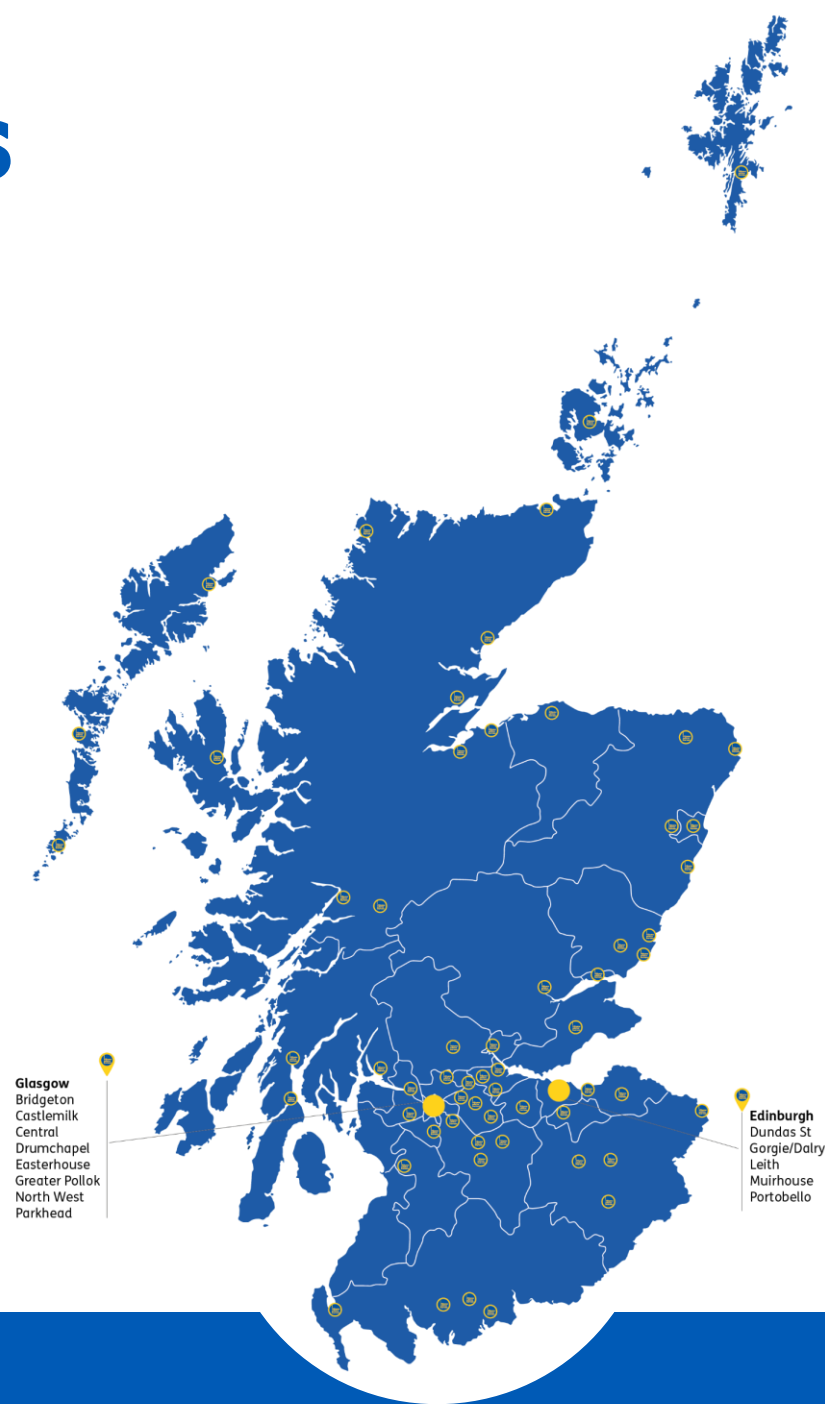


**data and insight from  
Citizens Advice Scotland**

# What is the Citizens Advice Network?

The Citizens Advice network in Scotland is made up of:

- > 59 local **Citizens Advice Bureaux**, each its own independent charity.
- > **The Extra Help Unit**, a group of specialist case workers dealing with energy advice.
- > **Citizens Advice Scotland** as the membership body itself.



# Who we see – demographics



**55,000** people were supported by the Citizens Advice network in Scotland in the last quarter.



**280,000** pieces of advice



Last year, nearly a third (**31%**) of people we helped were in the most deprived income quintile.



In the last quarter, **1 in every 4** people who access support from us live in a household with children (27%).

# Top 5 advice areas

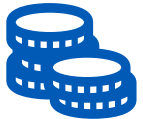
Top 5 advice areas, by proportion of all clients receiving that advice



**Social security**



**Energy**



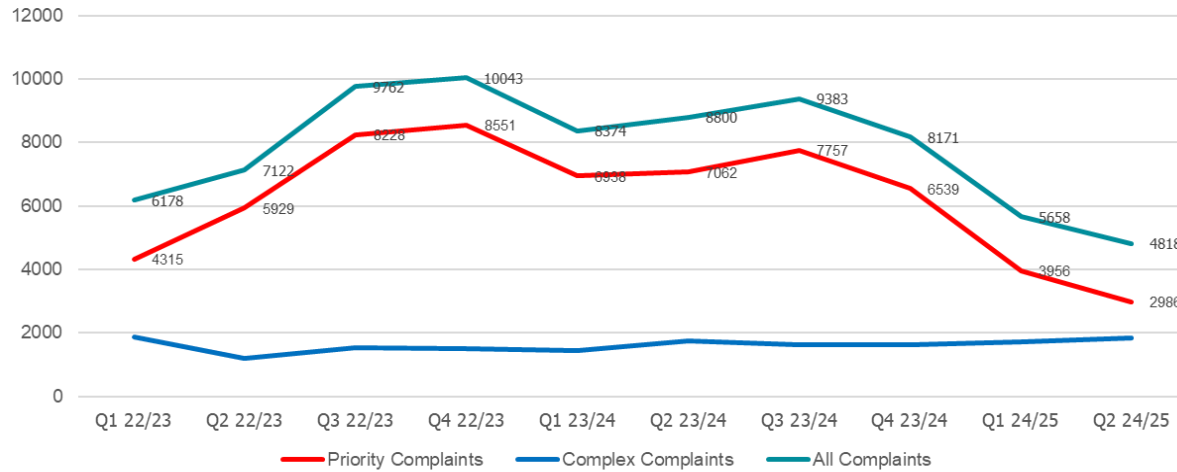
**Debt and money**



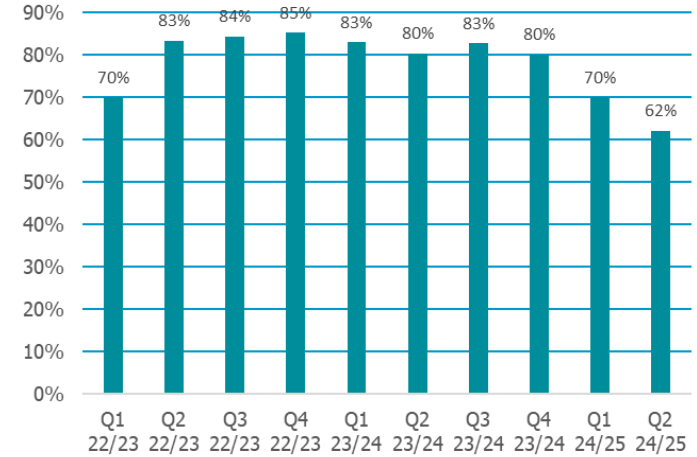
**Housing**

# Extra Help Unit (EHU)

EHU demand changes – complaints: 2022 to 2024



% of complaints classed as priority



## Demand Changes - Q1 to Q2 24/25



93% of cases domestic

Extra Help Unit

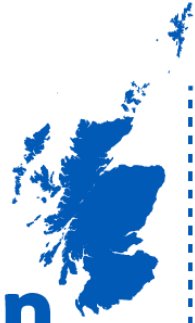


# Financial gains for people

During 2023/24 the network supported clients to over

**£158 million**

in gains



The highest proportion

**82%**

of which were benefits related



In Quarter 2 of 24/25, more than 11,500 clients were supported to achieve over

**£42.5 million**

in gains

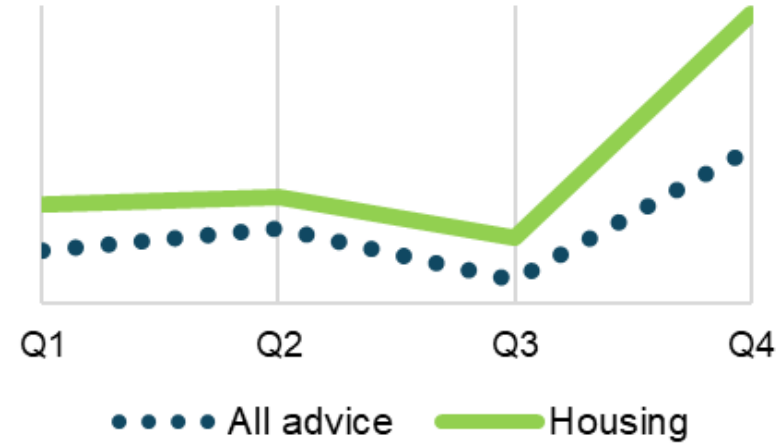
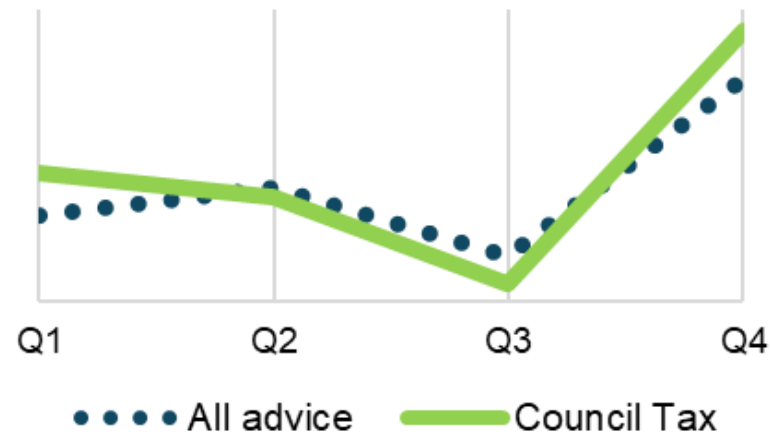
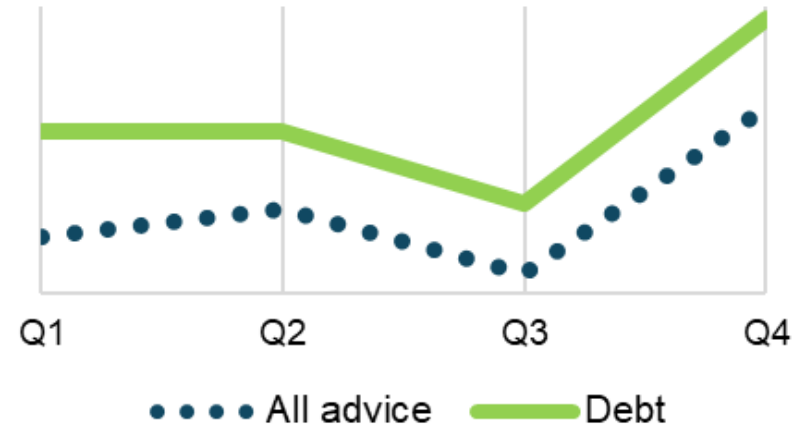
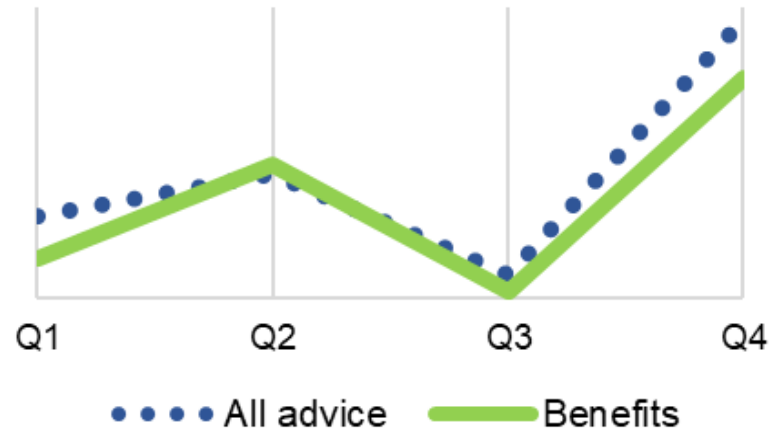
The average gain per client of around

**£3,400**

was a **19%** increase from Q2 of 23/24

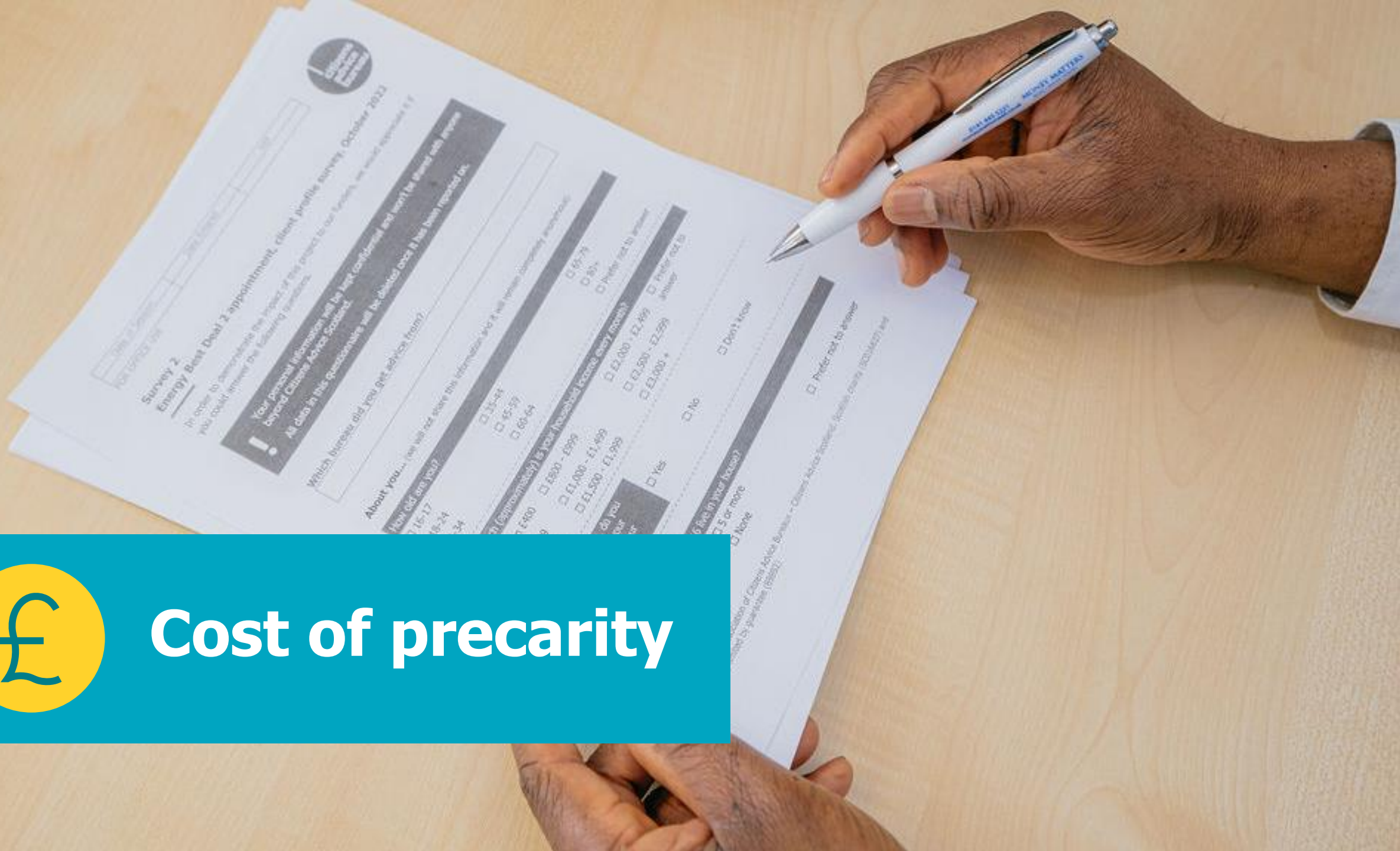


# Seasonality of advice





# Cost of precarity





# Spotlight: debt

---

Myles Fitt

Head of Financial Health,  
Citizens Advice Scotland



# Type of debt 2023-24

---



of our debt clients are in council tax arrears.

Energy debts represent

**31%**

of all debt advice



**29%**



of our debt clients have credit/store card debts.

Nearly a quarter

**24%**

of our debt clients have rent arrears





**Andrea sought help from an East of Scotland CAB for debts which included arrears in council tax, rent, credit card, and Hire Purchase**

# Demographics of debt

## Quarter 2

---



Aged **25-44**



Male



Having caring responsibilities for children



In some form of employment



A single, working age adult or single parent



Living in the most deprived areas by SIMD decile

# Debt living standards



Just over **half** (53%) of our complex debt clients have a disposable income



Over a **third** of these clients (38%) have a monthly disposable income amount of less than £100. **55%** have less than £200



One client only has **10p** disposable income to last a month



**47%** of our complex debt clients have a monthly negative budget



**71%** of those clients have negative budget of more than £100 a month. **21%** have £500 or more.



“

**Kevin approached a North of Scotland CAB for help with a modest sum of debts caused by a relationship breakdown.**

# Solutions

---



**Minimum Income Guarantee**

---



**Social Security Improvements**

---



**Social tariffs**

---



**Public sector debt reform**

**[www.cas.org.uk](http://www.cas.org.uk)**

---

Questions? Email  
[foreCAST@cas.org.uk](mailto:foreCAST@cas.org.uk)

Produced by Citizens Advice Scotland 26/11/2024

Scottish charity SCO 16637 and company limited by guarantee 89892

