



# Advice in Scotland 2016-2017

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A summary of evidence gathered by the  
Citizens Advice service about our work



November 2017



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## Executive Summary

The Citizens Advice network in Scotland delivers frontline advice at almost 300 service points across the country, as well as by phone and online. Support from the network not only helps clients to achieve financial gains, but supports them in avoiding negative outcomes such as homelessness, unemployment, bankruptcy, and mental health problems.

Each time a client approaches any part of the network for advice a small amount of information is gathered regarding that contact, including what kind of advice the client was looking for. The current report provides a summary of the types of advice sought by clients during 2016/17 through consideration of the advice code information recorded during that time.

Advice codes can be designated as 'new' (advice being sought for the first time) or 'repeat' (subsequent advice being sought on the same topic); the 'Advice in Scotland' report focusses on 'new' advice code information. Points of interest in relation to each aspect of the Citizens Advice network are:

### Citizens Advice Bureaux

- ❖ Bureaux operated from almost 300 advice points across Scotland
- ❖ During 2016/17 a dedicated 2,393 volunteers contributed their time, knowledge and experience to the CAB services across Scotland alongside 938 paid staff providing management, administration, support and specialist advice
- ❖ Over 590,000 'new' advice codes were recorded during 2016/17
- ❖ In total, over 930,000 queries were addressed
- ❖ Advice was sought at bureaux by almost 275,000 clients, equating to one in every 14 Scottish adults
- ❖ Bureaux supported clients to over £140 million in financial gains
- ❖ The top 3 advice areas were benefits/tax credits; debt; and employment
- ❖ The largest individual advice area was Employment and Support Allowance, with almost 40,000 new advice codes recorded
- ❖ Queries relating to charitable support – primarily foodbanks – have doubled in number since 2013/14
- ❖ Queries relating to regulated fuels (i.e. electricity and gas) have increased by 31% since 2013/14

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**£143,992,149**

**Total financial benefit  
gained for bureaux clients**

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- ❖ The largest annual increase (from 2015/16) was in immigration-related queries, which rose by 22%

- ❖ **Citizens Advice Consumer Service**

- ❖ The national phone line operated by the Citizens Advice Consumer Service, including call centres in Glasgow and Stornoway, which allows UK residents to obtain advice over the phone
- ❖ Scottish consumers contacted the helpline on over 34,000 occasions during 2016/17
- ❖ With almost equal numbers of queries – a little over 4,000 each - home maintenance/improvements and used vehicles were the two biggest issues

- ❖ **Extra Help Unit**

- ❖ The Extra Help Unit ('EHU') supports consumers – both domestic and business related - identified as vulnerable with issues relating to regulated fuel markets and, on occasion, post
- ❖ Over 1,100 Scottish consumers were supported by EHU during 2016/17
- ❖ The most common issue brought to EHU was related to energy bills (31%)
- ❖ Electricity-only consumers were more likely than gas-only consumers to experience billing or metering issues
- ❖ Almost half of EHU clients received some form of monetary compensation, the total of which was close to £225,000.

- ❖ **Advice in Scotland website**

- ❖ The 'Advice for Scotland' website allows the people of Scotland to find at least basic advice on a range of topics at any time of the day or night
- ❖ During 2016/17, almost 1.2 million unique visitors accessed advice through the website, resulting in over 3.5 million page views
- ❖ Advice was most commonly sought in relation to consumer issues (13%); benefits (12%) or relationships (12%)
- ❖ The individual page most often visited (on over 54,000 occasions) provided advice in relation to divorce, while the second most visited page (on almost 49,000 occasions) contained advice in relation to the legal differences between living together and civil partnerships
- ❖ Almost half of those accessing the website (48%) did so via a mobile phone

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**3,516,414**

**Number of page views on the  
'Advice for Scotland' website**

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# 1: Introduction

1.1 The Citizens Advice network, comprised of Citizens Advice Scotland; Citizens Advice Bureaux; the Extra Help Unit ('EHU'); the Citizens Advice Consumer Service; and the Advice in Scotland website, form Scotland's largest independent advice and advocacy network. Citizens Advice Scotland ('CAS') is the umbrella organisation for Scotland's network of 61 member Citizens Advice Bureaux ('CAB'). These bureaux deliver frontline advice services at almost 300 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities. In addition the Citizens Advice Consumer Service ('CACS'), which can offer advice on such as energy and post issues, via a helpline, email, web form and post. The Extra Help Unit ('EHU') offers additional support to consumers identified as particularly vulnerable in some way, to address issues relating to the regulated fuel markets and post issues.

1.2 Citizens advice bureaux provide free, confidential advice across a range of issues including benefits, debt, employment, housing and utilities. During 2016/17 a dedicated 2,393 volunteers contributed their time, knowledge and experience to the CAB services across Scotland alongside 938 paid staff providing management, administration, support and specialist advice work. Support from the CAB service not only helps clients to achieve financial gains, but supports them in avoiding negative outcomes such as homelessness, unemployment, bankruptcy, and mental health problems.

1.3 Along with providing information for the Citizens Advice network, 'Advice in Scotland' is produced as a public-facing document intended to be accessible to a wider audience, from CAB clients themselves through to those who may find the information of interest in their work or academic studies. The report considers:

- The types of advice sought by clients;
- Comparisons with previous years to illustrate how the need for advice obtained from bureaux has evolved over that time; and
- Summary data in relation to advice provided by the Consumer Service, Extra Help Unit and via the dedicated advice website.

## 2: Advice in Scotland

2.1 Each time a client approaches a bureau for advice a small amount of information is gathered regarding that contact, including what kind of advice the client was looking for and whether or not the client had previously sought advice on that or any other issue. The types of advice sought are recorded under a range of 'Advice Codes', which fall into 15 'Level 1' categories:

- Benefits, Tax Credits and National Insurance
- Consumer Goods and Services
- Debt
- Education
- Employment
- Financial Products and Services
- Health and Community Care
- Housing
- Immigration, Asylum and Nationality
- Legal
- NHS Concern or Complaint
- Relationships
- Tax
- Travel, Transport and Holidays
- Utilities and Communications

2.2 Each of these categories contains a further two layers of sub-categories that refine the Level 1 designation, thus allowing detailed information to be recorded. In addition, Advice Codes can be recorded as being 'new' or 'repeat'<sup>1</sup>. A comprehensive explanation of the recording system can be found in a separate report<sup>2</sup>.

2.3 It is important to note that the number of Advice Codes recorded *does not* equate to the number of clients coming to CAB for advice, as clients could seek support on a number of advice areas during one visit. The number of Advice Codes recorded, therefore, will always be higher than the number of clients approaching CAB for advice. Current figures show that almost 275,000 individual

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<sup>1</sup> A 'new' Advice Code refers to advice being provided for the first time, while a 'repeat' Advice Code is where the client seeks advice again or has a continuation of the same problem.

<sup>2</sup> Advice in Scotland 2016/17: Supplementary Report

clients came to bureaux for advice during 2016/17; the client profile is being explored in the 'Who Are You?' series of publications<sup>3</sup>.

### **The 'Advice in Scotland 2016/17' Report**

2.4 The current report focuses on 'new' Advice Codes recorded between April 2016 and March 2017 in relation to CAB clients, as this provides the most accurate picture of advice-seeking at CAB and relates to Level 1 codes unless otherwise stated. Advice provided by the Citizens Advice Consumer Service; Extra Help Unit; and via the Advice in Scotland website will also be discussed briefly towards the end of the report. The term 'query' is used throughout this report to describe an individual instance of advice being sought. In a change from previous years, full information on actual numbers will be provided in an associated report mentioned at paragraph 2.2 above.

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<sup>3</sup> <http://www.cas.org.uk/publications/who-are-you>

### 3: Evidence gathered by Citizens Advice Bureaux

3.1 The total number of new advice codes recorded in 2016/17 was a little under 595,000, which is an increase of almost 3% since 2015/16. As can be seen in Table 1, this is also an increase on 2014/15 figures.

**Table 1: CAB data in relation to advice codes; clients and staff numbers**

	Staff numbers	'New' advice codes	'All' advice codes	No. of clients	Average advice codes per client
2014/15	3,441	581,193	908,987	274,504	3.3
2015/16	3,394	579,181	910,637	266,765	3.4
2016/17	3,331	594,936	931,161	274,343	3.4
% change	-1.9%	2.7%	2.3%	2.8%	0%

3.2 The number of clients coming to bureaux for advice also increased by almost 3% from 2015/16 which, given the decline in the number of staff during the same period is an impressive achievement, particularly as the average number of advice codes per client has not changed.

3.3 In total, bureaux assisted clients with over 930,000 issues during 2016/17. Along with the advice provided, bureaux also supported clients to over £140 million in financial gains and helped clients to complete over 40,000 official forms.

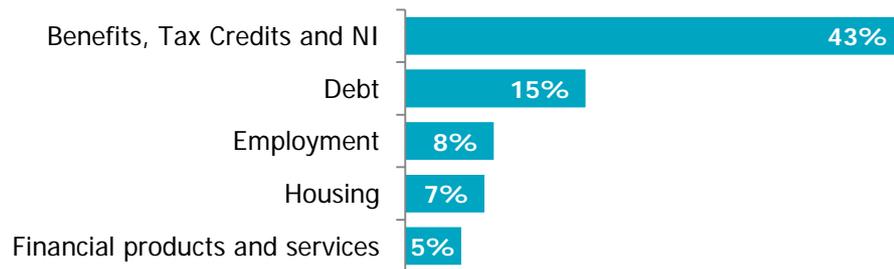
**2,245**

**The number of issues dealt with by bureaux each day**

#### Top 5 advice categories

3.4 As has been reported in previous years, issues relating to benefits (43%) and debt (15%) remain the top issues across all bureaux. An increase in benefits-related issues has been seen in many areas across Scotland, primarily due to the continued roll-out of Universal Credit<sup>4</sup>; as a new benefit replacing multiple others, it is natural that this should be the case. With over 250,000 benefits-related issues brought to bureaux during 2016/17 this was an increase in numbers from 2015/16 of almost 12%, and an increase in the proportion of business dealing with benefits of 9%.

<sup>4</sup> See the CAS website for the most recent information on the Universal Credit roll-out

**Chart 1: Top 5 Advice categories in 2016/17**

3.5 In contrast, debt-related issues in general continue to decrease across the country with a little under 92,000 of these brought to bureaux during 2016/17, a decrease in the proportion of business of 7% since 2015/16. There are, however, some areas within the debt category that continue to rise, or at the very least have remained static, and these will be discussed later in the report.

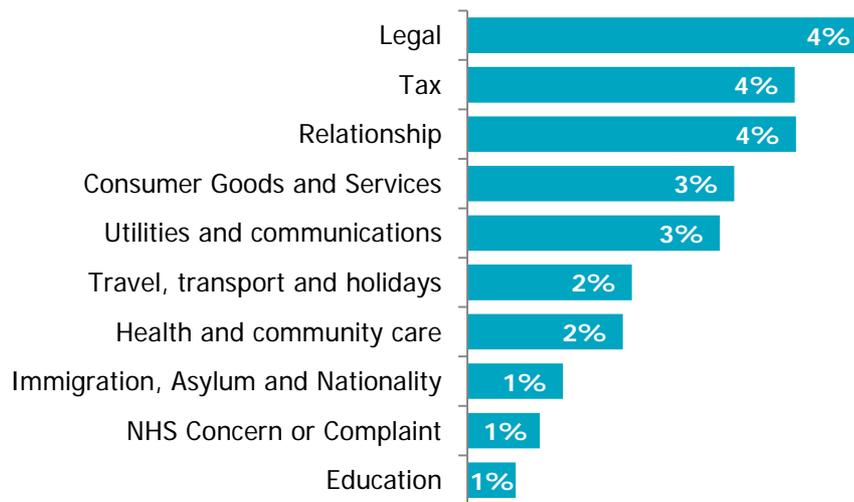
3.6 With over 45,000 issues recorded a similar pattern is evident in regard to employment-related advice, with certain aspects of this bucking the decrease trend. It is also the case, however, that reductions in staff across bureaux tend to have most impact on those providing specialist advice, one form of which is related to employment.

3.7 Over 40,000 housing-related issues and almost 28,500 financial products and services-related issues were dealt with by bureaux during 2016/17, each also showing an overall decrease from 2015/16 with a few noteworthy exceptions.

### **All other advice categories**

3.8 Of the remaining 10 advice code categories, with three exceptions the number of issues recorded remained broadly consistent with those reported for 2015/16, or demonstrated negligible decreases. In common with the top 5 advice codes reported on above, in each of the categories there were exceptions in the sense that increases in certain types of query were also evident.

3.9 In spite of what may appear to be relatively small percentages related to these categories (see Chart 2), queries related to legal matters were recorded on almost 26,000 occasions; tax on over 21,000 occasions and relationship-related issues on over 20,500 occasions. Even in the 'smallest' category – that of education – more than 3,100 such queries were recorded during 2016/17.

**Chart 2: All other advice categories in 2016/17**

3.10 It is only in relation to consumer; immigration; and NHS related queries that an increase from 2015/16 can be seen. The largest of these increases was in regard to immigration-related queries, with over 6,100 such issues recorded in 2016/17. This increase in numbers of almost 22% from 2015/16 may be, at least in part, as a result of the U.K. vote in June 2016 to leave the EU.

### The advice categories in detail

3.11 By exploring the sub-categories associated with each of the Level 1 advice codes it is possible to gain a better understanding of the specifics of advice being sought.

3.12 The introduction and gradual roll-out of Universal Credit is evident in regard to **benefits** queries being brought to bureaux. Not only are bureaux seeing an ongoing increase in the number of queries in relation to Universal Credit directly, with all but one exception the benefits that are being replaced by Universal Credit<sup>5</sup> are seeing comparable decreases.

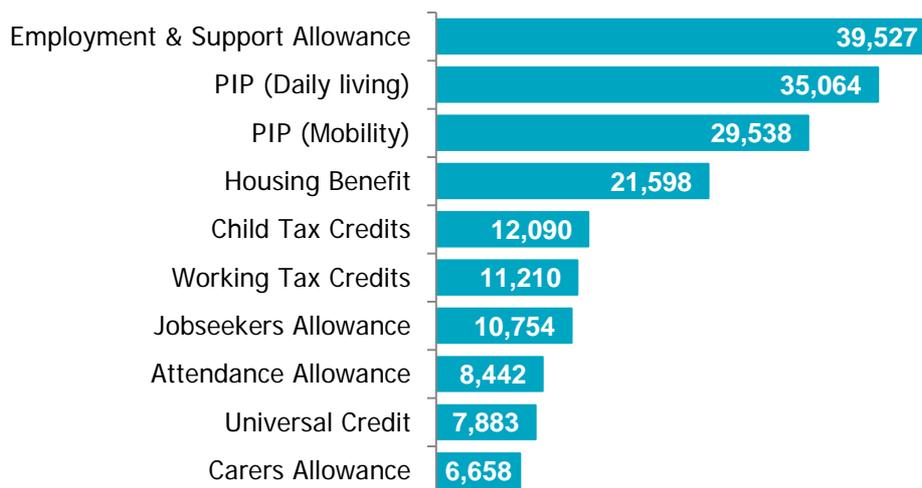
3.13 Most notable in relation to Universal Credit-related queries is that, while the category itself is not one of the largest in terms of numbers (although with almost 7,900 queries recorded, nor is it insignificant), the number of queries has increased by 189% since 2015/16.

3.14 The most common benefits issue brought to bureaux during 2016/17 (see Chart 3) was in relation to Employment and Support Allowance, with almost

<sup>5</sup> Universal Credit is replacing Income Support; income-based Job Seekers Allowance; income-related Employment and Support Allowance; Housing Benefit; Child Tax Credits; and Working Tax Credits.

40,000 queries recorded. Queries relating to the 'daily living' component of the Personal Independence Payment accounted for over 35,000 queries, and the 'mobility' component almost 30,000. Therefore, if all PIP queries are considered together this would be the largest category within benefits-related issues at over 65,000 queries.

**Chart 3: Top 10 Benefits-related issues 2016/17**



3.15 As mentioned above, it is expected that the benefits being replaced by Universal Credit will see a gradual decrease in queries over time. However, it is of interest to note that queries related to Employment and Support Allowance<sup>6</sup> actually increased during 2016/17, by 22% in terms of numbers and by 10% in relation to the proportion of business accounted for by such queries.

**Table 2: Sub-categories within ESA showing an increase during 2016/17**

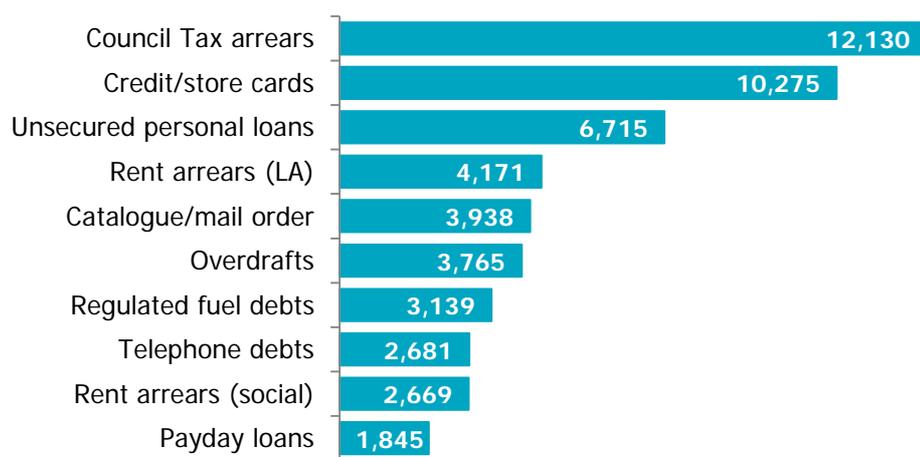
	2015/16	2016/17	Number increase	% increase
Work Capability Assessment	4,567	6,520	1,953	43%
Appeals	3,143	5,091	1,948	62%
Mandatory Reconsideration	3,464	5,858	2,394	69%
			<i>Benefits</i>	12%
			<i>Employment &amp; Support Allowance</i>	22%

3.16 As can be seen in Table 2, sub-categories showing the largest increase within Employment and Support Allowance are Work Capability Assessments; appeals; and mandatory reconsiderations. While it might be expected that when a parent category increases, sub-categories will increase accordingly, the differences displayed in Table 2 far exceed the parent category increases.

<sup>6</sup> It should be noted that it is only income-based ESA that is being replaced by Universal Credit.

3.17 Queries in relation to **debt** decreased in numbers for a second year in succession; however, debt-related advice was still provided on almost 92,000 occasions during 2016/17. Consistent with previous years, the most common debt-related query was in regard to Council Tax arrears with over 12,000 recorded. Queries in relation to credit/store card debt were also common with almost 10,300 recorded, while the third most common debt-related query was in relation to unsecured personal loans.

**Chart 4: Top 10 Debt-related issues 2016/17**



3.18 Because of the overall decrease in debt-related advice, it is of particular interest to consider the four<sup>7</sup> sub-categories within debt where numbers either increased or remained broadly static. Table 3 shows that debt related to rent arrears (for both social and private tenants); payday loans; and, although numbers are relatively small, Factor charges remain of particular concern to bureaux clients.

**Table 3: Sub-categories within debt showing an increase during 2016/17**

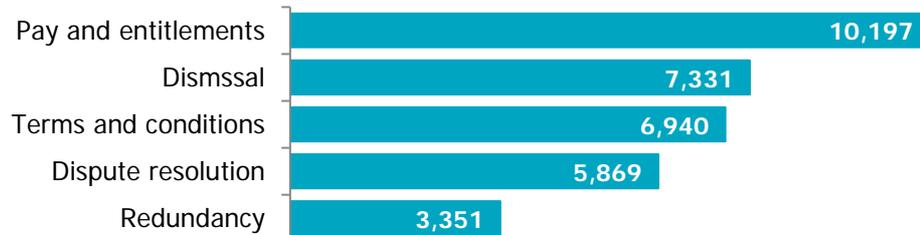
	Queries in 2016/16	Change in numbers from 2015/16	Change in proportion of business from 2015/16
Rent arrears - social landlord	2,669	<1%	5%
Payday loan debts	1,854	<1%	5%
Rent arrears - private landlord	1,016	8%	14%
Factor charges	220	6%	11%

3.19 As with debt, queries relating to **employment** have also decreased in numbers for a second year in succession although over 45,000 instances of

<sup>7</sup> The increase in a fifth category, debt related to water and sewerage arrears, is as a result of this being a relatively new advice code and so is not included here.

employment-related advice were recorded during 2016/17. Issues related to pay and entitlements remain the most common, with almost 10,200 instances recorded, followed by queries related to dismissal and the terms and conditions of employment.

**Chart 5: Top 5 Employment-related issues 2016/17**

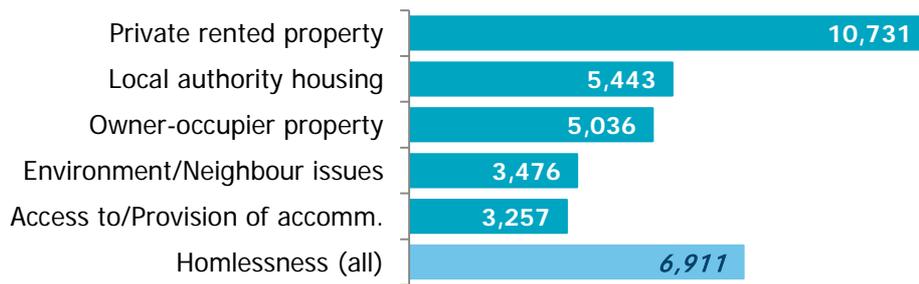


3.20 All but two of the subcategories within 'pay and entitlements' showed a decrease in figures. Of these two, only that in relation to the National Minimum Wage indicated a substantial increase, with a rise in numbers of 22% from 2015/16 to 527 queries recorded. A similar pattern can be seen within the 'dismissal' category, where the most notable rise could be seen in relation to 'constructive dismissal' with an increase in numbers of 12% to 650 queries.

3.21 Within the 'dispute resolution' category, queries relating to grievance procedures rose in numbers by 3% to almost 3,500 during 2016/17. All of the subcategories within 'terms and conditions' and 'redundancy' showed a decrease in numbers recorded.

3.22 Queries relating to **housing** have remained broadly constant since 2013/14, with the number recorded in 2016/17 being almost 40,400. Issues relating to private rented properties are by far the most common with over 10,700 recorded, with queries relating to local authority housing being close to half this number at just over 5,440. However, as can be seen in Chart 6 if all three of the categories related to homelessness<sup>8</sup> were combined, the number of queries in relation to this issue (over 6,900) would surpass that related to local authority housing by some margin.

<sup>8</sup> These categories are 'actual'; 'threatened'; and 'local authority service'.

**Chart 6: Top 5 Housing-related issues 2016/17**

3.23 The one increase of note within any of the categories shown in Chart 6 falls within one of the homelessness-related subcategories, namely that of threatened homelessness, where queries relating to possession action saw a 7% increase to almost 1,600.

3.24 Having increased year on year from 2013, queries related to **financial products and services** showed a small decrease in 2016/17 to a little fewer than 28,500. Nevertheless, this is an increase from 2013/14 of 30%. Within that category, queries related to charitable support remain the largest contributor with over 12,000 being recorded.

**Chart 7: Top 5 Financial Products and Services-related issues 2016/17**

3.25 The subcategory of charitable support also showed one of the few increases, rising by almost 3% from 2015/16. Numbers relating to charitable support have effectively doubled since 2013/14 with the primary driver for this being queries relating to foodbanks, rising from a little over 3,100 in 2013/14 to almost 8,500 in 2016/17

3.26 As for queries related to **legal matters** these were addressed on almost 26,000 occasions during 2016/17, which is almost identical to the number of these issues dealt with during 2015/16. The only change of note within this category was an increase in issues regarding summary cause proceedings in relation to evictions due to rent arrears, where numbers rose by 16% from 2015/16 to almost 1,500 queries. If this number is added to the almost 7,000 queries in relation to homelessness it provides some indication of the scope of this issue.

3.27 **Tax**-related queries saw a small decrease of 3% in numbers in 2016/17, with advice being sought in this area on over 21,000 occasions. Council Tax remains the main issue of concern in this category, accounting for over 70% of business with almost 15,000 queries. Advice is most commonly sought in relation to Council Tax reductions, with over 8,800 queries during 2016/17. The most notable change in numbers from 2015/16 was in relation to discounts and/or exemptions, increasing by 8% to over 4,200 queries.

3.28 Queries in regard to **relationship** issues remained broadly static from 2015/16 with these recorded on a little over 20,500 occasions. Only the categories of marriage/civil partnership/cohabitation and non-resident parent child support saw any notable increase in 2016/17. Since 2013/14 the category showing the most notable change is that relating to death and bereavement, with an increase in numbers of 18% over that time to over 3,000 in 2016/17. However, the largest category for queries in regard to relationships remains that of divorce/separation, with over 7,000 queries during 2016/17.

3.29 The number of queries relating to **consumer goods and services** has also remained relatively constant since 2013/14, with almost 17,200 such queries recorded during 2016/17. Building repairs and improvements attracts the most queries, with a little over 3,100 recorded during 2016/17; this is a 7% increase in queries from 2015/16. Queries relating to vehicle repairs/servicing and new/second hand vehicles have also increased steadily in recent years, with over 3,400 such queries recorded during 2016/17 across both categories.

3.30 With over 16,250 queries recorded during 2016/17, advice in relation to **utilities and communications** has also remained static since 2015/16. Over two-thirds of queries in this category (71%) were in relation to regulated fuels (i.e. gas and electricity). This sub-category has also seen the largest increase in query numbers (31%) since 2013/14. Within regulated fuels, the single largest category is that of billing/meter reading with over 3,100 queries during 2016/17.

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**31%**

**Rise in queries relating to regulated fuels since 2013/14**

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3.31 Also within the regulated fuels category, however, the query areas showing the most notable increases from 2015/16 are those relating to switching tariff (38% increase); switching supplier (20%); and the Warm Homes Discount (17%), the latter of which saw over 2,500

queries during 2016/17. It is also of interest to note that three new query sub-categories relating to pre-payment meters were well-used during 2016/17, with over 2,800 queries recorded.

3.32 The number of queries relating to **travel, transport and holidays** remained broadly unchanged from 2015/16 with a little over 10,600 queries recorded. However, it is in this category that the largest increase in queries from 2013/14 can be seen, with a rise in numbers of 40% during this time. The sub-category which is both the largest and most-increased is that relating to parking issues, with over 5,400 queries recorded during 2016/17. Although all of issues dealt with in the parking sub-category have increased since 2013/14 it is only that relating to 'blue badges'/charge exemptions that increased from 2015/16, with a rise in numbers of 14% to over 3,000 queries.

3.33 With a little over 10,000 queries recorded during 2016/17, the number of queries relating to **health and community care** is almost identical to that recorded in 2015/16. The largest sub-category is that related to the costs and entitlements associated with health care, with almost 1,900 queries recorded, although this also saw the largest decrease in numbers from 2015/16. The most notable increase is evident in relation to general information about health-related services, with numbers rising by 4% from 2015/16 to almost 1,600.

3.34 Although not one of the largest areas of query within bureaux, advice in relation to **immigration, asylum and nationality** saw a 22% increase in numbers during 2016/17 to over 6,150 queries, the largest increase of any advice category. The overall increase from 2013/14 is also only second to that relating to travel mentioned above, at 38%. While it is impossible to accurately state why this increase has occurred, it is easy to speculate that the result of the EU referendum in June 2016 may have some influence here.

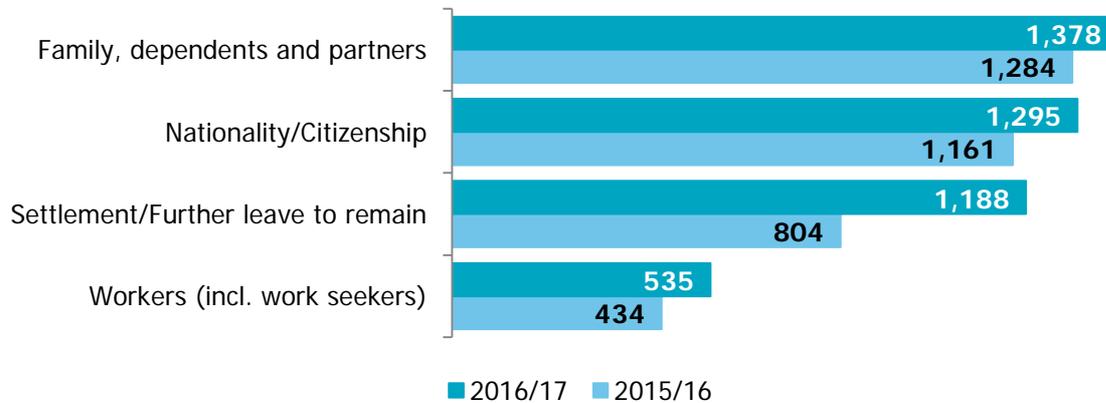
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**22%****Rise in immigration-related queries during 2016/17**

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3.35 The sub-categories showing the largest change are illustrated in Chart 8 where the most notable shift can be seen regarding queries in relation to settlement/further leave to remain shows an increase in numbers of 48%.

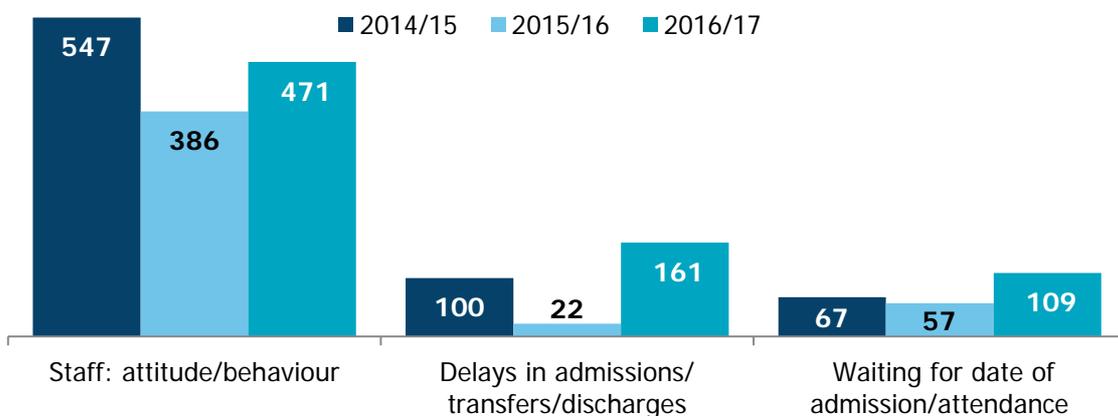
**Chart 8: Most notable changes within the Immigration category, 2015/16 to 2016/17**



3.36 Queries relating to **NHS concerns or complaints** predominantly come to the bureaux via the Patient Advice and Support Service, with almost 4,700 such queries being recorded during 2016/17; again, this is broadly consistent with the number of queries reported during 2015/16. The largest subcategory here, with over 1,400 queries, is that relating to aspects of treatment.

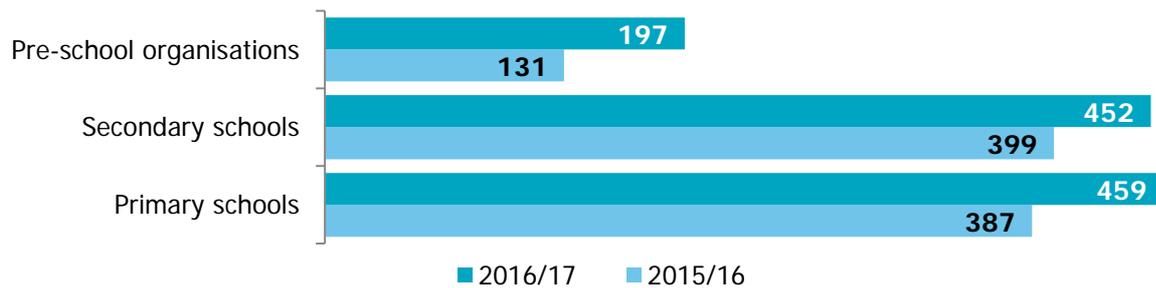
3.37 In three of the subcategories a similar pattern is evident, with a drop in numbers during 2015/16 being reversed in 2016/17 with subsequent increases (Chart 9). The most evident of these is in relation to delays in admissions, transfers and discharges, with a notable increase in numbers from 2015/16 of over 600%, along with an increase from 2014/15 of over 60%.

**Chart 9: Notable changes within the NHS category, 2014/15 to 2016/17**



3.38 With the lowest number of all queries, advice relating to **education** was nevertheless provided on over 3,100 occasions during 2016/17. This particular category has seen around 3,000 queries each year since 2013/14. Higher education is the largest subcategory here, with over 600 queries recorded during 2016/17. As can be seen in Chart 10 three of the subcategories within education showed an increase in numbers during 2016/17, the largest of which was in relation to pre-school organisations (50%).

**Chart 10: Notable changes within the Education category, 2015/16 to 2016/17**



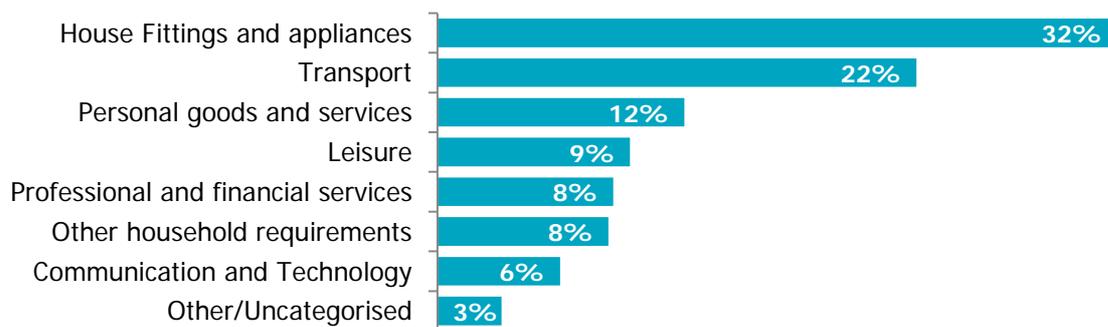
## 4: Evidence gathered by the Citizens Advice Consumer Service

4.1 The national phone line operated by the Citizens Advice Consumer Service ('CACS') allows any UK resident to receive advice on what could be described as 'traditional' consumer issues<sup>9</sup>. The service has call centres across the UK, including in Glasgow and Stornoway, so those calling can be directed anywhere. In this report the focus is only on those calling the helpline who were resident in Scotland at the time, but may have been dealt with by any of the call centres<sup>10</sup>.

4.2 Although direct comparison cannot be made between information collected by the Citizens Advice Consumer Service and that collected by bureaux (due to categorisation difficulties), the large volume of queries from Scottish consumers – over 34,000<sup>11</sup> during 2016/17 – make consideration of the data a vital component of the Advice in Scotland report. The data collected by CACS will be covered fully in a separate report 'Consumer Snapshot 2016/17'.

4.3 As can be seen in Chart 11 the largest proportion of calls to CACS (32%) were in relation to house fittings and appliances, while over one-fifth of calls were in relation to transport.

**Chart 11: Calls to the Citizens Advice Consumer Service 2016/17, by topic**



<sup>9</sup> The Scottish Government defines a consumer as "Anyone who buys goods or digital content, or uses goods or services either in the private or public sector, now or in the future", which goes beyond the concept of a consumer simply being someone who purchases a good or service.

<sup>10</sup> Reporting elsewhere focusses on those served by the two Scottish call centres and so numbers expressed in this report will not be comparable to those already published.

<sup>11</sup> This number refers to CACS only, and does not form part of the figure relating to bureaux queries at paragraph 3.1

4.4 Sub-categories within each topic provide more detail of the issues being brought to helpline. For example, the largest sub-category within 'house fittings and appliances' is that of home maintenance and improvements, with general building work being the area in which advice is most often sought. If all of the subcategories are considered together it becomes clear that the top 5 of these accounted for over one-third of the advice provided by CACS during 2016/17.

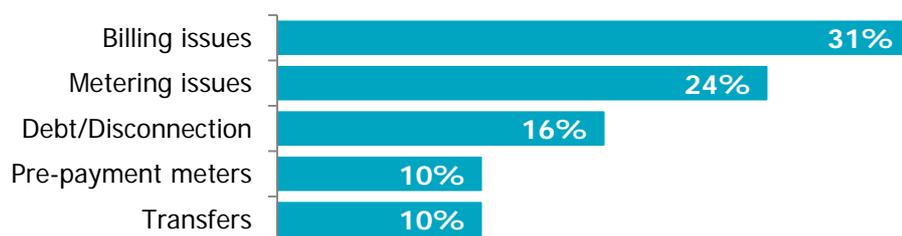
**Chart 12: Top 5 Reasons for contacting CACS during 2016/17**



## 5: Evidence gathered by the Extra Help Unit

5.1 The Extra Help Unit ('EHU') supports consumers identified as vulnerable with issues relating to regulated fuel markets and, on occasion, in relation to post<sup>12</sup>. During 2016/17 over 1,100 Scottish consumers were supported by the EHU, the greatest proportion of whom (31%) were experiencing billing-related issues.

**Chart 13: Top 5 reasons for contacting the EHU during 2016/17**



5.2 For those experiencing billing-related issues advice was most often sought in regard to either back- or catch-up bills (14%), or on bill frequency (14%). The most common issue in relation to metering was meter identification numbers (37%) followed by the provision or exchange of meters (31%). Issues relating to debt and/or disconnection were most likely to be either debt recovery practices (27%) or inability to credit a pre-payment meter (26%).

5.3 The largest proportion of those seeking support (42%) were electricity-only consumers, while 25% were gas-only consumers; the remaining 33% were dual-fuel consumers. Electricity-only consumers appeared more likely to experience billing or metering issues (30%) than gas-only consumers (25%). For dual-fuel customers, the highest proportion of calls (35%) related to billing issues.

5.4 While the majority of EHU clients were domestic energy customers, support was also provided to a little over 80 businesses. Issues related to debt and/or disconnection were almost twice as common for business consumers (27%) than for domestic consumers (15%); issue related transfers were almost three times more common for businesses (24%) than for domestic consumers (9%).

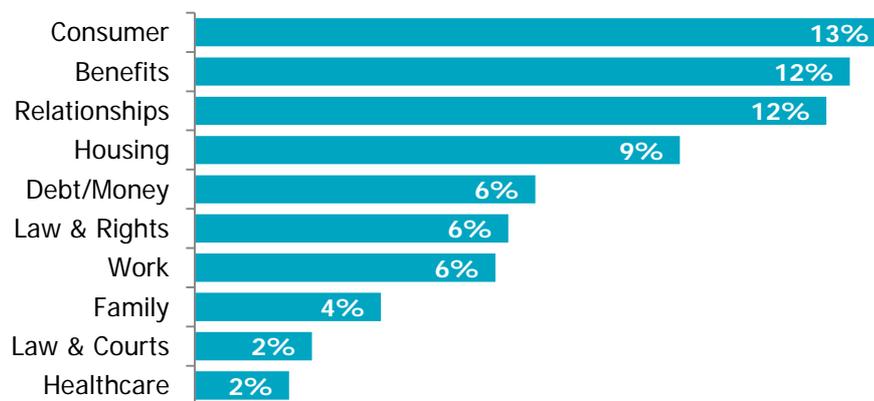
<sup>12</sup> Only 3 such cases were recorded during 2016/17

5.5 One-quarter of consumers supported by EHU had pre-payment meters installed; those with pre-payment meters were over twice as likely (27%) than credit payment customers (13%) to experience debt and/or disconnection issues. Over 500 EHU clients received some form of monetary compensation, the total of which was almost £225,000. Half of those compensated (49%) received £100 or less, while the most common route to compensation (33%) was having bill or account details amended.

## 6: Evidence gathered regarding online support

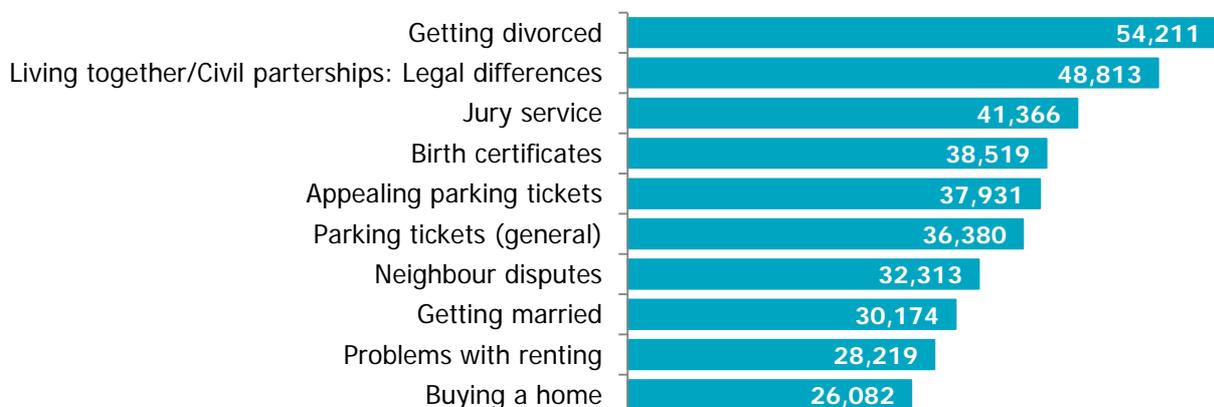
6.1 The 'Advice for Scotland' website forms part of the Citizens Advice service online presence, allowing the people of Scotland to find at least basic advice on a range of topics at any time of the day or night. Where relevant, this advice is tailored specifically to meet with Scottish laws or legislation. During 2016/17 the site had over 3.5 million page views, of which 83% were unique page views. The top 10 online advice areas can be seen in Chart 14.

**Chart 14: Top 10 advice topics online by unique page view, 2016/17**



6.2 The highest proportion of unique page views during 2016/17 involved advice relating to consumer issues; benefits; and relationships. In looking at specific topics, however, advice regarding relationship issues attracted the highest number of individual page visits, with information on divorce being the most commonly sought.

**Chart 15: Top 10 individual pages visited by unique page views, 2016/17**



6.3 Just outside of the 'top 10' pages visited, information relating to the Scottish Welfare Fund Crisis Grants and the Community Care Grants was accessed on over 48,000 occasions, split almost equally between the two grant types. To provide a flavour of the wide range of advice that can be sourced on the website, Table 4 provides examples of other pages from the 'top 50' of those visited.

**Table 4: Examples of popular advice web pages visited during 2016/17**

Topic	Sub-category	Unique page visits
Law and rights	Police powers	24,638
Work	Young people and employment	19,954
Housing	Anti-social behaviour	17,824
Consumer	Grants/Schemes to save money on bills	13,249
Healthcare	NHS complaints	12,104
Relationships	Kinship Care	10,457
Debt and money	Being taken to court for rent arrears	9,322
Benefits	Support for the sick or disabled	8,999

6.4 Of the almost 1.2 million unique visitors to the website, two-thirds of these (65%) were using the website for the first time. Those accessing the website were most likely to do so using a mobile phone (48%), in comparison to the 39% accessing the site using either a desktop computer or a tablet device (13%). Some differences regarding the types of advice accessed on different devices are highlighted in Table 5.

**Table 5: Top 10 pages accessed by device type, with differences highlighted, 2016/17**

	Mobile	Desktop computer	Tablet
1	Birth certificates	Partnerships/Legal differences	Getting divorced
2	Getting divorced	Getting divorced	Jury service
3	Jury service	Looked after children	Buying a home
4	Partnerships/Legal differences	Appealing parking tickets	Parking tickets on private land
5	Parking tickets on private land	Parking tickets on private land	Partnerships/Legal differences
6	Appealing parking tickets	Jury service	Selling a home
7	Getting married	Buying a home	Neighbour disputes
8	SWF Crisis Grants	Getting married	Getting married
9	Neighbour disputes	Common rental problems	Transport concessionary fares
10	Police powers	Neighbour disputes	NHS patient rights

6.5 For example, it would appear that those seeking advice online via a mobile device are most likely to have a query in relation to birth certificates; this issue is

not in the top 10 for those accessing the website on either desktop computers or tablets. The same can be said in relation to advice on looked after children for those accessing the website via a desktop computer, and selling a home for those gaining access via a tablet.

## **7: Concluding remarks**

7.1 During 2016/17, the entire Citizens Advice network provided advice and assistance to almost 310,000 individuals, which would indicate that the need for advice retains a fundamental role in society as this equates to one in every 14 adults living in Scotland. Good advice can prevent outcomes that are expensive for the taxpayer and disastrous for the individuals or families experiencing them, particularly in times of uncertainty and hardship, such as money worries, unemployment, homelessness and poor mental health.

7.2 There are a number of challenges ahead for the network. For example, 2016/17 saw a 6% reduction in the number of paid staff and, giving increasing demands on budgets, recent funding cuts across the network are likely to continue. Internally, an updated case management system for the majority of bureaux alongside amendments to recording practices will also bring a period of considerable change to the way in which information can be reported.

7.3 In an era of public spending cuts and a squeeze in personal income, good advice is more important than ever. Ultimately, however, advice works and pays for itself through better outcomes for the client and for the public purse. The Citizens Advice network in Scotland continues to offer invaluable advice to many thousands of people and a lifeline to many who are suffering severe crisis. We will continue to be there for people in their times of need and provide a voice for them to ensure that their experiences do not go unheard.

[www.cas.org.uk](http://www.cas.org.uk)



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