



# An Essential Community Service

The Work of the Citizens Advice network

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April 2022



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Of those who benefit,  
on average

**£4,400**

better off



**4 in 10**  
**cases**



CABs deal with are complex  
and need multiple advice types

During the pandemic the CAB  
network helped over

**171,000**

people in Scotland

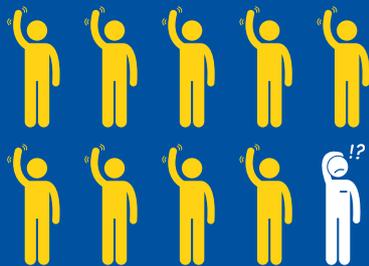


We're worth

**£245million**

in net benefits to Scotland

**Nine in ten**



people in Scotland  
have heard of us



**2.5 million**

people checked our online advice  
pages in the last year

Our advice is

-  **free,**
-  **confidential**
-  **and impartial**

We offer advice

-  **in person,**
-  **over the phone**
-  **or online.**

## Introduction

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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 impartial advice. We use people's real-life experiences to influence national policy and drive positive change. We are on the side of people in Scotland who need help, when and where they need it and we change lives for the better.

The Citizens Advice network is made up of 59 local CABs, each its own independent charity, the Extra Help Unit, a group of specialist case workers dealing with energy advice, and Citizens Advice Scotland as the membership body itself.

During the pandemic the CAB network helped over 171,000 people and a further 2.5 million people checked our online advice pages. Nine in ten adults in Scotland have heard of Citizens Advice, of which almost one-third had used the service at least once.

This briefing outlines the impact of the Citizens Advice network across Scotland, how CABs are providing vital wraparound services in communities to help people solve problems as we emerge from the pandemic and face a cost of living crisis.



# The impact of CAB advice for people

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Since the start of the Coronavirus pandemic in 2020, around 1 in 5 people who have come to the Citizens Advice network in Scotland for help have made some sort of gain, the average financial value of these gains is over **£4,400**. This includes direct cash in people's pockets and benefits in kind, like free school uniforms.

This doesn't include debt advice, which can help people financially by reducing their repayments, or people who have benefited from understanding and enforcing their rights in a non-financial sense.

Client satisfaction research commissioned by CAS during the pandemic surveyed just over 1,000 CAB clients and found;

- > **95%** reported they were satisfied with the service provided by CAB
- > **95%** said they would recommend a CAB to others
- > **91%** stated that the service met or exceeded their expectations
- > **70%** reported that the advice they received improved their mental health and wellbeing
- > **80%** said that it relieved stress
- > **91%** felt that the support they received increased their confidence in dealing with issues in the future
- > **94%** said it helped them realise they were not alone.



# Our impact on child poverty

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The Scottish Government has set a target of fewer than 10% of children living in relative poverty by 2030. Despite that, the cost of living crisis threatens to increase the numbers of children living in poverty.

The CAB network makes a material impact on helping families in poverty, through the money unlocked for families through advice and our campaign for policy changes.

To show the scale of this impact, consider the results delivered for key groups between April 2021 to January 2022:

- > **For families with children under 1 (2,906):** where we were able to realise a financial gain (maximise income and reduce costs) for the client that averaged **£3,939**. Where debt could be written off that averaged **£13,553**.
- > **For families with a mother under 25 (1,567):** where we were able to realise a financial gain (maximise income and reduce costs) for the client that averaged **£2,920**. Where debt could be written off that averaged **£3,848**.
- > **For single parent families (12,304):** where we were able to realise a financial gain (maximise income and reduce costs) for the client that averaged **£4,068**. Where debt could be written off that averaged **£10,989**.

Over the same period CABs gave advice 196,717 times to families with children, with benefits advice being the primary advice type sought, but with clients benefitting from the holistic offer provided by the CAB service.

As councils seek to reduce child poverty in their local areas, the Citizens Advice network is an invaluable partner to deliver better outcomes for local families.



# The importance of a wraparound service

CABs are a people focused service, not one that deals with issues in silos. How we give advice allows us to understand how problems for people interact and build up in Scottish society. We commissioned analysis of our advice from Select Statistics to better understand how these advice types interact.

This analysis was of over 450,000 cases of which 60% were cases with single advice types and 40% were cases with more than one advice type issued. Therefore around 4 in 10 cases CABs deal with see clients needing multiple types of advice.

The research identified 15 advice ‘clusters’ from those cases involving multiple advice types. The table below outlines these cluster types and what proportion of cases they make up. They also identify two other key factors - ‘long duration’: cases that have taken multiple sessions over an extended period of time to resolve and ‘high advice count’: cases where an exceptionally high number of advice types have been addressed.

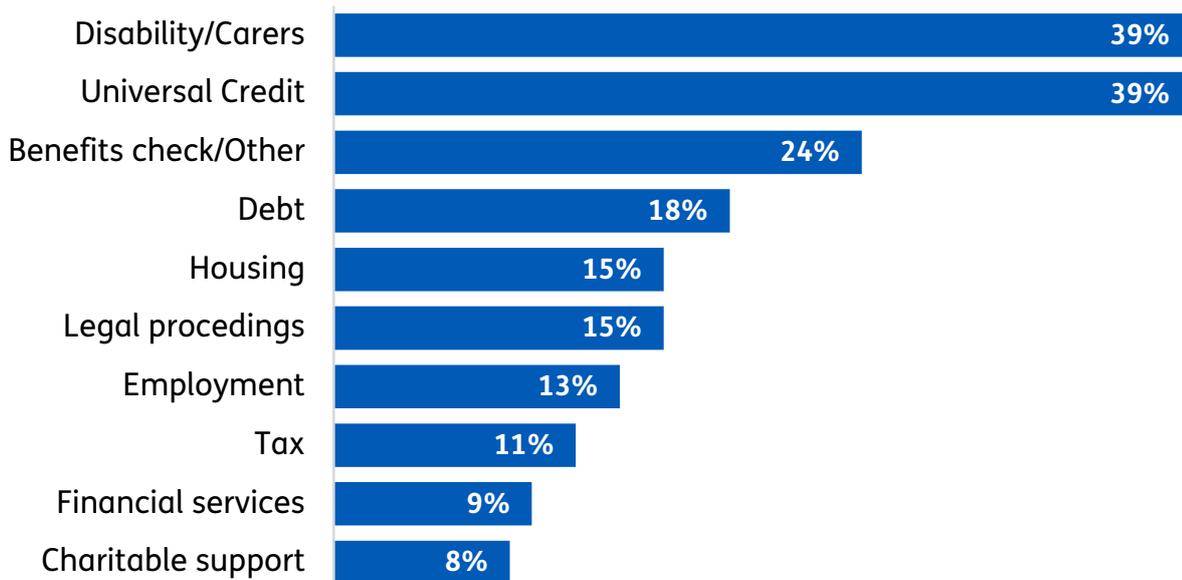
Table 1: Advice clusters

Cluster	% of multiple advice type cases	Advice types
Cluster 1	53%	Disability/Carers + Universal Credit + Debt
Cluster 2	11%	Universal Credit + Disability/Carers + Tax
Cluster 3	6%	Disability/Carers + UC + long duration
Cluster 4	5%	Crisis/exceptional circumstances + UC + Charitable Support
Cluster 5	4%	Working benefits + Universal Credit + Disability/Carers
Cluster 6	4%	Disability/Carers + Travel, transport and holidays
Cluster 7	3%	Relationship + Legal Proceedings
Cluster 8	3%	Employment + Legal Proceedings
Cluster 9	3%	Debt + Finances + long duration
Cluster 10	2%	Utilities and communications
Cluster 11	2%	Pensions + Disability/Carers
Cluster 12	2%	Family benefits + Universal Credit
Cluster 13	1%	Consumer + Legal Proceedings
Cluster 14	<1%	Immigration, Asylum and Nationality
Cluster 15	<1%	Health and community care, long duration & high advice count

## The importance of a wraparound service

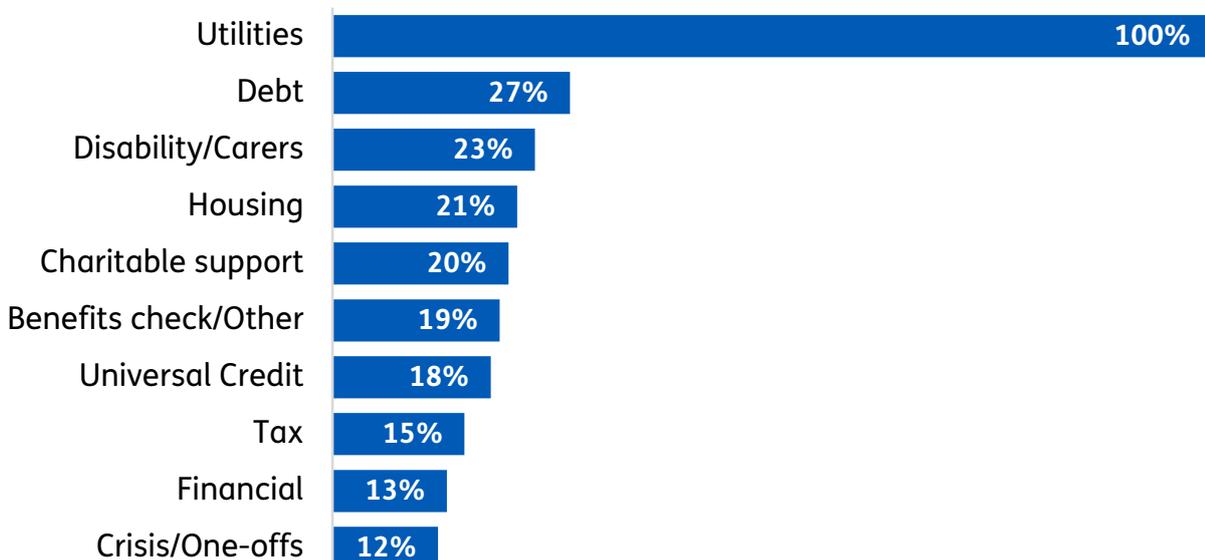
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The largest cluster is cases involving clients with a disability or carers' case, with 53% of multiple advice type cases involving these factors. From here we see high coincidences of Universal Credit and benefit checks, as well as debt, housing, legal and employment advice.



Clients facing an issue around disability or caring needing additional support in other advice areas may be the largest individual cluster of advice the network gives, but it is not unique in showing the value of the wraparound service CABs provide.

When we look cases where the primary driver for advice was around utilities and communications – the vast majority of which will be advice around energy – we see the need for a service that focuses on helping the person through all their issues, not just solving one single problem in isolation.



## The importance of a wraparound service

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People seeking this advice needed help on a wide range of other issues. Almost half (48%) of people needing help with utilities needed help in 2 or more areas such as housing, Universal Credit, disability or carers support, tax, and charitable support.

The most common coincidence of advice was debt. With more than 1 in 7 (14%) people requiring utilities advice also needing help with debt. What this shows is when someone presents at a CAB needing help with an energy issue, they are also likely to need multiple other types of support.

With the energy market crisis likely to fuel demand for energy advice in the coming months, it is important to understand that people seeking this advice will not be doing so in a silo, and CABs are best placed to give them a wraparound advice service rather than just solve only one problem in isolation.



# Getting advice how clients need it

The Citizens Advice network is a multi-channel service, offering people free, confidential and impartial advice in a manner that suits them – whether that is over the phone, online or face to face in CABs themselves.

It is important not to underestimate the importance of face to face advice, despite the pandemic making remote working and digital access to services more commonplace. This is especially true for vulnerable clients with complex needs.

Shifting towards a digital first – or digital only – provision of public services risks excluding the most vulnerable, particularly older people and those on low incomes, who are often those who benefit most from the free, confidential and impartial advice CABs provide. It also removes choice and autonomy away from people in terms of accessing services how they want it.

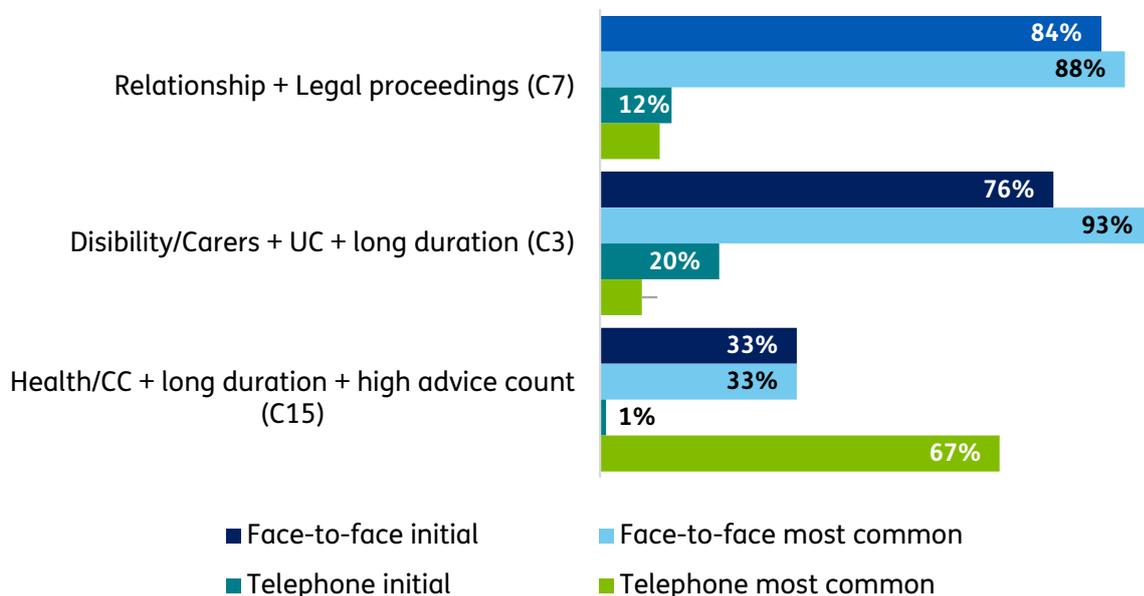
Analysis undertaken by CAS of YouGov polling found that hundreds of thousands of people went without internet or mobile phone access because they had run out of money before pay day during the pandemic. We estimate around 370,000 went without internet access at least once, and 397,000 went without mobile phone access.

These are people who would benefit from the income maximisation work that the CAB network provides, but who would struggle to access it through internet or telephone.

Looking at the advice cluster research again we see the importance of channel choice and face to face advice for people. Due to the influence that the Covid-19 pandemic had on the provision of advice services, only data between April 2018 and March 2020 was utilised in this analysis. Chart 4 considers the method by which the initial contact was made with CAB in each cluster, in comparison to the most common contact method. For both Clusters 3 and 7 the most likely initial contact method was face-to-face, with the proportions for this increasing in relation to the most common contact method.

In contrast, only one-third of clients in Cluster 15 made their initial contact face-to-face and the most common contact method overall was telephone.

**Contact method: Initial vs. most common**



## Getting advice how clients need it

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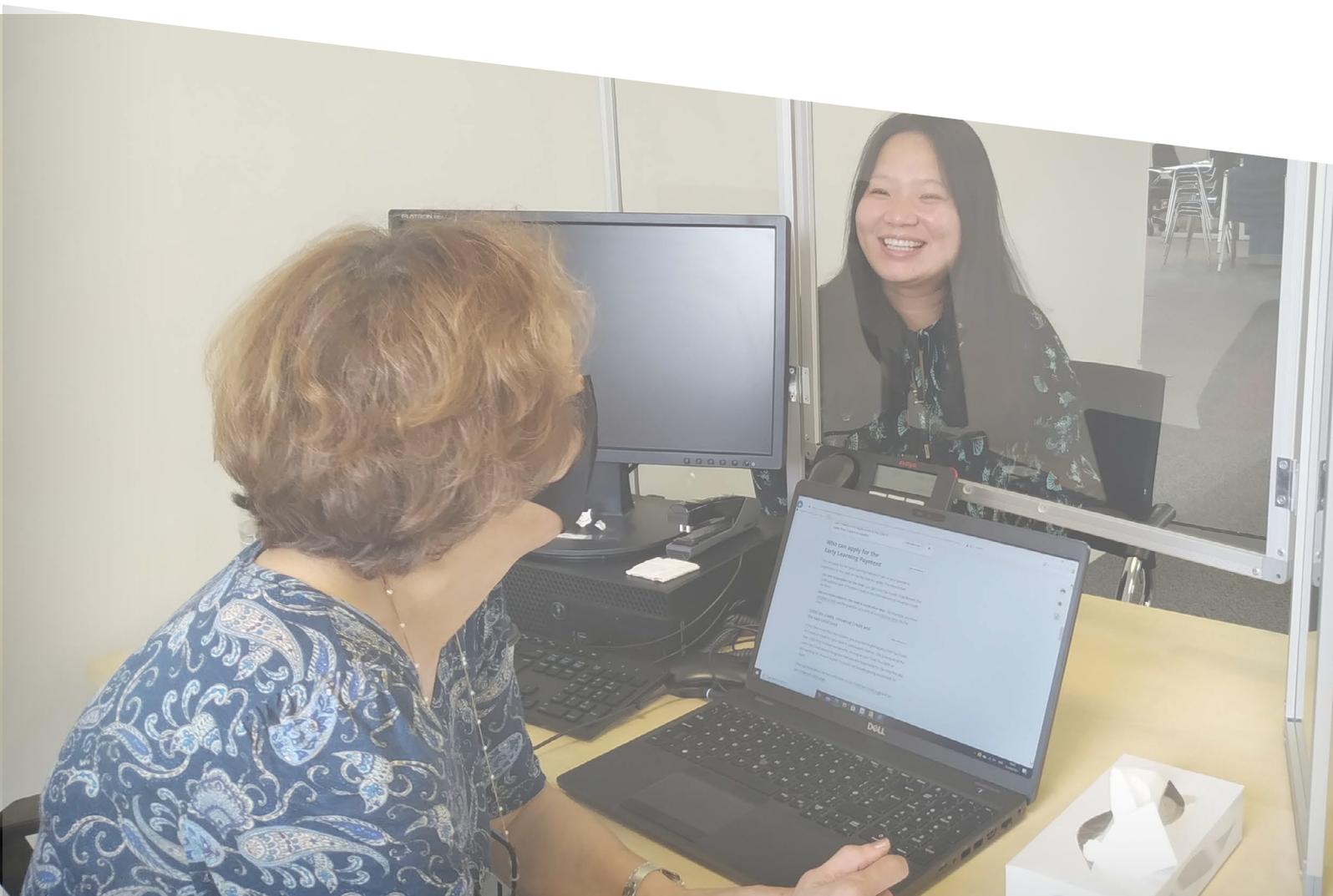
These differences help to illustrate the varying needs that clients can have in terms of receiving advice. Advisers have told us about the practical challenges that provision of advice solely by telephone can bring:

**“I feel that a barrier for clients would also be those who feel that they cannot express themselves over the phone, in this day and age we do have clients who just say, ‘I cannot deal with the phones, I need to see the person, I need to do this face-to-face.’ Obviously we do have provision to book emergency appointments, which we do for clients like that, but it can be a barrier, especially if the triage advisor says, ‘Most of our services are based on the phones now,’ the client can just go, ‘I don’t want to deal with that”**

Polling by YouGov in March 2022 found that almost nine in ten (88%) of adults believed it was important the person they were getting advice from had local knowledge and understanding.

Meanwhile 84% believed it was important that advice is provided face to face in local communities.

Therefore, both qualitative and quantitative research suggests that a multi-channel approach is the optimum way to help people.



# CAB benefits to Scottish Society

External analysis from Europe Economics of the advice provided by the Citizens Advice network reveals that the network is worth up to £245million in net gains for Scottish society.

This is not just money unlocked for people through social security payments, employment entitlements and debt reductions, but also wider savings for Scottish society.

When someone gets advice from a CAB and has their problem solved they avoid further adverse consequences. For example someone who has their income maximised and no longer has to choose between heating their home and buying food avoids the ill health consequences as a result.

The research found that the network saves the public purse tens of millions of pounds a year. Such as:

Savings on mental health spending of over

**£15million**



Physical health savings of up to

**£7.3 million**

Emissions savings equivalent to over

**2,000 homes**



Savings on legal proceedings of over

**£11.5 million**



Client financial gain was estimated to support approximately

**1,616 jobs** and



**£51.14m in wages**

The network itself supported around over

**1400 jobs**



Our people powered service relies on over 1,900 volunteers, a third of whom go on to further education or employment, so up and down the country CABs are upskilling local people and improving employability

# Conclusion

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The Citizens Advice network has been helping people in Scotland for more than 80 years. CABs have been there for their local communities through each generational challenge, and are essential community services up and down the country.

CABs can help people through this crisis due to the wraparound nature of the advice they give, the different channels in which they offer advice and the experience and skills advisers have in dealing with complex cases and vulnerable clients.

Properly funded and resourced CABs also benefit their communities and wider Scottish society indirectly, as money unlocked locally helps the economy. Further to this preventing problems for people getting worse saves money for, and decreases pressure on, social services like the NHS.

The network continues to innovate and develop our services to ensure everyone gets the advice they need in the way they need it.

We are using pioneering AI technology to ensure when people phone a single entry point they are routed to their local CAB, getting all the benefits of what makes our network special – advice delivered by people with local knowledge and understanding - through a single portal. Our innovation won't stop there as we look to embrace new technologies to ensure people get the advice they can trust.

We're committed to ensuring people get the advice they need in the way suits them best. The network has physical CABs in 29 of Scotland's 32 local authorities, we deliver services to people in all 32 and we are working to establish CABs in the three council areas who do not currently have one.

Scotland faces two major challenges: the socio-economic aftermath of the pandemic leading to a cost of living crisis risking increased levels of child poverty and the challenge of a just transition to net zero emissions. In both these areas, the network will make a real difference to people's lives.

The Citizens Advice network will stand to help people through these challenges, just as we have adapted and innovated for 80 years to meet the challenges of each generation. Our advocacy and campaigning will highlight the risks and solutions to policy makers, while our advice will continue to unlock millions of pounds for citizens in Scotland.

**Our advice is, and will always be, free, confidential, trusted and impartial. We don't judge, we just help.**



citizens  
advice  
bureau



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