



# The Citizens Advice Network in Scotland

1. Citizens Advice Scotland and its CAB offices form Scotland's largest independent advice network. Citizens Advice Scotland (CAS) is the umbrella organisation for Scotland's network of 83 Citizens Advice Bureau (CAB) offices. These bureaux deliver frontline advice services throughout more than 200 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities.
2. There are 2,200 volunteers in the service who provide almost 13,000 hours of their time every week. Paid staff provide a further 15,200 hours of work each week in management, support, administration and specialist advice work.
3. There are citizens advice bureaux in 30 of the 32 local authorities in Scotland, making the network the only independent advice body in the country with truly national on the ground coverage.
4. Bureaux helped clients deal with 545,715 new issues in 2009/10. Bureaux deal with nearly 1,500 new issues for every day of the year. About 1 in every 11 new issues (47,516) brought to bureaux related to housing.
5. One of the key strengths of the CAB service is the added value that volunteers bring, both in terms of service delivery, and in terms of benefits to the individual themselves. If they were paid the national average wage, the cost of this service for a year would be £7.6 million.
6. In 2009/10, the cost of the core bureau service in Scotland came to £6million. The bureaux raised an additional £6.8 million in project funding for advice work from a variety of statutory, corporate and trust funders. As a result of advice provided by bureaux, clients were better off by nearly £116 million in 2009/10. That's £17 gained for clients for every £1 of core funding received by bureaux.
7. A survey by Ipsos MORI in 2009 found that clients have a highly positive view of the services offered by citizens advice bureaux. The survey found that:
  - 98% felt able to trust the service and were satisfied with the service provided
  - Nine out of ten would use the service again.
  - 85% agreed that the Scottish CAB service was the 'leading advice agency in Scotland'.

# Who needs advice?

8. Citizens Advice Bureaux traditionally help vulnerable people in their communities, although clients come from every section of society. An Ipsos Mori poll in 2009 found that one in five members of the public in Scotland had visited a bureau for advice in the last three years. In 2009/10, nearly 270,000 clients brought new issues to bureaux in Scotland.

## **Gender**

The majority of bureau clients are female (60%) with 1 in 9 clients being female and between the ages of 45 and 59.

## **Age**

Just over half of clients are between the ages of 35 and 59. Around 1 in 10 clients are young people under the age of 25.

## **Relationship status**

Over half of clients seeking advice are single – divorced, widowed, separated or have never been married. Compared with the Scottish population, bureau clients are twice as likely to be either divorced or separated.

## **Housing status**

Nearly half of clients are owner occupiers, although bureau clients are significantly less likely to be owner occupiers than the adult Scottish population. Clients are more likely than the Scottish population to be in social or private rented accommodation.

## **Caring responsibilities**

The majority of clients (60%) do not have any caring responsibilities, although a third are looking after children. One in ten clients are looking after a member of their family who has a disability.

## **Household type**

Compared to the Scottish population, clients are more likely to be single, are almost three times as likely to be a single parent, but only half as likely to be a single pensioner. One in seven clients is from a single parent household.

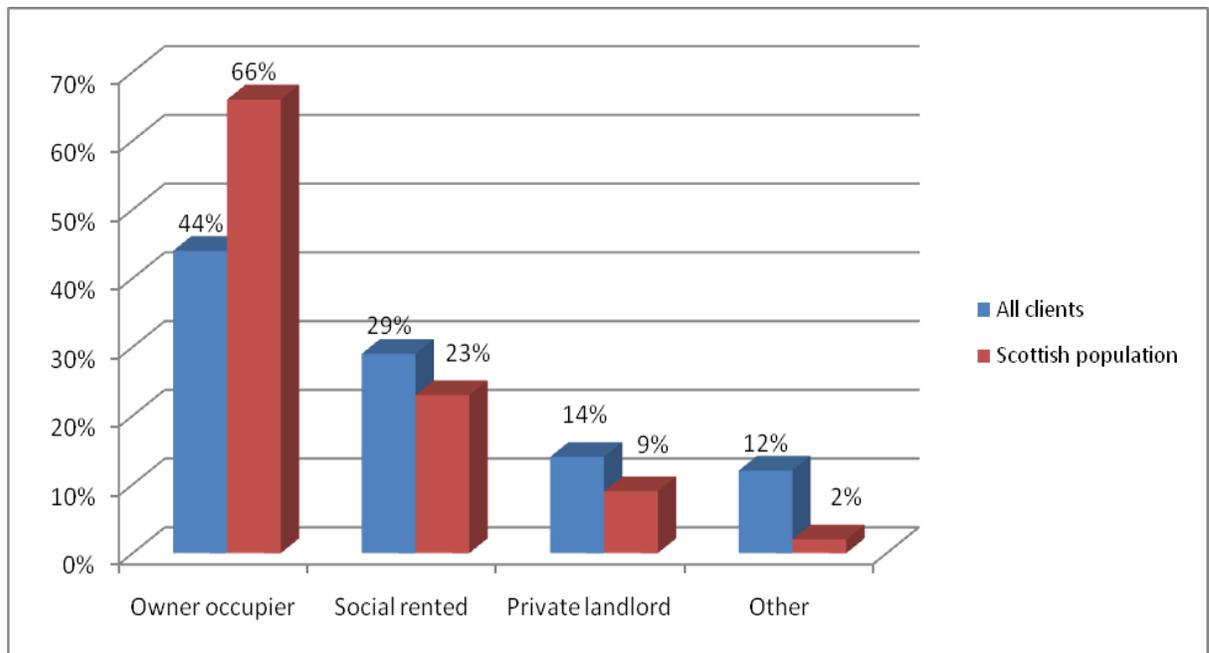
## **Employment status**

Almost half of bureau clients (47%) are in employment. Compared to the Scottish population, bureau clients are four times as likely to be unable to work due to ill health or disability, five times as likely to be unemployed, but half as likely to be retired or looking after family.

# Housing in Scotland

9. A new case recording system is allowing bureaux to record significantly more detailed data on clients than was previously possible. The new data shows that nearly half of bureau clients are owner occupiers, although bureau clients are significantly less likely to be owner occupiers than the adult Scottish population. Clients were more likely than the Scottish population to be in social or private rented accommodation.

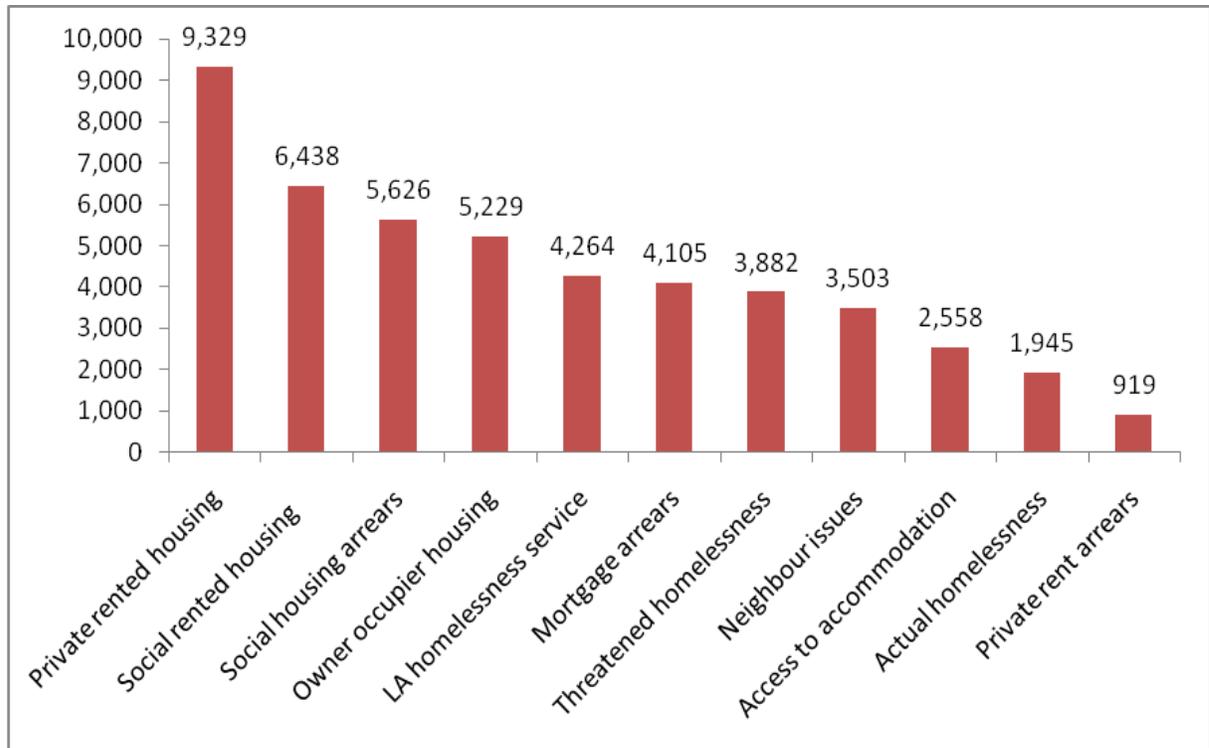
**Figure 1: Housing status of bureau clients**



*Base: 11,099 clients*

10. The new system also allows much more detailed information to be gathered on the types of issues that clients bring to citizens advice bureaux.
11. Scottish bureaux dealt with 47,516 housing issues in 2009/10 – around 130 new issues for every day of the year. The graph below outlines the broad topic areas under which clients seek advice regarding housing problems:

**Figure 2: Top 10 housing issues**



12. The private rented sector was the main source of housing problems brought to bureaux. However, there were relatively few cases of difficulty paying rent in private rented accommodation, with the main issue being tenancy deposits in this sector.
13. It is interesting to note that while a significant number of clients brought issues regarding difficulty paying their mortgage, clients were more likely to report repossession action and eviction if they lived in social housing accommodation.
14. This report will now look at housing issues in Scotland in more detail under the following headings:
  - Homeowners
  - Private rented housing
  - Social rented housing
  - Homelessness

# Homeowners

15. Almost half of bureau clients (44%) are homeowners, although bureau clients are significantly less likely to own their home than the Scottish population as a whole (66%):
- Homeowners were more likely to be older than the average bureau client – 58% were over the age of 45.
  - Over half of homeowners were married (59%) compared to 38% of all clients.
  - Homeowners were more likely to be in employment (57%) compared to 47% of all clients.
16. 9,334 new issues concerned owner occupier properties – around a fifth of all housing issues. Table 2 breaks down the owner occupier issues to show the most common problems brought to bureaux:

**Table 2: Homeowner issues**

Homeowner issues	% of homeowner issues
Difficulty making mortgage payments	32%
Repairs/maintenance	16%
Obligations to mortgage lender	6%
Energy efficiency measures	6%
Improvement grants	5%
Possession claim for arrears	5%
Eviction for arrears	3%

*(Columns will not add up to 100% as not all advice codes are included)*

17. Around a third of homeowner issues concerned difficulty making mortgage payments, with a minority leading to repossession proceedings and eviction.

## **Scottish bureaux evidence on homeowner issues**

18. Clients are continuing to report difficulties making **mortgage payments** after being made redundant or suffering from health problems. Some have been paying their mortgage through their savings or credit cards:
- A couple is in serious mortgage arrears after they were both made redundant. Their mortgage protection insurance has now ended, but the clients have not found alternative employment.

- A client is struggling to claim mortgage insurance after being made redundant. The insurance company appears to be stalling on payments by repeatedly asking for the same information.
- A client reported missing a mortgage payment after an overdraft charge put him into financial difficulty.
- A client faces losing his home after running out of the savings he was relying on to pay his mortgage.
- A client reported paying his shared mortgage through his credit card. His access to credit has now dried up and the client owes over £10,000.
- A client is struggling to pay his mortgage after his mortgage lender refused to give him a mortgage holiday when he was made redundant.

19. Some clients are now facing **repossession** of their homes:

- A single parent with three children approached a bureau for advice just a week before her eviction date. The client also looks after her 90 year old father. The bureau are trying to get the case back into court, but there is a limited amount they can do at this late stage.
- A client is living in bed and breakfast accommodation after having his home repossessed due to being made redundant.
- A client is facing the loss of her home as her self-employed husband is terminally ill and cannot work. The mortgage lender is persistently contacting the client to demand payment, but the client has no money to offer and cannot disconnect the phone due to her husband's illness.
- A client approached a bureau for help on the day of the repossession of his property.

20. Clients with rent arrears are continuing to experience problems getting access to the **Mortgage to Rent** scheme:

- A client with significant financial problems was rejected for the Mortgage to Rent scheme as his home is worth £6,000 more than the local maximum house price for Glasgow. This limit is set at £110,000 for a four bedroomed house. The client has been made redundant and has debts of over £35,000.
- A client was not eligible for the Mortgage to Rent scheme as his home needed more than £5,000 of repairs after a botched installation of a conservatory which had been carried out before the client was made redundant.

# Private rented housing

21. Around 1 in 7 bureau clients live in private rented housing, compared to around 1 in 11 of Scottish households. Bureau clients are therefore more likely to live in private rented accommodation than the general population:
- Bureau clients living in private rented accommodation tended to be younger – 76% were under the age of 45 compared to 51% of clients
  - Over a third of clients (36%) living in private rented housing were single compared to 28% of all clients
  - Clients in private rented housing were more likely to have care responsibilities than owner occupiers
22. 10,248 new issues related to private rented housing in 2009/10 – higher than the number of owner occupier issues in the same period. Almost 22% of housing issues related to private rented accommodation, although only 14% of clients live in private rented accommodation. This may suggest that private renting clients are more likely to have housing issues than other clients.

**Table 3: Private rented housing issues**

Private rented housing issues	% of private rented issues
Tenancy deposits	19%
Repairs/maintenance	16%
Rents and other charges (non-debt)	14%
Security of tenure	10%
Problems with letting agencies	5%
Difficulty paying rent	5%
Complaints/harassment by landlord	4%

*(Columns will not add up to 100% as not all advice codes are included)*

23. The level of issues concerning difficulty paying rent and eviction for arrears is much lower than that of homeowner and social rented issues, suggesting that those renting privately are coping relatively better than those living in other accommodation. Only 5% of private rented issues concerned difficulty paying rent/mortgage compared with 25% of social housing issues and 32% of homeowner issues.

### ***Scottish bureaux evidence on private rented housing problems***

24. A significant number of clients complain that they are not receiving their **tenancy deposits** as promised:
- Three clients have waited six months to receive the return of their £200 deposits.
  - A client has had his £712 deposit withheld for alleged damage to the stair carpet.
  - A client has been refused her tenancy deposit after the landlord claimed that she had never paid a deposit.
  - A client has had her £750 deposit withheld over two (alleged) cracked tiles in the bathroom.
  - A client had her £250 deposit withheld due to a loose towel rail and an unclean oven. The client stated that the flat was immaculate when she left.
  - Three clients each lost their £250 deposits at the same tenancy as the landlord wanted to replace a damaged fire door. However, three joiner's estimates put the cost at £250 in total – the three deposits come to £750.
25. Clients also report that they have experienced problems getting their landlord/letting agency to make essential **repairs** to their tenancies:
- A client moved into a tenancy after the landlord promised to deal with a small amount of dampness. However, the landlord now refuses to help and the dampness is becoming a serious problem. The client withheld some rent in protest, and has received threats of court action from a solicitor.
  - A client reported that the central heating in her rented flat had been condemned and that the landlord says he has no money to pay for a new system.
26. A number of clients reported falling into **rent arrears** with some facing eviction from their tenancies:
- A landlord started eviction proceedings against a client after she missed only one month's rent. The client is trying without success to contact the landlord to agree a repayment schedule.
  - A client with two children has been issued with a notice to quit after running up rent arrears when her husband left her. The client's daughter has very recently given birth.
  - A single parent with three children has been classed as intentionally homeless after being 'forced out' of her tenancy due to two months' rent arrears.

# Social rented housing

27. Almost a third of bureau clients (29%) live in either local authority or Registered Social Landlord (RSL) housing.
- Just over a third (37%) of clients living in social rented housing were married or cohabitating compared to half of all clients
  - Less than a third of clients (30%) living in social housing were in employment compared to 47% of all clients
  - 1 in 5 clients in social housing considered themselves to have a disability compared to 1 in 8 of all clients
28. Citizens advice bureaux advised clients on 12,064 issues relating to social housing in 2009/10. Of these, 8,204 related to local authority housing and 3,860 related to RSL housing.

**Table 4: Social housing issues**

3 <sup>rd</sup> tier advice code	Local authority	RSL	All social sector
Difficulty making payments	25%	24%	25%
Repairs/maintenance	10%	11%	10%
Possession claim for arrears	10%	4%	8%
Rent issues (non-debt)	6%	7%	7%
Security of tenure	5%	8%	6%
Eviction for arrears	6%	5%	6%
Suitability of accommodation	6%	4%	6%
Complaints	4%	5%	4%

*(Columns will not add up to 100% as not all advice codes are included)*

29. The issues in social renting differ from that of private renting, with a high number of issues concerning difficulty making payments. Relatively high numbers of issues concern repairs and suitability of accommodation.
30. In terms of the differences between the local authority and RSL sectors, clients in local authority tenancies were more likely to report difficulty making payments and other issues with rent, as well as more being likely to report issues concerning the suitability of accommodation. Clients in RSL housing were more likely to report repairs and maintenance issues.

## **Scottish bureaux evidence on social rented housing problems**

31. Clients report that they are struggling to find **suitable accommodation** from social landlords:
- A single mother with a one year old baby felt under pressure to accept poor accommodation after being made homeless. The client was offered unacceptable accommodation which she rejected, and has been told that she will only be offered one more tenancy.
  - An expectant mother with three children is desperate to move into a larger property than her two bedroom house, but feels that no progress has been made as she gets close to her due date.
  - A client with disabilities and poor health is living in unsuitable accommodation after waiting for a long period for a groundfloor flat. The client cannot use the stairs and is having to sleep in the living room and wash in the kitchen.
32. Clients are reporting worries about being able to afford their rent after receiving notices of **rent increases** for the next year:
- A client is worried about paying her rent after receiving a letter saying that her rent would increase by over 10% next year.
  - A client on minimum wage reports a 20% increase in her rent payments this year.
33. A number of clients have reported that they have fallen into **rent arrears** with some reporting that **eviction proceedings** have been started:
- A client with severe health problems has fallen into rent arrears due to his housing and council tax benefit payments being stopped to recover previous arrears.
  - A client reported receiving documents indicating eviction proceedings despite having kept to an agreement regarding repayment of rent arrears.
  - A client was threatened with repossession proceedings by his housing association for arrears of £451. The client was made redundant and is struggling with over £15,000 of debt.
  - A single mother with mental health issues is facing eviction for rent arrears after her housing benefit was stopped due to her missing a meeting with a housing officer. The housing benefit was not paid for seven months, and the local authority is refusing to backdate payments.

# Homelessness

34. Around 1% of clients were officially homeless, although 1 in 10 clients were staying with family/friends and may be part of the 'hidden homeless':

- 1 in 4 homeless clients were under the age of 25.
- There was a roughly even split between male and female clients.
- A third of homeless clients were divorced or separated.
- Almost 1 in 5 homeless clients cared for children.
- Almost half of homeless clients were unemployed, while a further 17% were unable to work due to ill health.
- A quarter of homeless clients considered themselves to have a disability.

35. Bureaux dealt with 7,425 issues related to threatened or actual homelessness in 2009/10. Of all the homelessness problems reported, around 50% related to threatened homelessness, 25% related to local authority homelessness services, and a further 25% related to actual homelessness. Table 5 shows the main issues reported by clients regarding homelessness:

**Table 5: Homelessness issues**

3rd tier advice code	% of issues
Possession action	22%
Relationship breakdown	7%
Temporary accommodation issues	6%
Process and procedures (LA)	6%
Homelessness assessments (LA)	6%
Homelessness provision (LA)	5%
Relatives/friends unable to house	5%

*(Columns will not add up to 100% as not all advice codes are included)*

36. The figures show that a high proportion of homelessness issues arise from possession action. A significant number of issues concern local authority homelessness services, while around 1 in 8 stem from problems with family, partners or friends.

### ***Scottish bureaux evidence on homelessness problems***

37. Clients report of difficulties finding **homeless accommodation**, despite clearly being in need:

- A 60 year old client has been paying for bed and breakfast accommodation for four months after the local authority assessed him as not in priority need for homeless accommodation.
- A 17 year old client has been told that there is no homeless accommodation available after being thrown out of her family home. As she is under 18, the local authority has a duty to provide accommodation.
- A 16 year old client who was six months pregnant reported that she was living with various friends and was constantly having to move.
- A client separated from his partner two years ago and has not been able to secure a tenancy since. He is currently staying with friends, but the local authority has classed the client as not being homeless.

38. A number of clients were left severely disadvantaged by problems with **Community Care Grants** – including refusals or delays – when moving into unfurnished tenancies:

- A client who was housed in local authority accommodation after living in a homeless unit for four months has experienced significant delays in receiving a Community Care Grant. In the meantime, the client is living with no furniture or cooking facilities.
- A client has been offered local authority accommodation after becoming homeless due to redundancy, but cannot access any funds to pay for furnishings.
- A single father of three was refused a Community Care Grant after moving into an unfurnished local authority tenancy. The client and his children do not have any furniture in the property.
- Two clients reported that they had no access to funds from the local authority or the Social Fund to cover moving costs and costs of furnishings. One client has been homeless for two years, while the other is being moved as a matter of urgency due to violence from neighbours.
- An expectant mother was told that she could not get a Community Care Grant for four weeks after moving into a new council house with no carpets, cooker, fridge, or bed.

A word cloud graphic featuring various terms related to Citizens Advice Scotland. The most prominent words are 'Volunteers', 'Advice', and 'Independent'. Other significant words include 'Welfare', 'Charity', 'Community', 'Representation', 'Money advice', 'Trust', and 'Impartial'. Smaller words include 'CAB', 'client', 'financial gain', and 'Clients'. The words are arranged in a circular pattern, with 'Volunteers' and 'Advice' being the largest and most central.

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