

# Citizens Advice Scotland

Scottish Association of Citizens Advice Bureaux



Advice in Detail (09/10)

## Children and Relationships

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# The Citizens Advice Network in Scotland

1. Citizens Advice Scotland and its CAB offices form Scotland's largest independent advice network. Citizens Advice Scotland (CAS) is the umbrella organisation for Scotland's network of 83 Citizens Advice Bureau (CAB) offices. These bureaux deliver frontline advice services throughout nearly 200 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities.
2. There are 2,200 volunteers in the service who provide almost 13,000 hours of their time each and every week. Paid staff provide a further 15,200 hours of work each week in management, support, administration and specialist advice work.
3. 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.
4. Bureaux helped clients deal with 545,715 new issues in 2009/10. That's nearly 1,500 new issues for every day of the year. Bureaux dealt with 22 new issues for every 100 households in Scotland in 2009/10
5. 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 £7.6 million.
6. Additionally, the core bureaux service provides an ideal platform for specialist project based work. In 2008-9, the cost of the core bureau service in Scotland came to £6.7 Million. The bureaux raised an additional £6.8 million in project funding for additional advice work from a variety of statutory, corporate and trust funders.
7. A survey by Ipsos MORI in 2009 found that clients have a highly positive view of the services offered by 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'.

## Who needs advice?

8. Citizens Advice Bureaux traditionally help vulnerable people in their communities, although clients come from every section of society. An Ipsos Mori poll in 2009 found that one in five members of the public in Scotland had visited a bureau for advice in the last three years. In 2009/10, nearly 270,000 clients brought new issues to bureaux in Scotland.

### Gender

The majority of bureau clients are female (60%) with 1 in 9 clients being female and between the ages of 45 and 59.

### Age

Just over half of clients are between the ages of 35 and 59. Around 1 in 10 clients are young people under the age of 25.

### Relationship status

Over half of clients seeking advice are single – divorced, widowed, separated or have never been married. Compared with the Scottish population, bureau clients are twice as likely to be either divorced or separated.

### Housing status

Nearly half of clients are owner occupiers, although bureau clients are significantly less likely to be owner occupiers than the adult Scottish population. Clients are more likely than the Scottish population to be in social or private rented accommodation.

### Caring responsibilities

The majority of clients (60%) do not have any caring responsibilities, although a third are looking after children. One in ten clients are looking after a member of their family who has a disability.

### Household type

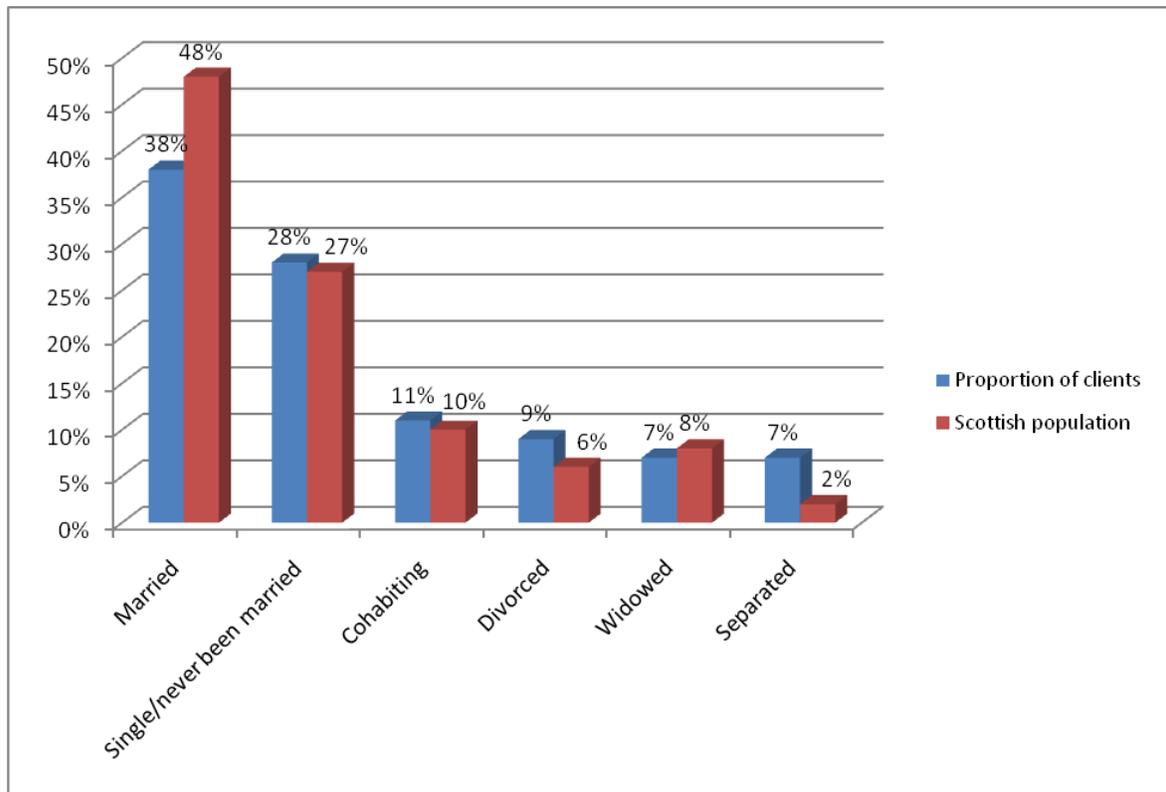
Compared to the Scottish population, clients are more likely to be single, are almost three times as likely to be a single parent, but only half as likely to be a single pensioner. One in seven clients is from a single parent household.

### Employment status

Almost half of bureau clients (47%) are in employment. Compared to the Scottish population, bureau clients are four times as likely to be unable to work due to ill health or disability, five times as likely to be unemployed, but half as likely to be retired or looking after family.

## Relationship status of clients

9. The majority of clients (54%) seeking advice from bureaux are single – divorced, widowed, separated or have never been married. Compared with the Scottish population, clients are less likely to be married, and twice as likely to either be divorced or separated.

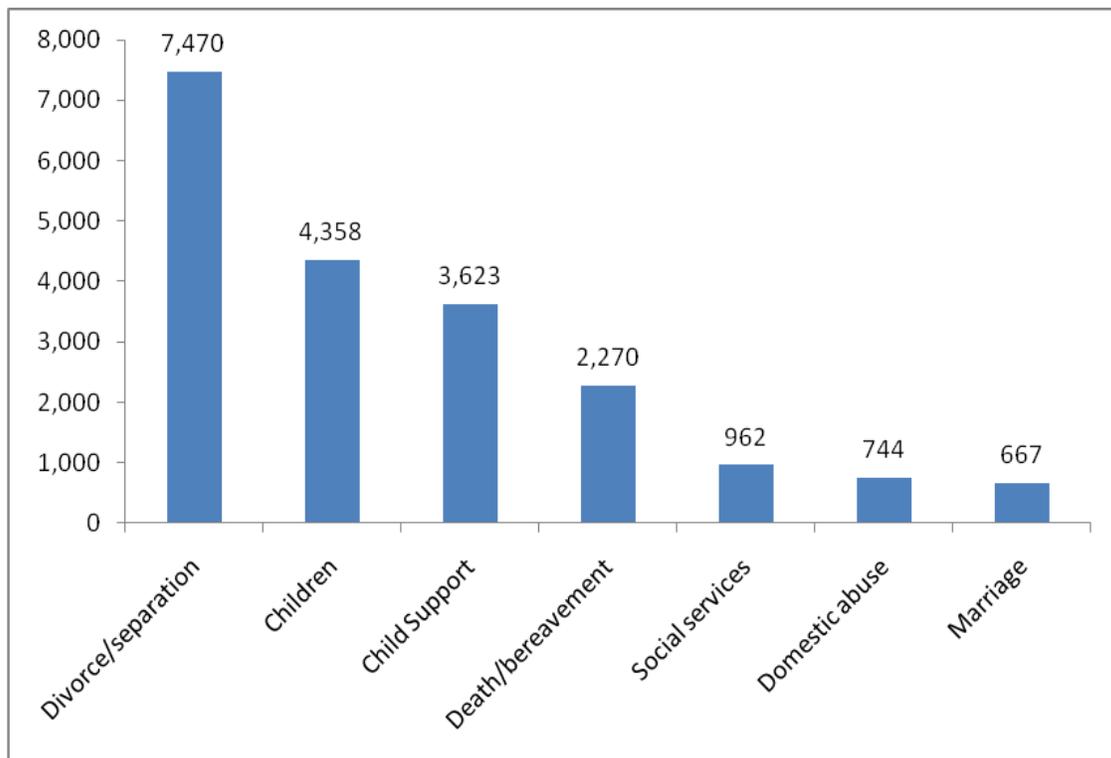


10. Almost 1 in 10 clients are divorced – about 50% more than the rate for the Scottish adult population
- More than half (57%) of divorced clients are between the ages of 45 and 59
  - A quarter of divorced clients care for dependent children
  - Half live in the social rented sector
  - Only 28% are in employment (*compared to 48% of all clients*)
  - 29% cannot work due to ill/health disability (*compared to 17% of all clients*)

## Relationship issues

11. Bureaux helped clients with 21,404 relationship issues in 2009/10 – that's almost 60 issues for every day of the year. These relationship issues ranged from divorce to social services; from access to children to funeral arrangements; and from marriage to child support. Figure 2 shows the number of different relationship issues that bureaux dealt with in 2009/10:

**Figure 2: Relationship issues in 2009/10**



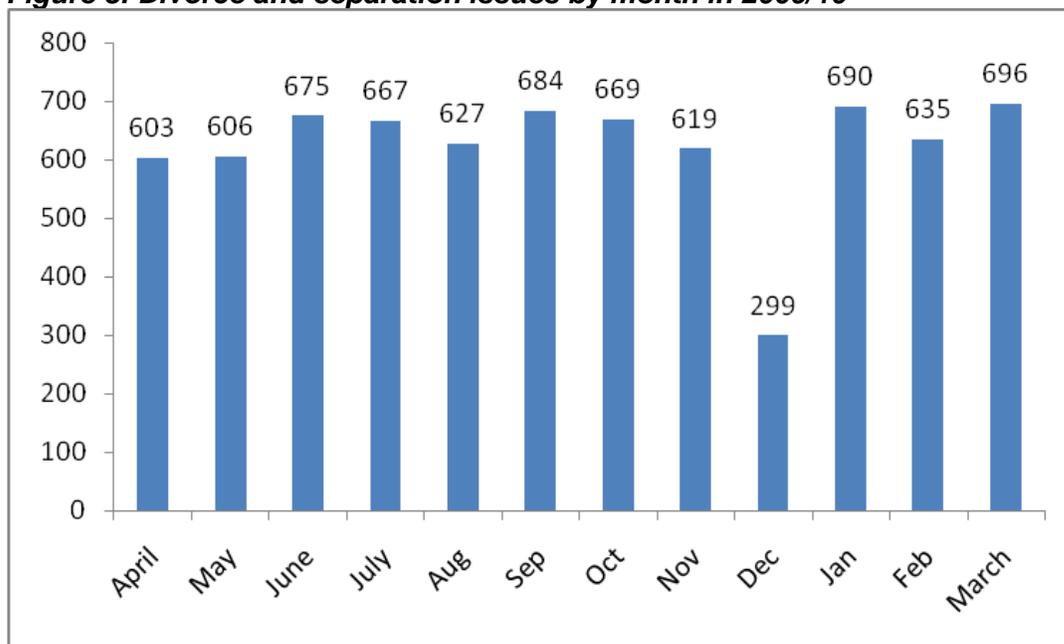
12. Bureaux help clients with a significant number of issues relating to divorce and separation, as well as the issues that result from separation, such as access to children, child support, and parental rights. This report looks at family and relationship issues in more detail, including:

- Divorce and separation
- Children
- Child Support
- Kinship Care
- Death and bereavement

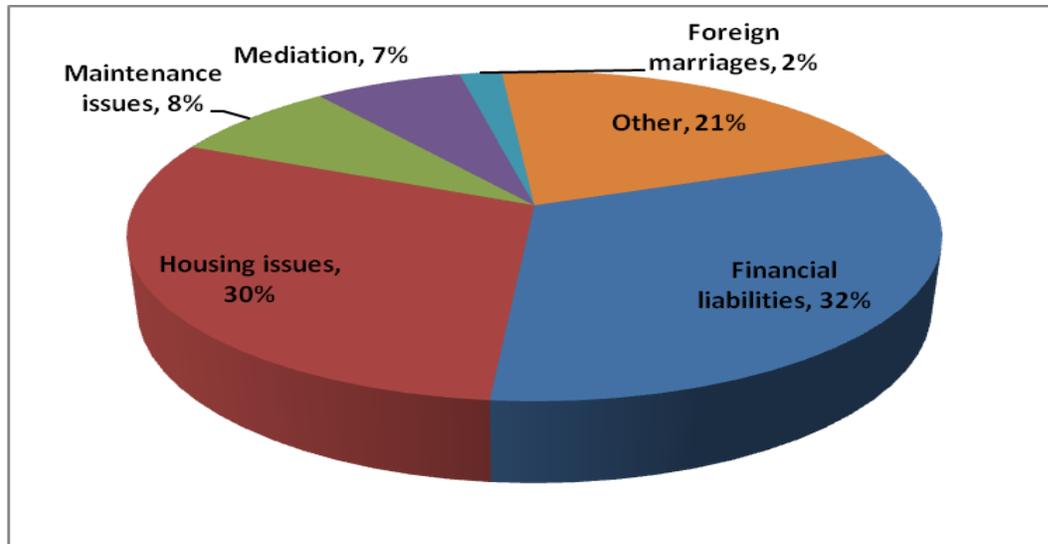
## Divorce and separation

13. Scottish bureaux helped clients with 7,470 divorce or separation issues in 2009/10 – 20 new issues for every day of the year. Over 11,000 issues brought to bureaux – such as child support and parental contact - were directly related to separation and its consequences. Many other issues, such as debt and housing problems, may have been indirectly caused by separation.

**Figure 3: Divorce and separation issues by month in 2009/10**



14. Figure 3 shows that the number of divorce issues remained broadly consistent during the year, although there was a spike in issues after the Christmas period. This may suggest either that Christmas and New Year are an instigating factor in separation or that couples postpone separation until after the holiday period.
15. The majority of divorce issues brought to bureaux concern the practicalities of separation, including financial liabilities (such as existing debts and joint bank accounts) and housing issues (i.e. living arrangements for adults and/or children following the separation). Figure 4 shows the type of divorce issues that clients report:



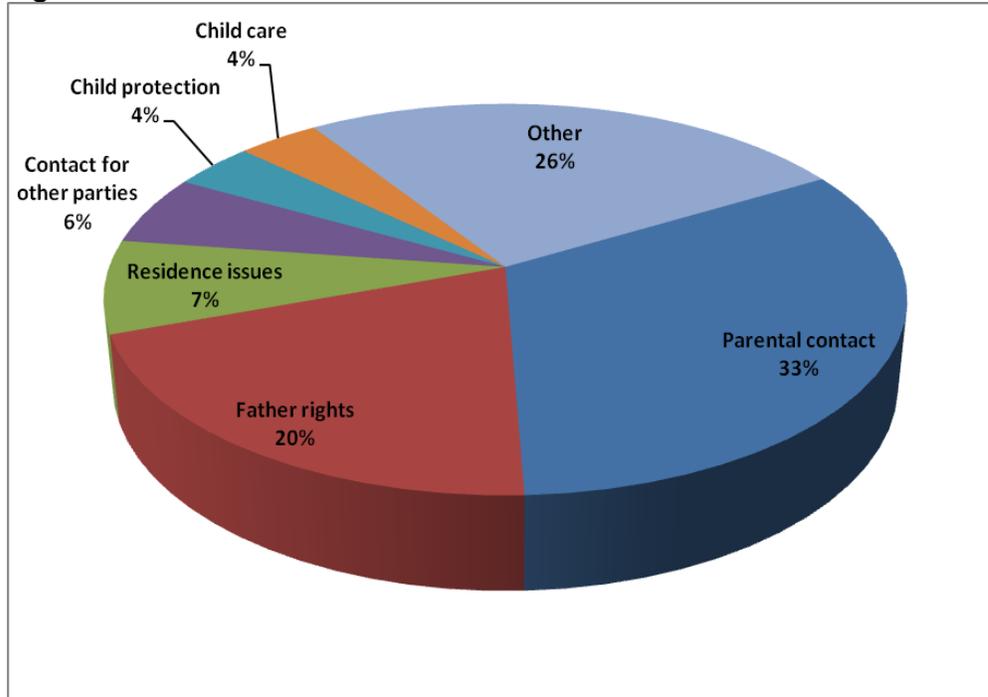
16. **Divorce and separation** are common issues brought to bureaux, in particular issues relating to housing costs and debt liabilities. Debts built up before a relationship breakdown can become unaffordable, while clients who are suddenly single can struggle with low income and access to credit:

- A client separated from her husband three years ago and agreed that she would repay the credit card debt and he would repay the bank loan. However, while the client has repaid her debt as agreed, the client's ex-partner has not repaid the bank loan. The client is now being chased for repayments by the bank.
- A client was forced by an abusive ex-partner to take out a series of credit cards and a car loan in her name. The ex-partner took the money and the car, and the client is now left with debts of over £9,000.
- A client took out high cost credit as her 'only option' after separating from her partner. The client struggled with finances following the relationship breakdown and could not access credit through mainstream sources. The doorstep loan that she took has an interest rate of nearly 190%.
- A client reports that his marriage is under severe pressure as they face having their home repossessed for housing arrears.
- A client who separated from her husband a decade and a half ago is being chased up on debt incurred because of a house she purchased with her ex husband when they first married. The client has received a notice of an outstanding balance of nearly £4,000 from a debt collector and believes this amount is half of what is owed. The client is currently on Incapacity Benefit.
- A client separated from his wife and is living with his daughter in a B&B at the local authority's expense. The local authority have been helpful, but now wish to see proof that the client has started divorce proceedings against his wife, which he does not want to do.

# Children

17. Around a third of bureau clients have dependent children, while around 1 in 25 clients care for a dependent child with a disability. Bureaux helped clients with 4,358 issues regarding children in 2009/10. The type of issues brought to bureaux is shown in Figure 5:

**Figure 5: Children issues in 2009/10**



18. Over half of the issues related to children concerned parental contact or father rights, indicating that the majority of issues regarding children are brought about by a separation. A number of clients reported problems getting access to their children:

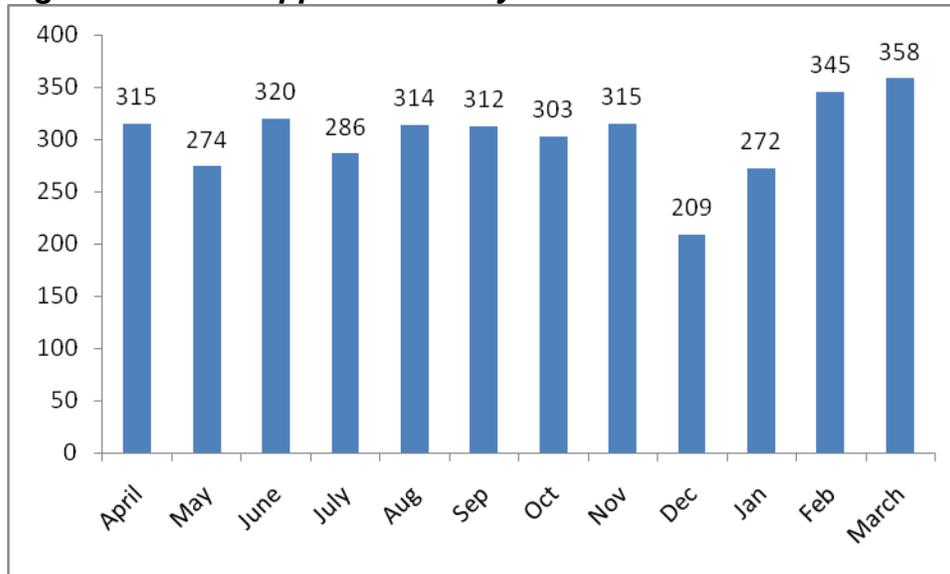
- A client is separating from his wife, but has been paying his wages into her account which his wife is denying him access to. The client's wife is also barring him access to his son.
- A client's partner left with their daughter unexpectedly and is refusing to allow the client access to his daughter. The client is seeking advice on his rights as a father.
- A 23 year old client has been barred from having any contact with his daughter, and is taking legal advice to try to get access. He doesn't know where his ex-partner and daughter have moved to.

- A client had three children with his ex-partner, but is not registered as the father so has limited rights. The client has an informal visitation agreement with his ex-partner, but she is now threatening to cut off visits altogether. The client is worried about his children, as he has been told that his ex-partner is neglecting the children by staying out at night with her new partner.
- A client is involved in a custody case for his two children with his former partner. The client is looking after the children, but his ex partner is still claiming and spending child benefit payments, and the Child Benefit office are being unhelpful in transferring the payments to the client.
- A client has an amicable informal agreement with her former partner regarding visitation rights to their child. However, Social Services are putting pressure on her to procure a legal document stating this by the following week. The client sees no reason to do this.
- A client is concerned about her ex husband's access to their two children. The father has visitation rights, however after getting trouble from him, the client requested that the father visit the children at a specified place, independent of her house. The father, unhappy with the request, took the issue to court where the sheriff sided with the father's right to see his children at a place convenient to him. The father refuses to tell the client where he takes her children.
- A client separated from his wife is unable to have his children over for weekend visitation as he currently lives with his parents who have insufficient space in their house.

# Child Support

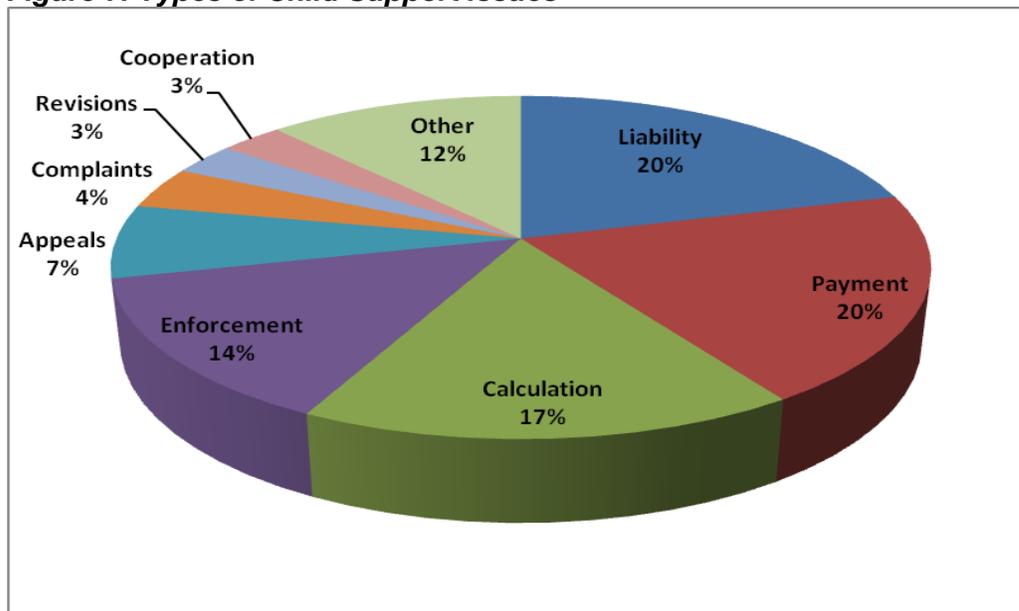
19. Clients brought 3,623 issues concerning Child Support to Scottish bureaux during 2009/10. These issues fell relatively consistently throughout the year, although there was a spike in the number of issues towards the end of the financial year.

**Figure 6: Child Support issues by month in 2009/10**



20. The type of Child Support issues varied significantly, with roughly similar numbers of enquiries on liability, payment, calculation and enforcement issues:

**Figure 7: Types of Child Support issues**



21. A number of clients reported experiencing problems paying child support, including issues with the **Child Support Agency**:

- A client reports that he was advised to borrow on a credit card by the CSA in order to make child support payments.
- A client has been informed by the CSA that he owes over £18,000 in child support payments, despite his ex-wife insisting to them that he has always made payments.
- A client is paying Child Support for his sons, but the CSA have not altered the payments they are requesting from the client despite his oldest son being too old for support payments for over six months.
- A bureau reported that the CSA are not taking living costs into account when deciding on the level of maintenance payments, and that CSA employees are encouraging clients to take out credit cards to make payments.
- A client has been told that he owes more than £2,000 in arrears for child maintenance, despite making regular payments. The CSA has made a wage arrestment without taking into account the amount that the client takes home.

22. Clients reported the **consequences** of not receiving the Child Support payments that they are entitled to:

- A client reported that her partner is refusing to pay child support to her as he needs the money for a business loan.
- A single mother with three children is facing sequestration after receiving no child maintenance payments from her ex-husband of ten years. The client has made applications for maintenance for the last four years, but has not received any communications from the CSA. When she phones to chase up her application, they refuse to discuss the case with her. The client knows that her former partner is remarried and in full-time employment. The client faces eviction from her housing association tenancy.
- A single parent was threatened with repossession proceedings when she defaulted on her mortgage payments due to not receiving maintenance payments through the CSA for four months due to a fault with the IT system.

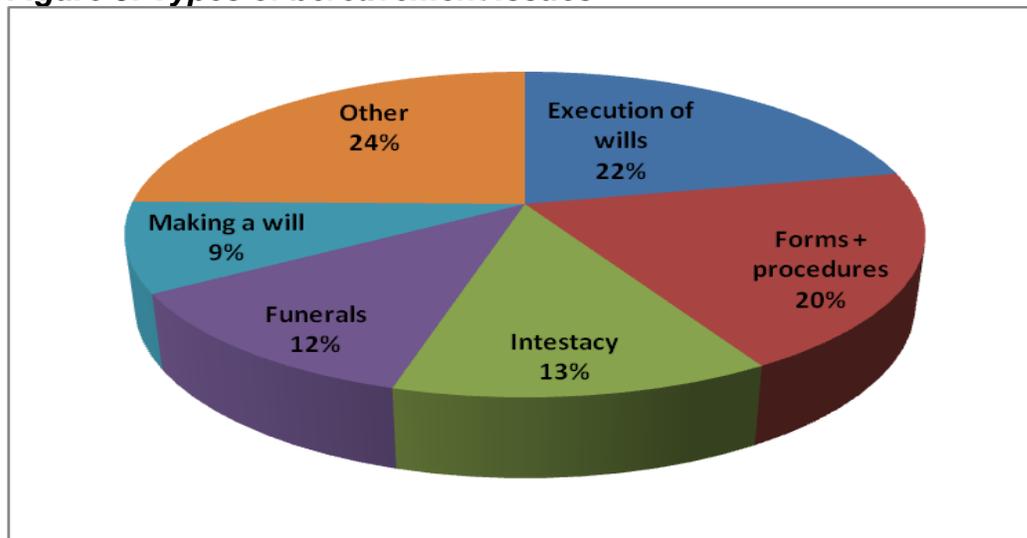
## Kinship care

23. All across Scotland, thousands of people care for children, because their natural parents are unable to do so. These are often grandparents, aunts and uncles but can also be family friends. People who look after children in these kinds of circumstances are often known as 'kinship carers'.
24. The Scottish Citizens Advice service are currently running the Kinship Care project, helping to ensure that clients looking after children that are not their own receive the support they need. Over 1,000 kinship carers sought advice from the project during 2009/10. The project has made a number of key findings on kinship carers:
  - **Gender:** 87% of kinship carers seeking advice were female
  - **Age:** The majority of kinship carers were aged between 45 and 59
  - **Employment:** Compared with the adult population in Scotland, kinship carers were significantly less likely to be in full time employment, but more than three times as likely to be looking after family, showing the additional care responsibilities of this group
  - **Relationship to child:** Three-quarters of kinship carers were the grandparents of the child that they were caring for, while one in five were the aunt or uncle
  - **Number of children cared for:** Two-thirds of kinship carers cared for one child, while 1 in 12 cared for at least three children
  - **Age of children:** Around two-thirds of children being cared for by kinship carers were under the age of 10, with the average age being around nine years old. A quarter of children were cared for by a kinship carer who was at least 50 years older than the child
  - **Family problems leading to kinship care:** The situation leading to kinship care was noted for a third of carers, with addiction problems (36%), bereavement (24%), neglect (16%), and prison (13%), being the most common circumstances. Many of the kinship care arrangements came about due to two or more of these situations.

# Bereavement

25. Bureaux helped clients with 2,270 issues concerning death and bereavement in 2009/10. Bureaux also dealt with 1,525 Bereavement Allowance issues for clients, mainly concerning entitlement and the claiming process, as well as 1,021 Social Fund Funeral Payment issues.

**Figure 8: Types of bereavement issues**



Clients asked for advice on a variety of issues after the death of a loved one, including advice on the execution of wills or intestacy, help with forms and procedures, and help with funerals. A family member's death can cause severe financial problems for clients already having to deal with the bereavement:

- A client's mother died without life insurance after a stroke a year previously had meant it was very difficult for her to get any insurance. The client's mother had had life insurance for decades before her stroke, but the family is having to take responsibility for all costs associated with her death.
- A client cannot afford the £400 deposit for her daughter's funeral, partly due to still being in arrears over another loved one's funeral.
- A client whose husband died recently is unable to transfer over the title of their property and mortgage, which had been under his name, over to her name and is afraid of losing her home.
- A single mother of three children agreed to look after her sister's two children after their mother died. The client only has child benefit to support the five children.
- A client was asked to repay his sister's debts by a debt collection company after her death. Although he resided with his sister, he has never acted as guarantor for the debts and is not liable for them.

A word cloud graphic centered on a white background, surrounded by a blue border. The words are in various colors (red, yellow, brown, black) and sizes. The most prominent words are 'Volunteers' and 'Advice' in large black font. Other significant words include 'Welfare' in red, 'Charity' in yellow, 'Independent' in brown, and 'Impartial' in red. Smaller words include 'Money advice', 'Representation', 'Community', 'Trust', 'Clients', 'financial gain', and 'CAB'.

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