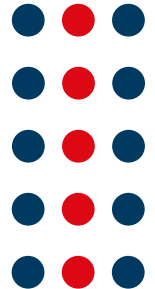


The 'go to' organisation for local  
government improvement in Scotland



# Advice Insights Framework Annual Report

2024-2025



Scottish Government  
Riaghaltas na h-Alba  
gov.scot



# Executive Summary

**£435.7m**  
total financial  
gain by  
individuals



**£30.4m**  
total local  
authority  
investment



**Around ¼  
million people**  
supported to  
access advice



**48%**  
of households  
had incomes  
of less than  
£10k a year



**£165.5m**  
debt owed by  
individuals  
managed



**41%**  
of individuals  
were single  
people



# Key Findings

The key findings from an analysis of investment by local authorities in supporting money and welfare rights advice services between 1 April 2024 and 31 March 2025 are set out below

- Local authority funded money and welfare rights advice services generated a financial gain for individuals of around £435.7 million in 2024/25
- Local authorities invested around £30.4 million in supporting money and welfare rights advice services
- The rate of return on investment is around £14 for every £1 invested
- Almost a quarter of a million individuals were supported to access local money and welfare rights advice services
- At over 50%, the most common method of initially accessing money and welfare rights services was by email/web/webchat, however 22% of individuals accessed services on a face-to-face basis
- Around 48% of individuals lived in households where the income was £10,000 or less
- Over 25,300 individuals were supported to manage their debts, with a collective value of £165.5 million
- In 16% of households at least one member had a disability



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# 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 funded between 1 April 2024 and 31 March 2025.

Due to variations in year-on-year reporting, this analysis<sup>1</sup> does not make direct comparisons with previous years' results, except in relation to two measures - financial gains and investment.

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<sup>1</sup> 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 Purpose

The purpose of the AIF (Advice Insights Framework)<sup>2</sup> is to report on the results of the investment made by local authorities in money and welfare rights advice services.

The AIF helps show the collective impact that local authorities have in supporting individuals to access 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, although funded by Scottish Government, the framework belongs to Scottish local authorities. They have been instrumental in shaping it into its current form and for the eleventh successive year have provided data on a voluntary basis to the Improvement Service for inclusion in this analysis.

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<sup>2</sup> Formerly known as the CAPMRF (Common Advice Performance Management Reporting Framework)

# 3.0 Methodology

## 3.1 Methodology

All 32 local authority money and welfare rights leads were issued with a data collection template to report on agreed measures. They were asked to complete it or to share it with those they fund, depending on their delivery model. Guidance on how to complete the survey appears on the [Improvement Service website](#). All had an adequate opportunity to submit returns, resulting in a good response level, with data being provided for all 32 local authority areas. All data has been provided by local authorities and those they fund and has **not been verified by the Improvement Service**.

## 3.2 Caveats

Despite there being data returns for all local authority areas, in some cases information was missing. This occurred for two main reasons. Firstly, one or more of the service providers did not provide any of the required information. *(It should be noted that in some local authority areas there are several service providers.)* Secondly, data may not have been provided for all the measures in the survey. This happens as a result of the way recording systems have been set up and the indicators most affected related to ethnicity and family type.

# 4.0 Results

## 4.1 Volume

Funding provided by local authorities supported around 249,668 individuals to access advice on either a first time or ongoing basis.

## 4.2 Contact methods

The initial way that contact is made (Figure 1) shows that while digital channels (email/web/webchat) and telephone account for around three-quarters of access routes, just over a fifth of contact is made face-to-face. The most common contact method is by email/web/webchat at over half, followed by phone at nearly a quarter, and then face-to-face.

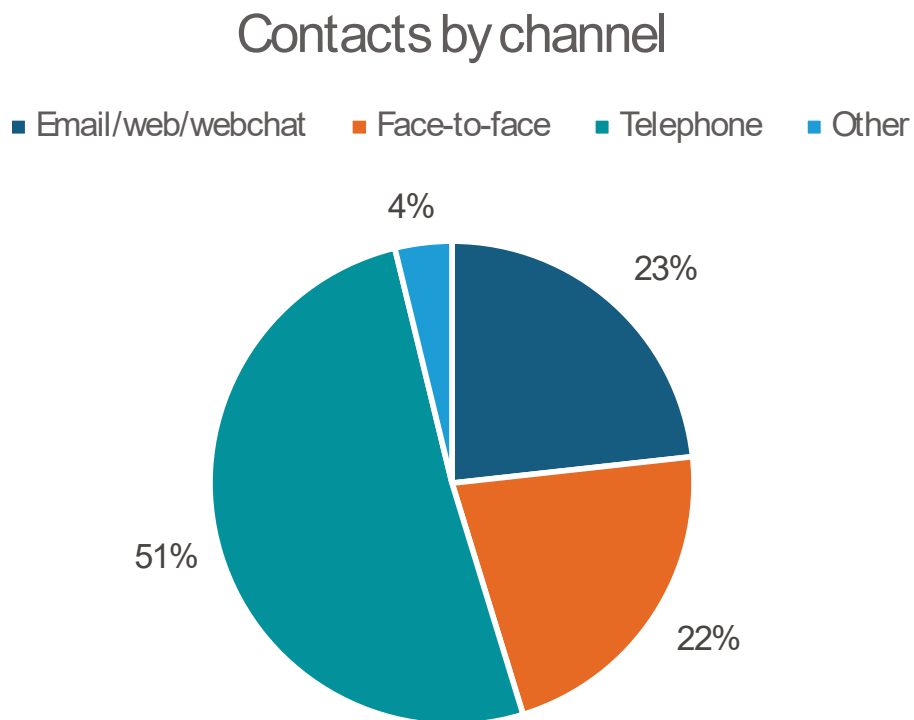


Figure 1. Contacts by channel

# 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 (2024) for sex and age, the Scottish Household Survey (2023) for income 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 (55%) than male (45%). This differs very slightly from the Scottish adult population (16 years +), which has a lower proportion of females (53%) and a higher proportion of males (49%).

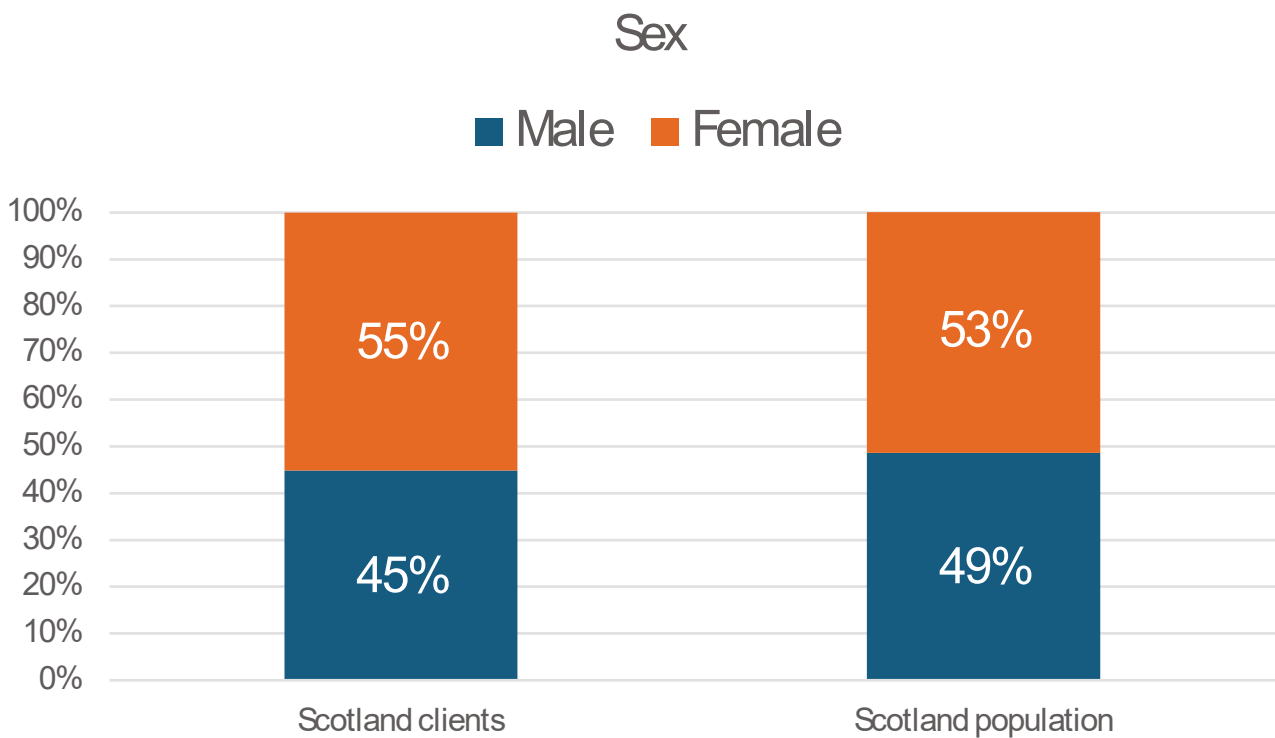


Figure 2. Sex

Notes:

- Scotland clients refer to individuals in receipt of money and welfare advice.
- Scotland population refers to the adult population (16 years +). This 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 proportionately more individuals in the 35-44, 45-59, and 60+ age ranges and fewer individuals in the 16-24 and 25-34 age ranges.

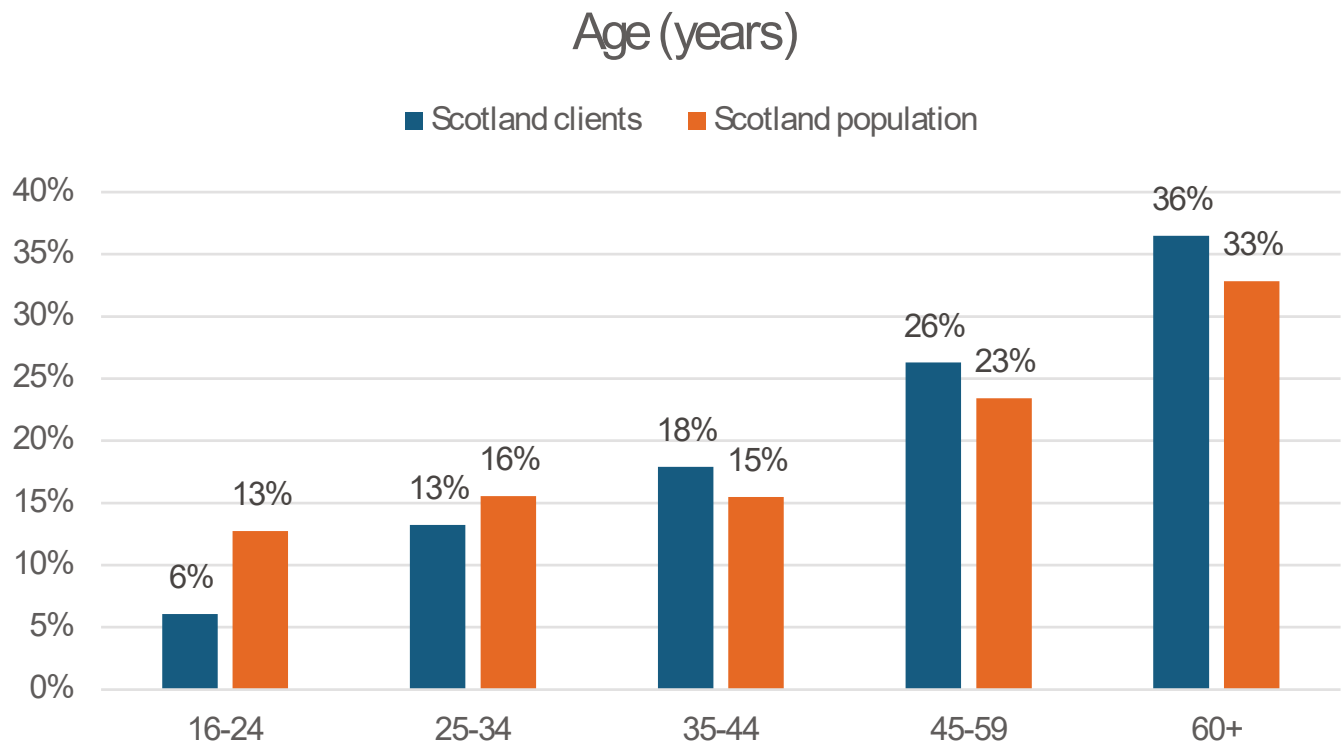


Figure 3. Age

Note: Scotland population refers to the adult population (16 years +)

## 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 higher proportion of individuals from ethnic minority groups (11%) than the Scottish adult population (6%). The reasons for this are unclear 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) and "have the highest risk of child poverty of all of the priority groups" (Joseph Rowntree Foundation, 2025).



Figure 4. Ethnicity

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

The data collected on ethnicity uses the following categories:

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

## 5.4 Household income

The household income<sup>3</sup> of individuals was significantly lower than in the Scottish adult population, with nearly half (48%) recorded as having a household income of £10,000 or less each year and nearly a third (32%) having a household income between £10,000 and £20,000 each year. This compares with 4% and 19% respectively in the Scottish adult population. This suggests that it is individuals who are most likely to be experiencing poverty that are accessing money and welfare rights advice services. A person can be said to be in relative poverty if their current household income “is less than 60% of the current UK median.” Before housing costs, for a single person without children that equates to £13,800 and for a couple without children £20,600 (Scottish Government, 2025).

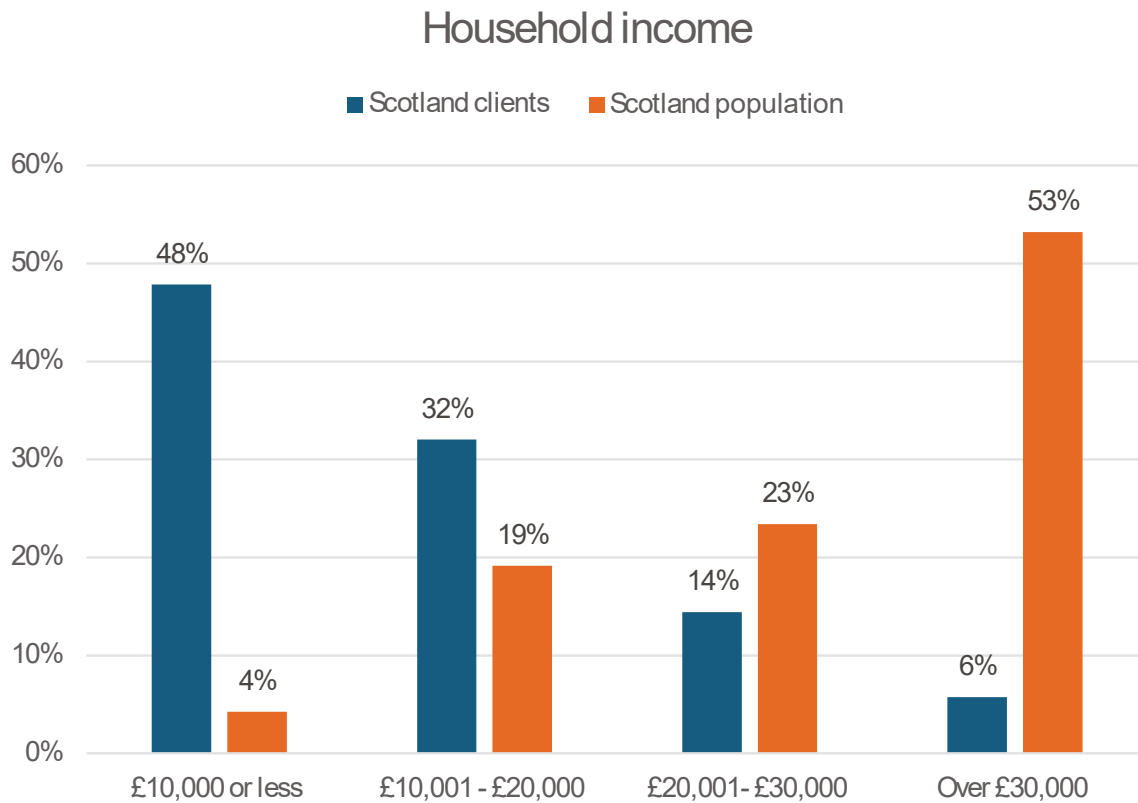


Figure 5. Household income

Note: Scotland population source - Scottish Household Survey 2023

<sup>3</sup> 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

A little over a quarter (27%) of individuals live in households that have children, with approximately half of these being single parent households (Figure 6).

Single person households however made up nearly half (49%) of the total number of households. This is higher than the average in Scotland of around 37% (National Records of Scotland, 2025).

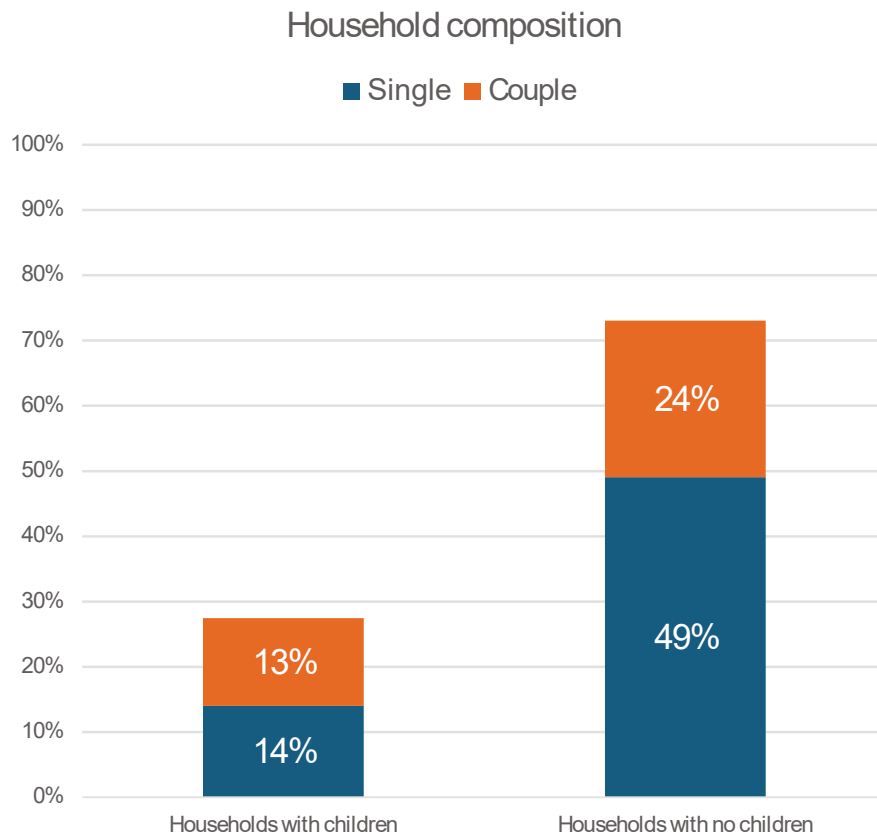


Figure 6. Household composition

## Priority family type

Priority family type refers to the six priority family types identified by Scottish Government in tackling child poverty<sup>4</sup>.

Figure 7 shows that the most frequently reported priority family type relates to 'households where someone is disabled' (16%).

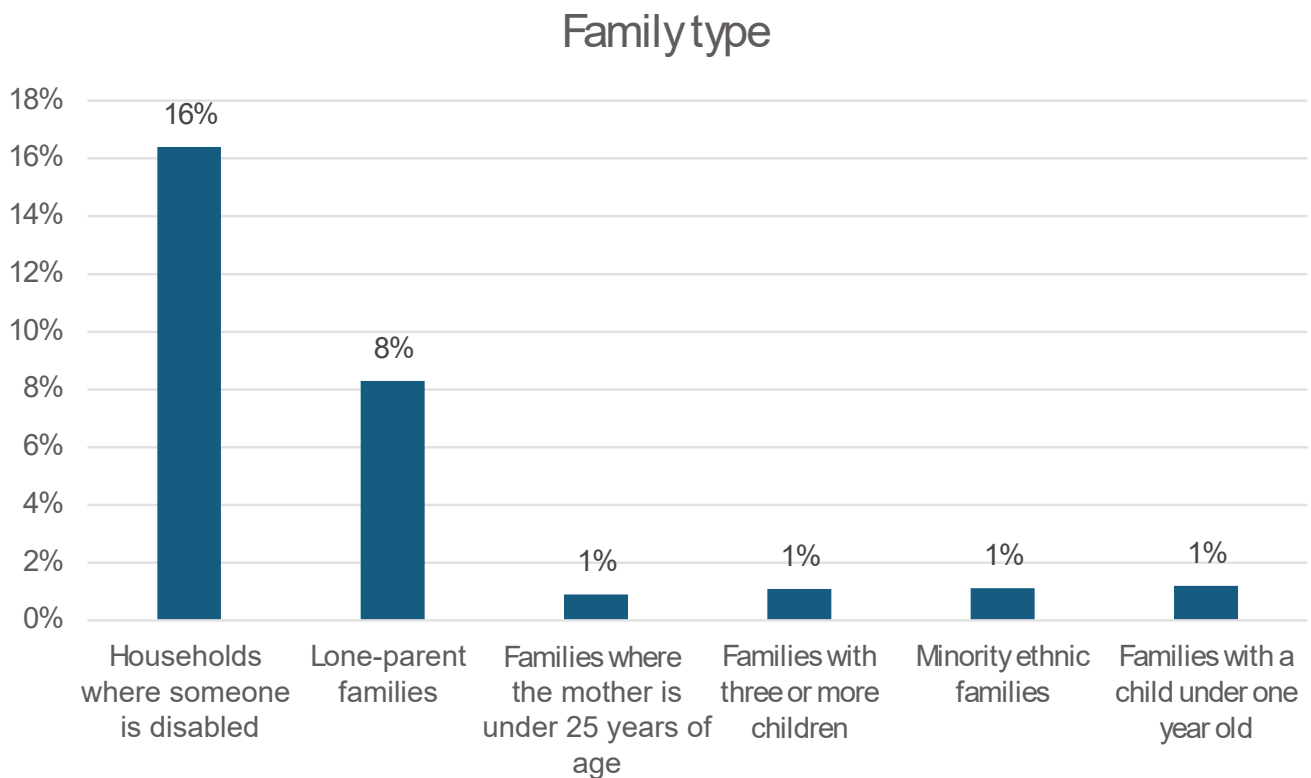


Figure 7. Family type

<sup>4</sup> 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 (Scottish Government, 2024).

# 6.0 Debt individuals and amount owed

Local authority funded money advice services supported around 25,359 individuals to manage their debts. Individuals owed a reported total of £165.5 million.

Figure 8 shows the reported levels of debt in relation to six key indicators. Credit, store and charge cards (£28.2 million), council tax arrears (£24.5 million), personal loans (£18.7 million), mortgage arrears (£16.6million), rent arrears (£14.9 million) and utility arrears (£10.6 million).

The levels of debt would suggest that individuals in Scotland may still be affected by an ongoing cost of living crisis and potential legacy debt. This may support 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).

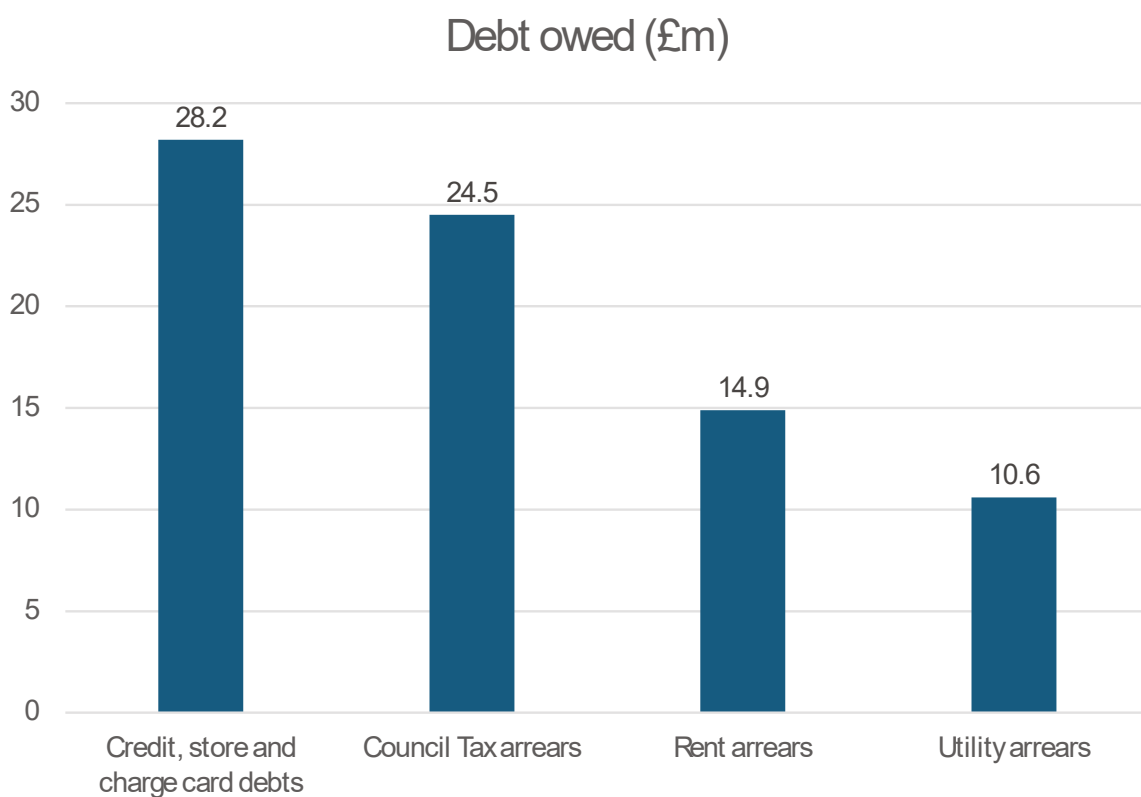


Figure 8. Debt owed

## 7.0 Funding and financial gain

Across Scotland, local authorities invest in both in-house and externally commissioned money and welfare rights advice. In some areas, funding is provided for both in-house and external services. The pattern of delivery varies with a range of funding and delivery models in place that best meet local needs and priorities.

The total local authority investment in money and welfare rights advice services in 2024/25 was £30.4 million. The level of funding reported by local authorities has decreased slightly from the previous year (2023/24) when it was around £30.5million (Figure 9).

Total financial gain appears to have increased over successive financial years, from £276million in 2021/22, £330.5 million in 2022/23, £381 million in 2023/24 to £435.7 million in 2024/25.

The reasons for this increase are not clear, but it may reflect increases in social security spending in Scotland<sup>5,6</sup>.

The ratio of individual financial gain to the level of local authority investment suggests that there was around £14 of financial gain for individuals for every £1 invested. This ratio has fluctuated slightly in recent years.

Local Authority Investment - internal	£22,044,006
Local Authority Investment - external	£8,366,002
Total Local Authority Investment	£30,410,008
<b>Ratio</b>	<b>£14 gain for every £1 invested</b>

5 SPICe (2024) Social Security Budget, Scottish Parliament Information Centre.

6 Rochow, T. (2026) Scottish Budget: What does the continual increase in Social Security spending mean for Scotland? University of Glasgow, Centre for Public Policy

### Local authority funding and financial gain (£m)

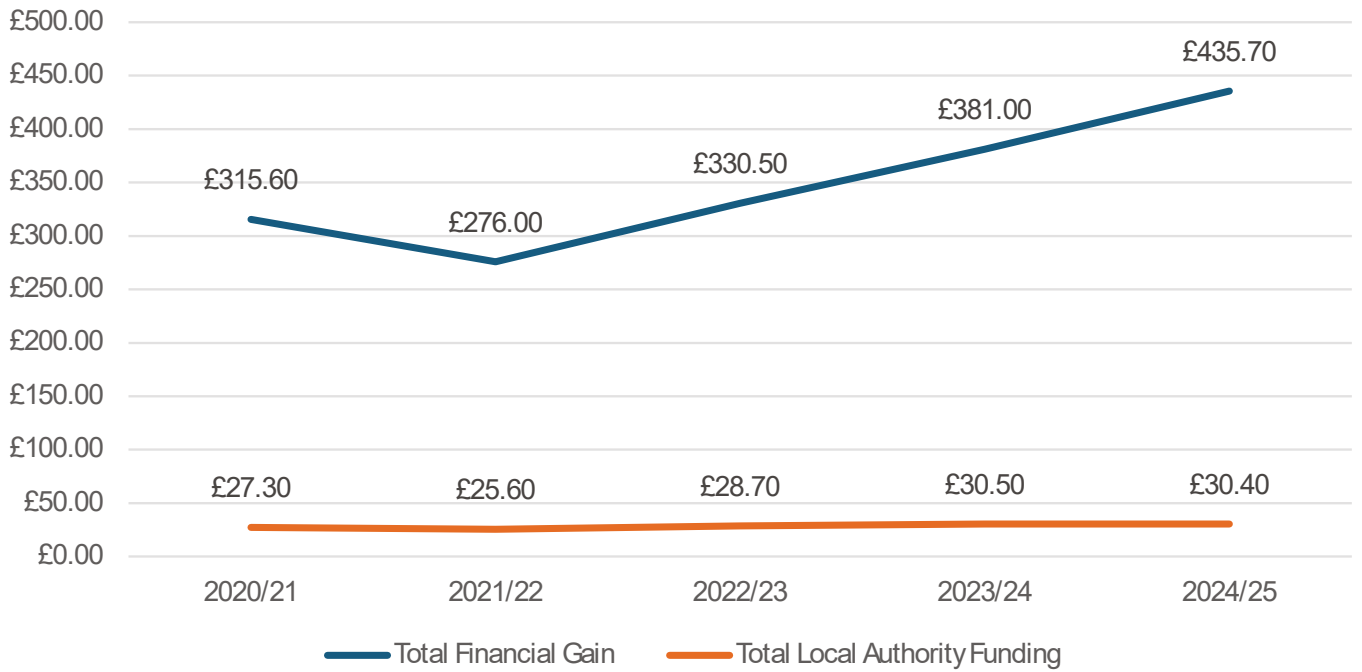


Figure 9. Local authority funding and financial gain

# 8.0 Conclusion

The findings from the 2024/25 Advice Insights Framework underline the essential role that local authority investment in money and welfare rights advice services continues to play in supporting individuals and households across Scotland. The evidence demonstrates that local authority investment delivers substantial financial gains and is supporting those individuals most likely to be experiencing financial vulnerability.

The data also highlights the breadth of demand for these services, with almost a quarter of a million people seeking support and relatively high proportions coming from households with very low incomes, single-person households, and the priority family groups.

Despite some limitations in the quality of the data provided, the overall picture shows that advice services continue to offer good value for money, achieving an estimated £14 in financial gains for every £1 invested.

Overall, the 2024/25 results demonstrate that local authority funded services remain a vital element in Scotland's anti-poverty infrastructure.

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