

Council Tax: Check to Save



Citizens Advice Scotland briefing

Summary

- > Debt is a huge issue for our clients. In 2018/19, more than 110,000 debt-related issues were brought to bureaux, demonstrating the volume and complexity of the advice required to help clients navigate their debt.
- > The clients we see speak to us about a huge range of debt issues, from credit card and utilities debt through to payday loans and overdrafts. In the last year, the biggest debt issue is Council Tax debt, a growing problem for our clients. Since 2013 this area of debt advice has grown by 6% and this may be an indication of people not paying council tax to prioritise other outgoings (but not necessarily just other debts, could be to be pay for essentials like food).
- > Ultimately, we know that people in Scotland who use our advice services often don't have enough money to make ends meet and this perpetuates the cycle of debt. This campaign aims to create a space for people to talk about their Council Tax debt and to investigate their entitlements.

Campaign aims:

- > Raise awareness of council tax debt as an issue for our clients and public and empower people to take action.
- > Raise awareness of council tax reduction, discounts and exemption – which remain under claimed compared to the system it replaced in 2013.
- > Promote our online Council Tax tool to the public and promote better use of the tool in a bureau setting.

Timeline of activity

The campaign launches on Monday 2nd March. It will run for 2 weeks at a national level supported by Citizens Advice Bureaux across Scotland.

How can you get involved?

As part of this campaign, we will be working alongside organisations to support people across Scotland access the council tax entitlements they are due. We want to ensure that individuals who are in council tax debt seek specialist advice at their local bureau. For those who have access to digital services, we want to promote our Council Tax tool and empower them to investigate their entitlements online.

If you would like to take part in the campaign – whether it's sharing social media content, writing an article or distributing campaign content to your members and supporters – we will be providing tools to support your activity.

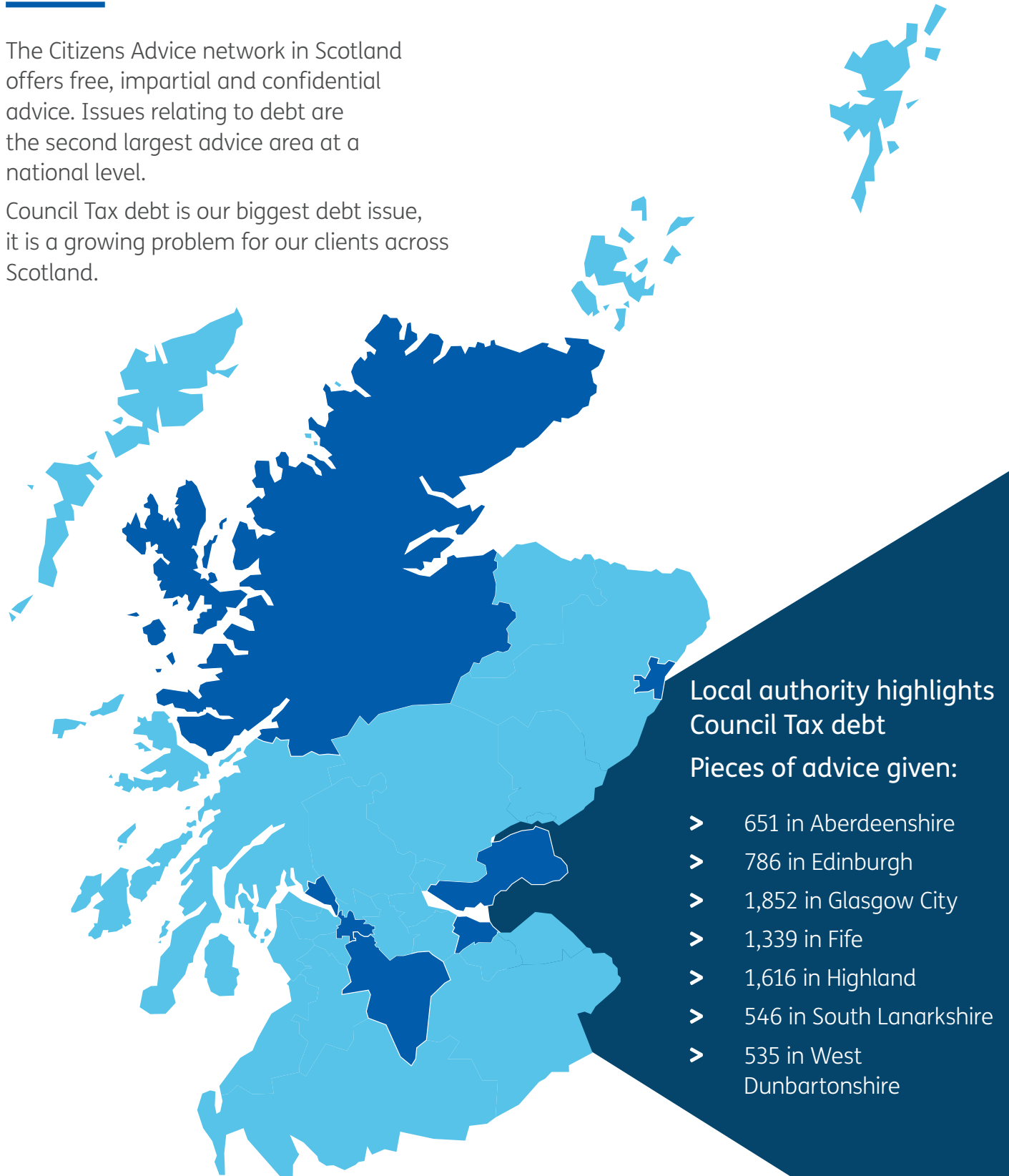
For information on this campaign or to order a campaign toolkit, please contact Emily Liddle, Senior Campaigns Officer emily.liddle@cas.org.uk



Council tax debt in Scotland

The Citizens Advice network in Scotland offers free, impartial and confidential advice. Issues relating to debt are the second largest advice area at a national level.

Council Tax debt is our biggest debt issue, it is a growing problem for our clients across Scotland.



Statistics

In 2019 the Citizens Advice network in Scotland:

- > Provided **22,648** pieces of advice on Council Tax
- > Provided **17,163** pieces of advice on Council Tax debt

Online advice on Council Tax 2019

Our Advice for Scotland website provides advice on a range of topics. In 2019, thousands of users accessed our website seeking advice on Council Tax.

- > **71,295** page views on Council Tax advice
- > Over **33,000** views on Council Tax reduction and eligibility
- > Over **7,000** views on Council Tax arrears



Council Tax debt advice 2019

The people who have turned to us for help with council tax debt owe a combined **£6.9 million**

During 2019 almost 2,250 bureaux clients received advice in relation to over **£6.9 million** in council tax related debt. Averaged across those clients, that's over £3,000 per person.

YouGov polling on Council Tax 2019

- > **27%** don't know their own homes' council tax band
- > **29%** of people (who said they struggled to pay council tax) said they do not prioritise paying their council tax over other debts
- > **76%** people in Scotland weren't aware that there is an exemption from Council Tax for people who have a severe mental impairment and receive certain benefits

YouGov figures are based on a total sample size of 2078 adults. Fieldwork was undertaken between 12th - 23rd March 2019. The survey was carried out online. The figures have been weighted and are representative of all Scottish adults (aged 18+).