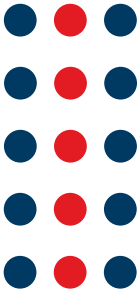


The 'go to' organisation for local
government improvement in Scotland



Advice Insights Framework

Annual Report

2023-2024



Scottish Government
Riaghaltas na h-Alba
gov.scot



Executive Summary

£381m

total financial
gain by
individuals



£30.5m

total local
authority
funding



**Over ¼m
people**

supported



50%

of individual's
households
had incomes
less than
£10k a year



£143.9m

owed in debt by
individuals



41%

of individuals
were single
people





Contents

Executive Summary	2
1.0 Background	4
2.0 Key findings	5
3.0 Methodology	6
3.1 Purpose	6
3.2 Caveats	6
4.0 Volume	7
4.1 Contact methods	7
5.0 Demographics	8
5.1 Sex	8
5.2 Age	8
5.3 Ethnicity	10
5.4 Household income	11
5.5 Household composition of individuals and family type	12
6.0 Debt individuals and amount owed	14
7.0 Funding and financial gain	15
8.0 Conclusion	17
References	18

1.0 Background

This report is based on data provided by Scottish local authorities in relation to the welfare rights and money advice services they fund or deliver.

It relates to services that were provided between 1 April 2023 and 31 March 2024.

Due to variations in year-on-year reporting, this analysis¹ does not make direct comparisons with previous years' results, except in relation to two measures - financial gains and investment.

For 2023/24 the framework was revised to introduce a different collection method (by survey), a new indicator (family type) and a change of name, becoming the Advice Insights Framework.

1. The figures in this report exclude individuals reported under “not recorded” or “prefer not to answer”. As such, figures should be treated with caution as they do not represent the total number of individuals supported by services

2.0 Key findings

Local authority funded money and welfare rights advice services generated a financial gain for individuals of £381 million in 2023/24, as a result of an investment of £30.5 million. This represents a return on investment of £13 for every £1 spent. The number of individuals supported was 261,795.

19% of individuals initially accessed services on a face-to-face basis. Around 50% lived in households where the income was £10,000 or less. Over 25,000 individuals, who were supported to manage their debts, collectively had debts of £143.9 million.

3.0 Methodology

3.1 Purpose

The purpose of the AIF (Advice Insights Framework) is to report on the results of the investment made by local authorities in money and welfare rights advice services.

Formerly known as the CAPMRF (Common Advice Performance Management Reporting Framework), it helps show the collective impact that local authorities have in supporting those in need of welfare rights and money advice, both directly through in house services and indirectly through those organisations that they fund to deliver services on their behalf.

It is important to note that the framework belongs to Scottish local authorities. They have been instrumental in shaping it into its current form and for the tenth successive year provided data on a voluntary basis to the Improvement Service for inclusion in this analysis, which is funded by Scottish Government. All data has been provided by local authorities and those they fund and has not been verified by the Improvement Service.

3.2 Caveats

In 2023/24 two local authorities (Eilean Siar and Scottish Borders) were unable to provide any data and a further two local authorities (Glasgow and Perth and Kinross) could not provide data for all indicators. For Glasgow this affects the information provided on family type. Perth and Kinross only provided levels of financial gain, information on funding, the numbers of individuals supported and contact by channel.

This resulted in information gaps - particularly in recording ethnicity and family type. There were other smaller recording issues that resulted from the use of different management and recording systems.

This will have resulted in underreporting in the areas set out above.

4.0 Volume

Funding provided by local authorities supported a total of **261,795** individuals in 2023/24 to access advice on either a first time or ongoing basis.

4.1 Contact methods

The initial way that contact is made (Figure 1) shows that while digital channels (email/web/webchat) and telephone account for over three-quarters of access routes nearly a fifth of contact is made face-to-face.

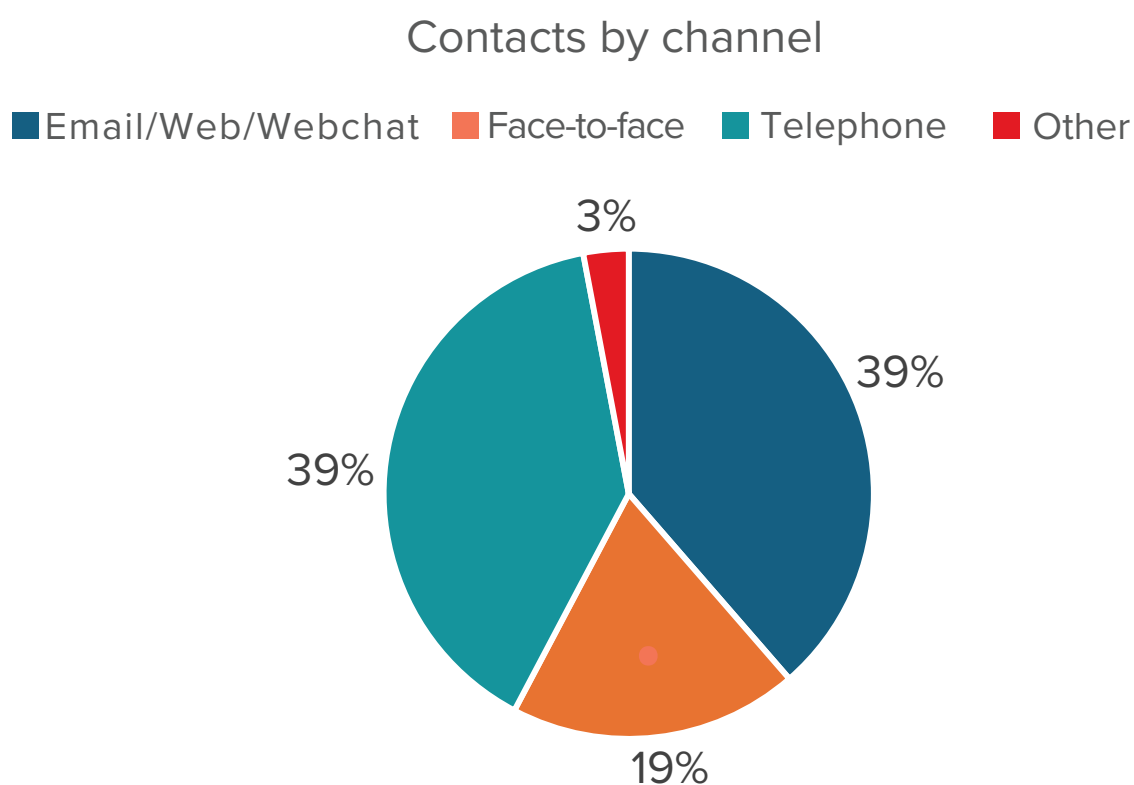


Figure 1. Contacts by channel

5.0 Demographics

The demographic indicators collected were for sex, age, ethnicity, household income, household composition and family type. These help identify the type of individuals who are accessing advice services and whether they belong to the priority groups. They are compared with Scotland’s Mid-Year Population Estimates (2023), Scottish Household Survey <https://scotland.shinyapps.io/sq-scottish-household-survey-data-explorer/> and Scotland’s Census (2022), for ethnicity.

5.1 Sex

Figure 2 suggests that there was a higher proportion of individuals accessing money and welfare rights advice who are female (56%) than male (44%). This differs very slightly from the Scottish adult population (16 years +), which has a lower number of females (52%) and a higher proportion of males (48%).

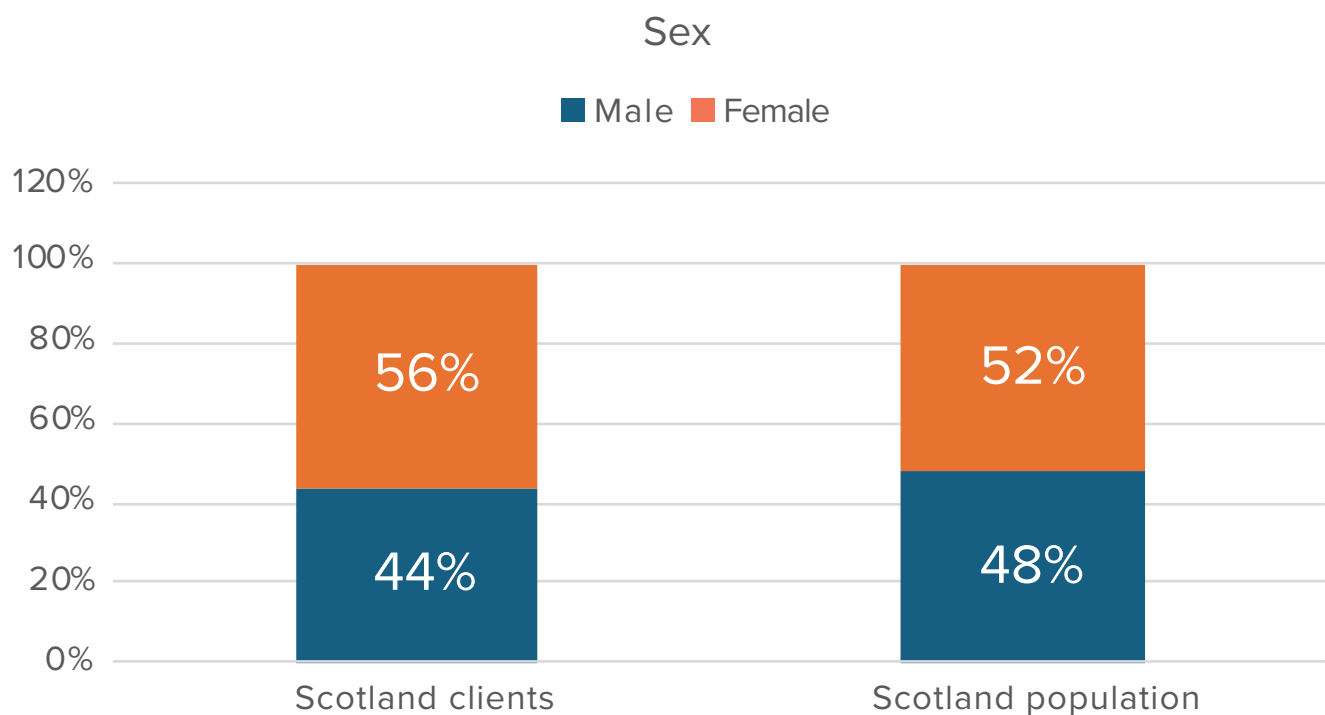


Figure 2. Sex

Notes: Scotland clients refer to individuals in receipt of advice. Scotland population refers to the adult population (16 years +), Source: Mid-Year Population Estimates, 2023. The adult population has been used as the comparison as clients are 16 years +.

5.2 Age

When compared to the adult population of Scotland, there are some differences in the age structure. There are more individuals in the 35-44, 45-59, and 60+ age

ranges. The proportion of individuals in the 25-34 age range is the same and there are fewer individuals the 16-24 age range.

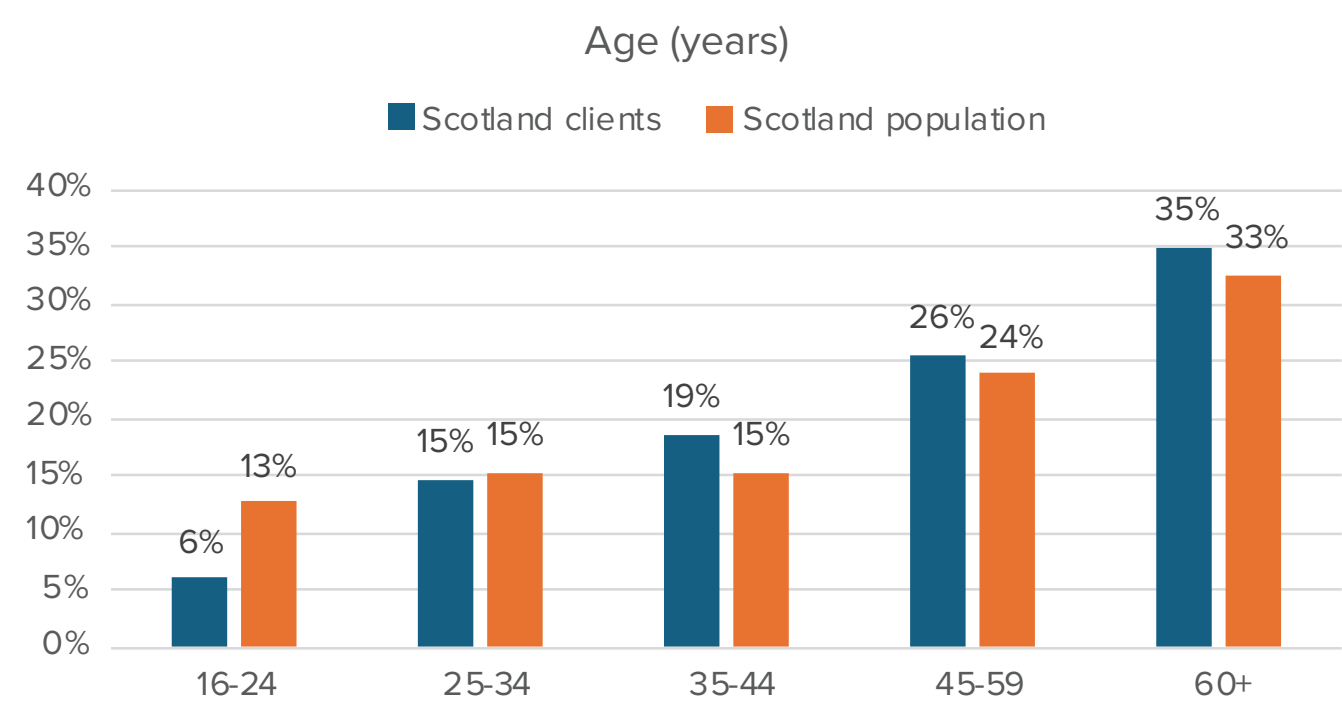


Figure 3. Age

Note: Scotland population refers to the adult population (16 years +), Source: Mid-Year Population Estimates, 2023

5.3 Ethnicity

Understanding the ethnicity of individuals receiving support can help ensure there is equity in service provision. The results in Figure 4 suggest that there was a slightly higher proportion of individuals from ethnic minority groups (9%) than the Scottish adult population (6%). The reasons for this are not known although it may be because of a greater level of demand from ethnic minority groups who are more likely to have 'persistent low income' (UK Government, 2025).

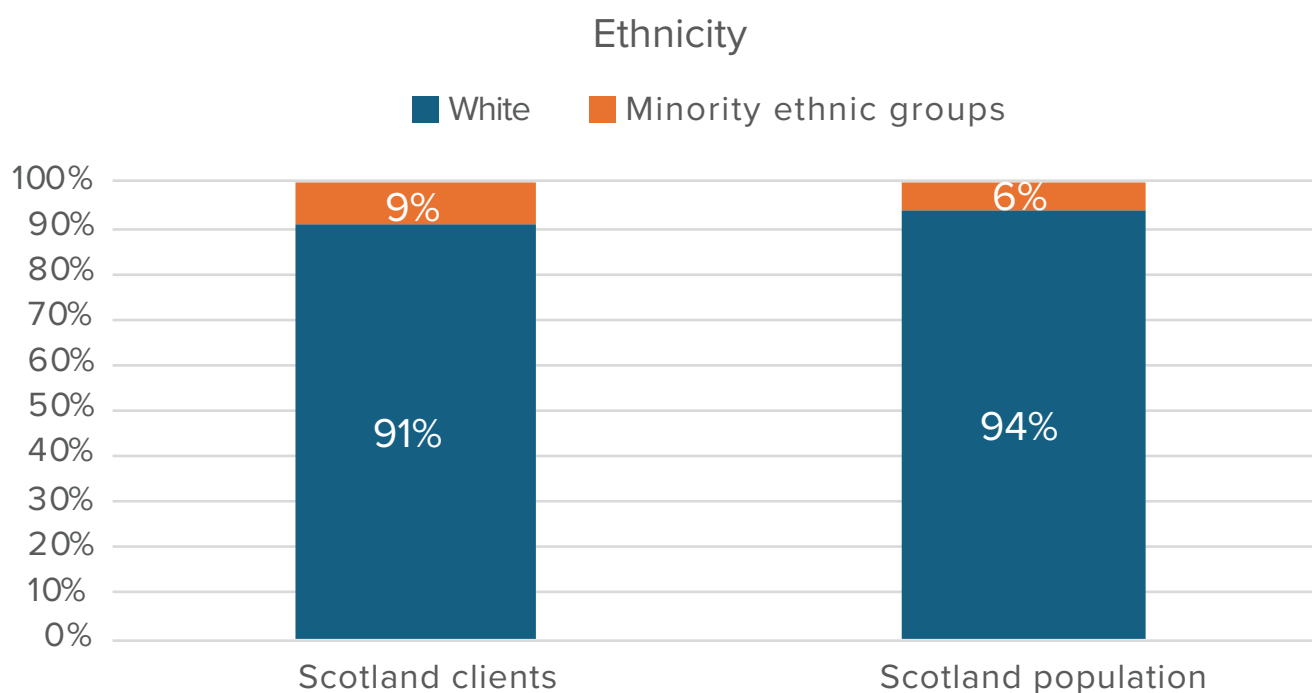


Figure 4. Ethnicity

Note: Scotland population refers to the adult population (16 years +), Source: Scotland's Census, 2022

The data collected on ethnicity used the categories of white and, for this report, grouped other categories together under minority ethnic groups. This grouping includes:

- ▶ Mixed or multiple ethnic groups
- ▶ Asian, Asian Scottish or Asian British
- ▶ African
- ▶ Caribbean or Black
- ▶ Other ethnic group

5.4 Household income

Figure 5 highlights that the household income² of individuals was significantly lower than the Scottish adult population, with half (50%) recorded as having an income of £10,000 or less each year and nearly a third (31%) between £10,000 and £20,000 each year, compared to 5% and 31% respectively.

A person can be said to be in relative poverty if their current household income “is less than 60% of the current UK median.” For a single person with no children that equates to £13,100 and for a couple with no children £19,500, according to recent poverty thresholds (Scottish Government, 2024).

As households without children account for 70% of individuals seeking advice (see Figure 6), this would suggest that many of them could be living in relative poverty.

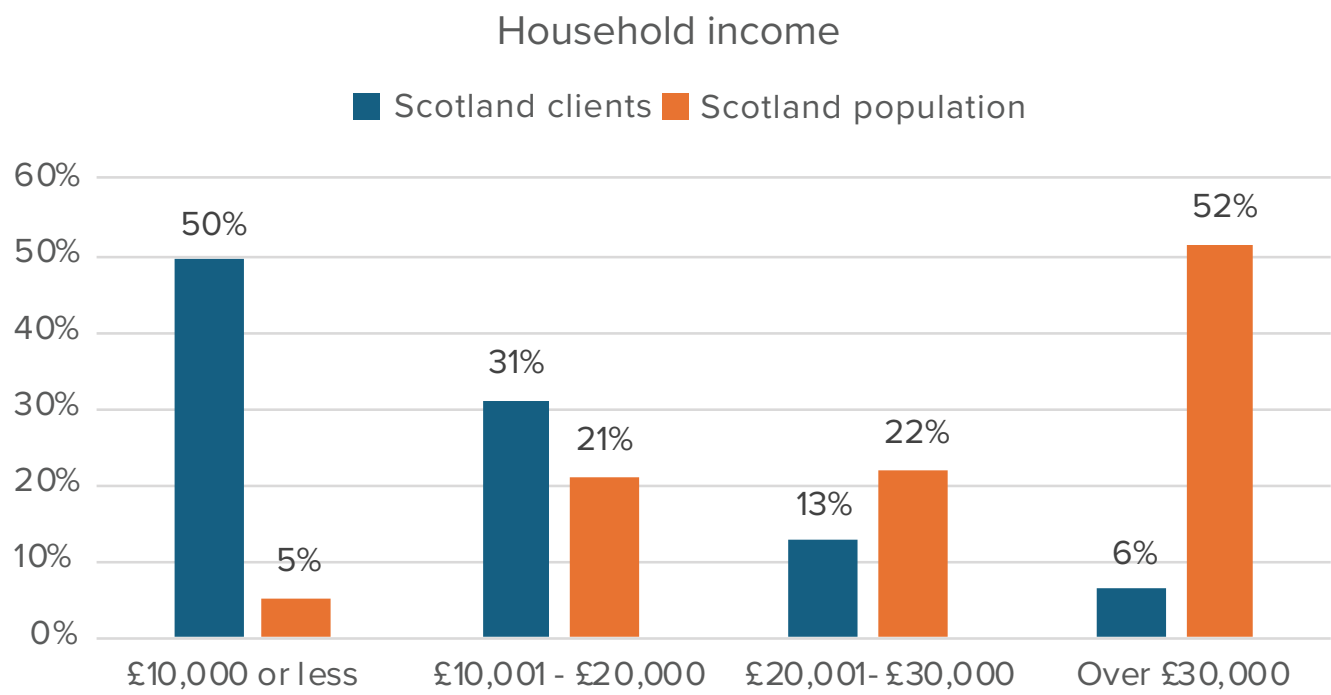


Figure 5. Household income

Note: Scotland population source - Scottish Household Survey 2023

² This is the net annual household income after taxation and other deductions. It can be affected by the economic status of individuals within the household and the level of benefits the household receives. It can also be a determinant of a household’s standard of living and whether it is in relative poverty

5.5 Household composition of individuals and family type

Nearly a third (30%) of individuals live in households that have children, with half of these (15%) being single parent households (Figure 6).

Single person households however made up around two-fifths (41%) of the total number of households. This is very slightly higher than the average in Scotland of around 37% (National Records of Scotland, 2025).

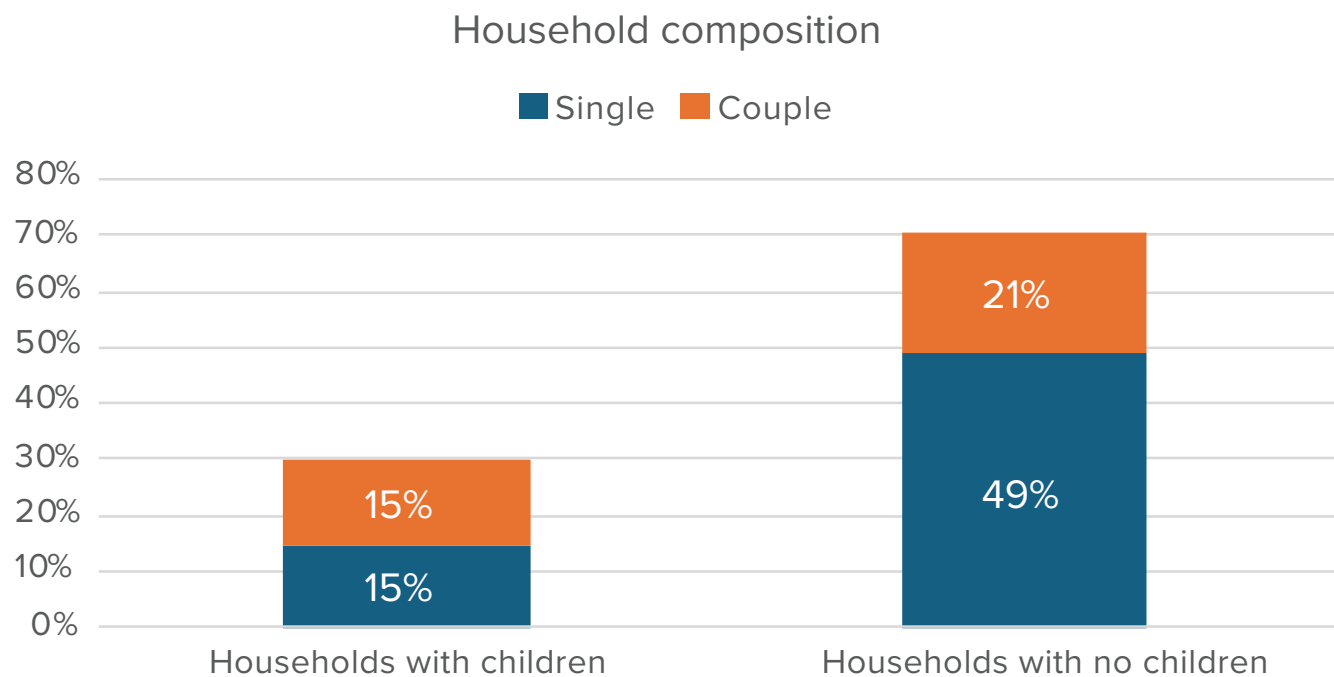


Figure 6. Household composition

Family type

For 2023/24, and for the first time, the framework attempted to collect data on the six priority family types³.

Figure 7 shows that the two highest proportions of the total number of individuals were ‘households where someone is disabled’ (15%) and ‘lone-parent families’ (8%).

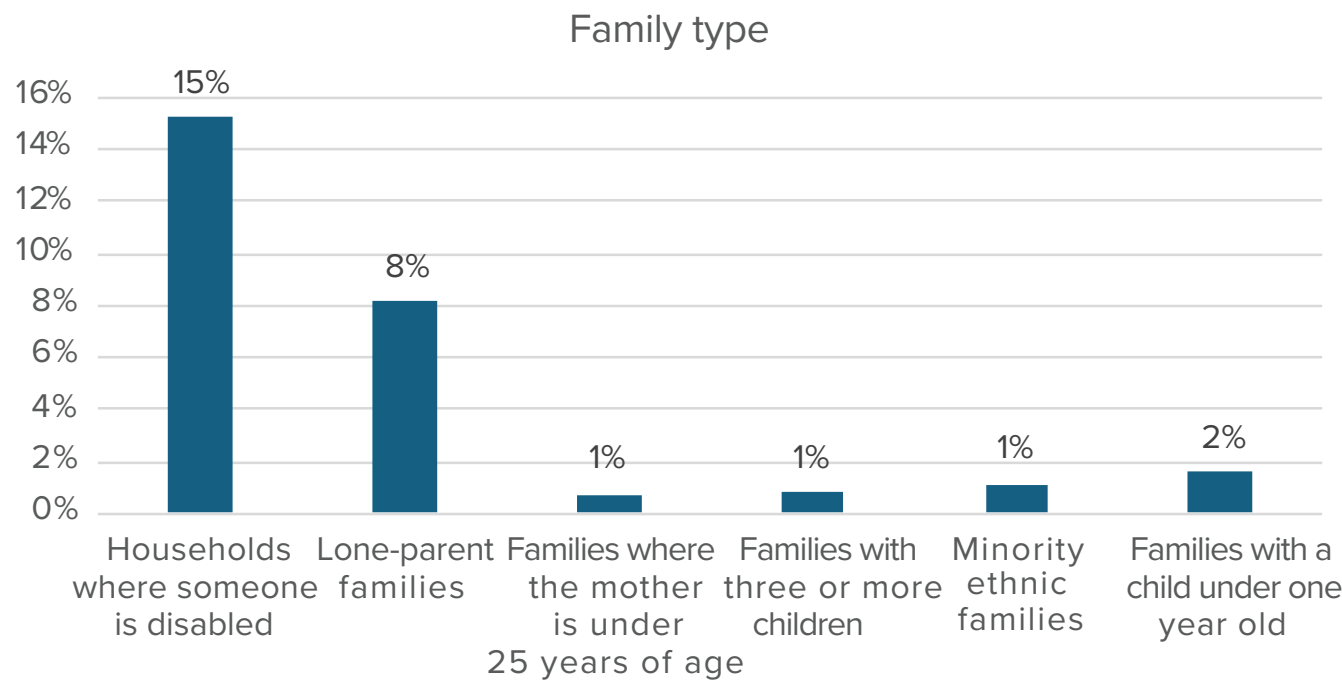


Figure 7. Family type

³ The Scottish Government has identified a set of family types as priority groups for tackling child poverty (Scottish Government, 2024). The household types that are more likely to experience child poverty include lone parent families, households where someone is disabled, families with three or more children, minority ethnic families, families with a child under one year old and families where the mother is under 25 years of age.

6.0 Debt individuals and amount owed

Overall, local authority funded money advice services supported **25,031** individuals to manage their debts in 2023/24. They owed a reported total of **£143.9 million⁴** or an average of £5,750.

Shown in Figure 8, levels of debt were reported as follows: in credit, store and charge cards £23.8 million; council tax arrears £21.8 million; rent arrears £12.6 million and utility arrears £11.4 million.

The levels of debt would suggest that individuals in Scotland are still being affected by an ongoing cost of living crisis and potential legacy debt. This could reflect what has been described in the report ‘Cost of living - effects on debt’ as a “complex debt landscape” for low-income households (Scottish Government, 2024).

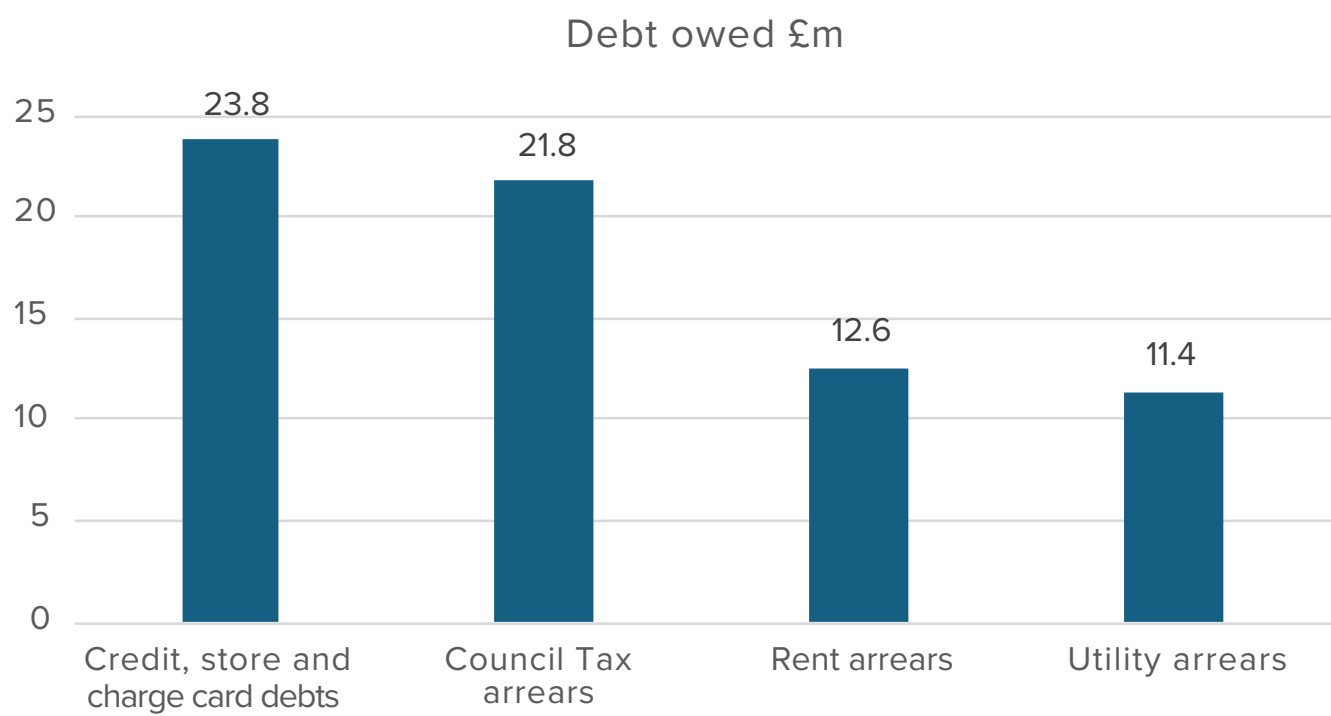


Figure 8. Debt owed

⁴ These figures will be an underestimate due to the missing authority areas and partial data available noted in section 3.2.

7.0 Funding and financial gain

Local authorities fund both in-house and externally commissioned money and welfare rights advice. A blended approach is taken in some areas with funding provided for a combination of both in-house and external services. This pattern of delivery varies across Scotland with different funding and delivery models in place.

The total local authority investment in money and welfare rights advice services in 2023/24 was **£30.5 million**. The level of funding reported by local authorities has increased from the previous year (2022/23) of around £28.6m, and while it appeared to reduce during 2021/22 (£25.6m), the overall trend since 2020/21 (£27.3m) has been upwards (Figure 9).

This trend has been reflected in similar increases in financial gain for those individuals in receipt of advice, with the 2020/21 level of £315.6 million dropping in 2021/22 (to £275.9 million) mirroring the reduced level of funding but rising in successive years from £330.5 million in 2022/23 to **£381.0 million** in 2023/24.

The ratio of individual financial gain to the level of local authority investment suggests that there was around £13 of financial gain for individuals for every £1 invested. This ratio has fluctuated slightly in recent years.

Local Authority Investment - internal	£22,756,330
Local Authority Investment - external	£7,710,884
Total Local Authority Investment	£30,467,214
Ratio	£13 gain for every £1 invested

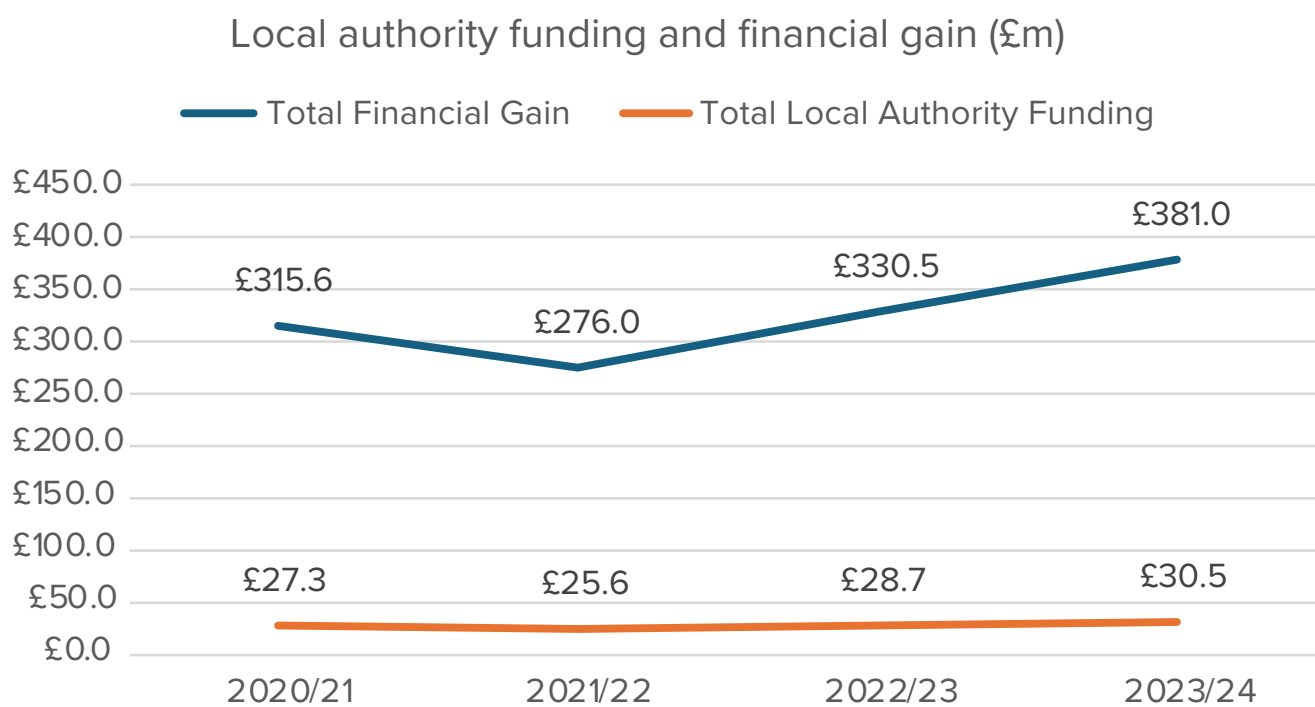


Figure 9. Local authority funding and financial gain

8.0 Conclusion

Local authority funded money and welfare rights advice services continue to provide vital support and assistance to individuals living with poverty.

Their investment offers good value and, as well as benefiting individuals financially, is likely to offer wider economic benefits to the communities in which they live.

References

Improvement Service (2024) Advice Insights Framework indicator guide
<https://www.improvementservice.org.uk/products-and-services/data-intelligence-and-benchmarking/common-advice-performance-management-framework/campf-indicator-guide>

Improvement Service (2024) Common Advice Performance Management Reporting Framework – Annual Report 2022/23
https://www.improvementservice.org.uk/_data/assets/pdf_file/0028/47485/CAPMRF-Report-2022-23.pdf

LGiU (2024) State of local government finance in Scotland. A report by the Local Government Information Unit, Local Democracy Research Centre

National Records of Scotland, Scotland's Census 2022
<https://www.scotlandscensus.gov.uk/>

National Records of Scotland (2025) Scotland's Census 2022 - Demography and migration
<https://www.scotlandscensus.gov.uk/2022-results/scotland-s-census-2022-demography-and-migration/>

Scotland's Mid-Year Population Estimates 2023 (2024)
<https://www.nrscotland.gov.uk/publications/mid-2023-population-estimates/>

Scottish Government (2018) Publicly funded advice services in Scotland: review report
<https://www.gov.scot/publications/review-publicly-funded-advice-services-scotland/pages/7/>

Scottish Government (2024) Cost of living - effects on debt: review of emerging evidence
<https://www.gov.scot/publications/review-emerging-evidence-effects-cost-living-crisis-debt-scotland/>

Scottish Government (2024) Poverty and Income Inequality in Scotland 2020-23
https://data.gov.scot/poverty/#Poverty_thresholds

Scottish Government (2024) Tackling child poverty priority families overview
<https://www.gov.scot/publications/tackling-child-poverty-priority-families-overview/>

Scottish Household Survey

<https://scotland.shinyapps.io/sg-scottish-household-survey-data-explorer/>

UK Government (2025) Persistent low income

<https://www.ethnicity-facts-figures.service.gov.uk/work-pay-and-benefits/pay-and-income/low-income/latest/>

UK Parliament (2025) Household debt: statistics and impact on economy (section 4.2)

<https://commonslibrary.parliament.uk/research-briefings/cbp-7584/>

Jun 2025



West Lothian Civic Centre
Howden South Road
Livingston
EH54 6FF

T: 01506 282012 |
E: info@improvementservice.org.uk
W: www.improvementservice.org.uk

is.
improvement **service**