



Advice in Scotland 2014/15

A summary of evidence gathered by
Citizens Advice Bureau about their work



The Citizens Advice Service Network, comprised of Citizens Advice Scotland; Citizens Advice Bureaux; Citizens Advice Consumer Service; and the Extra Help Unit form Scotland's largest independent advice and advocacy network. Citizens Advice Scotland is the umbrella organisation for Scotland's network of 61 member Citizens Advice Bureaux ('CAB'), with these bureaux delivering frontline advice services at over 200 service points across the country.

This briefing paper is a summary of the 'Advice in Scotland 2014-15' report based on evidence gathered by CAB and the Citizens Advice Consumer Service on the advice they provide.

ADVICE IN SCOTLAND

Each time a client approaches the national CAB service 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' and designated as a 'new' or 'repeat'; this report focuses on 'new' Advice Codes only¹.

Advice Codes

The type of advice sought by clients is recorded as relating to one of 15 categories. The total number of new Advice Codes recorded in 2014/15 was over 580,000, this being an increase of 4% from the number recorded in 2013/14. If standard opening hours are used as a benchmark² this would imply that over one query is being addressed every 19 seconds. Bureaux also helped clients with almost 330,000 repeat issues; in total, therefore, bureaux provided advice on over 900,000 issues during 2014/15.

Once piece of advice provided every 19 seconds during working hours

The top Advice Codes for 2014/15, along with the proportion of all CAB business attributed to each, can be seen below:



¹ A 'new' Advice Code refers to a 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.

² 9 a.m. to 5 p.m., Monday to Friday, with the telephone helpline being open until 8 p.m. during the week and from 10 a.m. until 2 p.m. on Saturday.



Benefits

Advice relating to benefits, tax credits and national insurance (referred to here as 'benefits') is the top advice category with 220,000 new Advice Codes recorded. The most common areas in which clients sought advice within the benefits category were Employment and Support Allowance (ESA); Housing Benefit; and obtaining a general entitlements check. It is also of interest to note that almost 30,000 new Advice codes were recorded in relation to the Personal Independence Payment, accounting for over 13% of all benefits-related business. Although not one of the most common categories (with almost 6,000 recorded) the proportion of benefits-related business in connection with the Scottish Welfare Fund Crisis Grant increased by 58% from 2013/14.

In addition to advice provided by CAB on benefits issues they also assist clients to complete forms in relation to claims, appeals, etc., including forms only available online. Such support was provided on over 22,000 occasions during 2014/15. It is estimated that benefits-related advice helped around 13,000 clients to achieve financial gains of almost £60 million.

Clients seeking benefits advice achieved financial gains of almost £60 million



Debt

Advice relating to debt is the second most commonly sought by clients with over 100,000 new queries during 2014/15. The most common areas in which clients sought advice were council tax arrears; card debts; and debt remedies. Advice Codes recording council tax arrears have increased by 18% since 2012/13 and the most common issue raised across all debt areas was difficulty in making payments. Through the provision of advice in relation to debt, CAB staff supported clients to achieve financial gains of over £36 million during 2014/15.

Clients seeking debt advice supported to financial gains of over £36 million



Employment

The third most common advice area overall was related to employment with over 50,000 new queries recorded. The proportion of business relating to employment issues has steadily increased in recent years, having risen by 5% since 2012/13. Over one-quarter of Advice Codes recorded in the employment category (26%) were related to pay and entitlements, while queries regarding procedures around dismissal and dispute resolution were also common.



Housing

New Advice Codes in relation to housing issues were recorded on over 40,000 occasions. The proportion of business related to housing advice has increased by 4% since 2012/13. Advice regarding privately-let properties accounted for the highest proportion of all housing-related advice

(27%), with this being over twice the proportion for local authority housing. Advice with regard to repairs and/or maintenance of all housing types was provided on over 6,000 occasions.

The Housing Advice Code contains three sub-categories in relation to homelessness, these being threatened or actual homelessness and local authority services in relation to homelessness. Across all three areas new queries were raised on over 7,300 occasions, accounting for 18% of all housing-related business.

Advice relating to homelessness increased by 7% from 2013/14



Legal Issues

New queries with regard to legal issues were recorded on over 27,000 occasions during 2014/15, accounting for 5% of all CAB business during this time. Advice was most commonly sought in regard to solicitors/advocates, accounting for over 16% of all legal issues business. Additionally, advice in relation to the small claims process at the Sheriff Court accounted for further 15% advice provided in this category.



Financial Products and Services

Over 26,000 new queries in relation to financial products and services were recorded during 2014/15. Issues in relation to charities were by far the most common accounting for 40% of the financial category with over 11,000 Advice Codes recorded. Within the charities sub-category the most common issue for which advice is being sought is in relation to foodbanks/parcels; such

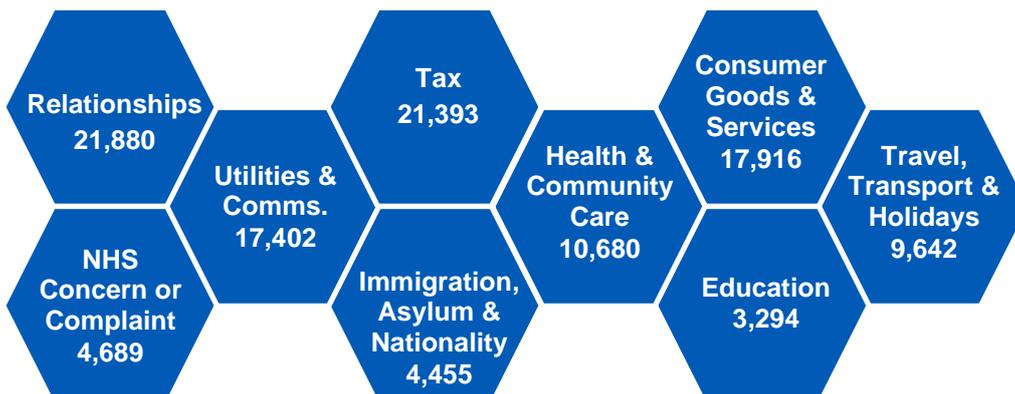
1 in 42 instances of advice related to food banks

advice was provided on over 7,400 occasions during 2014/15 and accounted for 23% of all financial products and services issues. The proportion of all charitable support business relating to foodbanks/parcels has risen by 47% since 2013/14.



All Other Advice Code Categories

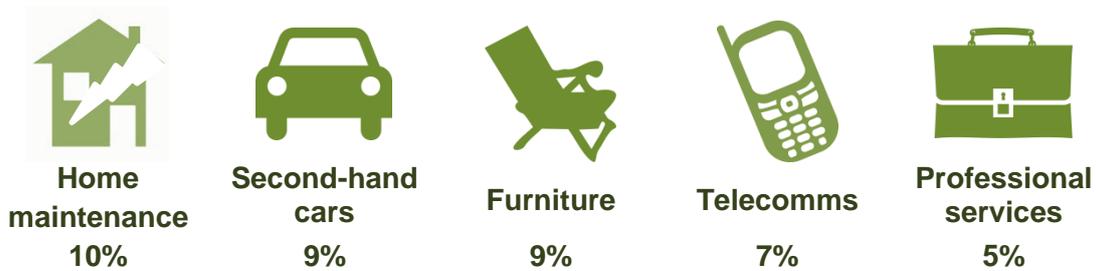
The remaining Advice Code categories used accounted for 20% of all new CAB business during 2014/15; information regarding these is summarised below.





Citizens Advice Consumer Service

Over 50,000 enquiries were made by Scottish consumers during 2014/15 to the Citizens Advice Consumer Service ('CACS'), which offers specialist advice on such as energy and post issues via a helpline, email, web form and post. Over one-third (35%) of all enquiries to CACS were related to just five issues:



Concluding Remarks

The Citizens Advice Service Network recorded an unprecedented number of new Advice Codes for their clients during 2014/15, which would indicate that advice retains a fundamental role in society. During 2014/15 a dedicated 2,436 volunteers contributed their time, knowledge and experience to the CAB services across Scotland alongside 963 paid staff providing management, administration, support and specialist advice work. 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.

Advice works, and pays for itself through better outcomes for the client and for the public purse. In an era of public spending cuts and a squeeze in personal income, good advice is more important than ever. The Citizens Advice Service Network 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.

For the full 'Advice in Scotland 2014-15' and other work produced by Citizens Advice Scotland, please visit the Publications section of the CAS website at www.cas.org.uk or contact the CAS Research Team at research@cas.org.uk