



# Advice in Scotland

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December 2020



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## Who we are

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Scotland's Citizens Advice Network empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and independent advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

# Executive summary

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During 2019-20, the entire Citizens Advice network provided advice and assistance to over 188,000 individuals; this equates to one in every 24 adults living in Scotland.

The network put a little over £170 million back into people's pockets during this time, with every £1 invested in core advice funding returning £16 in gains for people.

In addition, over 4.1 million unique visits were recorded on our advice website.

The top issues for the network in this period were as follows:

- > **Social security** was the top issue, with a significant growth in Universal Credit (UC) cases brought to the network, from 13% of all benefits issues in 2018-19 to 23% in 2019-20;
- > **Debt** was the second biggest issue, with almost 95,000 queries received during 2019-20, suggesting many CAB clients are finding the cost of living unsustainable;
- > **Finance and Charitable Support** also saw an increase during 2019-20, with advice relating to food banks accounting for 41% of all such advice. This is an increase from 36% in 2018-19;
- > **Employment** and Legal **issues** were the fourth and fifth most popular advice areas. There has been a large increase in the numbers of people seeking advice around tribunals to access social security payments.

Many of the specific issues on which people seek help from the Citizens Advice network are either devolved to the Scottish Parliament or being in the process of being devolved. For example, Personal Independence Payment (PIP), the single benefit for which people seek our help the most, is being devolved to the Scottish Parliament at the moment and is set to be replaced by a new disability assistance payment.

What the Advice in Scotland data shows above all is that people across Scotland continue to feel the squeeze on their incomes, whether that is through insufficient social security, unsustainable levels of debt or low pay and insecure work. This data period ends just as the impact of the Covid-19 pandemic became clear, and we expect issues around income and the cost of living to continue to be a significant issue for people into 2021.

With this data being published a few months before the 2021 Scottish Parliament election our clear message is that the next Scottish Government must put living standards at the heart of its agenda as Scotland attempts to 'build back better' after Covid-19.



# 1. Introduction

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- 1.1** The Citizens Advice network, comprised of Citizens Advice Scotland; Citizens Advice Bureaux; the Extra Help Unit; 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 59 member Citizens Advice Bureaux (CABs). These bureaux deliver front-line advice services at 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 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 postal issues.
- 1.2** CABs provide free, confidential and impartial advice across a range of issues including benefits, debt and employment. During 2019-20 a dedicated 2,327 volunteers contributed their time, knowledge and experience to the Scottish CAB service alongside 1,027 paid staff who provided 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 and support given;
  - Summary data in relation to advice provided by the EHU and via our dedicated advice website.



## 2. Citizens Advice Bureaux 2019-20

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- 2.1** In total, our bureaux provided over 186,00 clients with advice on almost 660,000 topics during 2019-20. Along with the advice provided, advisers also supported clients in completing over 68,000 official forms leading to a total of over £170 million in financial gain for clients.
- 2.2** Over three-quarters (78%) of these forms were related to benefits claims, while the next most common (6%) were in relation to finance and charitable support. Bureaux clients received advice and support to deal with a total of over £78 million of debt during 2019-20, helping them decide on a debt management strategy best suited to their situation.
- 2.3** In addition, of the more than 4,800 court and tribunal appearances that clients were supported to attend, 90% were fully upheld, with a further 2% partially upheld.
- 2.4** When a client seeks advice and assistance from a CAB the details of the advice given is recorded, and the contact statistically categorised. These 'Advice Codes' fall into 16 high level categories:
- |                                  |                                       |
|----------------------------------|---------------------------------------|
| > Benefits                       | > Housing                             |
| > Consumer                       | > Immigration, Asylum and Nationality |
| > Debt                           | > Legal Proceedings                   |
| > Discrimination                 | > NHS Concern or Complaint            |
| > Education                      | > Relationships                       |
| > Employment                     | > Tax                                 |
| > Finance and Charitable Support | > Travel, Transport and Holidays      |
| > Health and Community Care      | > Utilities and Communications        |
- 2.5** Each of these categories contains a further two layers of sub-categories that refine the high-level designations, thus allowing detailed information to be recorded.
- 2.6** It is important to note that the number of Advice Codes recorded does not equate to the number of clients seeking advice from bureaux. A client can visit a CAB many times during the data period and every time advice is given, an advice code is recorded. The number of Advice Codes, therefore, will always exceed the number of clients who have received advice.

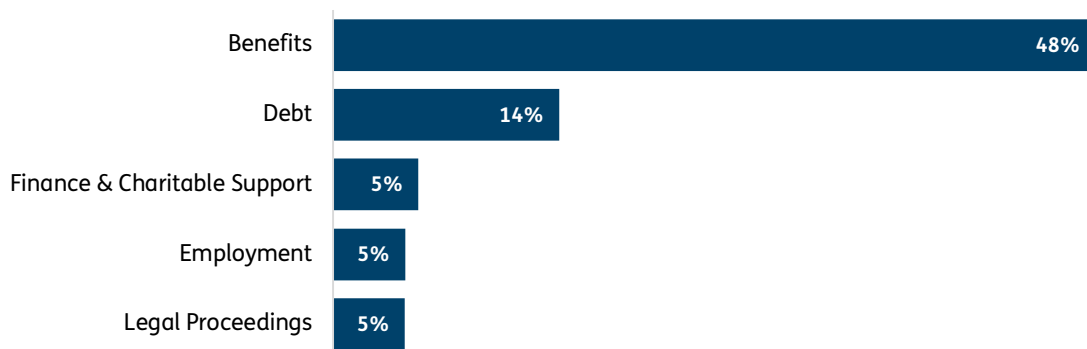
## 3. Advice in Scotland

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### Top 5 advice categories

- 3.1** Issues relating to benefits (48%) and debt (14%) were the top advice areas for the network. In total, advice was provided on benefits issues almost 320,000 during 2019-20, thus demonstrating the volume and complexity of the advice required to help clients navigate the benefits system. Almost 95,000 debt-related issues were recorded during the same period.

**Chart 1:** Top 5 advice categories 2019-20



- 3.2** Advice provided on finance/charitable support, employment and legal proceedings together accounted for a little over 95,000 pieces of advice provided during 2019-20. Advice relating to finance/charitable support displaced housing advice from the top 5 in 2018-19, with housing falling to the sixth most common advice category in 2019-20.

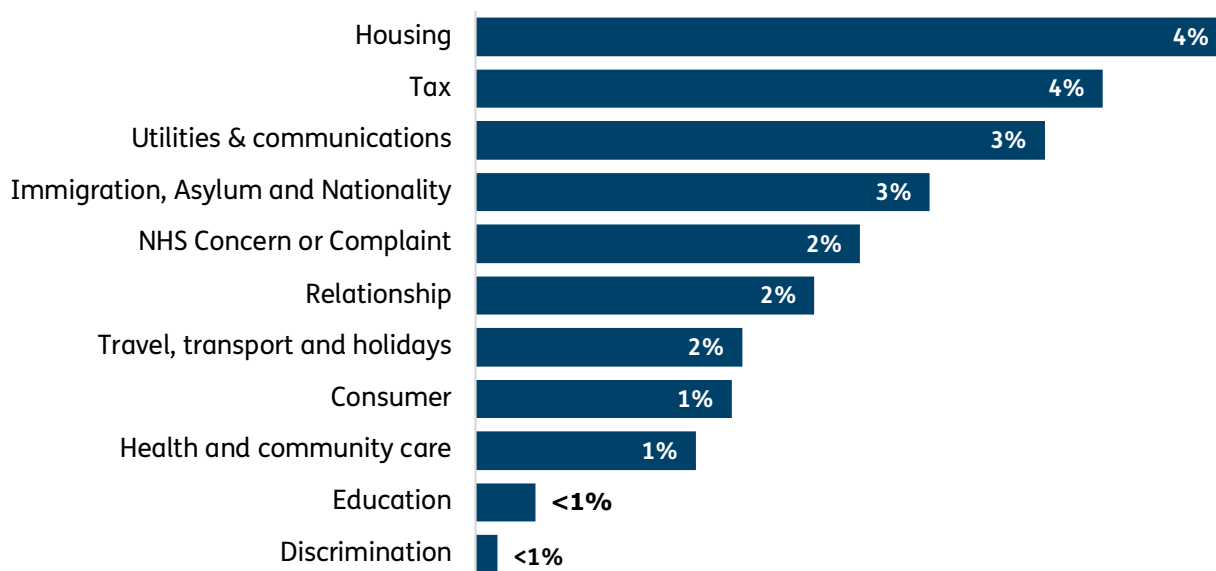


## 3. Advice in Scotland

### All other advice categories

- 3.3** Of the remaining 11 advice code categories the most notable change in proportion of business from 2018-19 was in relation to immigration advice, which rose to ninth most common issue in 2019-20, from fourteenth the previous year. We believe this reflects the changes taking place due to the United Kingdom leaving the E.U.

Chart 2: All other advice categories 2019-20



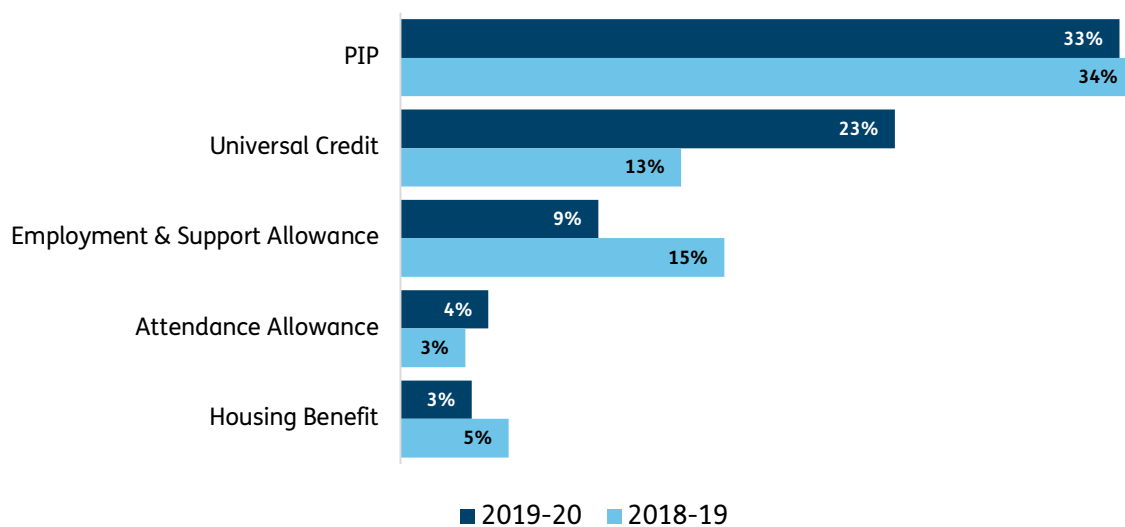
### Top 5 advice categories in more detail

- 3.4** Each of the Level 1 advice code categories is further sub-categorised to 'Level 2' advice codes, of which there are over 250 across all of the Level 1 advice areas. By further exploring the Level 2 codes it is possible to gain some insight into the range of issues on which people are seeking advice.
- 3.5** The most common benefits issue brought to CABs during 2019-20 (see Chart 3) was in relation to PIP, with over 105,000 queries recorded; this takes into consideration both the living and mobility elements of PIP. The second most common benefits advice topic was UC with almost 73,000 queries.

### 3. Advice in Scotland

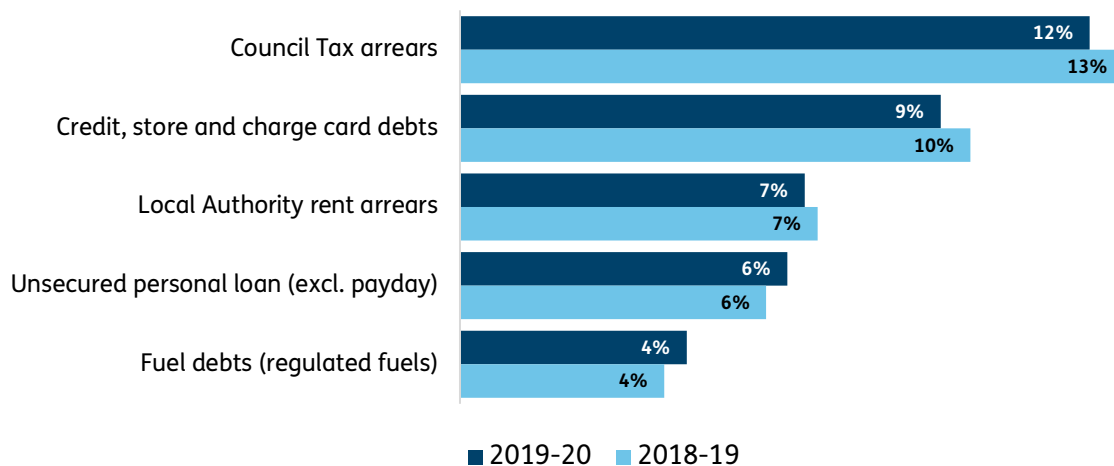
**3.6** Chart 3 also shows that while the proportion of all benefits-related advice accounted for by PIP has remained broadly constant since 2018-19, that relating to UC increased significantly in 2019-20. This, in turn, explains the decrease in advice sought on those benefits it has replaced<sup>1</sup>. Advice in relation to Attendance Allowance also increased during 2019-20.

**Chart 3:** Top 5 benefits advice areas compared to previous year



**3.7** Advice in relation to debt, with almost 95,000 queries, has seen Council Tax remain as the top category for 2019-20. Allowing for expected small shifts in proportions, the picture in relation to the top 5 debt areas remains broadly similar to that seen in 2018-19.

**Chart 4:** Top 5 debt advice areas compared to previous year



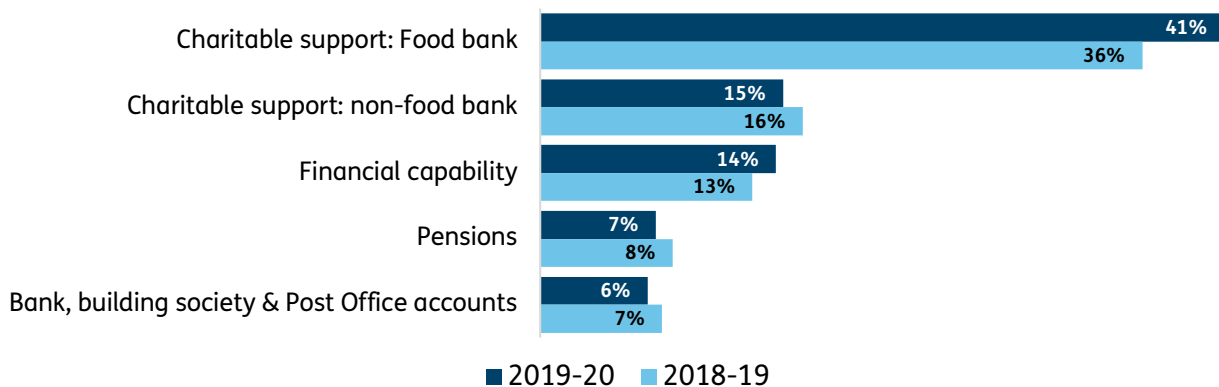
<sup>1</sup> Employment and Support Allowance; Job Seeker's Allowance; Income Support; Child Tax Credit; Working Tax Credit; and Housing Benefit.



### 3. Advice in Scotland

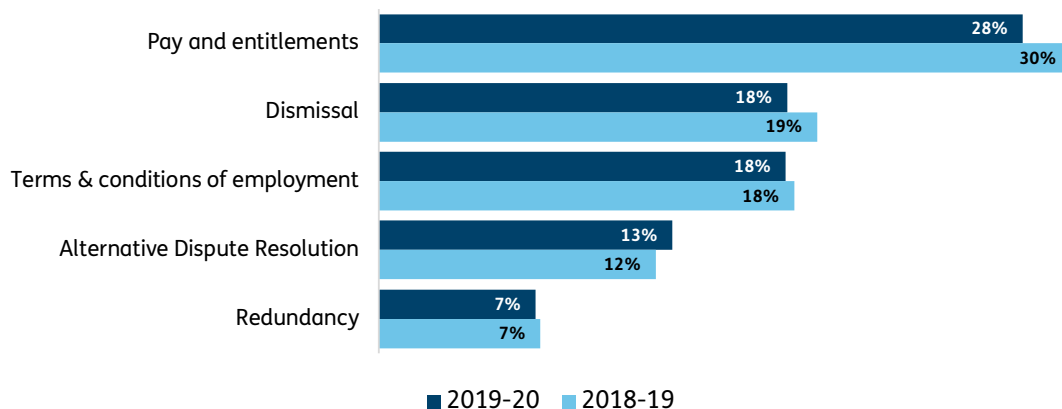
**3.8** With over 35,000 queries recorded, advice relating to financial services and charitable support was the third most common advice need for CAB clients during 2019-20, this having displaced Housing advice from the 2018-19 top five. The most notable change in 2019-20 in this category is an increase in advice provided in relation to food banks.

**Chart 5:** Top 5 finance/charitable support advice areas compared to previous year



**3.9** Advice in relation to employment, with a little over 30,000 queries recorded, was the fourth most common advice area during 2019-20. Other than a small decrease in advice sought on pay and entitlements, the top 5 employment advice areas are consistent with those seen in 2018-19.

**Chart 6:** Top 5 employment advice areas compared to previous year

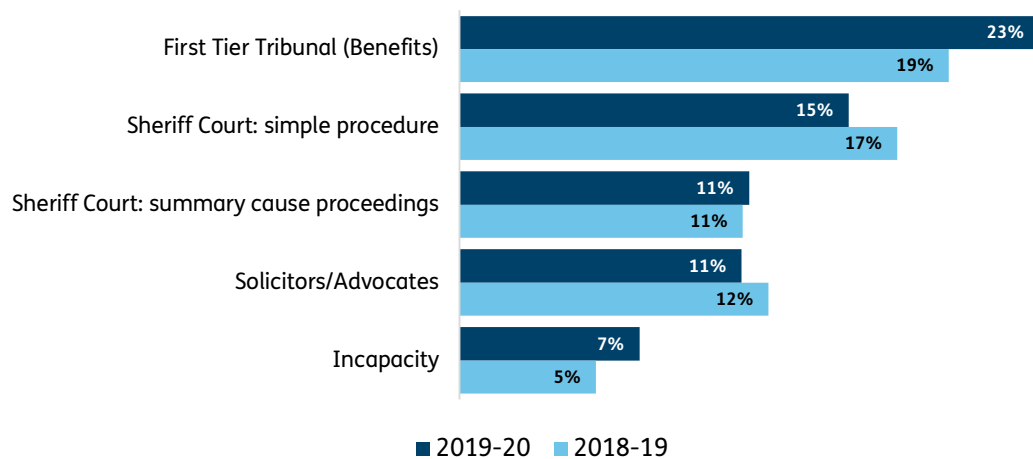


<sup>2</sup> The word cloud was produced using free software (wordclouds.com) and is formatted to the best standard that the software can offer

### 3. Advice in Scotland

**3.10** Advice in relation to Legal Proceedings was provided on just under 30,000 occasions during 2019-20. The most notable change from 2018-19 is that legal advice around incapacity displaced that on legal aid from the top five. Advice relating to First Tier benefits tribunals demonstrated the largest increase in 2019-20 from the previous year.

**Chart 7:** Top 5 legal advice areas compared to previous year



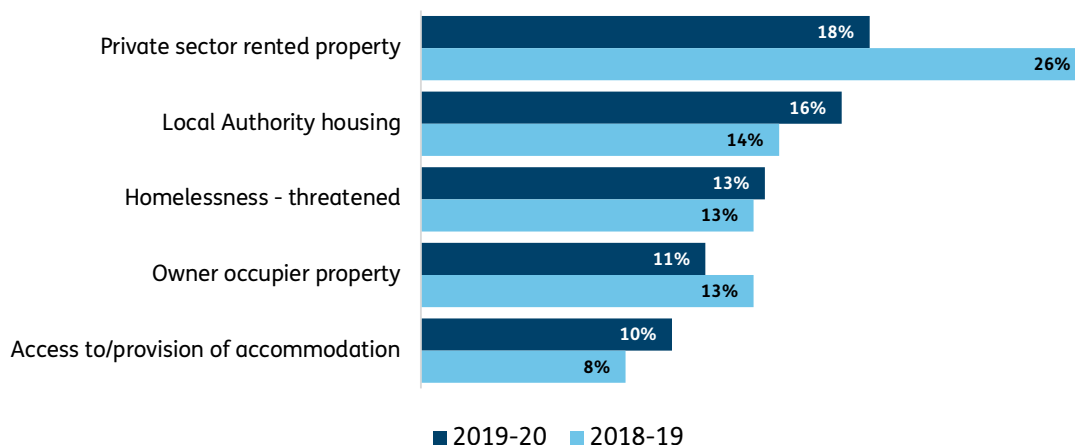
### 3. Advice in Scotland

#### All other advice areas

**3.11** The sixth most common advice area during 2019-20 was that relating to Housing, with relevant advice codes recorded almost 29,000 times. The most common type of housing advice provided was in relation to private sector property, although this also demonstrated a significant decrease from 2018-19 levels. Advice in relation to access to/provision of accommodation displaced environmental and neighbourhood issues from the top 5 in 2018-19.

**3.12** There are three separate advice codes in relation to homelessness, these being: threatened homelessness; actual homelessness; and local authority advice in relation to homelessness. The former of these ranked third in relation to all housing advice during 2019-20. However, if all three are considered together then homelessness becomes the most sought-after advice topic in housing, accounting for 25% of all housing-related advice during 2019-20. This is an increase from 20% during 2018-19.

**Chart 8:** Top 5 housing advice areas compared to previous year



### 3. Advice in Scotland

**3.13** The top Level 2 category in the remaining 10 advice areas can be seen in Table 1. The most notable changes from 2018-19 are in relation to schools in the Education category, and Council Tax in the Tax category. The latter of these was likely influenced by a strong campaign operated by our network in relation to helping people claim Council Tax reductions and exemptions.

**Table 1:** Top Level 2 Advice Code within each Level 1 category

Level 1 Advice Code	Level 2 category	2019/20 % of L1	2018/19 % of L1
Consumer	Building repairs and improvements	17%	18%
Discrimination	Disability: excluding Mental Health	30%	29%
Education	Schools	37%	34%
Health and community care	Costs/charges/entitlements	21%	22%
Immigration	Settled status	40%	n/a <sup>2</sup>
NHS concerns/complaints	Clinical treatment (all aspects)	35%	36%
Relationships	Divorce, separation, dissolution	30%	29%
Tax	Council Tax	81%	75%
Travel, Transport & Holidays	Driving	57%	50%
Utilities	Fuel - regulated (gas, electricity)	86%	85%

<sup>2</sup> The Level 2 Advice Codes under 'Immigration' were amended for 2019/20 to reflect the need to record support for clients applying for settled and pre-settled status in advice of the UK leaving the European Union. These two codes replaced one formerly called 'Settlement/Leave to remain'.

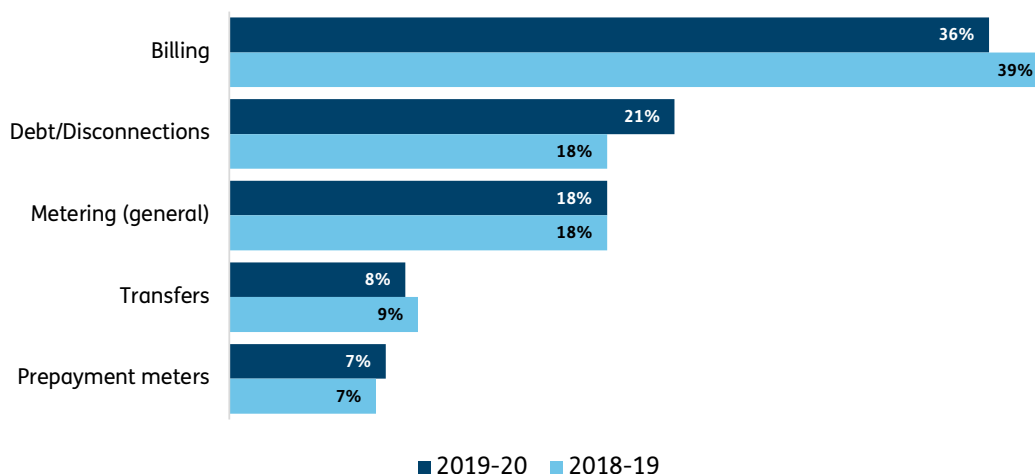




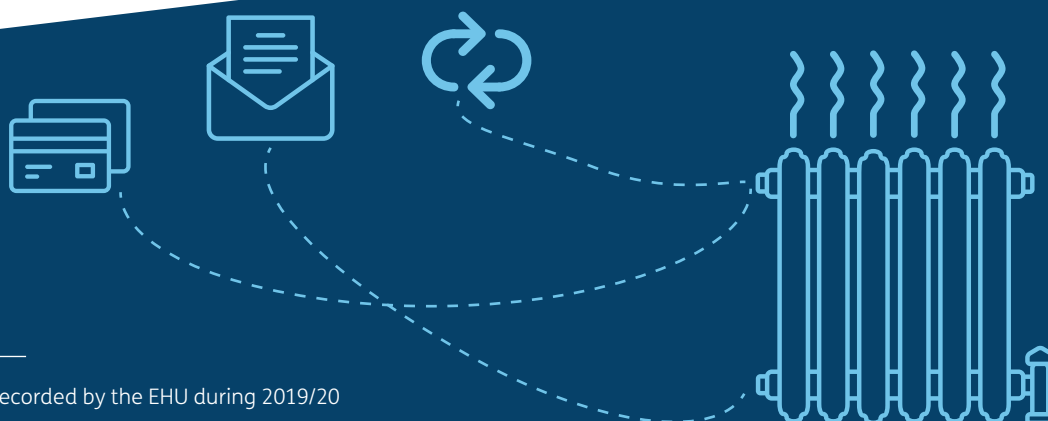
## 4. Evidence gathered by the Extra Help Unit

**4.1** The EHU is a Great Britain-wide service which supports consumers identified as vulnerable with issues relating to regulated fuel markets and, on occasion, in relation to postal issues<sup>3</sup>. During 2019-20 almost 1,400 Scottish consumers were supported by the EHU, the highest proportion (36%) of which sought advice in relation to energy bills. An increase in advice sought regarding debt/disconnections from 2018-19 saw this issue move into second place in the top 5, displacing metering to third place.

**Chart 9:** Top 5 issues dealt with by the Extra Help Unit



**4.2** Over half (54%) of those contacting the EHU were 'dual fuel customers,' while 92% were related to a domestic energy supply. Almost £250,000 in financial gains were recorded for EHU clients in Scotland.

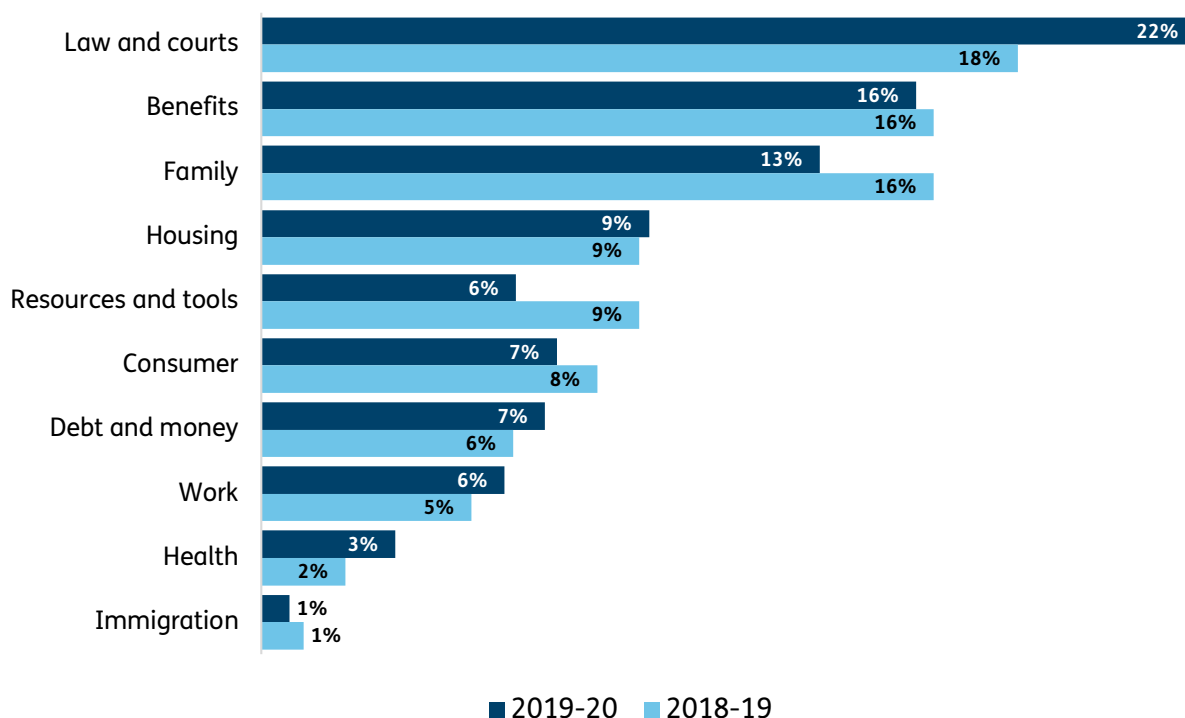


<sup>3</sup> Only 1 such case was recorded by the EHU during 2019/20

## 5. Evidence gathered in relation to online support

- 5.1** The 'Advice for Scotland' website forms part of the Citizens Advice network's 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. During 2019-20 the site had over 4.1 million page views, of which 83% were unique page views. This was an increase of more than 300,000 unique page views (10%) from 2018-19.
- 5.2** Accounting for 22% of all unique page views, advice in relation to law and courts was the most commonly sought, followed by benefits (16%) and family issues (13%). As can be seen in Chart 10, views of the law and courts pages increased considerably during 2019-20 while all others decreased or remained broadly constant.

**Chart 10:** Top 10 online advice areas by % of unique page views



<sup>3</sup> The full report can be requested from [Linda.Hutton@cas.org.uk](mailto:Linda.Hutton@cas.org.uk)

## 5. Evidence gathered in relation to online support

**5.3** By far the most visited page, with more than 123,000 unique views, was that providing advice in relation to appealing parking tickets received on private ground. This is at least partly as a result of a link provided on the Gov.Scot website page in relation parking fines. The ‘law and courts’ section also saw the pages with the second and third highest number of unique page views (almost 118,000), with the former containing advice in relation to both stop and search, as well as police powers to enter a property and seize goods. The third most viewed page, with over 73,000 unique page views, was that offering advice in relation to the sharing of personal images/video online without consent which, again, is likely to be influenced by a link from the Gov.Scot website. The most viewed web pages in all advice categories can be found in Table 2.

**Table 2:** Most viewed web pages in each advice category, 2019-20

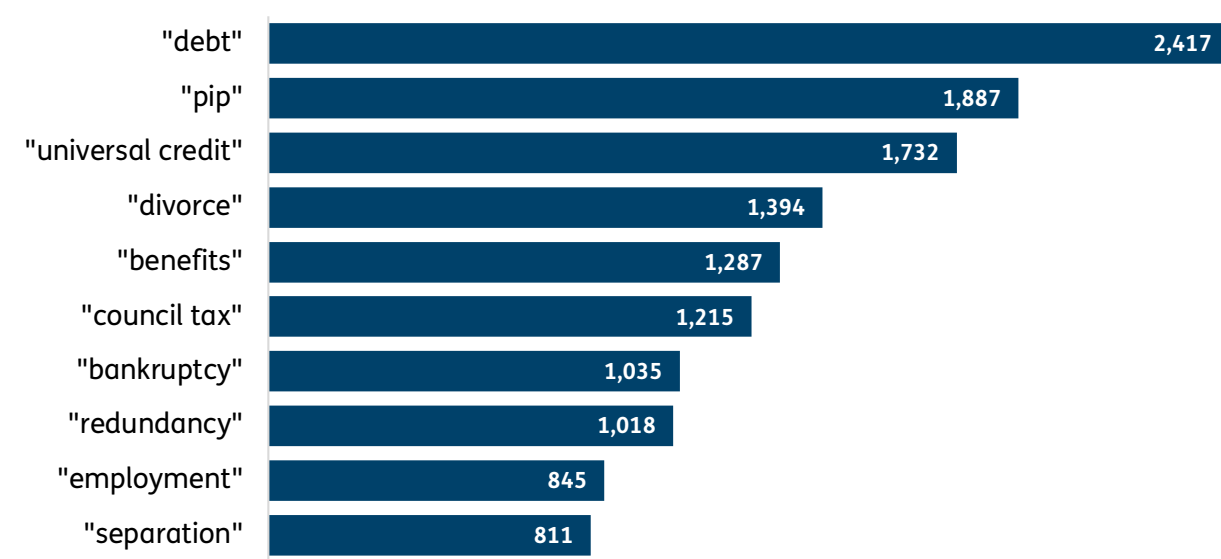
Category	Topic	Unique page views
Law and courts	Appealing parking tickets on private land	123,615
Family	Divorce	60,720
Benefits	Blue Badges: Additional concessions	61,137
Housing	Neighbour disputes	35,866
Work	Declaring criminal records	11,029
Health	Coronavirus: What it means for you	25,538
Consumer	Holiday cancellation/compensation: concessionary fares	28,279
Debt and money	Trust Deeds in Scotland	17,416
Immigration	Staying in the UK after Brexit	3,284



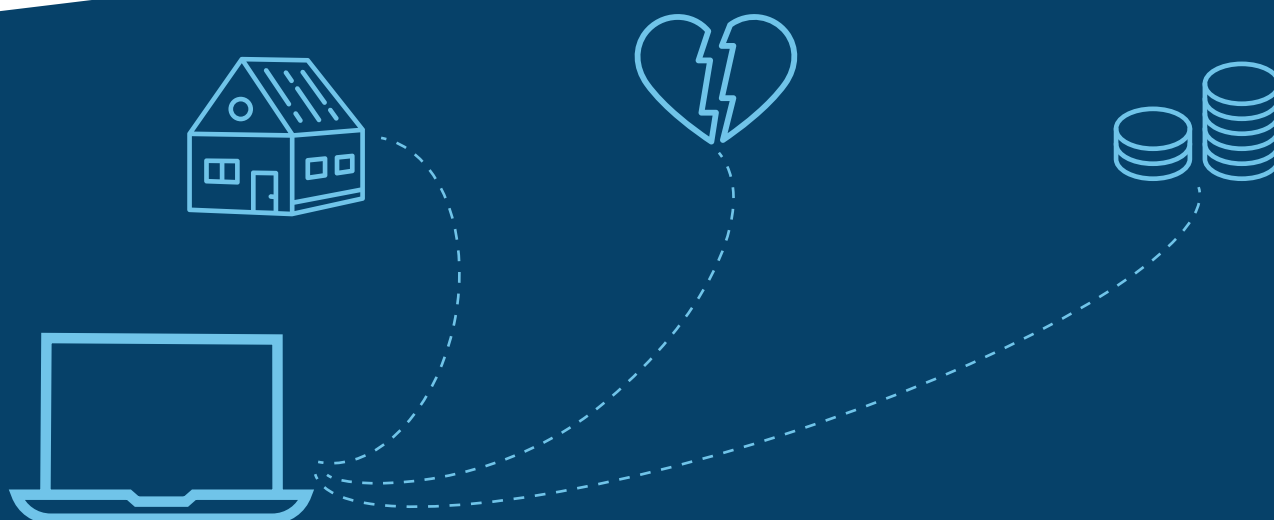
## 5. Evidence gathered in relation to online support

**5.4** Over 1.8 million people visited the Advice in Scotland website during 2019-20, with 85% of those visiting for the first time. Almost one-in-three (64%) of the website users gained access via a mobile phone, while 28% gained access via a desktop computer and 7% via a tablet. Almost 190,000 unique search terms were used with 'debt' the most common, being entered more than 2,400 times. The top 10 search terms<sup>4</sup> can be seen below.

**Chart 11:** Top 10 search terms used on Advice for Scotland



<sup>4</sup> The abbreviation 'pip' refers to the social security benefit Personal Independence Payment. *Not necessary as we've explained it above.*





## 7. Concluding remarks

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- 7.1** During 2019-20, the entire Citizens Advice network provided advice and assistance to over 188,000 individuals; this equates to one in every 24 adults living in Scotland. In addition, over 4.1 million unique visits were recorded on the advice website. Benefit issues continue to be most dominant advice area and with continued changes being made to the benefit system, it is expected that 2020-21 will be no different.
- 7.2** The Citizens Advice network is constantly making changes to our recording practice 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, to provide evidence of our work, both for policy-makers and to our own funders. Therefore, our aim as a network is not just to provide help and support to the clients who come to us for advice, but to track and collate their requests and present it in documents like this, in order to demonstrate the breadth of the work we do but also to hold up a mirror to the problems people are experiencing, and hopefully signal trends that will help influence public policy to mitigate or remove the causes of these problems.
- 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 hundreds of 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.





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