



Advice in Scotland 2015/16

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 2015-16' 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 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 2015/16 was a little under 580,000, this being a negligible decrease of 0.4% the number recorded in 2014/15. 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, bureaux provided advice on over 910,000 issues during 2015/16.

Once piece of advice provided every 19 seconds during working hours

The top Advice Codes for 2015/16, 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.

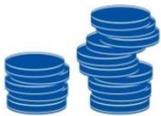


Benefits

Advice relating to benefits, tax credits and national insurance (referred to here as 'benefits') is the top advice category with over 225,000 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 45,000 new Advice codes were recorded in relation to the Personal Independence Payment, accounting for over 20% of all benefits-related business. Additionally, the proportion of benefits-related business in connection with Child Tax Credits increased by 14% from 2014/15 and by 48% from 2012/13.

Clients seeking benefits advice achieved financial gains of over £72 million

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 25,000 occasions during 2015/16. It is estimated that benefits-related advice helped over 14,300 clients to achieve financial gains of over £72 million.



Debt

Advice relating to debt is the second most commonly sought by clients with over 95,000 new queries during 2015/16. The most common areas in which clients sought advice were council tax arrears; card debts; and debt remedies. Although the number of issues in relation to debt being brought to CAB decreased in 2015/16, the complexity of debt cases (e.g. the number of individual issues clients have in relation to debt) has increased over the same period. Through the provision of advice in relation to debt, CAB staff supported clients to achieve financial gains of almost £20 million during 2015/16.

Clients seeking debt advice supported to financial gains of almost £20 million



Employment

The third most common advice area overall was related to employment with almost 50,000 new queries recorded. The proportion of business relating to employment issues has steadily increased in recent years, although by less than one percent from 2014/15. One-quarter of Advice Codes recorded in the employment category (25%) were related to pay and entitlements, while queries regarding procedures around terms and conditions of employment, and dismissal, 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 is consistent with that seen in 2014/15. Advice regarding privately-let properties accounted for the highest proportion of all housing-related advice (26%), with

Advice relating to homelessness increased by 6% from 2013/14

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 7,000 occasions, accounting for 17% of all housing-related business.



Financial Products and Services

Over 30,000 new queries in relation to financial products and services were recorded during 2015/16. Issues in relation to charities were by far the most common accounting for 39% of the financial category, with most of this advice relating to foodbanks/parcels. Advice on foodbanks was provided on over 8,200 occasions during 2015/16 and accounted for 27% of all financial products and services issues.

Advice relating to charitable support has increased by 96% since 2013/14



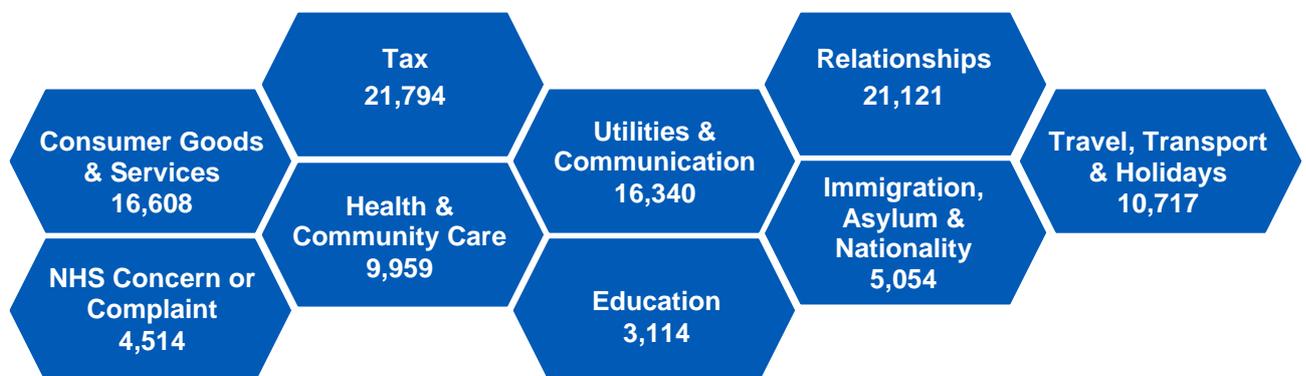
Legal Issues

New queries with regard to legal issues were recorded on over 26,000 occasions during 2015/16, accounting for 4% 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.



All Other Advice Code Categories

The remaining Advice Code categories used accounted for 19% of all new CAB business during 2015/16; information regarding these is summarised below.





Citizens Advice Consumer Service

Over 40,000 enquiries were made by Scottish consumers during 2015/16 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 (39%) of all enquiries to CACS were related to just five issues:



Extra Help Unit

The Extra Help Unit ('EHU') supports consumers identified as vulnerable with issues relating to regulated fuel markets. During 2015/16 over 1,000 such consumers were supported by the EHU, the largest proportion of which (38%) were experiencing billing errors; a further 21% reported issues in relation to metering. The largest proportion of EHU clients (43%) were electricity-only consumers, while 23% were gas-only consumers.



Advice for Scotland: Online Support

The 'Advice for Scotland' website forms part of the CAS online presence, allowing the people of Scotland to find at least basic advice on a range of topics at any time of the night or day. During 2015/16 the pages of this website were viewed over 3.5 million times, with almost one-fifth of activity (19%) being in relation to advice on consumer-related issues and a further 13% in regard to relationships.

Concluding Remarks

During 2015/16, in total the Citizens Advice Service Network provided advice and assistance to over 310,000 individuals, which this equates to one in every 14 adults living in Scotland. Good advice can prevent outcomes that are expensive for the taxpayer and disastrous for the individuals or families experiencing them; advice works, and pays for itself through better outcomes for the client and for the public purse.

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 2015-16' 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