



# Advice in Scotland 2017-18

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

January 2019





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## Executive Summary

The Citizens Advice network in Scotland delivers frontline advice in over 280 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 seeks help from the Citizens Advice network information is gathered regarding that contact, including what kind of advice the client was looking for.

In the last year there has been significant change to the way bureau record the advice given. This change was introduced to increase consistency in data recording and to take account of the implementation of an updated version of the CASTLE case management system from October 2017. These changes limit the ability to report robust comparative data therefore, for this year, the reporting of bureau data will focus on advice given and its proportion of business.

### Citizens Advice Bureaux

- ❖ Operated from over 280 advice points
- ❖ A dedicated 2,328 volunteers contributed their time, knowledge and experience to the CAB services, alongside 923 paid staff providing management, administration, support and specialist advice
- ❖ Advice was sought at bureaux by almost 262,000 clients, equating to one in every 15 Scottish adults
- ❖ Almost 766,00 pieces of advice were given
- ❖ Bureaux supported clients in claiming almost £138 million in financial gains
- ❖ The top 3 advice areas were benefits; debt; and employment
- ❖ The largest individual advice area was Employment and Support Allowance, with almost 60,000 advice codes recorded.

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**£137,806,750**

**Amount gained for  
bureaux clients**

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## 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 32,100 occasions during 2017-18
- ❖ Used vehicles and home maintenance/improvements were the two biggest issues, accounting for almost a quarter (24%) of all advice given.

## 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 1,000 Scottish consumers were supported by EHU during 2017-18
- ❖ The most common issue brought to EHU was related to energy bills (38%)
- ❖ EHU clients received some form of monetary compensation, the total of which was close to £237,000.

## 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 2017-18, almost 1.3 million unique visitors accessed advice through the website, resulting in over 3.2 million page views
- ❖ Advice was most commonly sought in relation to family issues (21%) and benefits (20%)
- ❖ The individual page most often visited (on over 68,000 occasions) provided advice on parking tickets on private land, while the second most visited page (on almost 60,000 occasions) contained advice in relation to getting divorced
- ❖ Over half of those accessing the website (53%) did so via a mobile phone.

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**3,260,674**

**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 60 member Citizens Advice Bureaux ('CAB'). These bureaux deliver frontline advice services at over 280 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 and employment. During 2017-18 a dedicated 2,328 volunteers contributed their time, knowledge and experience to the CAB services alongside 923 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 In the last year the CAB service has undergone a number of changes. From April 2017 the process for recording advice codes was improved to increase consistency in reported data, and in October 2017 a new CAB case management system was implemented. Due to these changes, for this year, this report will focus on advice given and its proportion of business during 2017-18.

1.4 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 and support given
- 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 When a client seeks advice and assistance from a bureau the details of the advice given is recorded and the contact is statistically categorised. During 2016-17 there was a substantial review of advice code content used to make these categorisations. Advice code content changes were introduced in April 2017 at the same time as a revised process for recording contacts.

From April 2017 the types of advice sought are recorded under a range of 'Advice Codes', which fall into 16 'Level 1' categories:

- Benefits
- Consumer
- Debt
- Discrimination
- Education
- Employment
- Finance and Charitable Support
- Health and Community Care
- Housing
- Immigration, Asylum and Nationality
- Legal Proceedings
- 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.

2.3 It is important to note that the number of Advice Codes recorded *does not* equate to the number of clients coming to the bureau for advice. A client can visit many times and every time advice is given, an advice code is recorded. The number of Advice Codes recorded, therefore, will always be higher than the number of clients approaching bureau for advice.

### 3: Evidence gathered by Citizens Advice Bureau

3.1 In the CAB service, 2017-18 is being viewed as a transitional year for statistical reporting. As expected the changes introduced during 2017-18 (as noted in paragraph 1.3), has impacted reported data and this is why it is not possible to provide comparative data for this report. The report instead will focus on the advice given and its proportion of business, and will also include evidence on the additional support given to clients.

3.2 In total, bureaux assisted nearly 262,000 clients with almost 766,000 issues during 2017-18. Along with the advice provided, bureaux also supported clients by completing over 44,100 official forms, claiming almost £138 million. Benefits accounted for 81% (35,790) of the forms completed with clients receiving, on average, a benefit gain of almost £4,000.

**3,191<sup>1</sup>**  
**Number of issues advised  
 each day**

3.3 With debt forms, as the second highest at 6.3% (2,780), form completion mirrors the top two most recorded advice codes in 2017-18 (Benefits and Debt). These two advice areas generate the majority of the additional support required to progress a client's case and hopefully to achieve an acceptable outcome for the client.

3.4 Clients were given advice and assistance to deal with over £132 million of debt across 17,400 cases first reported in 2017-18. Advice is given to help the client decide on a debt strategy best suited to their situation, from a debt write off up to court representation (depending on bureau resources).

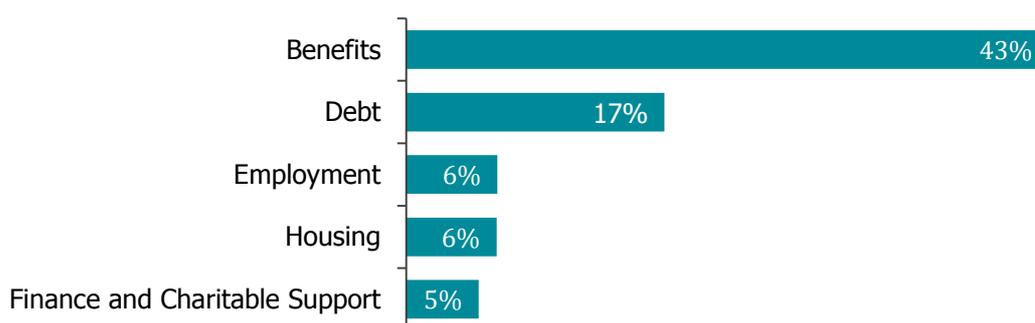
3.5 During 2017-18 of the 3,600 court and tribunal appearances almost three quarters (74.1%) were upheld or partially upheld. First Tier Tribunals for Benefits accounted for over 90% of all representation appearances.

<sup>1</sup> Based on CAB being fully open to the public for 48 weeks per year, 5 days a week

### Top 5 advice categories

3.6 Issues relating to benefits (43%) and debt (17%) remain the top issues across all bureaux. In total over 332,200 benefits-related issues were brought to bureaux during 2017-18 thus demonstrating the volume and complexity of the advice required to help clients navigate the benefit system. Debt, being the second most recorded advice code in the last year (133,500), is an indication that debt is still a major issue for clients in Scotland.

**Chart 1: Top 5 Advice categories in 2017-18**



3.7 Advice given on Employment, Housing and Finance and Charitable Support combined account for 131,600 of the overall advice code total. This provides further evidence of the extent of benefit and debt advice given; as when these topics are combined, they account for only marginally fewer advice issues than debt alone. More detailed analysis can be found from paragraph 3.11.

### All other advice categories

3.8 Of the remaining 11 advice code categories, the proportion of business remained broadly the same as 2016-17. Where there were variations most were within a 1% increase / decrease. The changes in advice code recording and the additional of a new Level 1 advice codes for Discrimination from April 2017 will have contributed to some of these variations.

3.9 Legal Proceedings, being just outside of the top 5, indicates that a lot of advice work is being undertaken by bureau at a specialist level. Advice codes are recorded for Legal Proceedings when advice is given on tribunal and court representation in addition to other legal matters.

3.10 As shown in Chart 2, some of the advice areas are not recorded very often (< 1%) but even in the 'smallest' categories, for education over 2,800 queries and more than 1,300 Discrimination queries were recorded during 2017-18.

**Chart 2: All other advice categories in 2017-18**

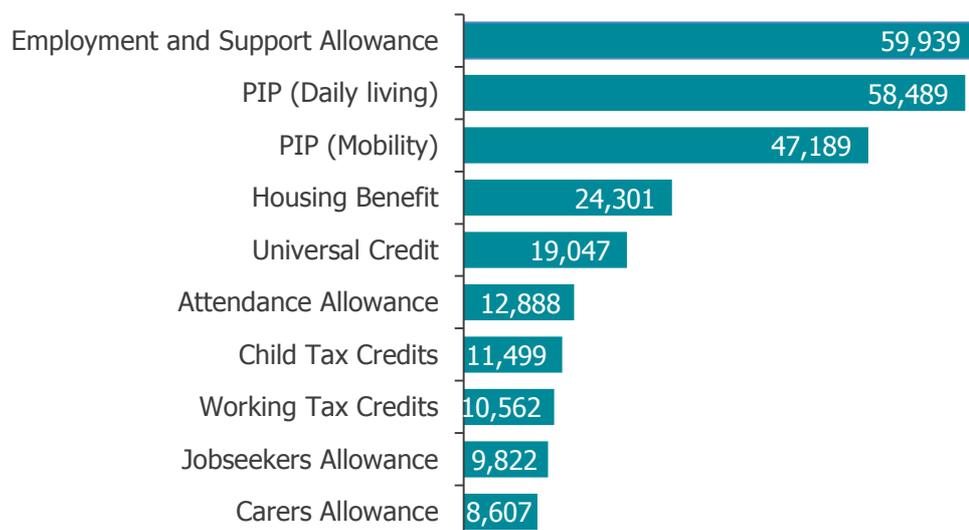


### Top 5 advice categories in more detail

3.11 Each of the Level 1 advice code categories has a further subset of advice codes that is referred to as 'Level 2'. There are over 240 'Level 2' advice codes across the 16 Level 1 advice areas.

3.12 By further exploring the Level 2 advice codes it is possible to gain a better understanding of the range of issues clients are seeking advice on.

3.13 The most common **benefits** issue brought to bureaux during 2017-18 (see Chart 3) was in relation to Employment and Support Allowance, with almost 60,000 queries recorded. Queries relating to the 'daily living' component of the Personal Independence Payment accounted for over 58,400 queries and the 'mobility' component at over 47,000. Therefore, if all PIP queries are considered together this would be the largest category within benefits-related issues at over 105,000 queries.

**Chart 3: Top 10 Benefits-related issues 2017-18**

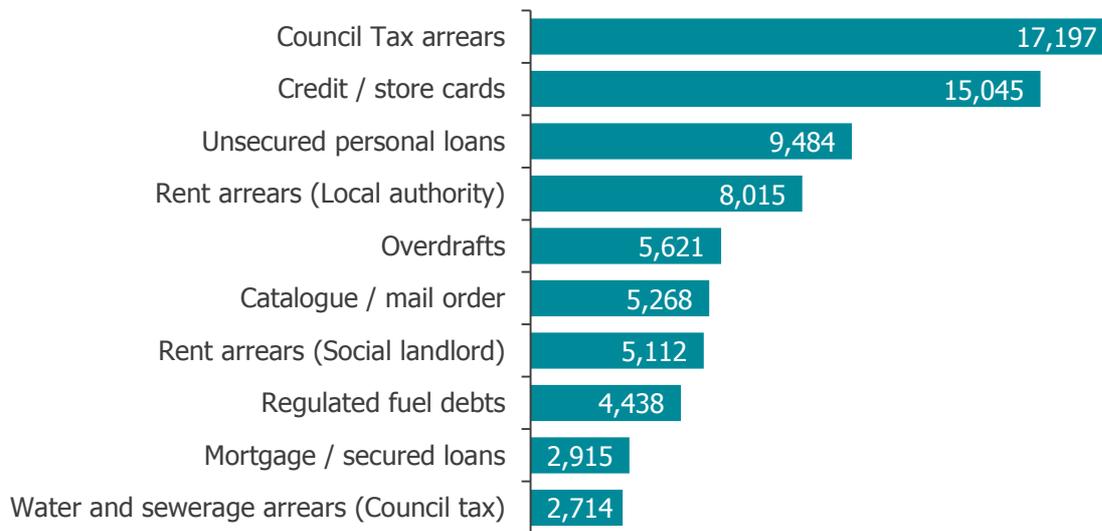
3.14 In the last year the Top 10 benefit advice codes have not changed but their order within the Top 10 has. The continued roll out of Universal Credit has seen this advice code move from 9<sup>th</sup> place in 2016-17 to 5<sup>th</sup> place in 2017-18. This was predicted as the benefits replaced by Universal Credit<sup>2</sup> were likely to see a reduction and subsequently their position in the Top 10 would be affected.

3.15 Queries in relation to the types of **debt** a client is seeking advice for has seen Council tax arrears remain as the top debt category.

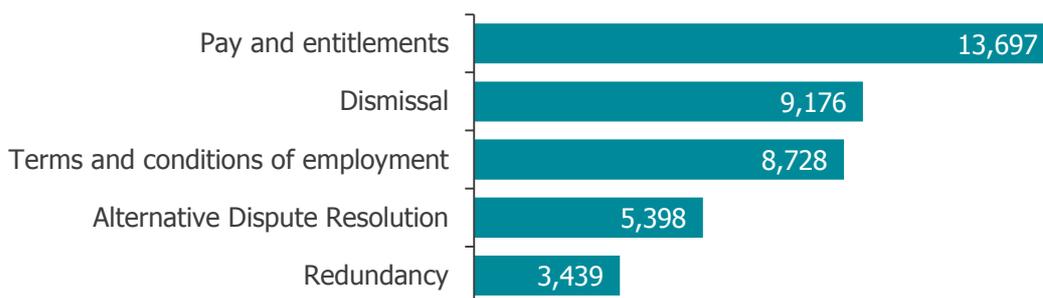
3.16 For the first time Water and sewerage (Council Tax) is in the Top 10, at the same time as local authorities are adopting the Water Direct scheme. This allows the recovery of water debt from people on benefits, as well as current charges. Joint billing of Council Tax and water charges by local authorities leads to many people not knowing that water charges still have to be paid, even when on full Council Tax Reduction.

3.17 Many clients only realise that they are on Water Direct when they seek help from their CAB regarding reduced benefit payments, experiencing financial difficulties and are therefore unable to pay the debt.

<sup>2</sup> Universal Credit is replacing Income Support; income based Job Seekers Allowance; Income related Employment Support Allowance; Housing Benefit; Child tax Credits and Working Tax Credit

**Chart 4: Top 10 Debt-related issues 2017-18**

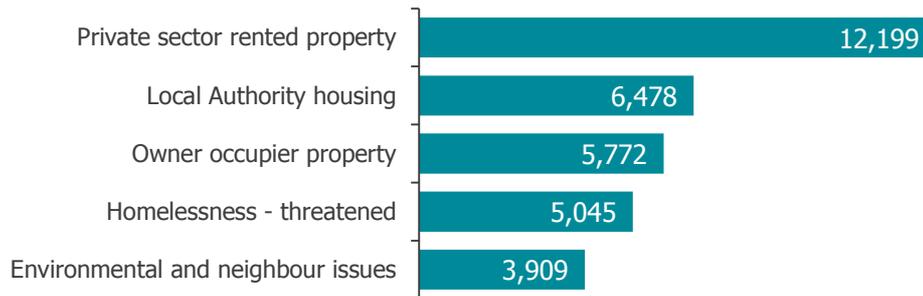
3.18 **Employment** as a proportion of all business has not changed during 2017-18 but, within employment, both Pay and Entitlement and Terms and Conditions of employment have seen the greatest increase. Queries relating to holiday pay, deduction in pay and sick pay were the most recorded advice codes under Pay and entitlement. For dismissal queries, the majority were around unfair and wrongful dismissal and the procedures connected to a client being dismissed from their employment.

**Chart 5: Top 5 Employment-related issues 2017-18**

3.19 Queries relating to **housing** have seen threatened homelessness appear in the Top 5 for the first time. There are other homelessness categories not in the Top 5 and, if these were combined with threatened homelessness, the pieces of advice given on homelessness overall in 2017-18 would be 9,700. This would make homelessness the second most advised area within housing.

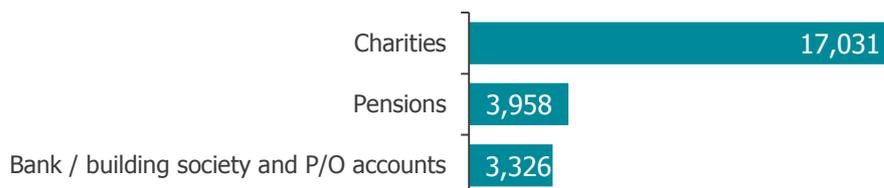
3.20 It could be said that it is no coincidence that at the same time Universal Credit is being rolled out, clients are increasingly seeking advice on threatened homelessness. The issue of late payments and clients falling in to rent arrears have been well documented.

**Chart 6: Top 5 Housing-related issues 2017-18**



3.21 The Top 3 **Finance and Charitable Support** queries have not changed over the last year with charities being the most recorded advice code under this category. Advice on accessing food banks accounts for 69% of all advice in this category with non-food bank charity advice focusing mainly on applying for support from charitable organisations.

**Chart 7: Top 5 Finance and Charitable Support related issues 2017-18**



3.22 All other advice codes not in the Top 10 have maintained the same proportion of business with the exception of Discrimination (a new advice category from April 2017).

3.23 What has been noted is the change in the position of the Top 3 advice areas with **Utilities and communications** moving from 5<sup>th</sup> place in 2016-17 to 3<sup>th</sup> place in 2017-18. Regulated Fuel (gas, electricity) is the most recorded advice code with advice given on a range of issues, but mainly on ways to save energy and switching tariffs.

**Chart 8: All other Advice Codes for 2017-18**

3.24 For each of the advice areas listed in Chart 8, below in Table 1 are the most used Level 2 advice code and its percentage of the Level 1 total.

**Table 1: All other Advice Codes – most advised on for 2017-18**

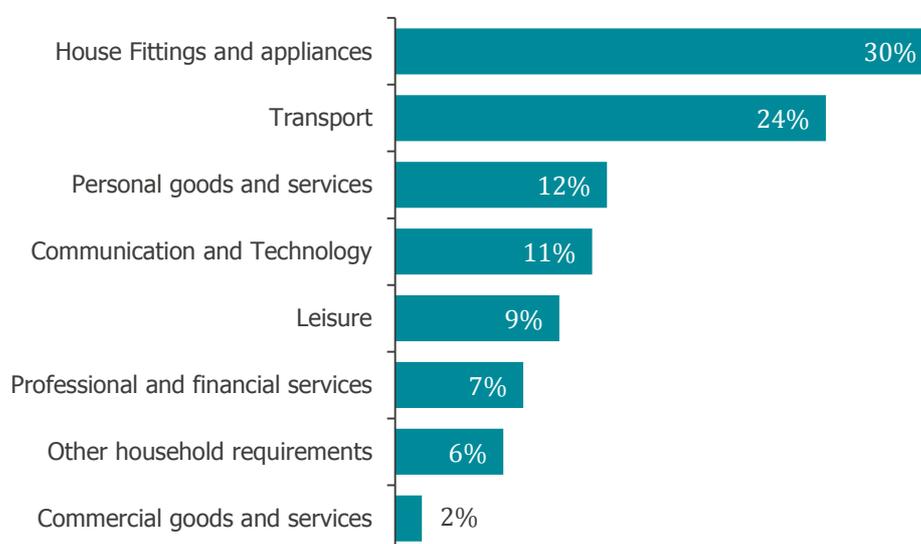
Level 1 advice code	Level 2 advice code	% of Level 1 total
Legal Proceedings	Simple Procedure	19%
Tax	Council Tax	73%
Utilities and Communications	Regulated Fuel	83%
Relationship	Divorce, separation, dissolution	31%
Consumer	Building repairs and improvements	17%
NHS Concerns or Complaint	Clinical treatment (all aspects)	37%
Travel, Transport and Holidays	Driving	47%
Health and Community Care	Costs / charges / entitlements	17%
Immigration, Asylum and Nationality	Family, dependents and partners	24%
Education	Schools	33%
Discrimination	Disability: excluding Mental Health	28%

## 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>3</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>4</sup>.

4.2 In Scotland over 32,100<sup>5</sup> clients were advised during 2017-18. As can be seen in Chart 9 the largest proportion of calls to CACS (30%), were in relation to house fittings and appliances, while almost a quarter of calls were in relation to transport.

**Chart 9: Calls to the Citizens Advice Consumer Service 2017-18, by topic**



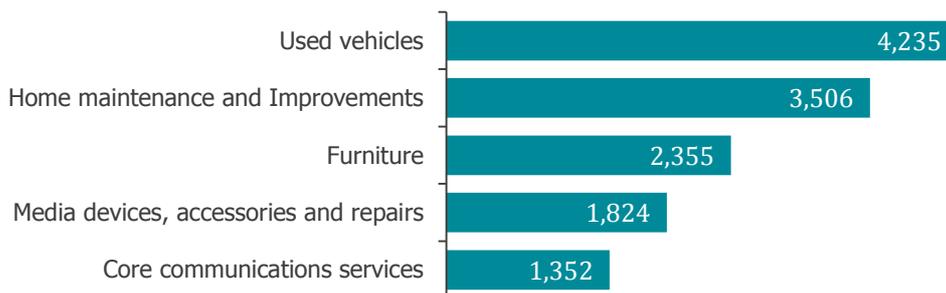
<sup>3</sup> The Scottish Government defines a consumer as "Anyone who buys goods or digital content, or uses goods or services either in the private or public sector, now or in the future", which goes beyond the concept of a consumer simply being someone who purchases as good or service.

<sup>4</sup> Reporting elsewhere focuses 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>5</sup> This number refers to CACS only, and does not form part of the figure relating to bureaux queries at paragraph 3.2

4.3 Sub-categories within each topic provide more detail of the issues being brought to helpline. For example 'used vehicles' is the largest sub-category, with 'home maintenance and improvements' being the second most recorded. These two categories combined account for 24% of all sub categories recorded during 2017-18.

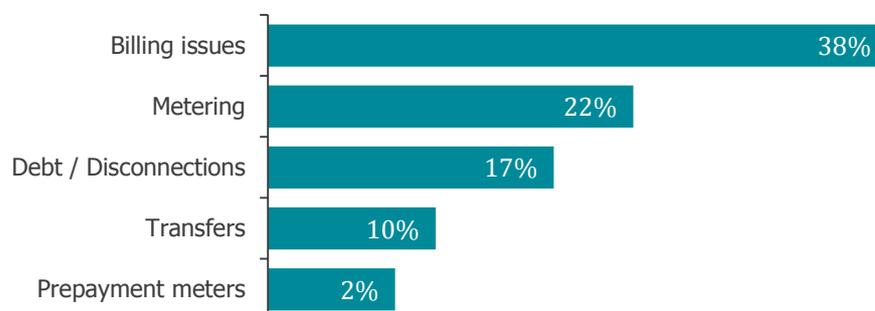
**Chart 10: Top 5 Reasons for contacting CACS during 2017-18**



## 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>6</sup>. During 2017-18 over 1,000 Scottish consumers were supported by the EHU, the greatest proportion of advice given (38%) was in experiencing billing-related issues.

**Chart 11: Top 5 reasons for contacting the EHU during 2017-18**



<sup>6</sup> Only 2 such cases were recorded during 2017-18

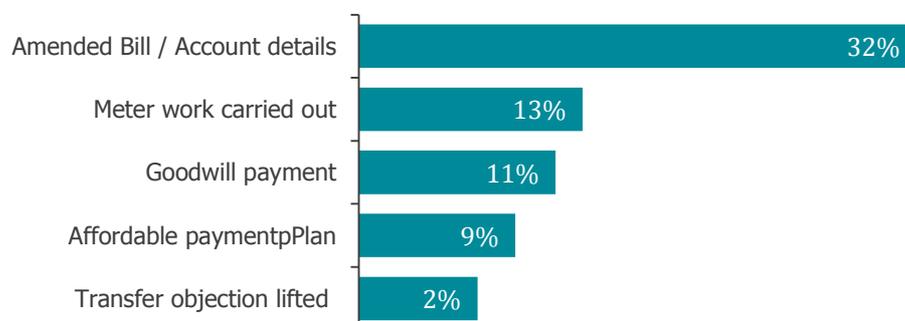
5.2 For those experiencing billing-related issues advice was most often sought in regard to the client disputing the bill where the supplier was at fault (23%), or catch-up bills (20%). The most common issue in relation to metering was meter identification numbers (37%) followed by the provision or exchange of meters (31%). Issues relating to debt and/or disconnection were most likely to be either inability to credit a pre-payment meter (33%) or debt recovery practices (25%).

5.3 Of those seeking advice on energy issues, 46% were dual fuel customers while 37% were electric-only consumers; the remaining 17% were gas only consumers.

5.4 Electricity-only consumers appeared more likely to experience metering issues (28%) than gas-only consumers (21%). For dual-fuel customers, the highest proportion of calls (45%) related to billing issues.

5.5 In 2017-18 almost £237,000 was gained for clients who sought advice from the EHU. Other outcomes achieved range from amendments to account details and bills (32%), to work being carried out on a meter (13%).

**Chart 12: Top 5 EHU advice outcomes 2017-18**

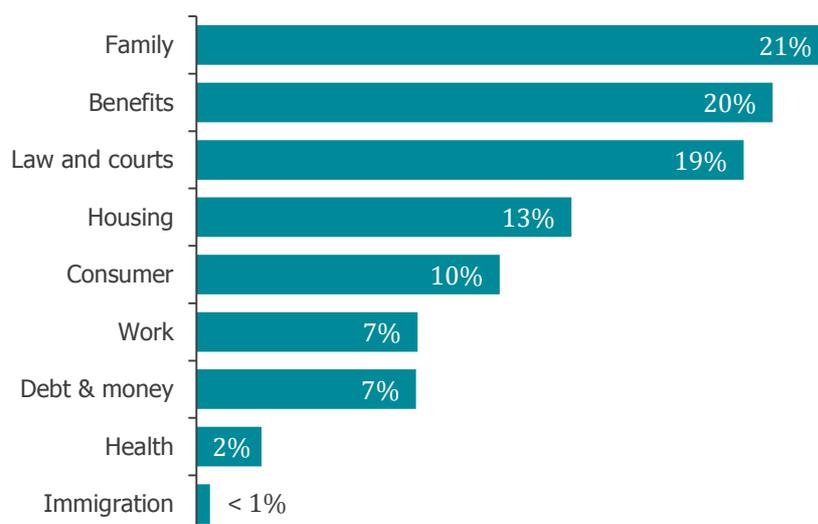


5.6 While the majority of EHU clients were domestic energy customers, support was also provided to almost 80 businesses. Issues related to debt and/or disconnection were almost twice as common for business consumers (34%) than for domestic consumers (15%); issues related to transfers were almost three times more common for businesses (21%) than for domestic consumers (8%).

## 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 2017-18 the site had over 3.2 million page views, of which 83% were unique page views<sup>7</sup>.

**Chart 13: Online advice topics unique page views, 2017-18**



6.2 Whilst overall 'Family' was the most viewed advice topic, 'parking ticket on private land', which is accessed under Law and courts, was viewed a greater number of times than that of the most viewed 'Family' page.

**Table 2: Top 5 most viewed web pages in 2017-18**

Advice topic	Page viewed	Number of unique views
Law and courts	Parking tickets on private land	68,414
Family	Getting divorced	59,364
Housing	Neighbour disputes	36,364
Benefits	Social Welfare Fund - crisis grant	28,277
Consumer	Help with a consumer issue	18,266

<sup>7</sup>Number of people who have viewed the web page

6.3 Of the almost 1.3 million unique visitors to the website, more than three-quarters of these (83%) were using the website for the first time. Those accessing the website were most likely to do so using a mobile phone (53%), in comparison to those accessing the site using either a desktop computer (36%) or a tablet device (12%). Some differences regarding the types of advice accessed on different devices are illustrated in Table 3 below.

**Table 3: Top 5 pages accessed by device type in 2017-18**

Mobile	Desktop computer	Tablet
Ending a relationship when living together	Parking tickets on private land	Parking tickets on private land
Parking tickets on private land	Getting divorced	Getting divorced
Getting divorced	Partnerships/Legal differences	Ending a relationship when living together
Birth certificates	Appealing parking tickets	Blue Badge - travel concessions
When your car can be clamped or towed away	Ending a relationship when living together	Wills

6.4 Viewing pages via a mobile device can provide a greater level of privacy as a mobile is rarely a shared device, unlike a desktop computer or tablet. This may be why viewing pages on 'ending a relationship when living together' is showing as the most viewed page via mobile and accessed a fewer number of times by other devices.

6.5 'Family and relationship' along with 'parking and travel concessions' categories are the most viewed web pages but this is not reflected in the types of advice sought when a client is given advice by an adviser. None of the categories in the top 5 pages accessed by a device (Table 3) are in the Top 5 Advice Codes recorded during 2017-18 (Table 1).

6.6 This highlights that whilst there is a move to more digital advice giving, there remains advice topics where a person would still seek advice from an adviser.

## 7: Concluding remarks

7.1 During 2017-18, the entire Citizens Advice network provided advice and assistance to almost 300,000 individual; this equates to one in every 15 adults living in Scotland. Benefit issues continue to be most dominant advice area and with continued changes being made to the benefit system, it is expected 2018-19 will be no different.

7.2 The Citizens Advice network is continually making changes to recording practices and the systems used to record client data. This is done to allow the evidence base to be more in keeping with the current advice landscape, as well as to provide evidence for policy makers and funders. Help is given not only for those who have already sought advice but the impact of any change helps improve knowledge and understanding for the wider population. This hopefully will reduce the uncertainty and hardship experienced, such as money worries, unemployment, homelessness and poor mental health often faced by clients.

7.3 Ultimately, however, advice works especially well if there is early intervention and it 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.