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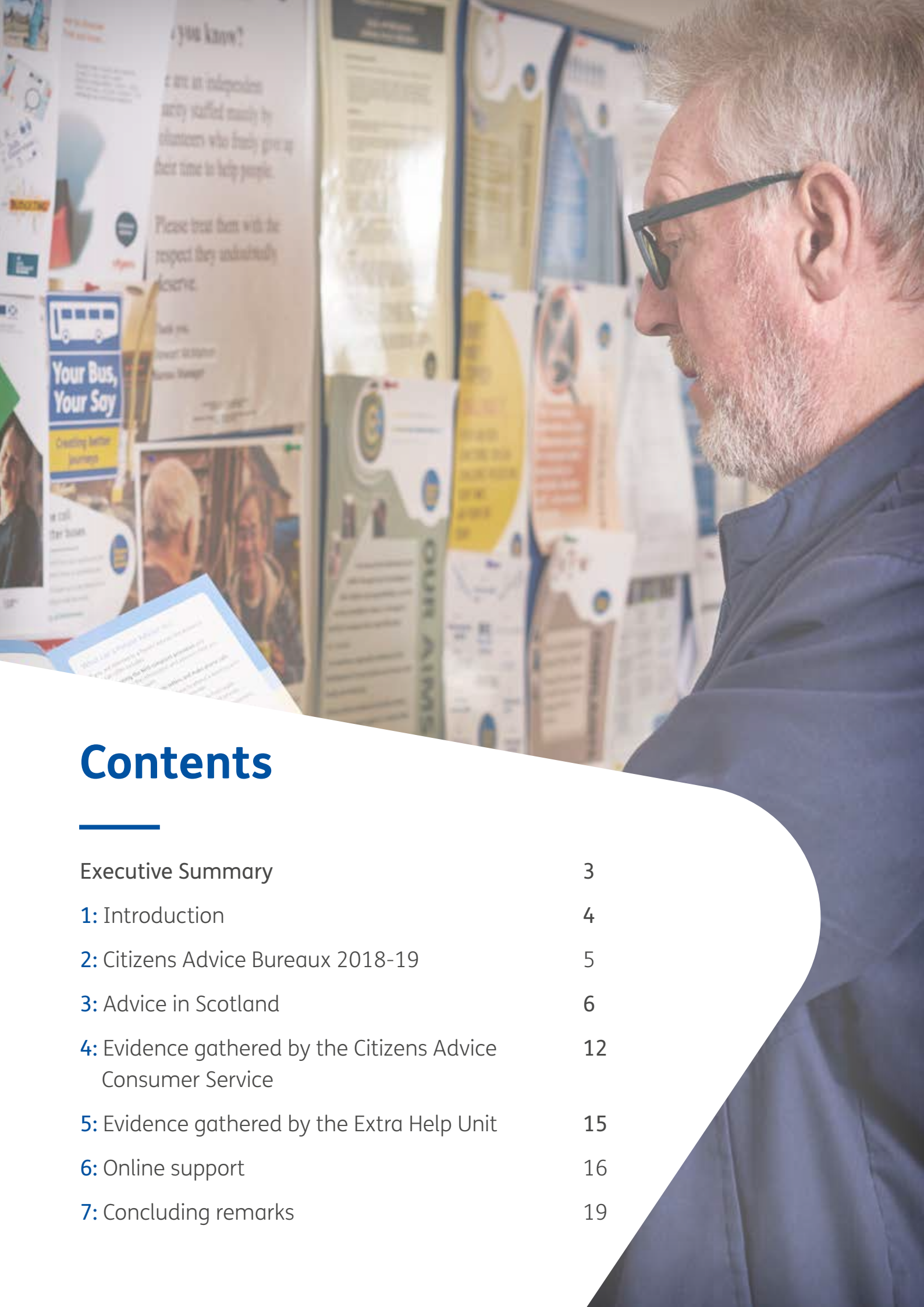
Advice in Scotland

The issues on which people are turning to the Citizens Advice network in Scotland for help.

December 2019



**citizens
advice
scotland**



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Executive Summary

As part of the 2019 General Election, Citizens Advice Scotland is publishing its annual 'Advice in Scotland' report, detailing the issues on which people are turning to the Citizens Advice network in Scotland for help.

During 2018-19, the entire Citizens Advice network provided advice and assistance to over 272,000 individuals; this equates to one in every 18 adults living in Scotland. The network put around £131 million back into people's pockets during this time.

In addition, over 1.5 million unique visits were recorded on our advice website.

The top issues for the network include;

- > **Social security** is the top issue for CAB clients, with a significant growth in advice issued regarding Universal Credit, rising from 6% of the network's social security related advice to 13%.
- > Issues with **debt** are the second biggest issue, with over 100,000 pieces of debt advice being issued in 2018/19, suggesting many CAB clients are finding the cost of living unsustainable.
- > 43,000 pieces of advice were issued on **employment matters** making this the third biggest issue for people who turn to our network for help. Of these, queries on pay and entitlements are the biggest single issue, while advice around terms and conditions has replaced dismissal as the second biggest employment issue.

Housing and **legal issues** are the fourth and fifth most popular advice areas. There has been a large increase in people seeking advice around tribunals to access social security payments.

The sixth most used advice area is **finance and charitable support**, which shows that our network provided advice in relation to foodbanks over 13,000 times in 2019.

Many of the specific issues on which people seek help from the Citizens Advice network are either devolved to the Scottish Parliament or in the process of being devolved. Personal Independence Payment, the single benefit for which people turn to the network for help the most, is being devolved and will be replaced by a new disability assistance payment.

What the Advice in Scotland data shows is that people across Scotland continue to feel the squeeze on incomes, whether that is through social security payments, unsustainable levels of debt or low pay and insecure work.

The challenges of the next decade, such as moving to a green economy, should not add to that income pressure, instead the next government must put living standards at the heart of its agenda.

“During 2018-19, the entire Citizens Advice network provided advice and assistance to over 272,000 individuals; this equates to one in every 18 adults living in Scotland”



1: Introduction

1.1 The Citizens Advice network, comprised of Citizens Advice Scotland; Citizens Advice Bureaux; the Extra Help Unit; the Citizens Advice Consumer Service¹; 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 Citizens Advice Bureaux ('CAB'). These bureaux deliver frontline 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 Citizens Advice Consumer Service ('CACS') offered advice, predominantly via telephone, on general consumer issues while 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, impartial and confidential advice across a range of issues including benefits, debt and employment. During 2018-19 a dedicated 2,379 volunteers contributed their time, knowledge and experience to the Scottish CAB services alongside 963 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 from 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 the support given.
- > Summary data in relation to advice provided by CACS, the Extra Help Unit, and via the dedicated advice website.

¹ The Citizens Advice Consumer Service ceased to be a member of the citizens advice network on 1 April 2019, but was active during the reporting period of April 2018 to March 2019 so is included in this report.

2: Citizens Advice Bureaux 2018-19

2.1 In total, Scottish bureaux assisted over 245,000 clients with more than 700,000 queries during 2018-19. Along with the advice provided bureaux also supported clients in completing close to 50,000 official forms leading to over £130 million in financial gain for clients.

2.2 Over three-quarters (77%) of these forms were related to benefits claims, while the next most common at 5% were in relation to debt. Bureaux clients received advice and support to deal with £126 million of debt during 2018-19, helping them decide on a debt management strategy best suited to their situation.

2.3 In addition, of the more than 6,000 court and tribunal appearances that clients were supported to attend 86% were fully upheld, with a further 3% 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
- > 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

2.5 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 bureau many times 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.

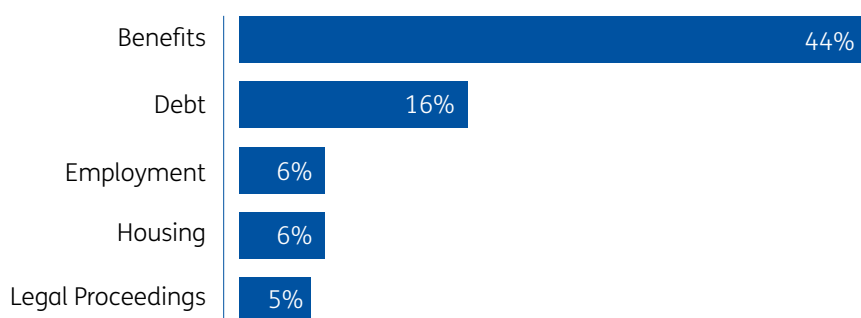


3: Advice in Scotland

Top 5 advice categories

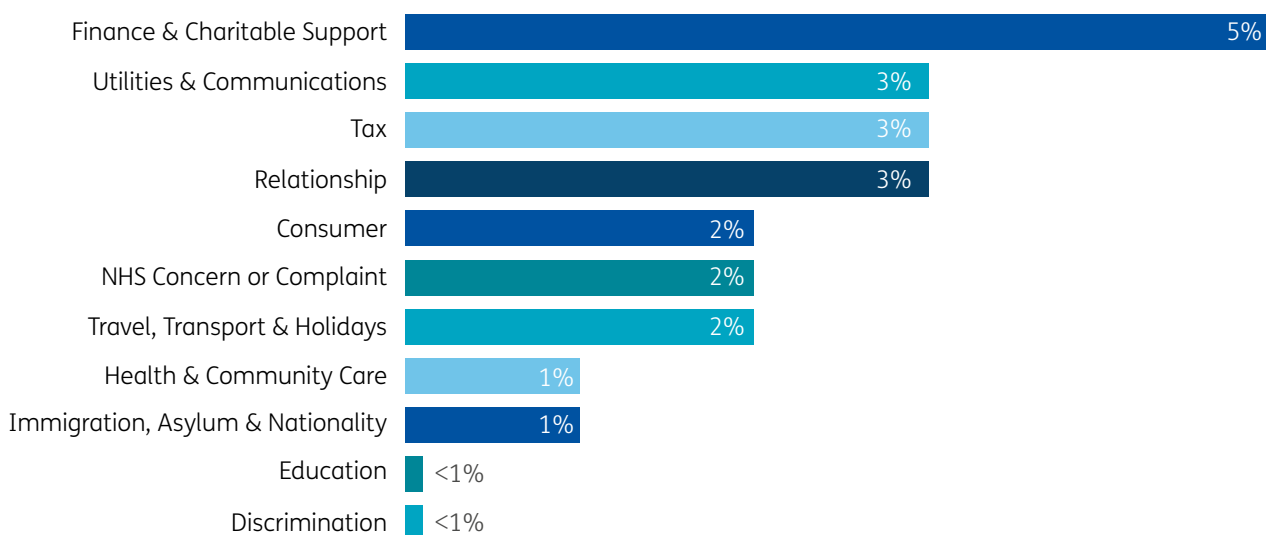
3.1 Issues relating to benefits (44%) and debt (16%) were the top advice areas at a national level. In total over 310,000 benefits-related issues were brought to bureaux during 2018-19, thus demonstrating the volume and complexity of the advice required to help clients navigate the benefits system. More than 110,000 debt-related issues were recorded during the same period.

Chart 1: Top 5 advice categories 2018-19



3.2 Advice provided on employment, housing, and legal proceedings together accounted for a little over 122,000 pieces of advice provided during 2018-19, with legal proceedings replacing finance and charitable support as the fifth most common advice area from 2017-18. Other than that, the only other minor changes were negligible shifts of 1% for both benefits (an increase from 2017-18) and debt (a decrease).

Chart 2: All other advice categories in 2018-19



All other advice categories

3.3 Of the remaining 11 advice code categories the proportion of advice remained broadly the same as for 2017-18. The only changes of note are the move to sixth most common advice area for finance and charitable support, from fifth in 2017-18, and a switch for seventh and eighth most common between utilities and tax-related advice.

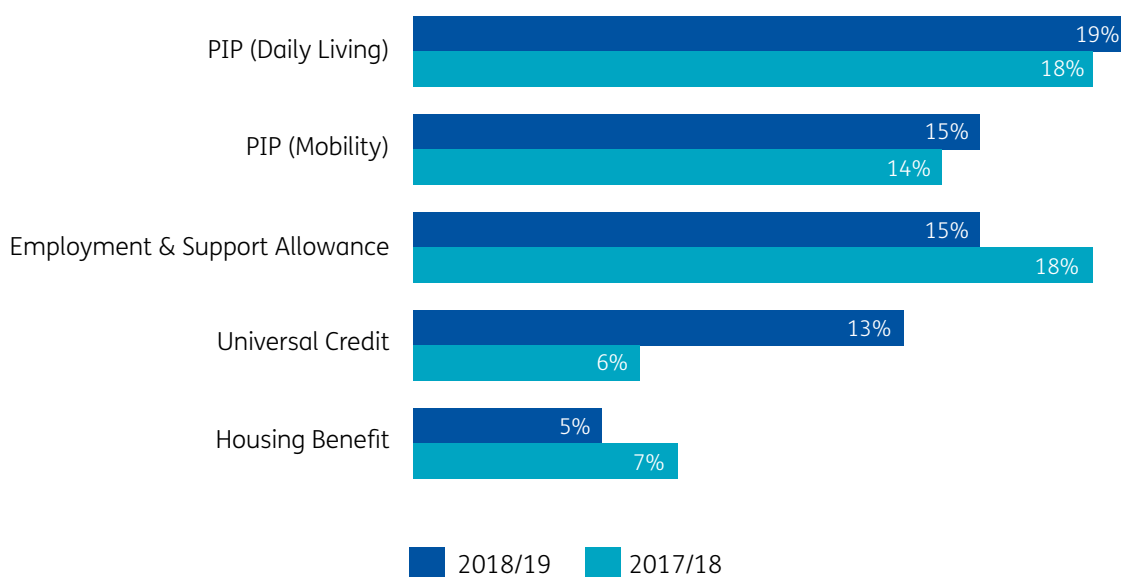
The Top 5 advice categories in more detail

3.4 Each of the Level 1 advice code categories is further sub-categorised to 'Level 2' advice codes, of which there are over 240 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 advice is being sought.

3.5 The most common **benefits** issue brought to bureaux during 2018-19 (see Chart 3) was the daily living component of Personal Independence Payment ('PIP'), with almost 60,000 queries recorded. Combined with the almost 48,000 instances of advice being provided in relation to the mobility component of PIP, this makes Personal Independence Payment overall by far the issue on which clients most often seek advice.

3.6 Chart 3 also shows that the proportion of all benefits-related advice accounted for by PIP has increased since 2017/18. The most notable increase, however, is in relation to Universal Credit which explains in turn the decrease in advice sought on those benefits it has replaced².

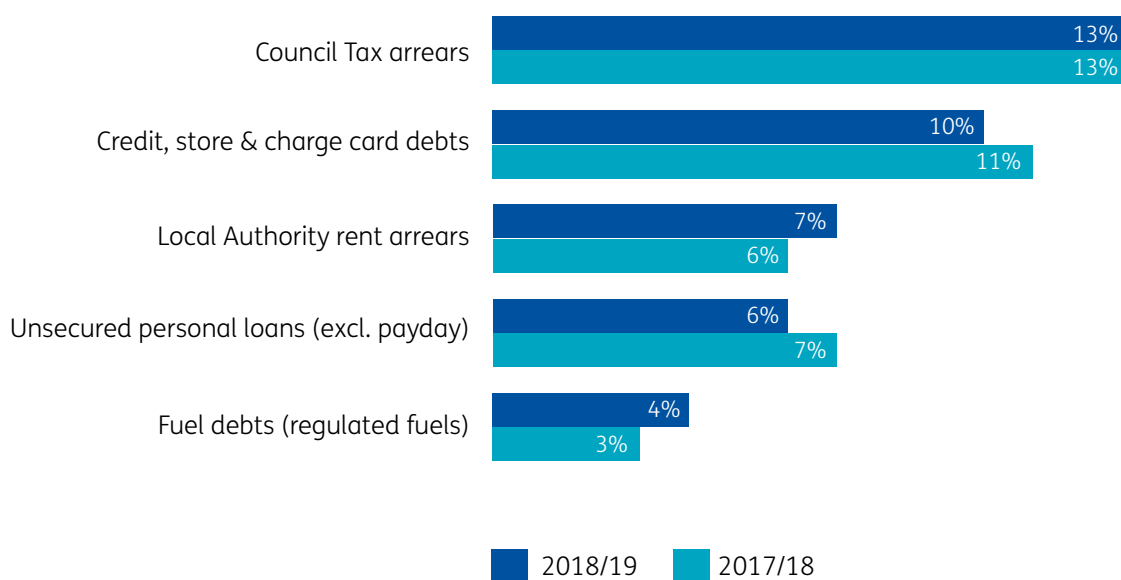
Chart 3: Top 5 benefits advice areas compared to previous year



² Employment and Support Allowance; Job Seeker's Allowance; Income Support; Child Tax Credit; Working Tax Credit; and Housing Benefit.

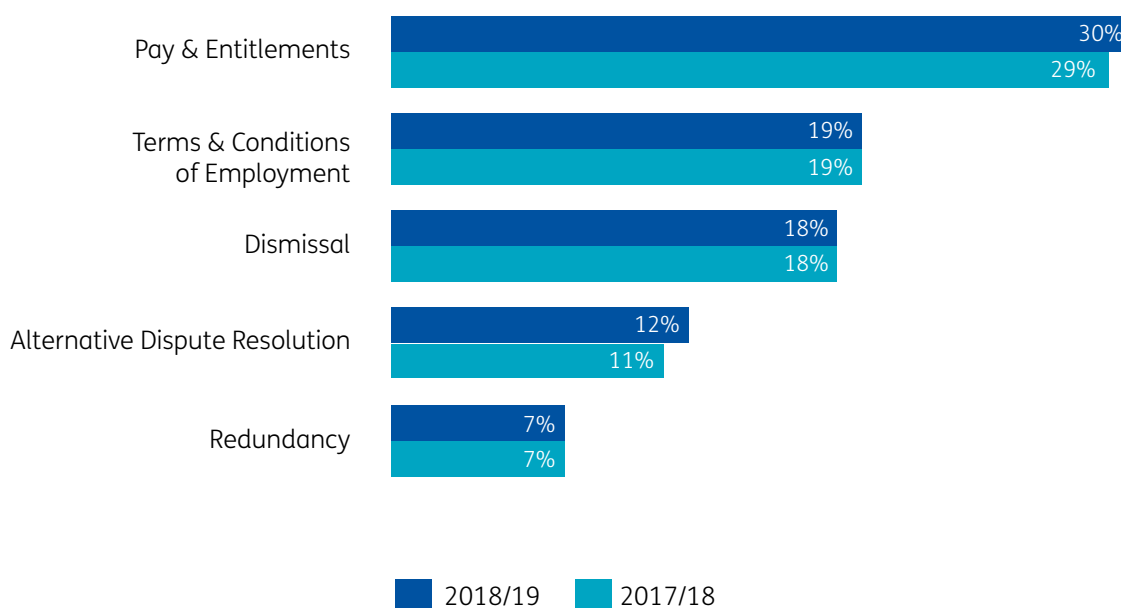
3.7 Among queries related to **debt**, (over 110,000 queries), Council Tax remains the top category for 2018/19. Some changes from 2017/18 are evident with bureaux seeing an increased demand in relation to advice on Local Authority rent arrears and fuel debt, and a decrease in advice relating to credit/store card debts and unsecured personal loan debt.

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



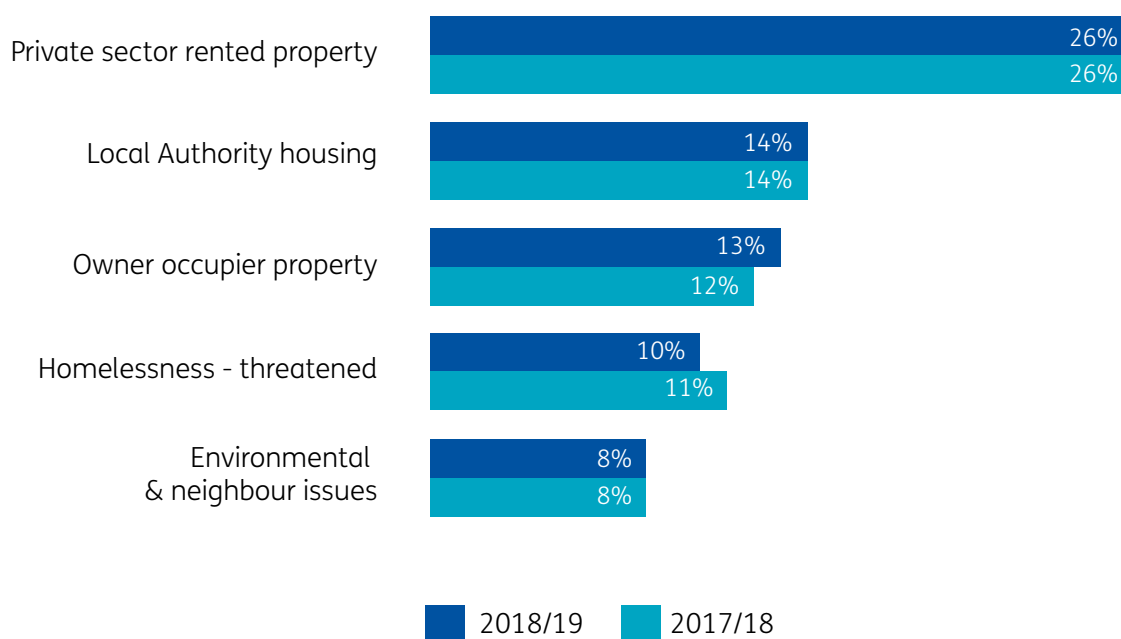
3.8 With almost 44,000 queries recorded, **employment**-related advice was the third most common advice need for bureaux clients during 2018/19. In one change since 2017/18, 'terms and conditions of employment' has replaced 'dismissal' related advice as the second most common topic. Small increases can also be seen in relation to advice on pay and entitlements, and alternative dispute resolution.

Chart 5: Top 5 employment advice areas for 2018/19 compared to previous year:



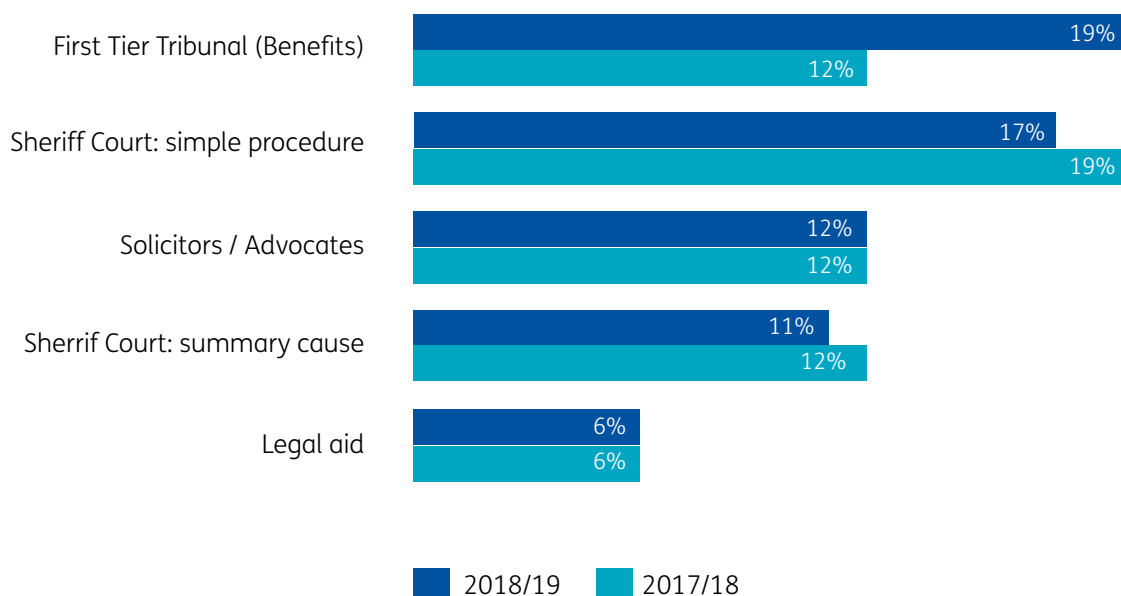
3.9 Queries in relation to **housing** were recorded over 41,500 times during 2018/19, with advice on private sector rented property being the most common. The proportion of all housing advice related to the various Level 2 advice areas remained broadly constant from 2017/18, with only one small increase seen in relation owner-occupier property. It is worthy of note that, if all three of the Level 2 advice codes which cover homelessness³ are combined, they account for 20% of all housing-related advice during 2018/19.

Chart 6: Top 5 housing advice areas compared to previous year:



3.10 Advice in relation to **legal proceedings** was provided on over 37,000 occasions during 2018/19. A considerable increase in the proportion of advice accounted for by benefits-related First Tier Tribunal work saw this become the most common legal proceedings advice area in 2018/19. Sheriff court related advice saw the most notable decrease in this category.

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



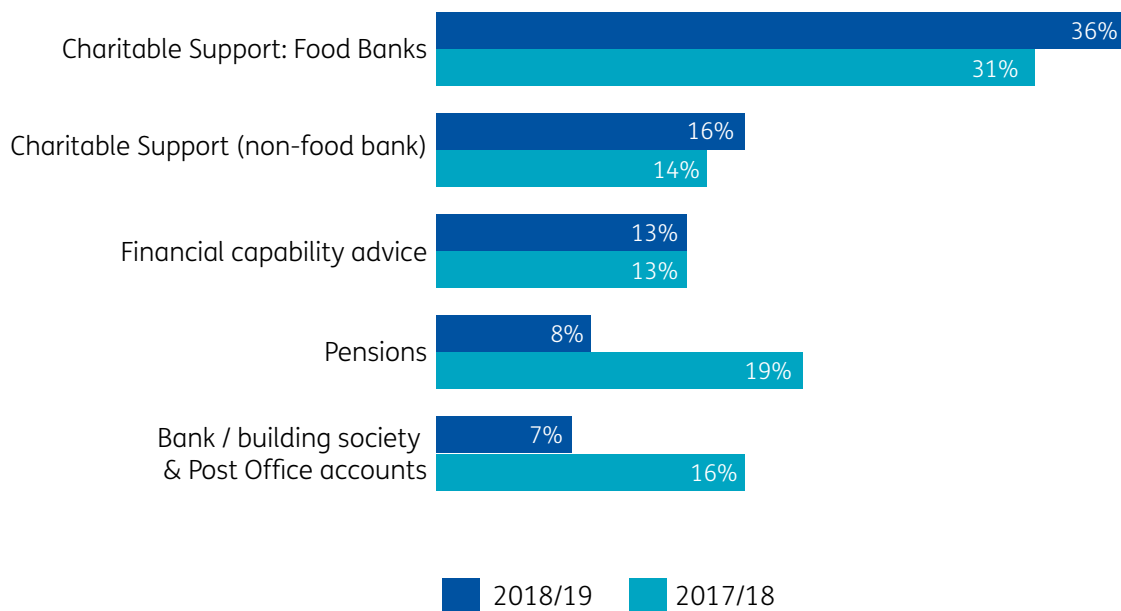
³ Actual; threatened; and local authority service

All other advice areas

3.11 The sixth most common advice area during 2018/19 was that relating to **financial services and charitable support**, with relevant advice codes recorded over 36,500 times. This category includes general financial products, such as loans and insurance, alongside financial capability advice and charitable support. The latter of these, charitable support is further split into food bank/non-food bank related support.

3.12 In common with previous years, advice in relation to food banks accounted for the highest proportion (36%) in this category, followed by non-food bank related charitable support advice (16%).

Chart 8: Top 5 financial services and charitable support areas compared to previous year:





3.13 The top Level 2 category in the remaining 10 advice areas can be seen in Table 1. The most notable change from 2017/18 is in relation to settlement/further leave to remain in the Immigration advice category, and this is likely to have occurred as a result of the vote to leave the European Union. This Level 2 category was the 3rd most common immigration advice area during 2017/18.

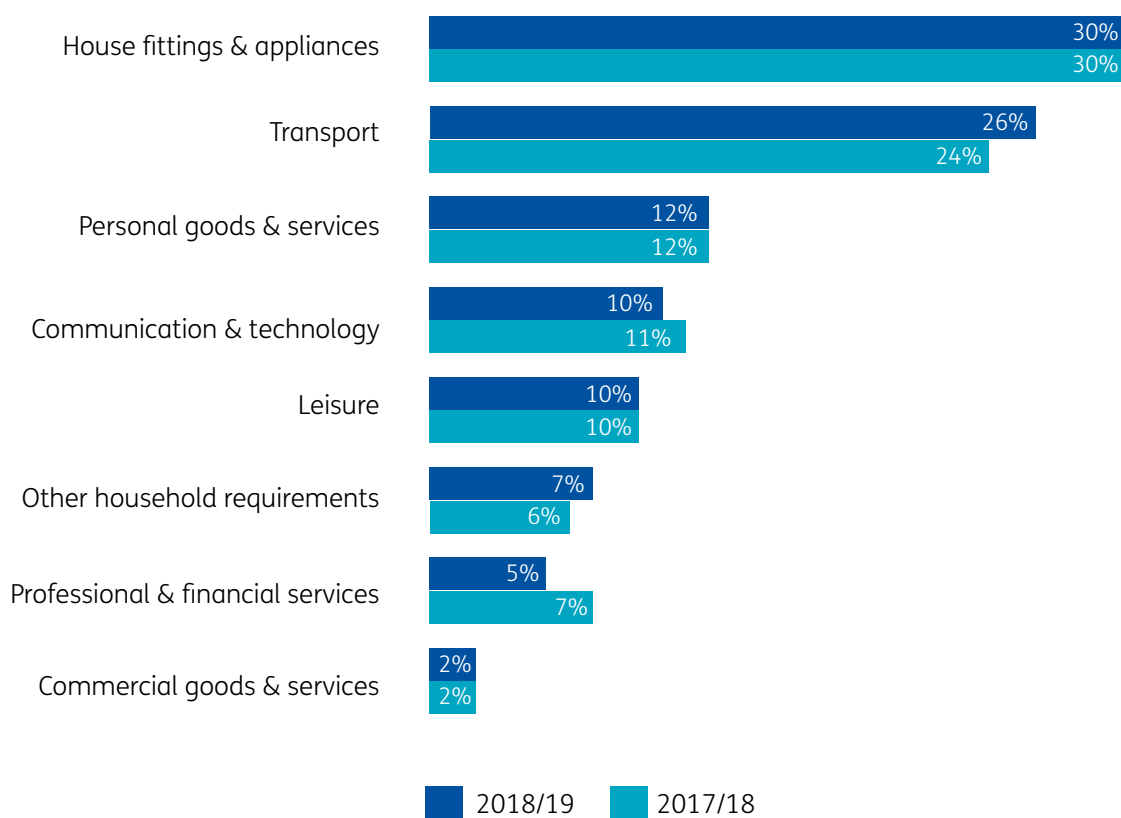
Level 1 Advice Code	Level 2 category	2017/18 % of L1	2018/19 % of L1
Consumer	Building repairs and improvements	17%	18%
Discrimination	Disability: excluding Mental Health	28%	29%
Education	Schools	33%	34%
Health & community care	Costs/charges/entitlements	17%	22%
Immigration	Settlement/Further leave to remain	19%	24%
NHS concerns/complaints	Clinical treatment (all aspects)	37%	36%
Relationships	Divorce, separation, dissolution	31%	29%
Tax	Council Tax	73%	75%
Travel, Transport & Holidays	Driving	47%	50%
Utilities	Fuel - regulated (gas, electricity)	83%	85%

4: Evidence gathered by the Citizens Advice Consumer Service

4.1 The national phone line operated by the Citizens Advice Consumer Service ('CACS') allowed any UK resident to receive advice on what could be described as 'traditional' consumer issues. As of April 2019, however, while the service is still available it is no longer part of the citizens advice network⁴, meaning this is the final time that the work of CACS will be reported on here.

4.2 Almost 31,000 calls were made to CACS by Scottish residents during 2018/19, of which a little under 29,000 were 'in scope' for the service (e.g. were not referred to other agencies) As can be seen in Chart 9 by far the most common reason for calling was an issue with a household fitting or appliance (30%). Small increases from 2017/18 can be seen in relation to transport, and other household requirements.

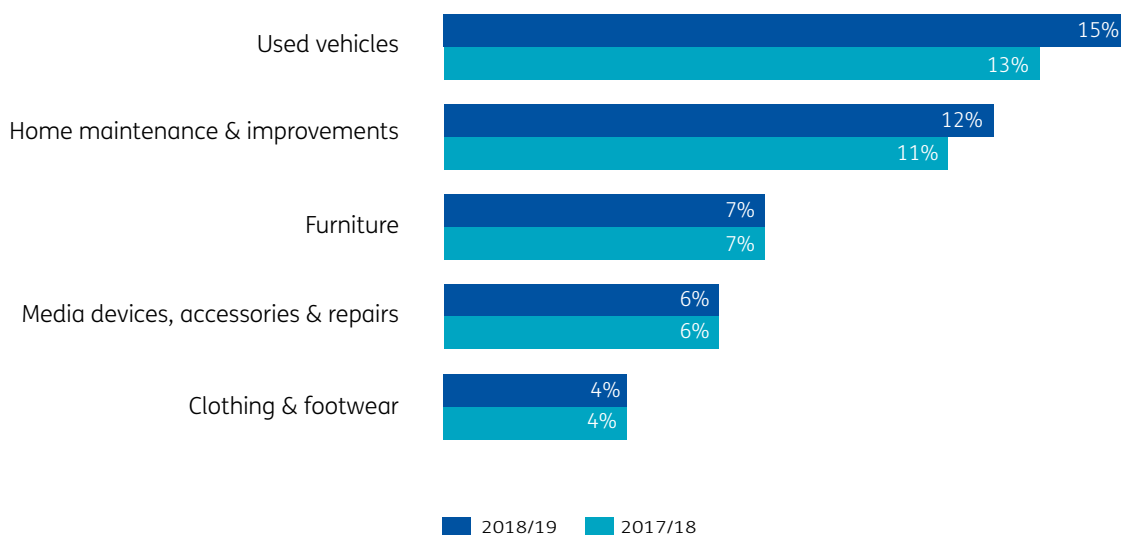
Chart 9: Calls to the Citizens Advice Consumer Service, by topic:



⁴ The service is now operated as Advice Direct Scotland

4.3 Sub-categories within each topic area provide more detail of the issues brought to the helpline. For example, calls in relation to used vehicles, included in the above ‘Transport’ category, were the most common in 2018/19. As can be seen in Chart 10, the number of calls relating to used cars, along with home improvements and maintenance, increased from 2017/18.

Chart 10: Top 5 most common issues brought to the CACS helpline:

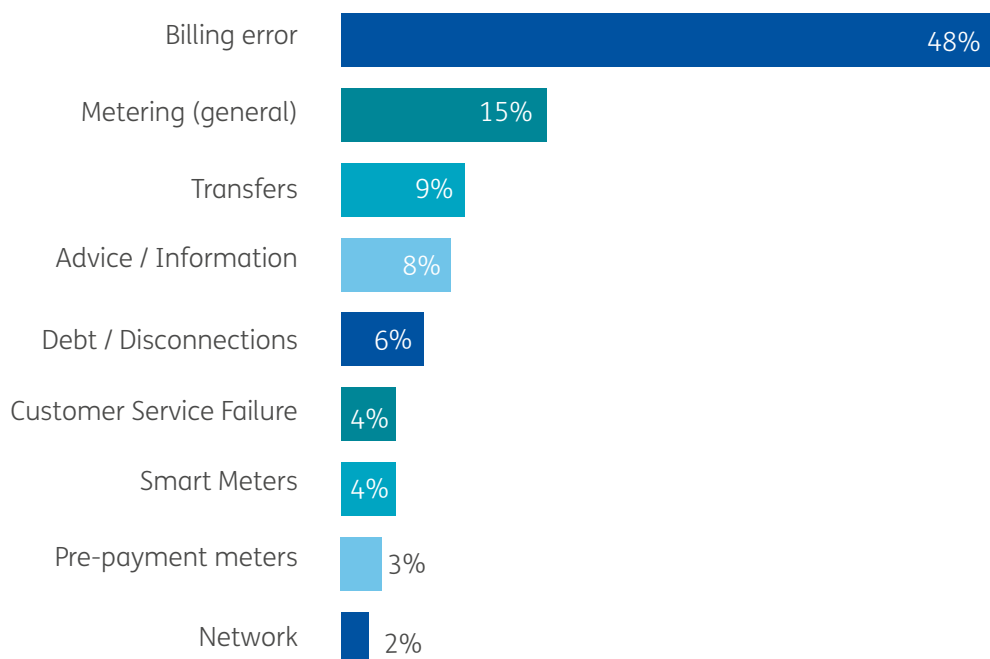


4.4 The Citizens Advice Consumer Service also dealt with queries in relation to the regulated industries of energy and post. Detail on the latter is somewhat scarce, but it is known that CACS received 180 calls during 2018/19 in relation to post and parcels with the largest proportion (37%) in regard to a Royal Mail service. Calls regarding Hermes (12%) and Parcelforce (8%) were the next most common.



4.5 Energy-related issues are covered in depth in another CAS report, ‘Energy Advice in Detail⁵’, and so will be addressed only briefly here. Over 1,400 calls were made to CACS regarding energy issues during 2018/19, with almost half being in relation to billing errors.

Chart 11: Calls to CACS in relation to energy issues during 2018/19:



4.6 Two-thirds of those calling (68%) were dual fuel customers, while the overall majority (91%) of calls related to a domestic energy supply. A failure to credit or refund monies was the most common issue (14%) followed by disputed bills where the customer was not at fault (12%).

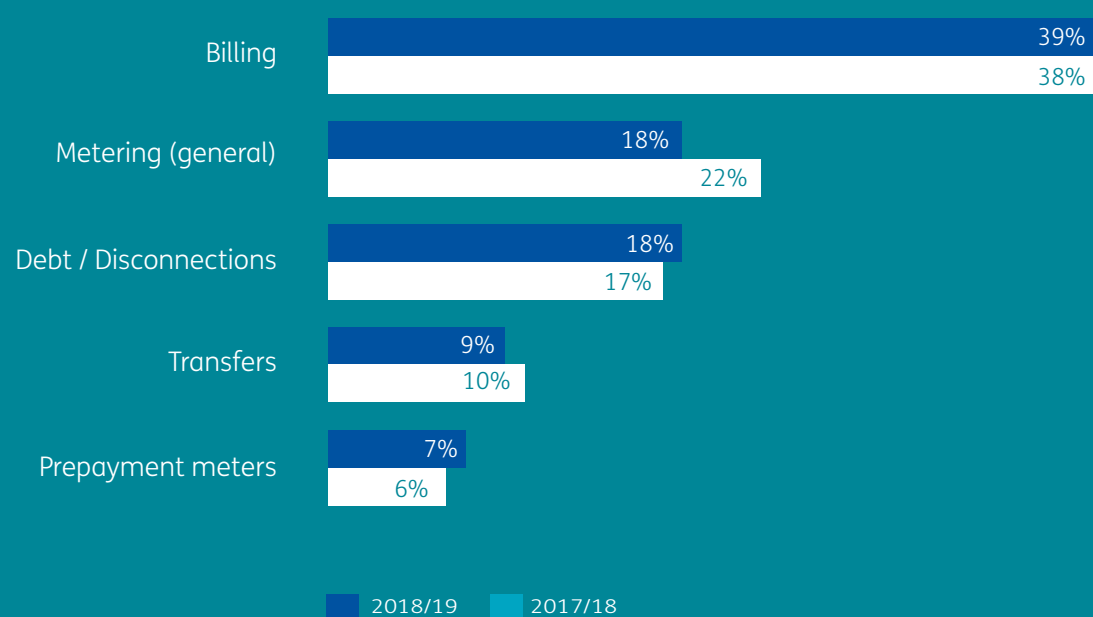
⁵The report for 2017/18 can be found on the Citizens Advice Scotland website at:
<https://www.cas.org.uk/publications/energy-advice-detail-energy-issues-brought-citizens-advice-network-scotland-2017-18>



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 post⁶. Again, EHU data will be covered in more depth by the 'Energy in Detail' report and so will only be discussed briefly here. During 2018/19 over 1,200 Scottish consumers were supported by the EHU, the highest proportion (36%) of whom sought advice in relation to billing issues.

Chart 12: Top 5 issues dealt with by the Extra Help Unit:



5.2 Over half (54%) of those contacting the EHU were dual fuel customers, while 92% of calls were related to a domestic energy supply. Over £600,000 in financial gains were recorded for EHU clients in Scotland.



⁶ Only 1 such case was recorded during 2018/19

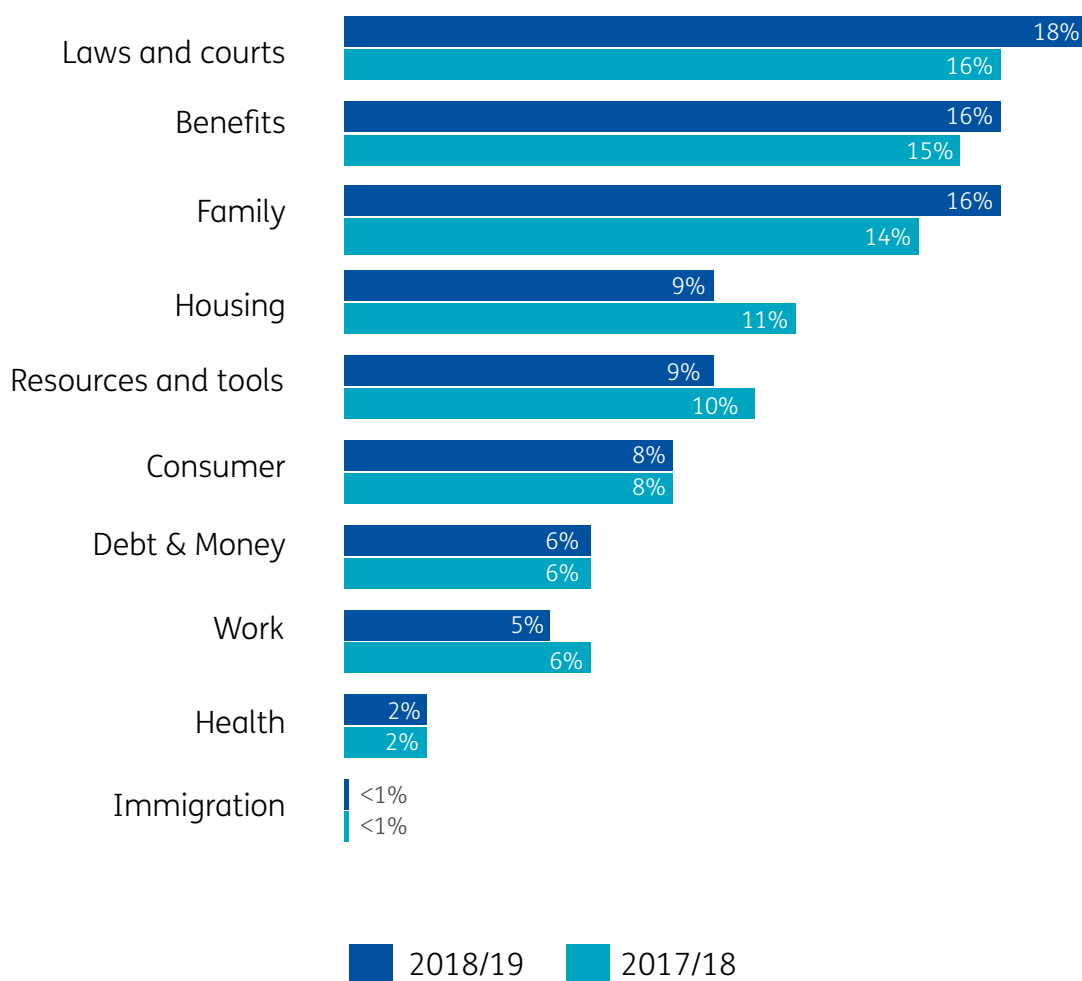
⁷ See Footnote 5

6: Online support

6.1 The 'Advice for Scotland' website forms part of the Citizens Advice network 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 2018/19 the site had over 3.7 million page views, of which 84% were unique page views. This means an increase of more than 400,000 unique page views (15%) from 2017/18.

6.2 Accounting for 18% of all unique page views, advice in relation to law and courts was the most commonly sought, followed by benefits (16%) and family issues (16%). As can be seen in Chart 13, all three showed an increase in 2018/19 from the previous year, as did the pages relating to consumer advice.

Chart 13: Online advice topics: Unique page views 2018/19:



6.3 By far the most visited, with more than 95,000 unique views, was the page 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 page with the second highest number of unique page views (more than 77,000), where advice is provided in relation to stop and search, as well as police powers to enter a property and seize goods. The page offering advice in relation to divorce, in the ‘family’ section of the website, saw the third highest number of unique views at more than 660,000. 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, 2018/19:

Category	Topic	Unique page views
Law and courts	Appealing parking tickets on private land	96,674
Family	Divorce	77,372
Benefits	Blue Badges: Additional concessions	40,023
Housing	Neighbour disputes	39,972
Work	Young people and employment	21,471
Health	NHS: Patient rights	20,342
Consumer	Holiday cancellation/compensation: concessionary fares	16,778
Debt and money	Creditor action: Sheriff Officers	13,092
Immigration	Spouse/Partner visa	1,028
Resources	Benefits Fact Sheets	962

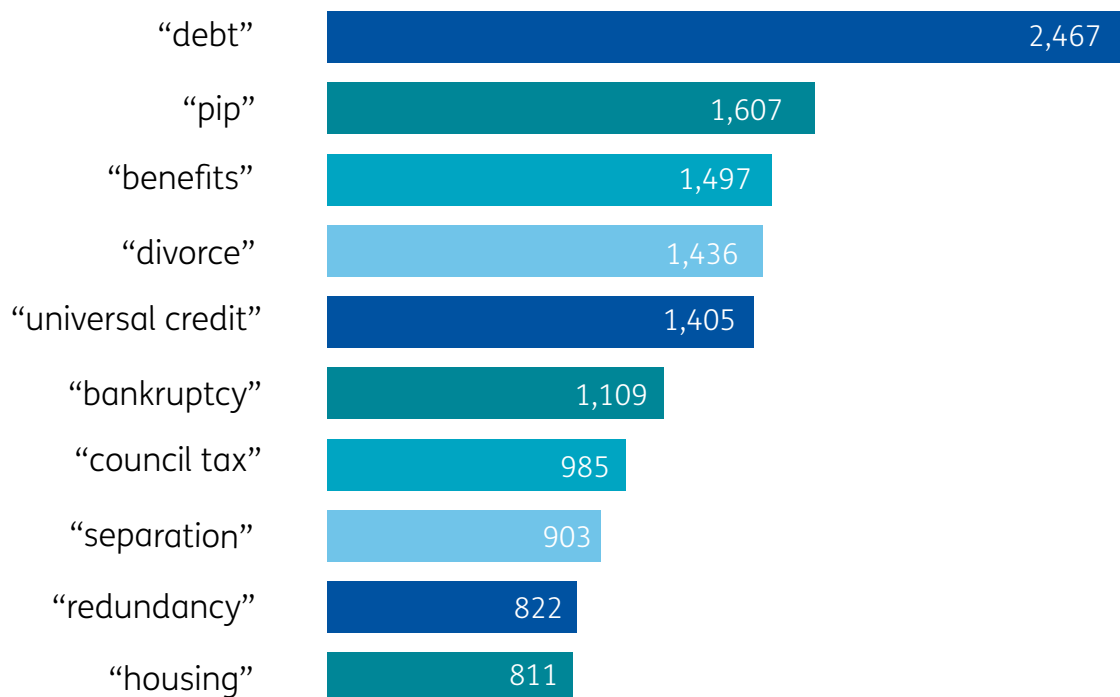
6.4 Some pages saw a considerable increase from 2017/18 in the number of unique page views, with that relating to young people and benefits seeing the most notable change with an almost 3-fold increase. These increases are likely to be as a result of CAS campaigns and publicity work on these issues.

Table 3: Most viewed web pages in each advice category, 2018/19:

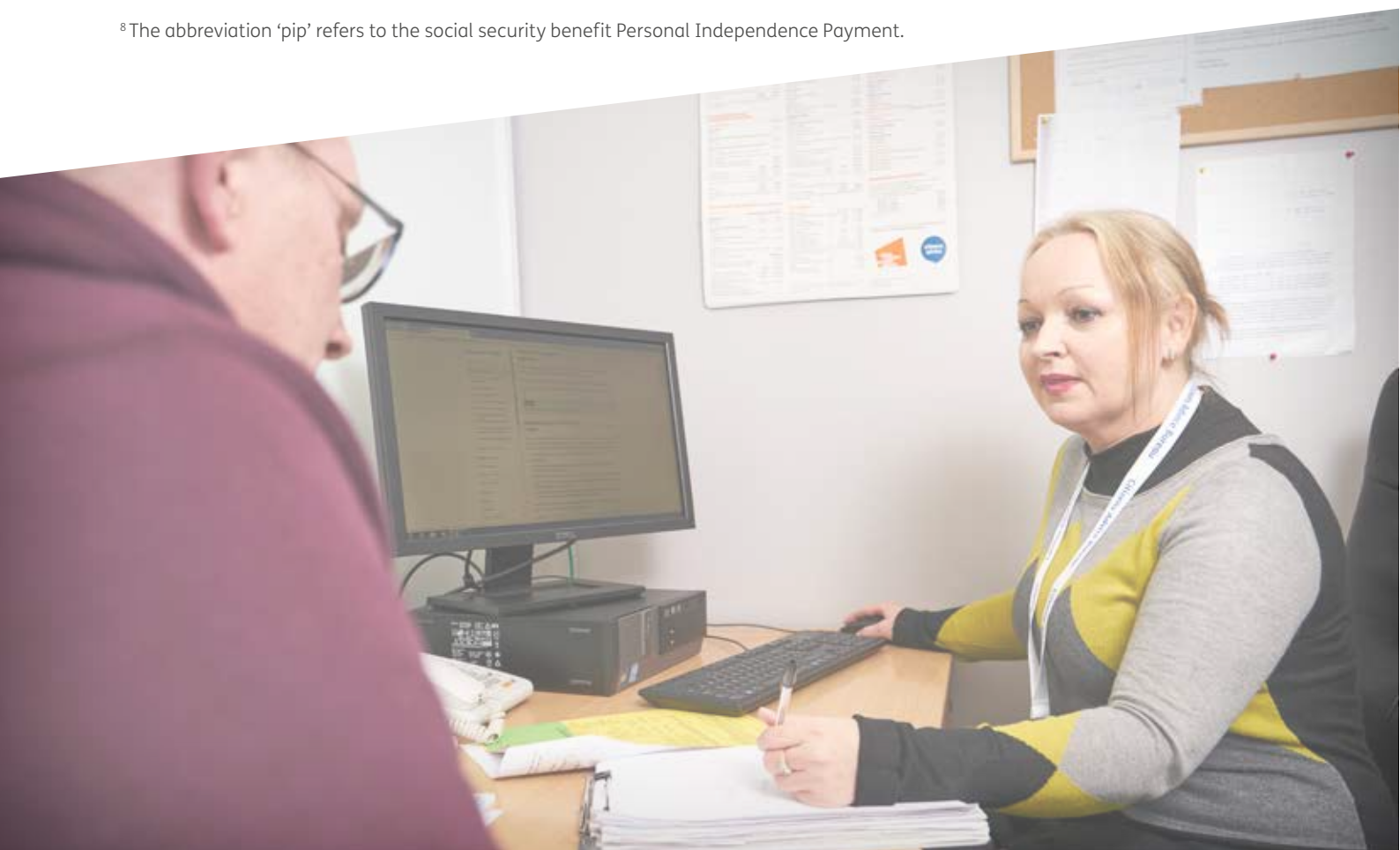
	2017/18	2018/19	Increase
Young people/Benefits*	7,797	29,389	21,592
Sharing intimate images/video without consent	3,371	16,279	12,908
Mental health	2,933	10,507	7,574
Complaints/Legal action against police*	7,067	14,461	7,394
Rape/Sexual offences	4,822	11,864	7,042

6.5 In total over 1.5 million people visited the website during 2018/19, with 83% of those visiting for the first time. More than half (58%) of the website users gained access via a mobile phone, while 32% gained access via a desktop computer and 10% via a tablet. More than 180,000 unique search terms were used with ‘debt’ the most common, being entered more than 2,600 times. The top 10 search terms⁸ can be seen below.

Chart 14: Top 10 search terms used on Advice for Scotland:



⁸ The abbreviation ‘pip’ refers to the social security benefit Personal Independence Payment.



7: Concluding remarks

7.1 During 2018-19, the entire Citizens Advice network provided advice and assistance to over 272,000 individuals; this equates to one in every 18 adults living in Scotland. In addition, over 1.5 million unique visits were recorded on the advice website. Social Security issues continue to be most dominant advice area and, with continued changes being made to the benefit system, it is expected 2019-20 will be no different.

7.2 The Citizens Advice network is continually making changes to recording practice and the systems used to record client data. Our aim is not just to help the individual who is seeking advice, but by recording and analysing each case, we aim to build a unique resource of data reflecting the needs and experiences of people across Scotland in terms of how why and when they require support and how best to offer it. By providing this information to policymakers and other stakeholders we hope to 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 best if there is early intervention, and it pays for itself through better outcomes for both the client and 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.

During 2018-19, the entire network provided advice & assistance to

272,000

individuals.

this equates to



1 in every **18** adults in Scotland.

1.5 million



unique visits to our advice website.

social security issues



.....
continue to be the most dominant advice area.

Annex: About the Citizens Advice network in Scotland

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. More than 270,000 clients were served across the network, while over 1.5 million unique visits to the advice website were recorded.

In the last year there has been significant change to the way bureaux 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 bureaux data will focus on advice given and its proportion of business.

Citizens Advice Bureaux

- > Operated from over 280 advice points across Scotland.
- > A dedicated 2,379 volunteers contributed their time, knowledge and experience to the CAB services, alongside 963 paid staff providing management, administration, support and specialist advice.
- > Advice was sought at bureaux by over 245,000 clients, equating to one in every 18 Scottish adults.
- > More than 700,000 pieces of advice were provided.
- > Bureaux supported clients in claiming over £130 million in financial gains.
- > The top 3 advice areas were benefits; debt; and employment.
- > The largest individual advice area was Personal Independence Payment, with over 100,000 advice codes recorded.

Citizens Advice Consumer Service⁹

- > The national phone line operated by the Citizens Advice Consumer Service, including call centres in Glasgow and Stornoway, which allowed UK residents to obtain advice over the phone.
 - > Scottish consumers contacted the helpline on almost 31,000 occasions during 2018-19.
 - > Used vehicles and home maintenance/improvements were the two biggest issues, accounting for over one quarter (27%) of all advice given by CABs.
-

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, the postal service.
 - > Over 1,200 Scottish consumers were supported by EHU during 2018-19.
 - > The most common issue brought to EHU was energy bills (39%).
 - > EHU helped clients in Scotland to achieve over £600,000 in financial gains.
-

Advice for Scotland website

- > The 'Advice for Scotland' website allows people to find at least basic advice on a range of topics at any time of the day or night.
- > During 2018-19, over 1.5 million unique visitors accessed advice through the website, resulting in over 3.7 million page views.
- > Advice was most commonly sought in relation to legal issues (18%) and benefits (16%).
- > The individual page most often visited (on over 95,000 occasions) was that for advice on parking tickets on private land, while the second most visited page (on over 75,000 occasions) contained advice in relation to getting divorced.
- > Over half of those accessing the website (58%) did so via a mobile phone.

⁹ As of April 2019, this service is no longer part of the Citizens Advice Network.