,618	4.6%	20,440	4.4%	-0.2%	19,465	4.2%	-0.2%
NHS Concern or Complaint	3,008	0.6%	2,610	0.6%	0.0%	3,345	0.7%	0.2%
Relationship	17,462	3.4%	15,995	3.4%	0.0%	15,188	3.3%	-0.2%
Tax	7,905	1.5%	7,439	1.6%	0.1%	6,720	1.5%	-0.1%
Travel, transport and holidays	5,290	1.0%	4,649	1.0%	0.0%	4,769	1.0%	0.0%
Utilities and communications	10,041	1.9%	8,982	1.9%	0.0%	9,482	2.1%	0.1%
Total	518,278	100%	464,802	100%	-10.3%	461,614	100%	-0.7%

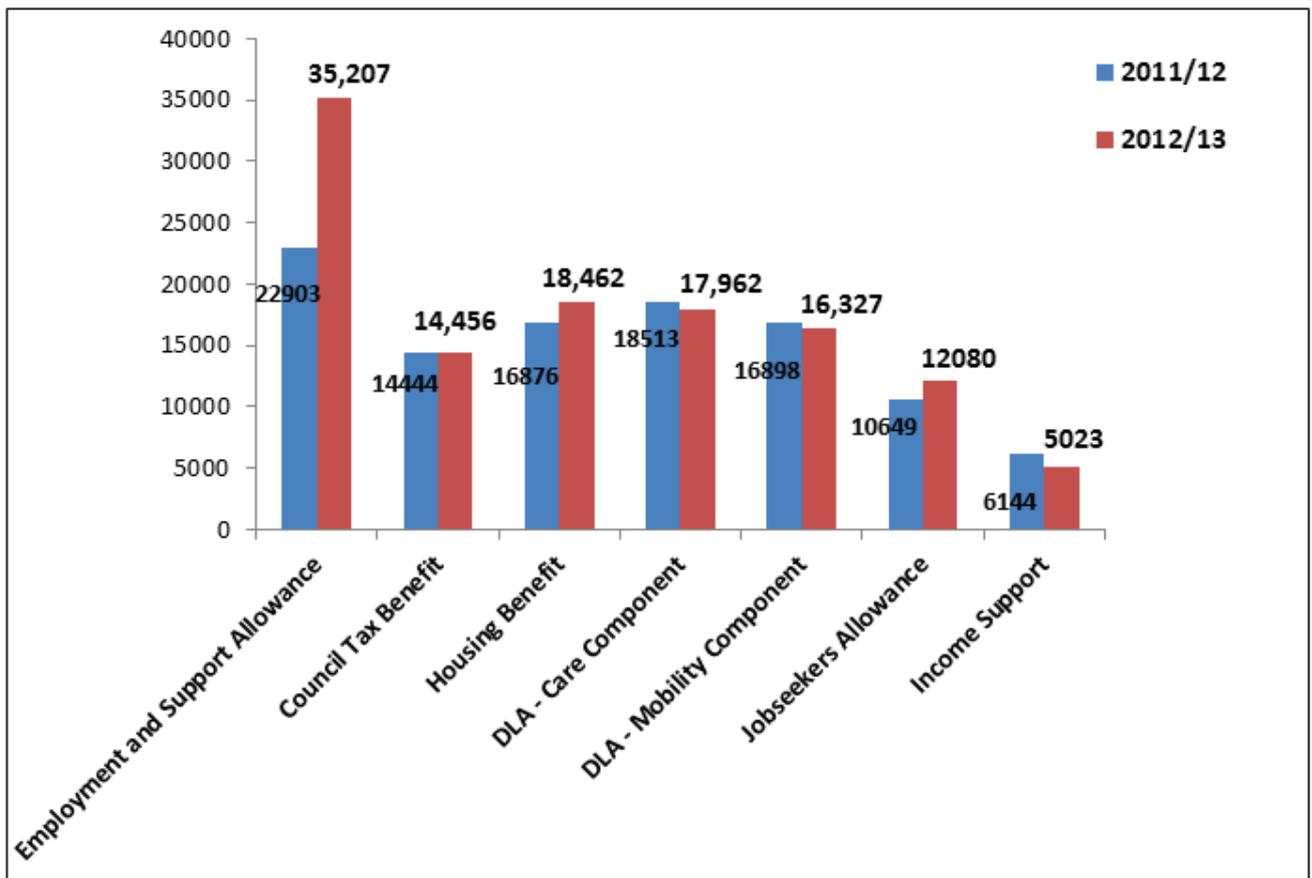
⁹ It should be noted that the significant drop in new issues between 2010/11 and 2011/12 of 53,476 issues largely reflects the introduction of a new case recording system in 2010/11 which a surge of new clients being registered. To account for this percentages have been used to measure the most common advice trends across all bureau.

Benefits issues in bureau

During the period 2012/13 there were 188,994 new issues concerning benefits, tax credits and national insurance, making up 40% of all new issues dealt with across the service. This included an increase of 12,304 issues around Employment and Support Allowance, 1,586 issues on Housing Benefit and 1,431 issues on job seekers allowance as demonstrated in Figure 1.

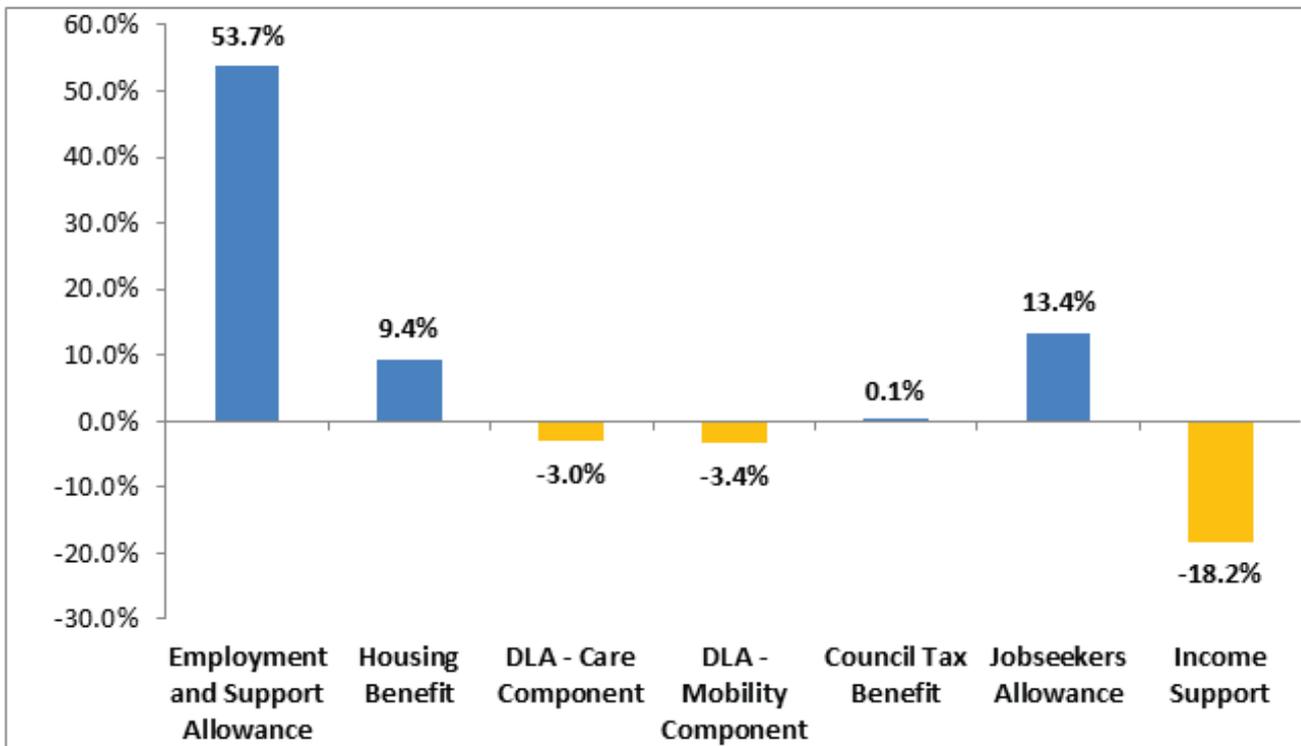
The rise in the number of issues about these benefits mirrors the extensive changes currently underway as part of major changes to the welfare system.

Figure 1: Trends in top benefit issues



Alongside the increase in issues concerning Employment and Support Allowance, Housing Benefit and Job Seekers Allowance, there was a decrease in Income Support, reflecting the migration of clients from Income Support to other benefits. Figure 2 demonstrates the percentage change between the period 2011/12 and 2012/13 for benefit issues.

Figure 2: Percentage change in number of issues by benefit



It is interesting to note that whilst there has been a reduction in the number of claimants for Job Seekers Allowance and Employment and Support Allowance, the need for advice and support in relation to these issues has increased. Figures released by the Department of Work and Pensions¹⁰ indicate that for the same period the number of those claiming these benefits across Scotland fell but the need for CAB to assist increased. This highlights the way in which welfare reforms introduced to save money, actually increase the workload for the citizens advice service as more clients rely on our service to mitigate the effects of welfare reforms.

¹⁰ https://www.nomisweb.co.uk/reports/lmp/gor/2013265931/subreports/gor_dwp_time_series/report.aspx?

Table 6: Issues brought to bureaux by number of claimants

Benefit	Claimants in Scotland 2012/13	Issues brought to bureaux 2012/13	Number of issues presented to bureaux per 100 benefit claimants in Scotland 2012/13
ESA	132,240	35,207	27
DLA	351,120	34,289	10
Carers Allowance	103,000	4,253	4
JSA	140,000	12,080	9
Income Support	130,000	5,023	4
Attendance Allowance	159,740	4,535	3
Housing Benefit	482,148	18,462	4
Incapacity Benefit	123,250	1,572	1
Pension Credit	252,770	5,023	2
Council Tax Benefit	561,995	14,456	3
All benefits	2,436,263	134,900	6

The share of Scottish claimants who approach bureau reflects the advice work provided by the service nationally. Table 6 shows that for every 100 claimants of ESA bureaux currently deal with 27 issues. Similarly bureaux deal with 10 issues per 100 claimants for DLA (care and mobility) and 9 issues per 100 claimants for JSA.

Additional evidence provided by client case studies indicates that problems are also arising around the planned 'Digital by Default' strategy which sets in motion a move online for the monitoring of those in receipt of Jobseekers Allowance and general application process for Universal Credit. Initial evidence indicates that this strategy is leaving many individuals unable to get online (often due to lack of skills or finances to pay for access) to input required information and our evidence indicates that those unable to go online often receive benefit sanctions.

Citizens Advice Scotland is concerned that a digital by default approach to welfare benefits could exclude some of the most vulnerable and marginalized members of society from accessing the very services they rely upon¹¹.

¹¹ Further details Beattie-Smith, S (2013) Voices from the Frontline: Digital by Default. Citizens Advice Scotland and Beattie-Smith, S (2013) Online and Left Behind: Digital Exclusion Amongst Scottish CAB Clients

Benefits in detail: Employment and Support Allowance (ESA)

Table 7: ESA advice trends

	2011/12	2012/13	Shift
Alleged fraud	0.2%	0.3%	+0.1%
Claiming process / backdating	22.5%	18.4%	-4.1%
Entitlement (benefit check)	17.1%	14.3%	-2.8%
Immigration related	0.2%	0.2%	0
Housing costs - home owners	0.9%	0.7%	-0.2%
Incentives to work	0.5%	0.3%	-0.2%
Work capability assessment	9.6%	10.2%	+0.6%
Payment	5.2%	6.1%	+0.9%
Poor administration / complaints	1.0%	1.4%	+0.4%
Renewals + reviews	3.5%	3.1%	-0.4%
Revisions + supersessions	1.2%	1.8%	+0.6%
Appeals	23.4%	23.5%	+0.1%
Transfer from Incapacity Benefit to ESA	6.3%	10.3%	+4.0%
Transfer from statutory sick pay	2.4%	1.7%	-0.7%
Work Related Activity Group (time limit)	N/A	2.6%	0
Youth provisions	N/A	0.1%	0
	100%	100%	

ESA is the most common issue that clients seek advice on (table 7). Our evidence indicates that the most common areas of enquiry concerning ESA include appeals (23.5%), sorting out problems with claims and backdating (18.4%) and entitlement to benefit checks (14.3%).

Additional evidence from bureaux indicates that these issues are frequently time consuming for advisers. There has also been an observed jump in the number of appeals made against ESA application decisions in the last twelve months from 1% to almost 2% of all work conducted across the service. There was an increase in the number of issues concerning the transfer from incapacity benefit as the migration of people to Employment and Support Allowance took place.

Case study evidence from bureau staff indicate increasing delays and difficulties in contacting the Department of Work and Pensions to correct issues including;

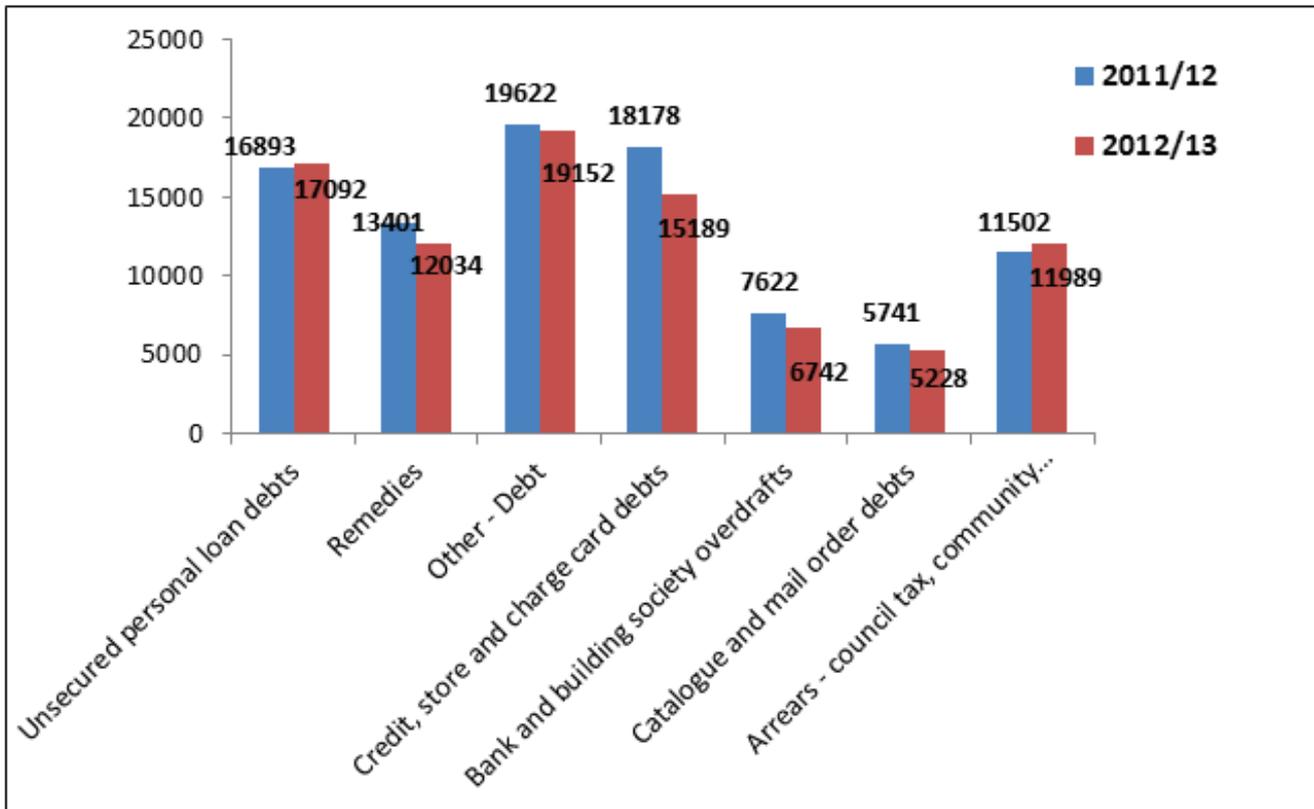
- Poor information on available/relevant contact numbers
- Unanswered calls
- Lost client details/forms/paperwork/documentation
- Staff disconnecting clients if they failed security checks
- Long waits, 45 minutes cited as not uncommon.

The knock on effects of such delays upon clients include benefit delays, increased hardship and distress for those in need of advice and in many cases benefit sanctions. However, these delays also increase the workload placed upon the CAB service as it takes longer to deal with each issue as a result of poor governmental frameworks.

Debt Issues in bureau

Throughout 2012-13 the Scottish citizens advice bureau network dealt with 109,528 new debt issues or 23% of all issues seen across bureaux.

Figure 3: Most Common Debt Issue Trends



The trend over the period 2011/12 and 2012/13 has been a decrease in the number of debt issues. The largest decreases have been seen around credit, store and charge card debts (5.8%) indicating the general consumer trend away from such forms of credit as household incomes reduce and creditors limit access to these forms of finance.

Whilst not recorded in our statistical data, there is also growing evidence suggesting a rise in the collection of aging debts¹² by local councils and the Department of Work and Pensions. Reports are being received of clients receiving bills up to 20 years old and holding no paperwork to prove responsibility for such debts. This is worrying practice affecting those already vulnerable.

12 Including reclaiming on overpayments of benefits and housing benefit

Figure 4: Breakdown of debt issues 2012/13 %

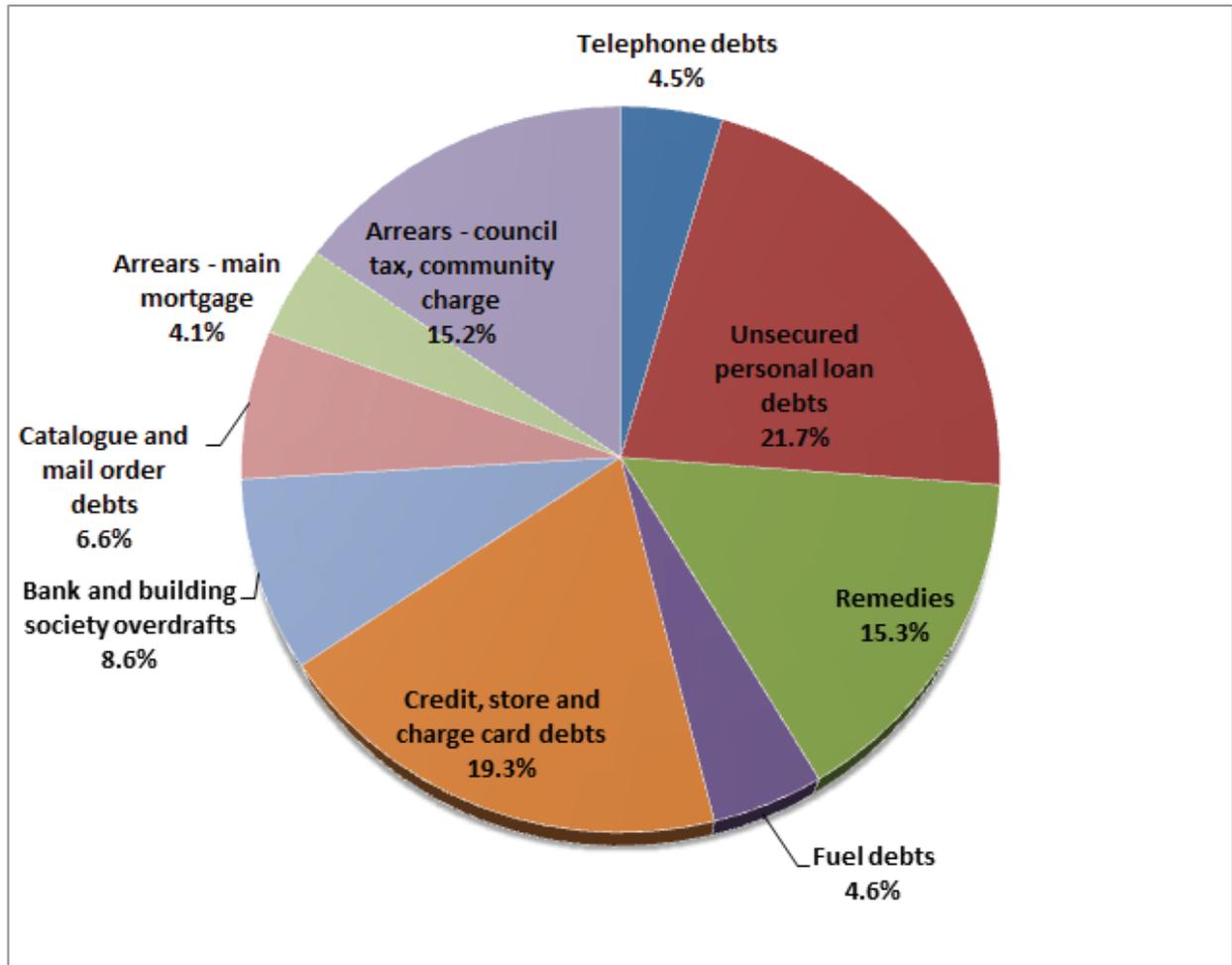


Figure 4 provides a detailed breakdown showing the type of debt issues most frequently brought to bureaux. The top debt related issues brought to bureaux by clients concerned debt remedies (15.7%), unsecured personal loans (21.7%) and credit, store and charge debt cards (19.3%).

Debt in detail: Debt Arrangement Schemes, payday loans and the LILA route

Across the service there has been a decline in the number of new debt issues by 28,492 issues. Whilst there has been evidence of increasing hardship during this period for many clients, it appears that the decline in debt issues is resultant from lack of access to additional finance rather than lesser need for extra credit (as mirrored by an increase in payday loans).

Table 9: Debt Issues % total workload

Debt	2011/12	2012/13	Shift
Arrears - council tax, community charge	9.9%	10.9%	1%
Arrears - hire purchase	0.9%	0.9%	0%
Arrears - main mortgage	2.9%	2.9%	0%
Arrears - maintenance and child support	0.3%	0.3%	0%
Arrears - rent: LA	2.3%	2.6%	0.3%
Arrears - rent: private landlord	0.6%	0.7%	0.1%
Arrears - rent: registered social landlords	1.3%	1.4%	0.1%
Arrears - second and subsequent secured loan	0.9%	0.7%	-0.2%
Bank and building society overdrafts	6.6%	6.2%	-0.4%
Catalogue and mail order debts	4.9%	4.8%	-0.1%
Court fines	0.3%	0.4%	0.1%
Credit, store and charge card debts	15.6%	13.9%	--1.7%
Factor charges	0.3%	0.2%	-0.1%
Fuel debts	3.3%	3.3%	0%
Other - Debt	16.9%	17.5%	0.6%
Overpayments of Housing and Council Tax Benefits	2.2%	1.2%	-1%
Overpayments of IS, JSA and / or ESA	0.7%	0.8%	0.1%
Overpayments of WTC and / or CTC	0.7%	0.9%	0.2%
Remedies	11.5%	11.0%	-0.5%
Social Fund debts	0.6%	0.5%	-0.1%
Telephone debts	2.8%	3.2%	0.4%
Unsecured personal loan debts	14.5%	15.6%	1.1%
Total	100%	100.0%	

Evidence presented in table 9 supports this conclusion with a clear decline in the new issues concerning credit, store and charge cards, bank overdrafts and debt remedies.

Table 10: Debt Issue Trends and Forms Completed

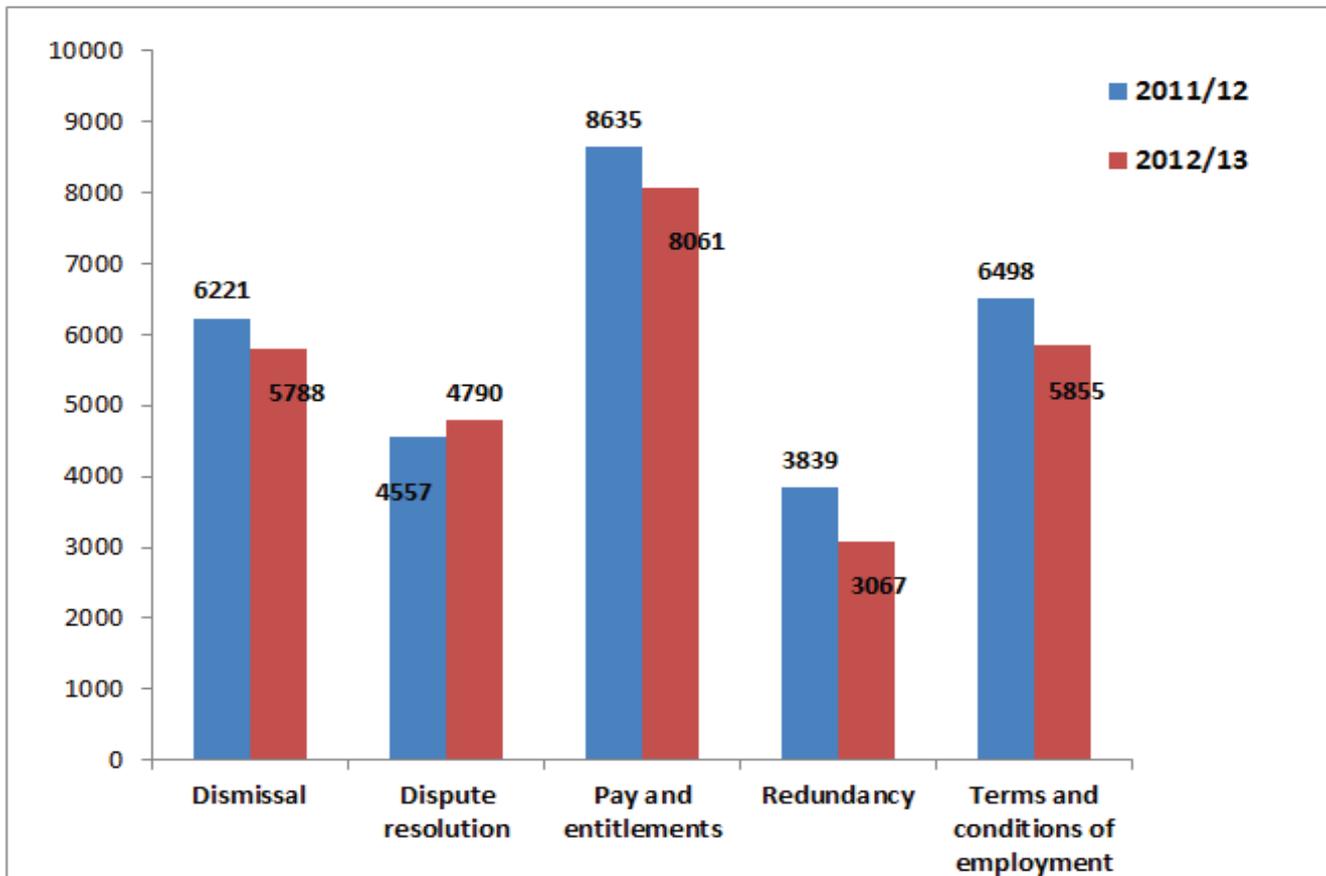
	2010/11	% total	2011/12	% total	2012/13	% Total
Debt related issues						
All debt issues	138,120	24%	116,322	25%	109,528	23.7%
Credit, store, charge cards	20,309	3.7%	18,178	3.9%	15,189	3.3%
Unsecured Loans	20,922	3.8%	16,839	3.6%	17,092	3.7%
Forms Completed						
Sequestration	NA		195	5.5%	145	6.1%
DAS form 1	NA		337	9.5%	393	16.6%
LILA	NA		318	8.9%	192	8.1%

Table 10 demonstrates the decline in the number of new debt issues but also highlights a slight increase in the number of applications for Debt Arrangement Schemes (DAS form 1). The evidence collected also indicates a marked drop in the number of those applying for LILA bankruptcy route as the application cost to this scheme increased from £100 to £200 in 2012.

Employment issues in bureaux

Across the bureau network in 2012-13 38,961 new employment issues were dealt with which comprises 7.9% of all new bureau issues.

Figure 5: Most common employment issue trends



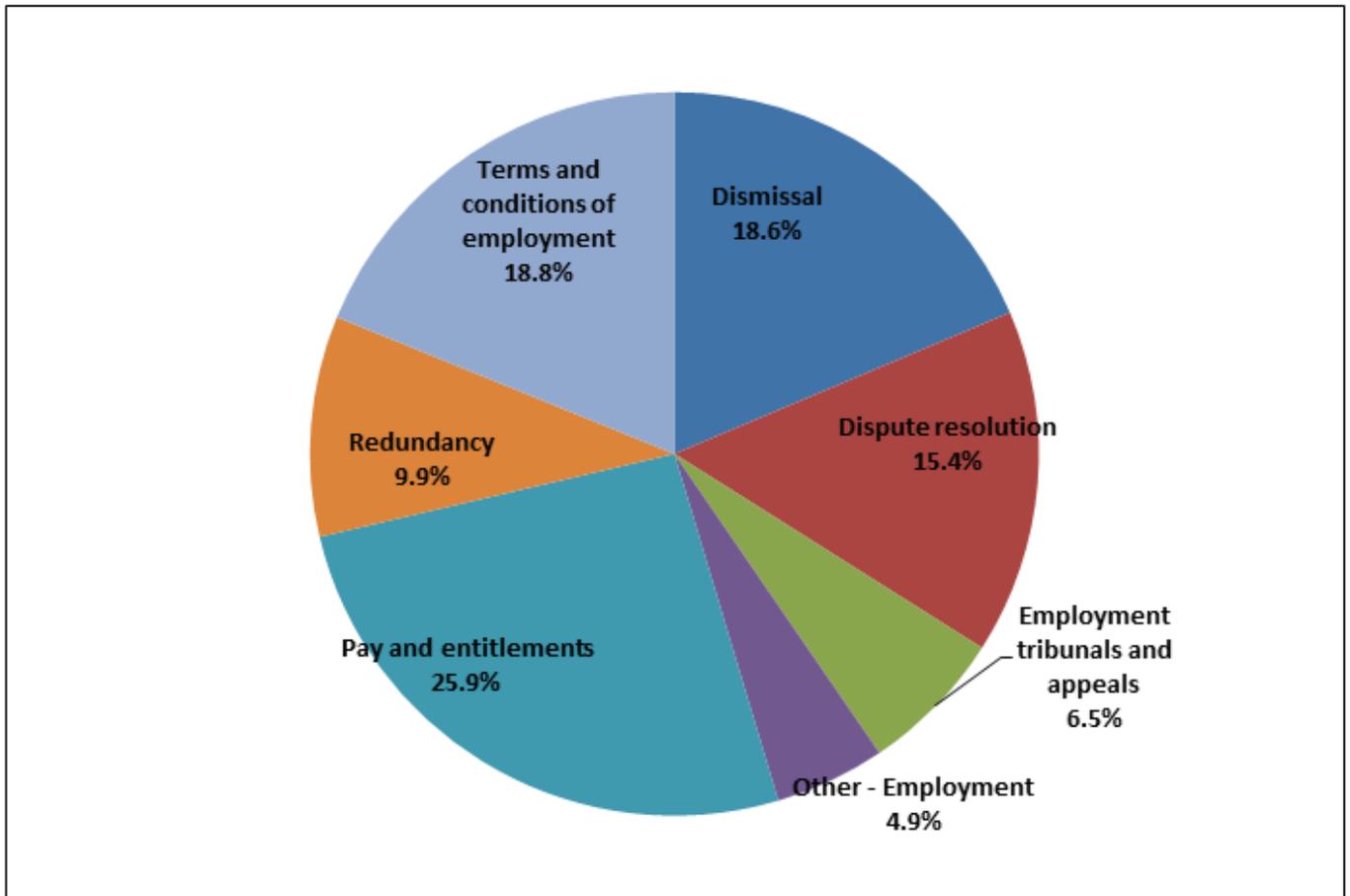
Employment trends during the period 2011/12 and 2012/13 show an overall decline by 2,598 new issues, from 38,961 in 2011/12 to 36,363 in 2012/13 (figure 5). It is noted that even with a general decline in employment issues there was a 5% increase in the number of issues concerning dispute resolution. Case study evidence provided by bureau advisers support this with many reports of clients feeling exploited but worried to voice their concerns in case they lose their job.

The rise in issues on dispute resolution may also relate to the increasing practice of zero hour contracts. Many people are being faced with the difficult decision of leaving work which does not pay enough or regularly enough. As a result of these decisions individuals are having their benefit sanctioned or not being able to qualify for Jobseekers Allowance because they have voluntarily left employment.

There is also evidence of clients struggling to survive with part-time or zero hours contracts, which particularly affect people under 25, who are also ineligible for Working Tax Credit.

This trend is supported by concerns voiced by our advisers around the combined impact of the increasing use of sanctions and individuals being forced to take on part time or low paid employment or zero hour contracts due to the terms of their Jobseeker's agreement. The common outcome of clients taking on zero hour contracts is forced redundancy or in work poverty.

Figure 6: Breakdown of employment issues %

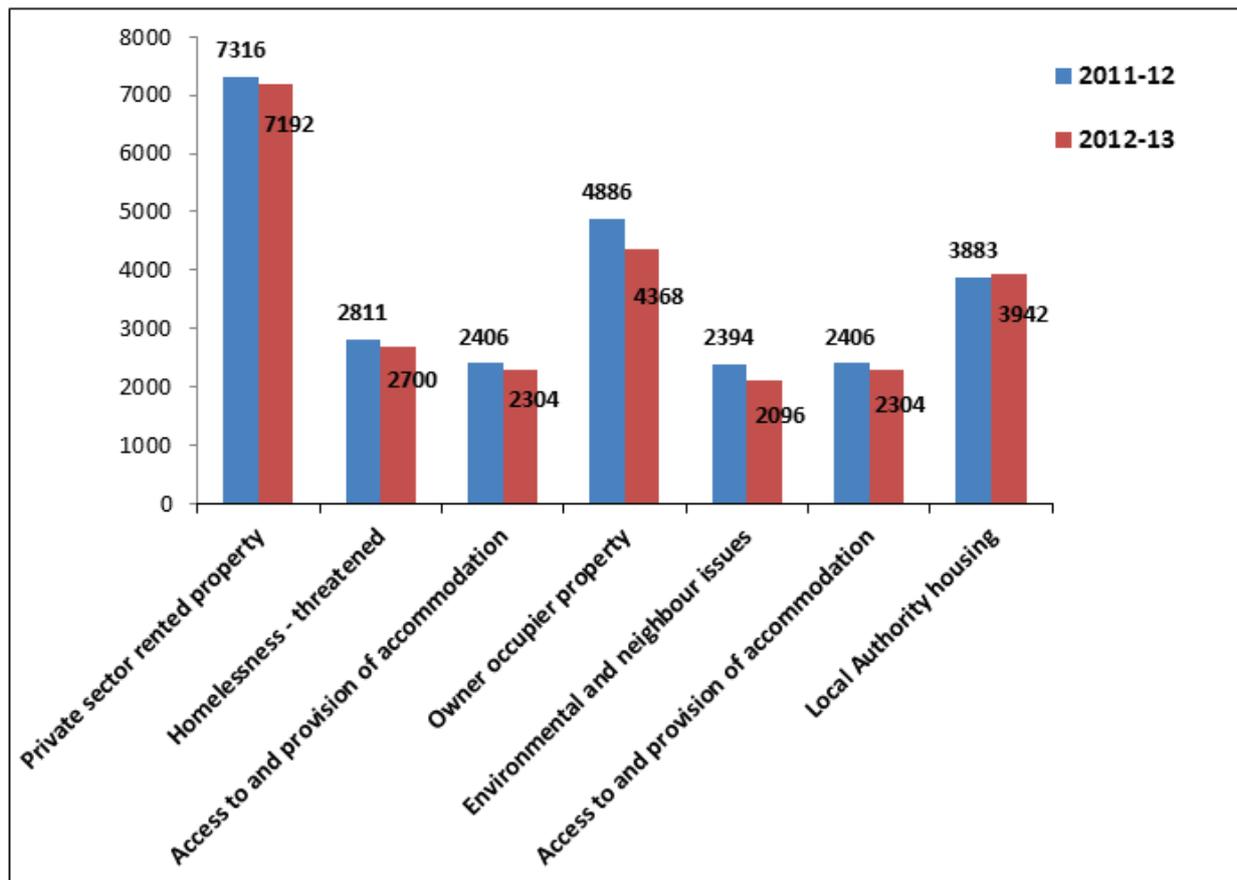


As can be seen demonstrated in figure 6, the most common employment issues received in bureau relate to pay and entitlement (25.9%) and dismissals (18.6%). With the increasing practice of zero hour contracts becoming more widespread it is anticipated that these two issues will increase over the coming years.

Housing issues in bureau

There were 29,247 new housing issues presented to Scottish citizens advice bureau in 2012/13, this meant that 6.3% of all issues presented to bureau related to housing.

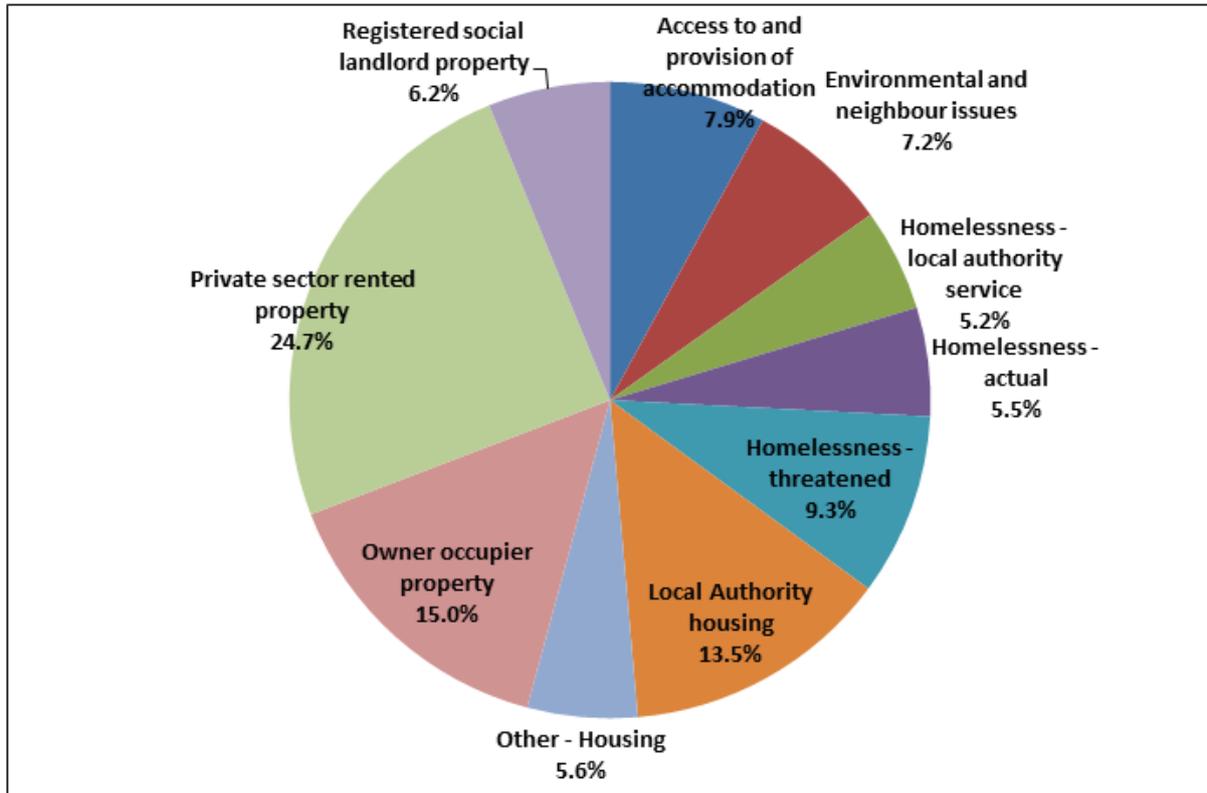
Figure 7: Most common housing issue trends



Evidence provided in Figure 7 demonstrates that there was a small decrease in the number of issues concerning housing (1,149 less issues) which can be seen to affect all areas of advice in the year on year trends. The largest decrease has been in the number of people threatened by homelessness (-4%) which may relate to recent changes in Scottish homelessness policy to improve access to support for those found to be unintentionally homeless. We anticipate that the introduction of the 'bedroom tax' will push more people into rent arrears and poverty, with the number of those threatened with homelessness¹³ set to increase for the period 2013/14.

13 Homelessness etc. Scotland Act (2003) http://www.legislation.gov.uk/asp/2003/10/pdfs/asp_20030010_en.pdf

Figure 8: Breakdown of housing issues

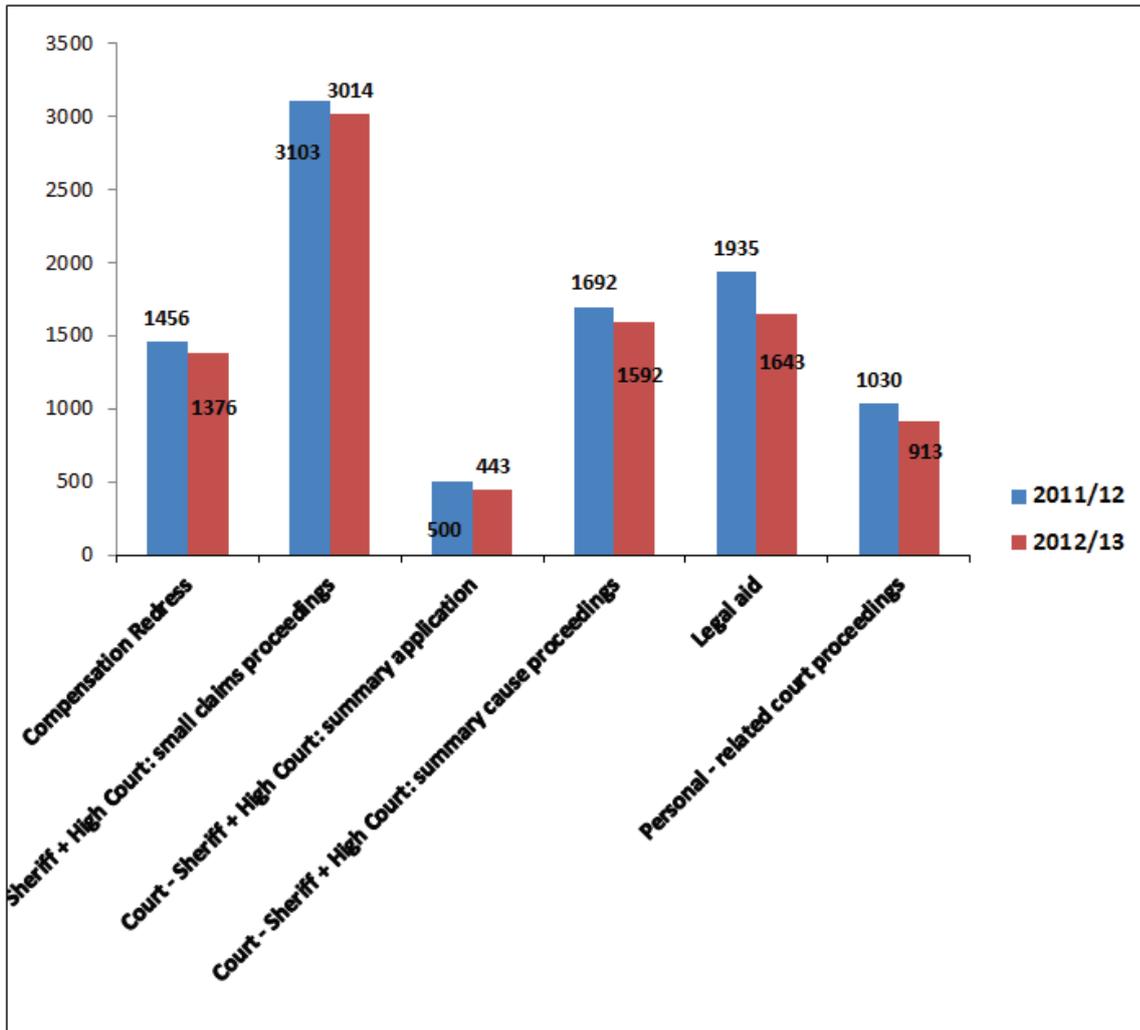


A further breakdown of housing issues for the period 2012/13 shows that issues with private rented sector housing make up the majority of issues (24.7%) followed by housing issues faced by owner occupiers (15%). Evidence provided by advisers within bureau detail that many of the issues concerning the private rented sector often relate to the poor quality of accommodation and illegal practices relating to agency fees and tenancy deposit's.

Legal issues in bureaux

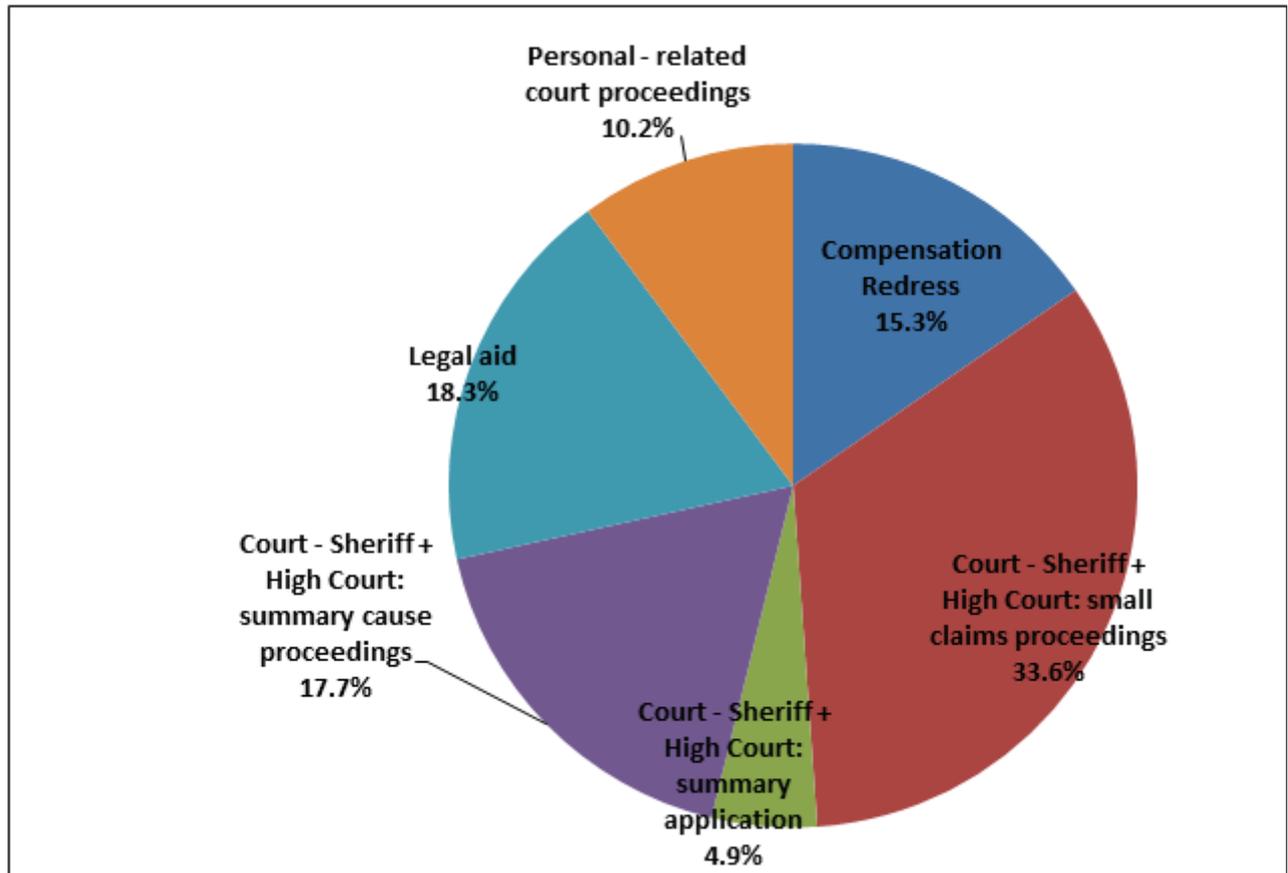
There were over 19,465 new legal issues presented to bureaux in 2012/13, this meant that legal issues comprised 4.2% of all new issues presented to the Scottish bureau network.

Figure 9: Most common legal issue trends



Trends across legal issues and legal representation have remained relatively constant throughout the period 2011/12 – 2012/13. The large decrease in summary cause proceedings can be seen to relate to the loss of one service through local commissioning and removal of funding.

Figure 10: Breakdown of Legal Issues

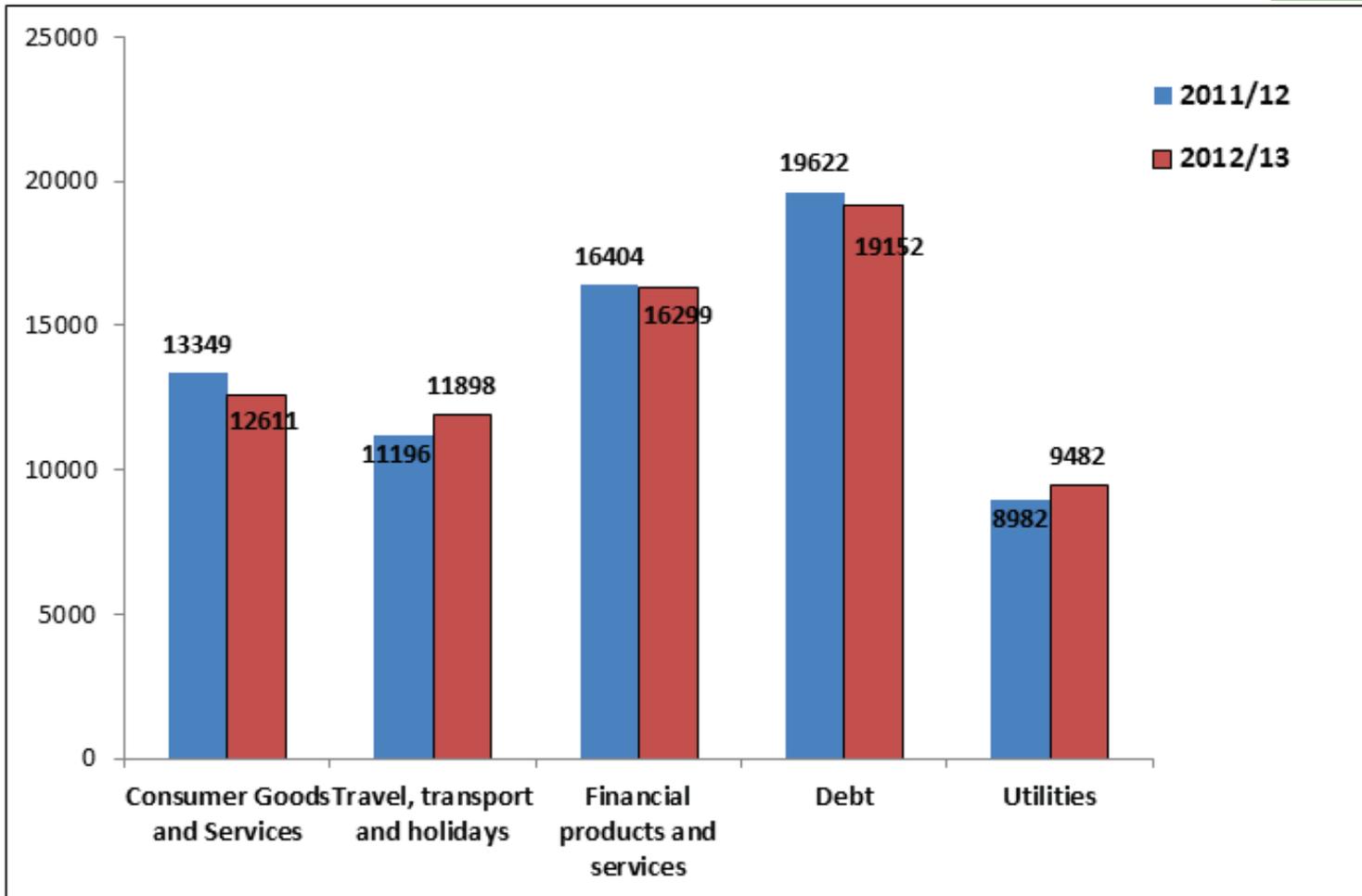


When examined in detail it is clear that the bulk of legal issues relate to summary cause proceedings (17.7%) and small claims courts (33.6 %). When broken down further our data indicates that for summary cause proceedings the majority of issues are concerning evictions due to housing arrears and housing debt, whilst small claims proceedings most often relate to consumer goods and services and costs and fees.

Consumer issues in bureaux

Across the citizens advice bureau network there were 69,442 new consumer related issues presented to Scottish bureau, totalling 15% of all new issues presented to bureaux.

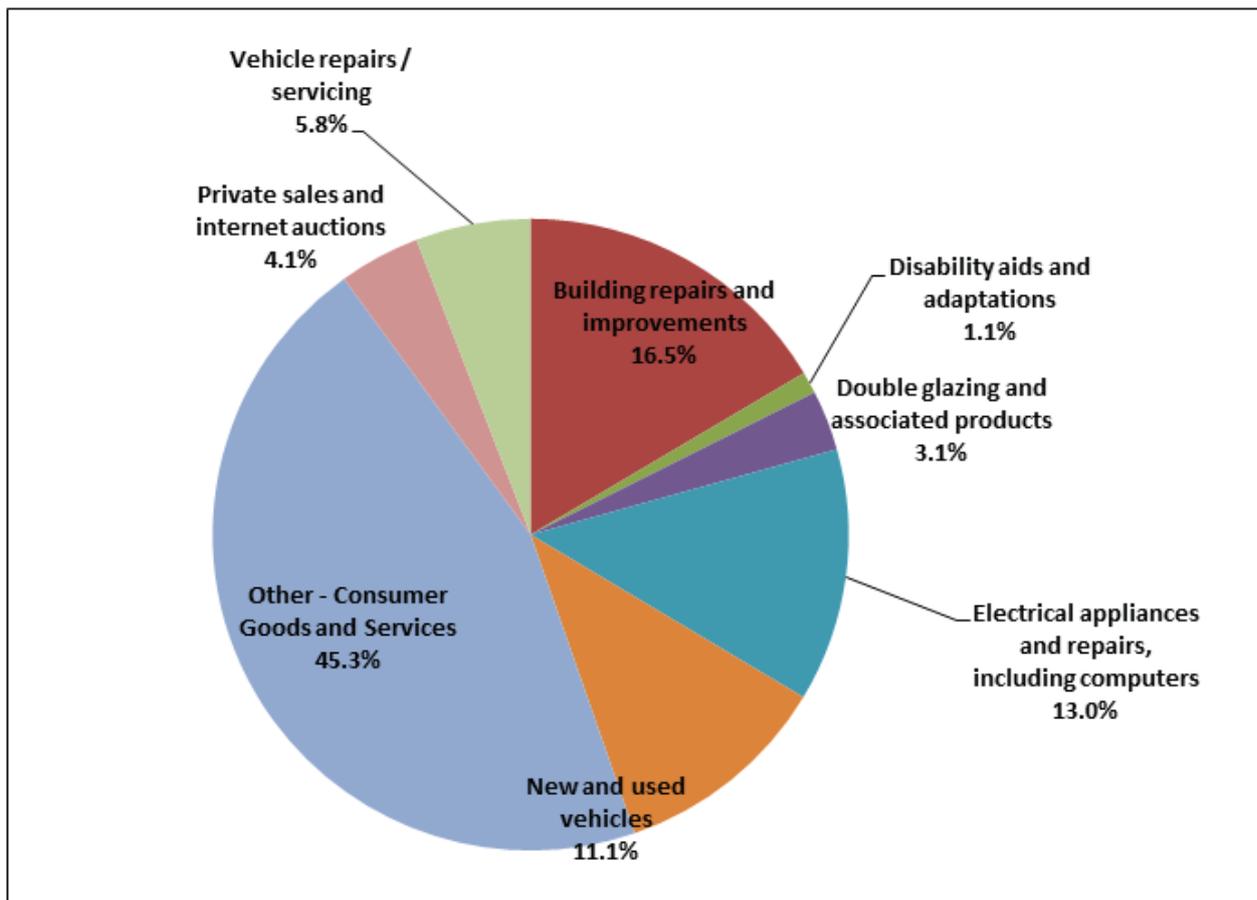
Figure 11: Most common consumer issue trends



Throughout the period 2011/12 – 2012/13 the most common consumer related issue brought into bureaux was around consumer debt, comprising 75% of all consumer issues in 2012/13. There is a decrease in the number of consumer debt issues for the period 2012/13 when compared to the year previous and echoes a reduction in the number of enquiries concerning credit, store and charge card (- 7,514) and issues around debt remedies (- 4,047).

It is understood that a fall in enquiries around credit card lending may result from reduced consumer borrowing and credit spending whilst the reduction in enquiries around debt remedies may relate to the fee increase of the LILA bankruptcy route.

Figure 12: Breakdown of issues – consumer goods and services



Further breakdown of issues relating to consumer goods and services (Figure 12) demonstrates that within this category a diverse range of issues are addressed (as observed by the high use of 'other' category). When the 'other' category is broken down further, furnishings and floor coverings and 'other/other' dominates, indicating the unique nature of many consumer issues.

Evidence provided through case studies show a consistent level of issues around problems with telephone providers, many of these often relating to disputes over unfair charges and hidden charges. Another issue of concern was around the rise in scams whereby clients were approached over the telephone with offers for goods or services. Evidence suggests that scams occur in a variety of forms: post, phone, email, online, sometimes with a knock on the door and that there are hundreds of types of scam: fake lotteries and prize draws, bogus health cures, questionable investment schemes, pyramid selling, and phishing.

Figure 13: Breakdown of enquiries: utilities

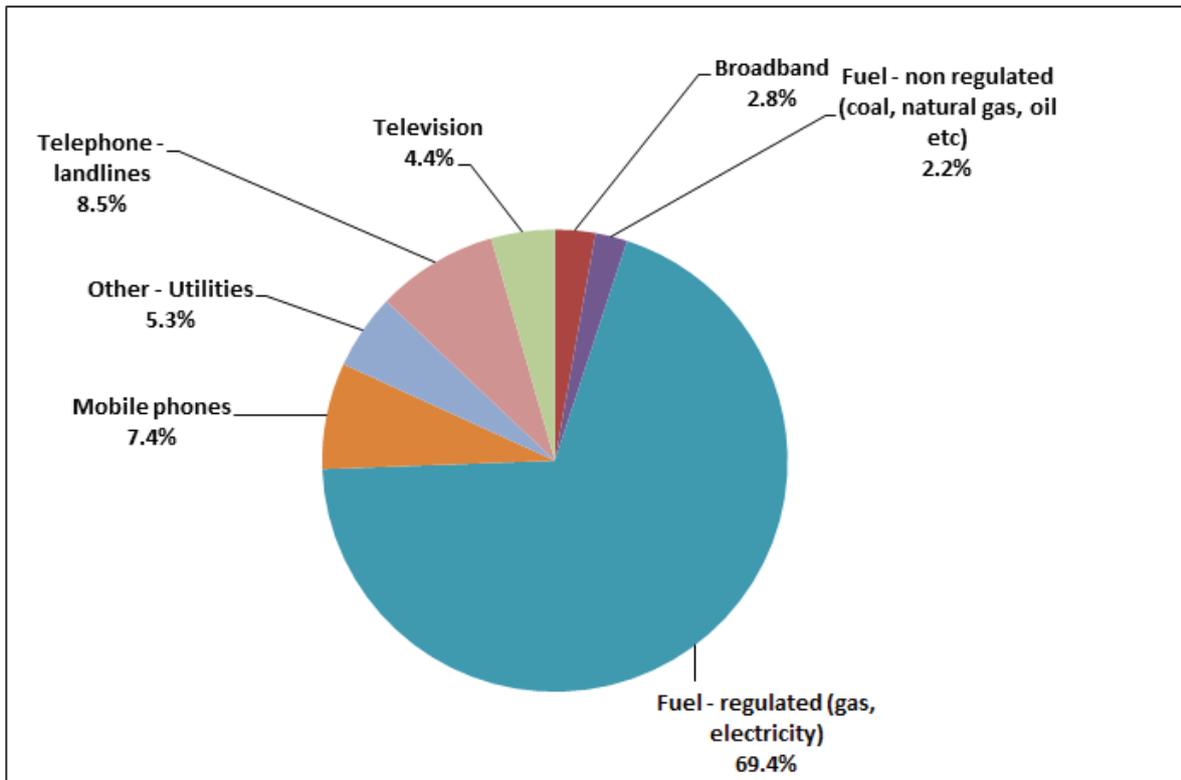


Figure 13 provides a breakdown of issues around utilities and indicates that the clear majority (69%) of issues relate to gas and electricity. A further breakdown shows that the majority of these cases relate to an inability to pay bills linked to overall price increases. Client case evidence highlights that for many clients; even a small increase can be enough to push them into fuel poverty, an issue which is increasingly important for older people, families with young children and those in poorly insulated accommodation.

On-line and On-call

Citizens Advice Direct

Citizens Advice Direct (CAD) is a telephone helpline for those seeking advice and assistance from our service but who cannot or do not need access to face to face advice in a bureau office. CAD has a team of 23 paid staff and 234 volunteers at their Glasgow centre. For the period 2012/13 CAD helped 46,501 clients deal with 48,481 new issues. A further 35 paid staff members operate from the Stornoway centre delivering the Consumer Helpline helping 52,954 clients in the same period. 95% of the work conducted by the service is over the telephone. The type of assistance provided by the service included advice work (58.7%) and connecting individuals with specialist service providers (40.3%).

Of the clients who approach CAD for advice¹⁴ the majority were female (59%) and most likely to fall into the 25-34 (17%), 35-44 (16%) and 45-59 (22%) age ranges. Clients of the service were also more likely to own their own property (39%), followed by those in a private tenancy (15%), working full time for 30 or more hours per week (31%).

Compared to the profile of clients presenting in person at local bureau offices it can be seen that those approaching the helpline were almost twice as likely to be in full time employment indicating why they may prefer to access a telephone helpline. The types of issues which are dealt with by Citizens Advice Direct are also significantly different from those dealt with by bureaux.

Table 11: New issues comparative CAD and CAB

	CAD %	CAB %
Benefits, Tax Credits and National Insurance	25.8%	40.9%
Consumer Goods and Services	9.5%	2.0%
Debt	7.9%	23.7%
Education	0.7%	0.5%
Employment	15.6%	7.9%
Financial products and services	2.8%	3.5%
Health and community care	1.5%	1.6%
Housing	12.8%	6.3%
Immigration, Asylum and Nationality	1.2%	0.8%
Legal	6.8%	4.2%
NHS Concern or Complaint	0.5%	0.7%
Relationship	7.1%	3.3%
Tax	1.8%	1.5%
Travel, transport and holidays	2.2%	1.0%
Utilities and communications	4.0%	2.1%
Total	100.0%	100%

When compared to the frequency and type of enquiries we know clients approach

¹⁴ Results based upon a 46% sample of all clients for the CAD service 2012/13

bureaux with (Table 1) there is clear evidence of identifiable trends in how people seek advice. Those with issues concerning benefits, tax credits and national insurance were more likely to approach a bureau office and were two and half times more likely to go into bureau offices if they were experiencing debt issues. The more complex nature of these cases goes some way towards demonstrating the advice needs clients have for these issues (in-depth face to face. Having time to access services during the day as a result of reduced employment (linked to those in receipt of benefit) also demonstrates how client work patterns dictate the type of advice needed.

Clients of CAD were more likely to contact the helpline for issues on consumer goods (four times more likely) , and around twice as likely for issues around employment, relationships, housing, utilities and communications. Again it is assumed that working patterns influence how those in full time employment accessed advice and the type of issues they present with.

Table 12 demonstrates that over the last three years the number of issues dealt with by CAD increased by 21.4% (2010/11-2012/13). This also demonstrates how trends in issue type presented to CAD mirror wider trends occurring across bureau offices, e.g. large increases in benefits and slight reductions in debt issues.

Table 12: New Issue Trends CAD 2010-2013

	2010/11	%	2011/12	%	shift	2012/13	%	shift
Benefits, Tax Credits and National Insurance	4388	16.1%	5611	17.6%	6.0%	7631	19.5%	3.4%
Consumer Goods and Services	2598	9.5%	32853	9%	-0.8%	3837	9.8%	0.5%
Debt	2792	10.2%	3227	10.1%	-0.7%	3583	9.2%	-0.9%
Education	183	0.7%	207	0.7%	-0.1%	275	0.7%	0.0%
Employment	4835	17.7%	5742	18%	-2.4%	6846	17.5%	-0.5%
Financial products and services	946	43.5%	1412	4.4%	-1.2%	1431	3.61%	-0.7%
Health and community care	341	1.3%	476	1.5%	-0.4%	661	1.7%	0.2%
Housing	3387	12.4%	4063	12.8%	-2.0%	5320	13.6%%	0.3%
Immigration, Asylum and Nationality	226	0.8%	289	.9%	-0.2%	513	1.3%	0.4%
Legal	1831	6.7%	2146	6.7%	-0.9%	2819	7.2%	0.2%
NHS Concern or Complaint	97	0.4%	143	0.5%	0.0%	215	0.6%	0.0%
Relationship	1746	6.4%	2135	6.7%	-0.9%	2746	7%	0.2%
Tax	444	1.6%	525	1.7%	-0.1%	610	1.6%	-0.1%
Travel, transport and holidays	541	2%	640	2%	-0.3%	750	1.9%	0.0%
Utilities and communications	2935	10.8%	2365	7.4%	4.0%	1945	5%	-3.0%
	32,911		40,663		-6.9%	48,841		30.4

Citizens Advice Consumer Service

The Citizens Advice Consumer service performs a similar role to CAD; however focuses upon consumer issues including consumer rights, goods and services and unfair trading. In 2012/13 the service handled 52,954 new consumer issues.

Table 13 demonstrates that the most common issues during this period included used cars, upholstered furniture and computers.

Table 13: Citizens Advice Consumer Service Top Ten New Issues 2012-13

	Count
Used cars (independent dealer)	2,894
Used cars (franchise dealer)	1,295
Upholstered furniture	1,222
Laptops, notebooks and tablet PC's	1,054
Mobile phones (service agreements)	995
Mobile phones (hardware)	970
Leather furniture	859
Women's clothing	859
Beds and mattresses	808
Independent garage	767

From evidence collected about a caller's location¹⁵ (table 14) there is a clear link between the rurality of a caller's location and the frequency at which they approached the Citizens Advice Consumer Service for advice. It is clear that those in more rural areas are more likely to call the consumer helpline highlighting that it is a valuable resource for Scotland's rural community.

15 Taken from Citizens Advice Scotland (2013) Consumer Snapshot: Advice Trends in Scotland

Table 14: Citizens Advice Consumer Service Top Ten caller locations 2012-13 per 10,000 households

	Count
Moray Council	2,894
West Lothian Council	1,295
Highland Council	1,222
Falkirk Council	1,054
East Renfrewshire Council	995
Renfrewshire Council	970
North Lanarkshire Council	859
Inverclyde Council	859
Fife Council	808
Aberdeenshire Council	767

Advice guide – Online enquiries for Scotland

The online public resource for information used by members of the public and bureau staff across Scotland is www.adviceguide.org.uk/scotland/

This website provides advice, online tools, news articles and reference articles on a range of benefit, consumer and legal issues. Table 5 demonstrates that the most popular topics included benefits, how to get advice, consumer issues and debt issues.

In this period the Advice guide (UK wide) website had a total of 16 million visits; in Scotland there were 1.6 million visits representing 10% of all visits to the site as coming from Scottish residents.

The 'Get Advice' section of the website provides an indication of the number of individuals looking for further or more in-depth assistance and considered accessing Citizen Advice Scotland services. This goes some way towards indicating the number of enquiries being directed from the website to the phone line and bureau offices.

Table 15: Adviceguide views per page topic

Topic	Relative Popularity
Benefits	23%
Get Advice	16%
Consumer	11%
Debt and money	9%
Work	9%
Housing	9%
Law and rights	9%
Relationships	7%
Tax	3%
Discrimination	2%
Healthcare	2%
Education	1%
Total	

By looking at individual pages on the Advice guide (Scottish) website it is also possible to understand the popular areas of interest for visitors. The top five pages for visitors in 2012/13, out of a total of 3.2 million page visits, were basic rights at work (9.3% of all page views), help with your rent-housing benefit (4.2%), benefits and tax credits for people in work (2.2%), benefits for people who are sick or disabled (2.1%), and ending a marriage (1.9%).

Conclusion: the value of advice

The findings from this report demonstrate the many ways in which welfare reform is affecting Scottish society and placing particular hardship on those already financially vulnerable. The work of bureau staff in delivering advice and assistance has never been more important and we anticipate that it will become increasingly vital as planned reforms to the welfare system, including the introduction of Universal Credit, come into place over the coming years.

This year the service saw dramatic increases in the number of benefit issues specifically concerning the number of new issues relating to benefits such as ESA, JSA and Housing Benefit. Our evidence also indicates that current practice relating to payday lending, food banks, the administration of benefits and increasing use of sanctions are pushing already vulnerable clients to the point of crisis.

This report highlights how the service provided through citizens advice bureaux network, citizen and consumer helplines, and our online presence is meeting the changing needs of the Scottish population.

Our existing work has demonstrated how the Scottish CAB service ensures financial savings to the public purse, however future studies into how we can evidence the added value of our service will be necessary.

Demonstrating how issues are now taking longer to resolve, and frequently focus upon a wider range of complex issues is important in ensuring the Scottish citizens advice service continues to ensure that individuals do not suffer through lack of knowledge and that the service continues to inform policy development at both a local and national level.

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

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 CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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Produced by The Scottish Association of Citizens Advice Bureaux -
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