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APPENDIX I - ORGANISATIONS WHO RESPONDED

APPENDIX II - COMPILATION OF QUESTIONNAIRE RESULTS
A. INTRODUCTION

This survey was undertaken to assess the nature and extent of money advice services available to consumers in Scotland.

"Money advice services" are defined in this report as the provision of advice and assistance in:

- examining income
- examining expenditure
- assessing debt problems
- dealing with debt (e.g. active negotiation with creditors)

A previous report on this subject was undertaken by the Scottish Law Commission in November 1980 and was titled "Debt Counselling: an Assessment of the Services and Facilities available to Consumer Debtors in Scotland".

Since then the levels of money advice enquiries to the organisations mentioned in that report have risen dramatically with multiple debts (i.e. clients having difficulties with more than one debt) becoming a major concern. In the same period money advice services in England have been developing. A number of specialist money advice centres have been established and many general advice centres have specialist money advisers.

The purpose of this survey is to assess what money advice services are being provided in Scotland, who is providing them, what training is given and what the problems involved in giving money advice are.
The Scottish Consumer Council believes that it is important to have a picture of what is happening now before it is possible to decide how money advice services can be developed in the future.

**The Survey**

A questionnaire was drawn up (see Appendix 2) and distributed to a number of organisations who were likely to provide money advice services. Thus questionnaires were sent to advice agencies, local authority departments involved in advice-giving e.g. Social Work Departments and Trading Standards Departments, and major creditors in both the public and private sector (such as fuel boards, local authority housing departments, banks and building societies). Follow-up interviews were undertaken with a cross-section of the organisations involved and, as far as possible, a cross-section of geographical areas.

The results of this survey do not give a full and definitive picture of the provision of money advice in Scotland. Partly this is because there is no definitive list of bodies giving advice to the public. Also we are aware that new initiatives in money advice are springing up all the time. For example, Glasgow District Council has just announced a new money advice service. At the same time Glasgow Bath Street CAB has just appointed a specialist money advice worker.

What this survey does give is a picture of the range of different organisations giving different kinds of money advice in different ways.
B. **EXISTING MONEY ADVICE SERVICES**

At present in Britain money advice services are offered by a wide range of organisations. These can be broken down into several categories.

1. **Specialist Money Advice Centres**

   England has a number of specialist money advice centres which offer a full range of advice on debts and other financial problems, extending to negotiation and court representation. The original centre was the Birmingham Settlement Money Advice Centre which provides a great deal of support and training for other organisations and workers wishing to learn about money advice services.

   The only specialist Money Advice Centre in Scotland has recently been opened by the Housing Department of Renfrew District Council. There has been an element of scepticism expressed as whether or not a District Council (which is a major creditor through its rent collection service) can run a totally independent and non-political service. It has not been operational for long enough to be assessed in this report. It is discussed in more detail later.

2. **General Advice Centres**

   CABx are the largest single group of general advice centres but many voluntary agencies (e.g. unemployment workers centres) exist which give advice to particular geographical areas or to particular groups in the community.

3. **Other Specialist Advice Centres**

   This includes law centres, consumer advice centres, and welfare rights offices.
Consumer Advice Centres are part of the Trading Standards Departments and specialise in providing advice and assistance for consumers, both before and after transactions are undertaken. The type of money advice offered is very variable. The staff in these centres are not intensively trained and so advice is limited. Where centres do not exist this function may be carried out by consumer credit officers within departments.

Law Centres often act as a resource for legal information which can be used by others. Welfare Rights Centres give information on benefits etc. to enable clients to maximise their income.

4. Central and Local Government

Local Government and other public bodies such as fuel boards also give money advice. This may arise from their role as creditors e.g. housing departments, social work departments are another source of money advice and a growing number of welfare rights teams are being established by these departments. Some Trading Standards Departments also give money advice.

The main central government department concerned is the D.H.S.S., chiefly through its local supplementary benefits offices. These have special case officers who handle multiple debt cases.

5. Banks and Building Societies

As major creditors with a high level of financial expertise banks and building societies inevitably provide money advice services to their clients. The level of advice given is variable with emphasis being given to pre-credit counselling in an effort to prevent later arrears problems.
C. HOUSING AUTHORITIES

Type of Advice Given

Housing authorities generally only give advice on the debts which are owed to them, usually rent arrears, occasionally mortgage arrears or fuel charges or as part of their role in administering housing benefit. Authorities which go beyond this simple advice-giving service, offer some general advice on budgeting, consider welfare benefits etc. in an attempt to increase income and liaise with the D.H.S.S. over this.

Smaller authorities may automatically offer informal advice on a whole range of problems as part of their service to their tenants.

Tweeddale District Council say:

".....Staff may be approached from time to time with a request for advice on money matters. This can range from rent arrears together with gas, electricity and hire purchase arrears to simple things such as filling in a P.A.Y.E. tax form. In an area such as this where District Council employees are known to the public and in fact in many cases are on Christian name terms it is not unusual to be asked for advice in such places as the High Street or even in shops or occasionally by phone calls to the house."

Some authorities felt that they themselves were not best suited to the offering of money advice as tenants were suspicious of them and would withhold full information.

Others felt that "tenants having come to the Council for advice, albeit in response to arrears action taken by the Council, are often reluctant to approach another authority for advice", (Kincardine & Deeside District Council) and have sought to adapt their policies appropriately.
District council rent arrears collection and housing benefit schemes are normally administered by Housing Departments but there are a significant number of authorities where the Finance Department is involved in one or both of these functions. For most of these authorities the service to the client does not seem to be dependant on the department involved. There is though a significantly larger number of Finance Departments which offer no or minimal money advice as compared with housing departments.

Staff Involved

The staff involved in giving advice are normally the rent arrears staff. Housing staff involved in welfare type work and housing benefit staff may also be involved.

All grades of staff can be involved in giving advice from the very junior to the very senior and experienced.

One difficulty in large housing authorities is ensuring that it is the appropriately trained and graded staff who actually provide the advice. This involves giving some element of training to all staff so that clients' problems can be properly identified and clients directed to the most appropriate staff.

Training

In the majority of authorities some element of related training was undertaken but a significant number of authorities, 20 in total, offered no training and relied on work experience to enable their staff to provide a service. Another 7 authorities left this part of the questionnaire blank leading to the supposition that they undertake no training.

A number of authorities gave training on welfare benefits, while a similar number restricted their training to housing benefits. A number organised courses with specialists such as D.H.S.S. staff and
lawyers. Others were non-specific and said they gave in-house training, and others that they gave training "as required". Some authorities mentioned attendance at relevant seminars or courses run by outside bodies, although obviously large numbers of staff from individual authorities are unable to attend such courses.

Welfare Rights staff employed by Strathclyde, Central and Lothian Regions are involved in providing training for some of the authorities within their areas.

The Institute of Housing courses were mentioned by several authorities and cover the areas of welfare and housing benefits. The Institute also organises some of the in-house training for some authorities.

It is clear that the best training available at present relates to training on welfare rights. Only one or two authorities mention other forms of training, vaguely described as "debt counselling".

Some problems on the provision of formal training were mentioned. There are insufficient courses run by outside bodies on this subject - the Planning Exchange and the Institute of Housing were considered by a number as being the most suitable. Financial difficulties were also mentioned as cutbacks have affected training badly.

Despite these comments it was clear that there were a number of authorities who were providing a money advice service but had not considered the training needed.

Accommodation

Private facilities were normally provided for giving money advice. Advice was also frequently given over the telephone or on home visits. Unfortunately it was evident that advice was frequently given over the counter. This would only be suitable where advice being given was of the most general nature, which is rare in this field.
Consumer Contact

Naturally most clients make approaches because of rent arrears problems, but this is not always the case. Staff came across problems during the course of other housing duties (again reinforcing the need for the training of all staff).

Some clients will make contact asking specifically for money advice. Fewer cases come to light through referrals from other agencies, or through general enquiries for advice. From this questionnaire it would seem that other agencies do not tend to refer cases to housing authorities for money advice. It is likely that cases referred to housing authorities have only a rent arrears or housing benefit problem and have no related difficulties.

Level of Activity

Most housing authorities felt that money advice was only a small part of their activities, a few indicated it as an important activity.

Referrals

Housing authorities are most likely to refer clients on to the D.H.S.S. or social work departments. Much less common are referrals to advice agencies. This is surprising in view of some of the debt problems.

Some authorities who do not offer money advice on any formal basis do act as a referral body, passing tenants to others who may be better equipped to assist.

Even those housing authorities which offer money advice generally refer clients with complex debt problems on to other agencies.
Kind of Debts

Housing authorities advise mainly on rent arrears, with some advice on mortgage arrears (where the district council is the creditor) and fuel debts. Some authorities also mentioned advising their own staff about personal debt problems.

Problems in giving Money Advice

The main problems mentioned were coping with the number of clients requiring money advice and the time taken in providing the service. Few housing authorities recognised the difficulty of them giving impartial advice when they themselves are a major creditor.

Assessment of the Service

Most housing authorities thought that the money advice they provided was fairly successful.

"Just under 50% of our tenants are in receipt of Housing Benefit. Arrears control accounts for approximately 40% of estate management staff time" (Falkirk S.S.H.A.) Since arrears control takes up so much time having trained staff to provide money advice services must make sense.
D. REGIONAL COUNCIL, FINANCE DEPARTMENTS

On the whole, those involved with the collection of rates do not feel the need to give money advice. In fact some seemed puzzled that the questionnaire had been sent to them. One stated that their role was quite the opposite: "We take money from people not give them advice about it".

The only region whose Finance Department claimed to give any degree of advice was Central Region. Here the level of advice was similar to many housing authorities and reflected a "caring creditor" approach. The rates arrear staff were involved in considering benefits which may be due to clients and in liaising with the D.H.S.S. and banks. The staff are trained by a combination of in-house training, work experience and external seminars.

Most authorities would be able to complement their "collection" function by offering a useful level of money advice in a more informed manner than at present. This would provide a more useful "one door" approach for clients.
E. TRADING STANDARDS DEPARTMENTS

Five out of the nine trading standards departments in Scotland said that they provided no money advice services. Fife Regional Council qualified this by saying:

".....Nevertheless, trading standards departments, especially those operating a consumer advisory service, should be able to identify, or take steps to identify, those with financial problems as opposed to those who seek advice and assistance on such matters. Many a disgruntled consumer is a debtor with a serious financial problem.

Unfortunately financial and staffing restrictions do not allow this trading standards department to devote time to establishing cause, effect and solution and clients can only be given advice on and assistance with their immediate problem."

Type of Advice Given

Most trading standards departments provide a service primarily based on the enforcement of the Consumer Credit Act 1974 under which all agreement forms and default notices are required to state: "If you would like to know more about the protection and remedies provided under the Act you should contact your local trading standards department."

Of the four Trading Standard Departments giving advice one only offers advice, two others analyse the debt problem and negotiate with creditors on behalf of clients. Strathclyde undertakes all aspects of money advice outlined in the questionnaire. This includes representation of clients at tribunals and courts, where a creditor might well be the local authority as well as a private creditor.
Staff Involved

Generally speaking consumer credit officers give advice where necessary. Additionally staff employed to give general and consumer advice also give money advice. In Strathclyde the consumer credit counsellors are specially trained in handling multiple debt problems.

Training

Generally staff are considered suitably trained through their general qualifications. Strathclyde give an intensive "in-house" training course which covers all aspects of giving money advice including personal skills, legal remedies and welfare rights.

Accommodation

Generally advice is given in private interviewing facilities or over the telephone.

Consumer Contact

Clients call asking for money advice, or for general advice which uncovers money problems. Clients are also referred to the trading standard department. (Two of the questionnaires mentioned referrals from CABx.) Strathclyde received referrals from a large number of organisations, presumably because their field of activity is more extensive than the other departments.

Level of activity

It is seen as an important activity but generally a small one by those trading standard departments who do give money advice. Strathclyde was the exception and estimated that there is a consumer credit element in 50% of the complaints and enquiries dealt with by the department.
Referrals

Few referrals were made by the departments. One department referred clients to housing departments, fuel boards, social work departments and CABx. One referred clients as "appropriate to circumstances". The other two made no referrals. The trading standards department in Strathclyde did not make referrals to other bodies for money advice but would refer clients if some special expertise was needed. Welfare rights information for instance or for help with problems underlying the debt when the problem would be passed to the social work department.

Kind of Debts

Generally only consumer debt was handled although Strathclyde also became involved in rent arrears and fuel debts.

Problems in giving Money Advice

There was no particular pattern to the problems found and almost the full range of problems were covered.

Assessment of the Service

50% felt their service was very successful, one felt that they could not comment as the service was too new, the other felt they were fairly successful.
F. SOCIAL WORK DEPARTMENTS

Type of Advice Given

A number of social work departments were only prepared to offer money advice when the client had other problems. A typical comment was:

"Our service relates only to financial problems which occur in relation to other social problems. If it was a money problem only we would not deal with it."

While making this qualification most social work departments were involved in giving the full range of money advice. The extent of the involvement varies between social workers e.g. while one may wish to represent a client in court, another may feel this is inappropriate.

Staff Involved

Most staff involved in giving advice are qualified social workers or welfare rights officers. Additionally social work assistants, home helps etc. can be involved in giving money advice.

Some social work departments employ welfare rights staff who are responsible for training, advising and publicing welfare benefits entitlements. This means that social work staff can have a useful information resource readily available. Welfare Rights Teams are involved in training many voluntary and statutory groups on welfare rights. Some authorities do not employ their own welfare rights staff but instead finance the setting up of welfare rights offices within their Region. These staff are more involved with individual enquiries but also carry out a training role within their Region. This usually is more limited because of fewer staff resources. Highland Region have distinct geographical problems and have had to incorporate the welfare rights role with the normal social work one. This is discussed in section L (Training).
There are advantages and disadvantages in both systems. The most obvious advantage for the independent welfare rights staff is their ability to react to situations without reference back to the local Council e.g. make press statements, petition Councillors etc. Disadvantages can include the fact that fewer resources may be put into the service and if it is based in one office it cannot serve the whole Region.

Training

"Social workers are not particularly well equipped to give this kind of advice..." was the comment of one social work department which went on to say "...Nevertheless many presenting problems are financial and we deal with many of these as well as the (sometimes) underlying problems."

The training for those social workers offering money advice was the poorest of all the organisations answering the questionnaire. Many quoted the original qualification as sufficient training but the emphasis in this on money advice is minimal. Others relied on work experience. Just over half the organisations provided welfare rights training through their specialist staff. Central and Highland Regions seemed to be the only areas tackling this deficit. (This is referred to in section L (Training Initiatives).

Accommodation

Advice is given in private interviewing facilities, on the telephone, in the client's home, and, in the case of welfare rights staff, through campaigns and leaflets etc. Some organisations did give advice over the counter.

Consumer Contact

Most clients for money advice approach the social work department themselves, either asking for money advice, general advice or are dealt with by staff in the course of their other duties. Some clients are referred from other agencies.
Level of Activity

Just over half the social work departments felt it was a small part of their workload. The others considered it was important but obviously not their only activity.

Referrals

Most referrals were to the D.H.S.S., housing departments, fuel boards and a significant number to CABx.

Kind of Debts

The debts handled were largely rent and fuel arrears. These debts, if not rectified, can be seen as the ones having the most direct consequences on the social work department. The priorities tend to be to keep the home safe and hence the family unit safer. Thus these tend to be seen as the crisis debts.

Problems in giving Money Advice

The main problem identified in giving money advice was the time taken in providing the service, although just over half the authorities mentioned that training staff was a problem.

Assessment of the Service

All authorities were fairly satisfied with the service they were giving. It is difficult to analyse the role of the social work department as a money advice agency. Inevitably despite reservations by the social work departments social workers have to become involved. Money problems often interlink with other difficulties and, as all organisations have found, money problems are increasing both in number and complexity.
Social Work Departments also have the second greatest level of referrals being made to them, after the D.H.S.S., for money advice. Clearly at present other agencies expect social workers to handle these problems.

A number of people involved in social work were concerned about the lack of attention this problem was given in social work training. Subsequent training does not seem to be meeting this shortfall.
G. DEPARTMENT OF HEALTH AND SOCIAL SECURITY

The D.H.S.S. employs Special Case Officers who are based in all of the 62 D.H.S.S. local offices. These Officers have responsibilities for providing advice and assistance, including money advice, for those clients who have particularly complex problems. The D.H.S.S. Head Office completed the questionnaire on behalf of these special case officers. This will be considered here.

**Type of Advice Given**

Most elements of money advice are tackled by the D.H.S.S. - maximising income, minimising outlay and negotiating with creditors on behalf of the debtor. Most of the debts handled by the S.C.O.s are multiple debts - which is usually why they have been passed onto them.

Does being an arm of central government affect the advice they give? Do the officers favour public debts, for instance? They do favour payment of rent and fuel, but not because these are public debts but because of their importance to the client.

**Staff Involved**

As has already been said the staff involved are Special Case Officers. These posts exist in all offices, sometimes in a part-time capacity and other offices have two posts, depending on demand.

These officers are on a senior officer grading.

**Training**

This is of a specialist nature and includes assistance from Birmingham Settlement Money Advice Centre as well as other outside consultants.
Accommodation

Advice is given either in private interviewing facilities or in the client's own home.

Consumer Contact

Clients are usually those the officers are already dealing with, or who come to the organisation for general advice and it becomes clear that money advice is needed. Referrals are also received from social work departments, CABx and similar organisations.

Level of Activity

It is only a small part of their overall work.

Referrals

Referrals are made to housing departments, fuel boards, social work departments, CABx, other advice agencies and many others including charities, self-help groups etc.

Kind of debts

All kinds of debt are dealt with. As has already been said priority is given to housing and fuel debts.

Problems in giving Money Advice

The main problems are coping with the number of clients needing money advice and dealing with creditors. Creditors feel that the D.H.S.S. have some kind of legal control over the way clients spend their money and expect the D.H.S.S. to ensure their debts are paid. This confusion is reinforced by the rent and fuel direct schemes under which clients can agree to have a small amount deducted from source towards these particular arrears. This misunderstanding can hinder the D.H.S.S.'s ability to persuade creditors to negotiate over repayments.
Assessment of the Service

On the whole, the D.H.S.S. feel they are fairly successful in providing money advice. Their client group have particularly bad problems and the officers feel that they are probably the ones the other organisations have been unable to help. Perhaps the fact that the D.H.S.S. hold the purse strings offers them some advantages but will clearly act as a deterrent to many potential clients who may believe like the creditors that the D.H.S.S. can control their spending patterns.
H. BUILDING SOCIETIES AND BANKS

Type of advice given

Building Societies

The advice given is restricted to advice on mortgage arrears. Most counselling carried out by building societies is done before lending money, at the application stage. This can make arrears less likely. However increasingly clients are making excessive financial commitments after the mortgage has been obtained, invalidating the pre-mortgage counselling.

Generally building societies do not feel that they have the training or expertise to give general money advice although the Nationwide Building Society states:

"Although the organisation deals in purely mortgage arrears, and place a high priority on personal contact, this normally uncovers serious money management problems which our staff are trained to resolve – despite the fact that this may take a great deal of time."

The type of advice given by all the societies is generally about budgeting within present income without considering ways of maximising income.

Banks

Advice offered is principally to their own customers and is most likely to arise when discussing budget accounts, personal loans and mortgages. In addition clients may ask for money advice if they are having difficulties in meeting their commitments.

Banks give general budgeting advice, they also give advice on benefits and tax concessions etc. and most carry out other aspects of money advice e.g. negotiating with the tax office, giving advice
on minimising outlays etc. Banks are clearly in a very favourable position to give money advice as they are normally aware of a client's expenditure and commitments - a particular problem to other agencies giving budgeting advice.

The Bank of Scotland said that if a client had a number of debts then it would suggest a programme of repayments for all creditors but would not make these arrangements. That would be for the client to arrange. It did not consider that it was only concerned with its own debts but gave reasonable consideration to other creditors. Very occasionally the bank would consider consolidating someone's debts into the form of a bank loan, making repayment simpler and perhaps lessening interest charges. This was not considered to be a normal service but an exceptional one where the person's ability to repay was paramount.

Staff Involved

The staff involved in giving money advice are generally at management level and are involved in giving advice on a large number of money matters - loans, investments, insurance etc. In some banks other staff can be involved but there are often restrictions related to grade or experience.

Training

Building Societies

Building societies run organised, formal training programmes for their staff but they do not appear to place any emphasis on money advice.

The National Consumer Council's report 'Behind with the Mortgage' mentioned the need for training bank and building society staff to know more about welfare benefits and to be able to give more information about options for repayment of loans etc. This appears to have had little impact.
Banks

The banks' training programmes are also very formal and specialised. With regard to money advice, no-one mentioned this as a specific area of study. The Bank of Scotland mentioned that the emphasis regarding their own loans was on prevention rather than cure, i.e. they attempted to ensure that the client could afford the proposed outlay rather than have to deal with arrears.

Accommodation

Building Societies

Private accommodation is available for giving money advice. One building society mentioned that they positively discouraged the giving of advice over the counter although this inevitably happened. Another said they gave advice in clients' homes.

Banks

Advice was either given privately or over the counter. The latter is inevitable if most of the staff are encouraged to give advice and is a problem in need of consideration.

Consumer Contact

Building Societies

Clients come asking for money advice either directly or through general enquiries. Referrals are made to building societies by solicitors or other 'professionals' in the money field. Clients also make contact because of mortgage arrears.

Banks

Most clients in need of money advice make direct approaches for money or general advice, or make approaches because they owe the bank money. The Royal Bank of Scotland receives referrals from accountants and solicitors.
Level of Activity

Generally building societies considered it a small but important part of their work.

Arrears have not always been a significant problem to them. Only over the last two to three years has there been a real need to address this problem. The reasons for this are likely to be the same as other organisations are experiencing - the general economic climate and level of unemployment as well as readily available credit elsewhere. Another problem mentioned by one Branch Manager was the move to 100% mortgages as a generally accepted level of mortgage. This can lead building societies from a less safe clientele than previously as these clients have no initial stake in the property. All banks considered money advice as an important part of their work.

Referrals

Building Societies

On the whole referrals were to banks and to the D.H.S.S.

Banks

According to the questionnaire very few referrals were made. A Branch Manager of the Bank of Scotland said that if they came across money problems where the bank was only one of many debtors they might refer a client to a CAB or a similar advice agency to allow impartial advice.

If staff in both banks and building societies had more knowledge of services available or their clients' problems, perhaps a wider range of referrals could be made, thus avoiding the passing of clients from agency to agency.
Problems in giving Money Advice

Building societies felt that the time taken up in providing the service was a problem. The banks indicated no significant problems. Neither banks nor building societies seemed to feel that the giving of impartial advice was a problem.

Assessment of the Service

Building Societies

Two out of three felt they were fairly successful in giving advice, the third was uncertain.

On the whole the building societies gave the impression of trying to provide a reasonable and sympathetic response to their clients with arrears. The Dunfermline Building Society's arrears are monitored by the head office but are actually dealt with by the local branch, humanizing the process. Nationwide Building Society said that they felt "Banks and Finance Houses tend to apply much more pressure in our experience, which can worsen the problem."

Banks

Two out of three banks answering this question felt their money advice services were very successful.
I. FUEL BOARDS

The fuel boards relevant to this survey were the Scottish Gas Board, the South of Scotland Electricity Board and the North of Scotland Hydro-Electric Board. The Gas Board stated that it gave no form of money advice so the answers relate only to the two Electricity Boards.

Type of Advice Given

Both Electricity Boards gave advice only on debts owed to their organisation. They do not consider either the client’s income or entitlements.

The Hydro-Electric Board say:

"As a fuel authority our total involvement is in arriving at mutual arrangements to clear energy debts and prevent payment difficulties in the future."

Staff Involved

The staff involved are those concerned with arrears.

Training

Most training appears to be ‘on the job’ training. No specific mention was given to training on money advice or any related field.

Accommodation

Private interviewing accommodation is available but advice is also given over the counter and on the telephone.
Consumer Contact

Clients usually contact the Electricity Boards because of the money they owe or because they have been referred to them. S.S.E.B. talked of referrals by the D.H.S.S., social work departments and CABx. The Hydro-Electric Board said their referral was by the 'social agencies'. The Hydro-Electric Board also had clients contact them direct for money advice.

Level of Activity

Money advice was only considered a small part of their activities.

Referrals

The Boards referred their clients to the social work departments and the D.H.S.S.

Problems in giving Money Advice

The Hydro-Electric Board mentioned no problems in relation to giving money advice. S.S.E.B. talked about difficulties because of the time taken to provide the service and the number of clients needing help.

Assessment of the Service

Both felt they were fairly successful in giving money advice.
J. CITIZENS ADVICE BUREAUX

Type of Advice Given

All kinds of money advice listed in the questionnaire are tackled by most CABx. Every office looks at maximisation of income through advice on benefits etc., and carry out negotiation with the D.H.S.S. etc. and creditors on behalf of clients. Information on budgeting and analysis of the debt problem is carried out in over 86% of the offices. Representation at courts or tribunals is offered by over 80% of the offices. Some offices presently do not receive any demand for this facility but with the changes in legislation regarding small claims cases they see the need for this work increasing.

CABx generally consider the provision of budgeting advice to be an important aspect of money advice. One CAB organiser felt that this was not a matter of making judgemental decisions about an individual's spending patterns. She felt that once an individual had gone through the process of setting down their liabilities and their normal expenditure they usually realised themselves where cutbacks were necessary. She felt that only the client knows what items of expenditure are most important to him. This reflects the recommendations made by the Scottish Association of CABx as laid out in their training materials.

Staff Involved

Staff generally have some training in money advice but also deal with non-money matters. Various offices have specialist consultants available for advice e.g. lawyers, accountants, income tax experts etc.

The offices are largely staffed by a paid organiser and a number of trained volunteers. Some inner-city offices have a larger number of paid staff to cope with different kinds of demands.
Training

Training is organised by the Scottish Association of CABx. It provides a basic training course which contains 40% of 'content-related' material on money problems. Post-basic self-study training units are available on 'Income problems' (Budgeting and Benefits) and 'Negotiating Debt' (Helping clients deal with creditors).

It is also SACAB's aim to have 2 or 3 experienced workers in each bureau trained to prepare arguments for review or appeal of benefit decisions and to represent clients at tribunals.

Some offices organise local training initiatives - usually meetings with speakers - which are often also attended by other workers in the area.

Accommodation

All offices have private interviewing facilities. CABx on the whole discourage discussion of money advice over the telephone, preferring clients to discuss problems face-to-face over any relevant paperwork. Some offices will make home visits and some will correspond in writing but this is usually in the remoter areas of Scotland.

Consumer Contact

Clients usually come of their own initiative asking for money advice or asking for other advice which uncovers money problems. CABx also receive a large number of referrals.

Level of Activity

Usually money advice forms 25-30% of the total workload of new enquiries. It constitutes a larger share of ongoing more complex
enquiries - commonly it is 50% of such cases. During 1985/86 Citizens' Advice Bureaux throughout Scotland dealt with 119,562 new enquiries directly relating to money. The major concern of CABx is the rate of increase of such enquiries and the increase in work related to these which is out of proportion to their number, and to the resources available to most Bureaux. It is considered an important activity of the organisation but not the only one.

Referrals

Generally CABx pride themselves in not passing problems on to other agencies. They only refer individuals to agencies or professionals able to do something which they cannot, e.g. pay an increased rate of benefit, take action over an illegal credit sale etc.

Kind of Debts

CABx dealt with the widest range of debts of any organisation contacted through the questionnaire. They dealt with large numbers of consumer debts as well as tax, rates, bank, business, rent and fuel debts. Rent arrears was the most frequently mentioned debt dealt with by CABx.

Problems in giving Money Advice

"Finance companies not prepared to accept offered amount even when extent and number of debts shown."

"With only one paid post in the bureau and no secretarial help money advice puts a burden on our resources as it can be very time-consuming if dealt with properly."

"Public demand for service impossible to meet because of limited financial resources."
"Finding volunteers is not a problem but being a voluntary organisation problems arise when staff are off sick or during school holidays."

"Major problems with creditors is inefficiency i.e. not answering telephone, letters etc."

The above were some of the comments reflecting some CABx views of the problems in providing a money advice service. The main problems identified were coping with the numbers of clients requiring the service and the time taken in providing it.

Assessment of the Service

39% of the bureaux felt that they were very successful at providing money advice. The rest almost all felt they were fairly successful.
K. VOLUNTARY AGENCIES

An important difference between the voluntary sector (apart from CABx) and the public sector is the use of campaigning tactics. Welfare rights workers in both Lothian and Strathclyde have launched their own campaigns against social security cutbacks but their ability to do this is inevitably limited by the 'politics' of the situation. This limitation does not generally apply to bodies in the voluntary sector who can act as watchdogs on issues and bring them to the public eye as necessary.

The voluntary agencies often see themselves as very different from the 'establishment'. As the Musselburgh Unemployed Workers Centre say:

"We try to demystify the benefits system by explaining to the client what we are doing. Also showing they are not alone in their problem. This brings, hopefully, social awareness. We show the cuts that are being made within the Welfare State and try to generate support for campaigns and issues. This brings (again hopefully) political awareness."

Type of Advice Given

The type of advice offered in the voluntary sector is very varied because of the multi-functional nature of the groups concerned. There is a pattern. Many organisations are involved in welfare benefit 'take-up' to increase the client's present income. Many feel that giving advice on budgeting is inappropriate since the economic recession means that so many are living on low wages. Another problem on budgeting advice is that it is time-consuming and those organisations often do not have the time or the training to undertake this.

Thus the advice they give concentrates on benefits and they negotiate with the D.H.S.S. to obtain these. But they also negotiate with creditors to avoid further legal action and they represent clients in tribunals and sometimes in courts.
One of those who does provide budgeting advice limits this to consideration of practical issues e.g. if the fuel debts are too high he will arrange for his client to speak to someone about energy conservation.

**Staff Involved**

These organisations are very varied in their methods of staffing their money advice services. Most have one or more paid members of staff. Most rely on volunteers for many aspects of their operation. A few rely entirely on volunteers.

Many of the paid workers come from social work, community work or welfare rights backgrounds.

Those giving advice are staff or volunteers with some training in giving money advice but are also involved in giving advice on other things; or they are staff concerned with welfare-type work. Access to specialist consultants such as lawyers or accountants was very limited.

**Training**

Much of the training was very ad hoc although those in an area with local welfare rights teams had benefited from training from this source. Where paid workers existed their previous job experience was clearly important. As has been said, many came from social work, community work and welfare rights backgrounds. Compared to other organisations giving advice these staff attended very few courses or seminars, perhaps because problems with leaving the premises or the limited finances available made it difficult. A lack of appropriate courses is also apparent.

**Accommodation**

Most have private interviewing facilities. All are very conscious of problems of privacy, more so it seemed than the public authorities. Fewer of these organisations gave advice over the telephone than other organisations.
Consumer Contact

Most consumer contact is made through general enquiries uncovering financial problems. Many direct enquiries for money advice are made and a significant number of referrals are received. The referrals offer a very different pattern to those made to the more formal organisations which tend to be to other formal organisations eg. the D.H.S.S. to the social work department and vice-versa. Instead most of the referrals are from community groups, friends, doctors, nurses, ministers and so on. One conclusion from this may well be that these organisations have a more approachable image in the community.

Level of Activity

Most organisations saw this as an important activity but not their only one.

Referrals

The majority of referrals were made to housing departments, fuel boards, social work departments, CABx and the D.H.S.S. Organisations often said that they would refer problems if they were too complex (i.e. "negotiation alone is not going to resolve the problem"). Small organisations do not have the time to deal with complex problems. One said that it would only deal with such a problem if it was immediate and compelling. On the whole they tend to act as a link between the client and other organisations.

Kind of Debts

By far the majority of debts handled were rent arrears and fuel debts. This reflects the seriousness of these debts to clients and a certain feeling by some workers that other creditors who made credit too readily available did not 'deserve' priority attention.
Problems in giving Money Advice

Most problems listed in the questionnaire affected the voluntary sectors equally – finding the appropriate staff/volunteers, training, coping with the number of clients needing money advice, and the time taken providing the advice. One found creditors too often unhelpful ("like a brick wall") and public bodies were not exempt from this criticism.

Assessment of the Service

75% felt their service was fairly successful.
L. **TRAINING INITIATIVES**

The survey highlighted a number of interesting training initiatives. These are listed below:

(1) **Central Region's Welfare Rights Team** organise various training sessions for the Welfare Rights and Social Work staff. At a recent session Dr. Bob McCreadie's, Law lecturer at Edinburgh University was invited.

Dr. McCreadie's expertise in the legal aspects of credit allowed a useful discussion to take place thus helping the practitioners to get the law into context in relation to their work. Items discussed included HP, credit sales, debt collection, bankruptcy, negotiations with Sheriff Officers etc. Strategies in dealing with serious debt problems not only include the need to have a knowledge of 'who deals with what' but equally as important is a knowledge of the legal system.

This area of money advice is largely overlooked because organisations do not have the expertise to tackle it.

Contact Point - Dr. Bob McCreadie 031-667-1011.

(ii) This difficulty concerns **Strathclyde's Trading Standards Department** which feels that the lack of knowledge of consumer credit law results in clients being given information that may work against them. For example, if a client has an agreement with a creditor for repayment which has no legal standing, unaware of this an adviser negotiates a seemingly more favourable agreement, this agreement now has legal standing - and thus the client may inadvertently suffer.

Strathclyde's Trading Standards Department feels that there is a need for a central resource and training unit for money advice. At present they offer other organisations advice and assistance in the field of money advice, they hope in time to provide training courses.

Contact Point - Mr. Bruce Collier 041-227-3104
(iii) **Fife Housing Training Group.** This Group consists of three local authority housing departments; an SSHA branch and the Glenrothes Development Corporation. They consider general training needs within their housing organisations. One gap identified was the lack of a wide knowledge of welfare benefits by the housing workers. As a result a two-day welfare benefit course was arranged with the Centre for Industrial Studies at Glenrothes and Buckhaven Technical College. This is repeated periodically for new staff.

Other organisations could arrange this on an area basis in conjunction with Further Education Colleges. This type of training need not be limited to welfare benefits. The Fife Housing Training Group are conscious that staff need a range of skills to offer money advice and are considering courses on counselling and interviewing techniques.

Contact Point – Mr. Robert Willens, Principal Housing Officer, Glenrothes Development Corporation: 0592-754343.

(iv) **Renfrew District Council's Money Advice Centre.** The staff of this centre have a background in counselling, welfare and housing benefits, arrears problems and fairly extensive advice giving. They have undergone training both internally within their Department and by going on courses. Most interestingly they spent a short time on secondment to Birmingham Settlement Money Advice Centre. Renfrew would be happy to provide assistance in training to other organisations and would consider accepting secondments of staff to their Money Advice Centre.

Contact Point – Mr. William Gray, Renfrew District Council.
Tel: 041-889-5400 Ext.224.

(v) **Highland Region Social Work Department and the CABx in the Region** are presently jointly funding a two year training project. A Project Officer has been appointed to act as organiser of a rolling programme of training sessions on welfare benefits and related matters as well as providing a central resource point for
information and consultation. This latter function is particularly important in an area as large and diverse as Highland Region where fieldworkers are not all able to attend for training when they are working in remote areas. Such a resource, available to both Social Work staff and the voluntary sector, enables a reasonable level of knowledge to be uniformly attained and to reach distant practitioners.

Contact Point - Avril Osbourne, Highland Region Social Work Department Tel: 0463 - 234121.

(vi) Scottish Association of Citizens' Advice Bureaux

SACAB operates a devolved training strategy using specially trained tutors at local Bureau level as the lynchpins. This training conforms to the general requirements of the organisation as well as being related to the needs of their own Bureau as determined by typical client situations. SACAB provides a basic training kit and also post-basic units which, amongst other things, cover all aspects of money advice.

Throughout the country various joint training initiatives have developed between CABx and local organisations. The CAB's formal training back-up often makes them very useful for other organisations.

SACAB would like to encourage these initiatives as well as making its expertise more widely available. It may be that where they do, such co-operation could generate income for the Association.

For further information about SACAB's training resources -

Contact Point - Andrew Currie, Training Advisor, Scottish Association of CABx. Tel: 031 - 667 - 0156 or 0157
(vii) Many other organisations stated their desire to exchange any training expertise which they have developed in this field, many in fact already do this.

The following are interested in training exchanges:

S.S.H.A. - in particular videos on debt counselling
Contact: -

Moray D.C. - budgeting benefits and grants
Contact: -

Strathkelvin D.C. - rent arrears interviewing and debt counselling
Contact: -

Perth & Kinross D.C. - mainly welfare benefits
Contact: -

Aberdeen D.C. - by Welfare Benefits Officer
Contact: -

North East Fife D.C. - general
Contact: -

Renfrew D.C. - see (iv)
Contact: -

Glenrothes Dev. Corp. - see (iii)
Livingstone Dev. Corp. - interviewing, legal procedures and debt
counselling courses.
Contact:-

Ross & Cromarty CAB - various talks etc.
Contact:-

Castle Douglas CAB - general, local
Contact:-

Pilton CAB - general
Contact:-

Strathclyde S.W.D. - welfare rights training
Contact:-

Central S.W.D. - one-off training sessions and welfare
rights
Contact:-
M. **GENERAL FINDINGS**

The survey and in particular the interviews with advisers, highlighted a number of recurrent themes.

(1) **Multiple Debt**

The level of debt which those dealing with money advice are involved with has risen considerably since the Scottish Law Commission's Report in 1980. In particular, concern was shown about the number of multiple debts presenting themselves. These frequently now involve people who have three or more debts which can amount from £10 to £15,000. This compares to the findings of the Scottish Law Commission's report where multiple debts were most frequently for amounts between £100 - £400.

Multiple debts are very difficult for money advisers to assist with. The people involved may be committed well above their income. This means that when payments have been made to all their creditors there is not enough left for the debtor to live on. Often the debtor has a very limited source of income e.g. a basic salary or unemployment benefit, with little likelihood of an increase in income. This makes these problems almost insoluble with negotiations with creditors difficult because there is not enough money to go round. Particular problems may be triggered off by a crisis e.g. sickness, - someone who was just coping cannot manage and the problem becomes uncontrolled. If the client has the will and motivation to resolve the problem then professional money advisers will assist and support him in this.

The increase of multiple debt is linked to the general ease of obtaining credit. Education on handling money matters, especially credit facilities, is almost non-existent. Credit agreements are often entered without any real understanding of the commitment that has been made.
(ii) Availability of credit

"Consumers are very vulnerable to being talked into buying things they don't really need or don't need at the time." (Glenrothes Development Corporation). Easily available credit was a concern of many of those involved in giving money advice. It was felt that this encouraged many to over-commit themselves. It was also stated that many creditors take no responsibility for assessing their clients' ability to repay. Those with a poor standard of living are particularly tempted by this easy method to improve their lot in the short term.

"Credit is essential for people on low incomes in particular, but the aggressive marketing strategy adopted by finance companies especially for store cards, seems to result in credit being readily available to people who are, already, over-committed. Very often the work of the bureau is hampered by the amount of debt involved and the maximum disposable income available and it becomes apparent that credit has been extended to people who are not in a position to meet the repayments." Cumbernauld CAB.

In a free society the easy availability of credit is desirable so long as it is accompanied by healthy competition between creditors and ample clear information for the consumer. Unfortunately some creditors take inadequate consideration of the client's ability to repay.

Some advisers were loath to negotiate with creditors when they felt credit had been thrown at their clients and concentrated instead on other creditors. It is necessary for all money advisers to prioritise the debts in some way, usually with housing and fuel debts coming at the top. Any further differentiation between creditors might be dangerous. Courts do not recognise these differences so ultimately the clients situation could be worsened.
(iii) Minimising Outlay

Money advisers were on the whole less willing to consider giving advice on minimising a clients outlay. Very little training was given on this. Some advisers saw the scope for this but felt better able to advise on benefits etc. to maximise income. Others declined to offer such advice as they did not wish to be judgemental about how people spend their money. One worker offered advice on such things as energy conservation to reduce fuel bills.

The CABx almost all cover this aspect of money advice, using income and expenditure sheets.

Strathclyde's trading standards department is very strict when training staff about giving advice on budgeting - the staff only give advice on how to budget and do not tell people what they must reduce. The staff are there to point out the shortfalls and let the client decide what action to take.

(iv) Credibility with Creditors

Successful negotiation of debts with creditors is a very important aspect of resolving money problems. It is therefore important that money advisers have credibility with creditors. There are variations in how easy this is both between creditors and from area to area. Individual personalities can be highly relevant to success and it takes time for smaller organisations to become known and accepted. On the whole it is an organisation's ability to persuade creditors to accept a reasonable level of repayment and persuade clients to maintain these repayments which will be the basis for building such credibility.

CABx on the whole seem to have a reasonable reputation with creditors, probably because of the detailed background preparation which is put into cases before attempting to negotiate.
Strathclyde's trading standards department feel they have an advantage in this field of credibility with creditors because of their other functions.

It is much more difficult for advisers who work for creditors such as housing authorities. Other creditors tend to be suspicious that for example the housing authority's debt was being given preference.

"We find our negotiations with creditors to be very successful when full information concerning the case is offered together with suggested adjustment instalments on a pro-rata percentage basis" Coatbridge CAB.

(v) Approachability

Many organisations consider that the approachability of an organisation affects the use made of it by the public. Approaches to a housing authority's arrears section begins on a different basis than those to an advice centre. Some voluntary sector workers felt that their non-judgemental attitudes and the non-bureaucratic atmosphere in their premises meant that clients would feel more confident and give them more information. Debtors perceive that they would be less likely to make unrealistic arrangements to pay off debts in an effort to please. This was confirmed by one Housing Manager who said that clients were unlikely to tell him their total debt problem making an intensive money advice service impractical.

In contrast one welfare rights officer felt that the public were not very sure of who or was not official. The manner of the staff and what they did was more important than who or what they were. Clearly it will affect clients if they have to attend offices which they feel stigmatised them, hence the success of CABx which are multi-functional and non-stigmatic. Renfrew's Money Advice Centre is situated away from the housing department and staff mainly interview people in their own homes (unless they request otherwise). The staff have found that people are more comfortable talking about such a difficult subject when they are in their own houses. This
physical distance from the housing department may be an important factor in establishing it as an independent service.

One CAB said that "Our clients know that our service is free and confidential. They are also made aware that we will not take any action (e.g. contacting the creditor) without permission". On the other hand another CAB said "our slightly well-heeled image (means that) I'm sure that there is a demand which isn't being met."

(vi) Debt often coincides with other problems e.g. unemployment, breakdown of marriage etc. The Scottish Council for Single Parents often deal with financial problems in the aftermath of divorce. "This can be a protracted and depressing business and tends for a while at least to make people less coping than they normally would be."

The Falkirk Advice Centre say that they deal with "benefits, employment, housing and debt problems, not necessarily in that order. We do not see money advice as separate from the other categories as most of the clients have financial difficulties or their problem could lead to financial difficulties."

(vii) Disadvantages in Rural Scotland. The problems facing people in remote and rural areas are very special. Their need for advice and information is at least the same as those who live in towns. 23% of the Scottish population live in rural areas.

Problems include the difficulties of providing local advice, expensive travel costs, postage and telephone calls and the difficulties of advisers being kept up to date.

One example of an initiative to overcome such problems is G.R.A.I.N.'s (Gordon Rural Action and Information Network) "outreach" scheme which provides a visiting service to outlying areas. Members of the Outreach team visit client's homes and give advice on a whole range of matters, a significant amount of which relates to welfare rights and multiple debts. The service is well
advertised through post offices, doctor's surgeries and the like and a large number of enquiries is received.

Some areas of Scotland have already set up advice links which include information on money advice. In Grampian, for instance, the Welfare Rights Office provides training for many voluntary groups and issues information sheets to keep information up to date.

Argyll & Bute District Council are one of many authorities who use computerisation to aid their communication over a very large area. This allows the staff to discuss, for instance, benefit problems with clients in area offices. Direct telephone lines to Head Office completes an effective communication link.

(viii) Renfrew District Council's Money Advice Centre. Renfrew District Council opened a Money advice Centre in March 1986. It is situated in a converted shop unit in Renfrew but the staff operate throughout the District visiting clients in their homes.

The Money Advice Centre is financed through a 75% grant from the Urban Renewal Unit of the Scottish Development Department. The balance of the costs of the centre are borne by the District Council. It will operate initially for 4 years from 1985-89.

The centre was born out of concern for the financial problems in the area. If a problem is purely a one-off benefit type it will be referred on. More complex cases are dealt with by the Money Advice Centre. They are involved in all aspects of money advice - maximising income, minimising outlay, negotiating with creditors and representing clients in court.

The perception of the centre by the public will be an important factor in determining its success. In the first 8 months, only around 1/4 of the 250 or so cases dealt with rent arrears owed to Renfrew District Council and various housing organisations have been dealt with e.g. SSHA, Housing Associations, Private Factors, Building Societies, etc. Renfrew District Council intend to review the service periodically.
APPENDIX 1

Organisations Returning Completed Questionnaires

A. DISTRICT COUNCILS
Aberdeen
Angus
Annandale & Eskdale
Argyll & Bute *
Banff & Buchan
Bearsden & Milngavie
Berwickshire
Caithness
Clackmannan
Clydebank
Clydesdale
Cumbernauld & Kilsyth
Cunninghame
Dumbarton
City of Dundee
Dunfermline
East Kilbride
East Lothian
Eastwood
City of Edinburgh *
Ettrick & Lauderdale
City of Glasgow
Gordon
Hamilton
Inverclyde
Inverness
Kilmarnock & Loudon
Kincardine & Deeside
Kirkcaldy
Kyle & Carrick

* Organisations interviewed.
District Councils contd.
Midlothian
Moray
Motherwell
Nairn
Nithsdale
North East Fife
Perth & Kinross
Renfrew *
Ross & Cromarty
Roxburgh
Skye & Lochalsh
Stewartry
Stirling
Strathkelvin
Sutherland
Tweeddale
West Lothian
Wigtown

B. ISLAND COUNCILS

Orkney
Western Isles

C. NEW TOWNS

Cumbernauld
East Kilbride
Glenrothes
Irvine
Livingstone

* Organisations interviewed.
D. HOUSING ASSOCIATIONS

S.S.H.A. Edinburgh
S.S.H.A. Bathgate
S.S.H.A. Falkirk

E. REGIONAL COUNCILS

(i) Finance Departments

Central
Dumfries & Galloway
Fife
Grampian
Lothian
Strathclyde

(ii) Social Work Departments

Borders
Central
Dumfries & Galloway
Fife
Grampian
Highland *
Lothian
Strathclyde
Tayside

* Organisations interviewed.
(iii) Trading Standards Departments

Borders
Dumfries & Galloway
Fife
Grampian
Highland
Lothian
Strathclyde *
Tayside

F. D.H.S.S. *

G. FUEL BOARDS

N.S. Hydro-Electric Board
S.S.E.B
Scottish Gas

H. BANKS

Bank of Scotland *
Clydesdale Bank
Royal Bank of Scotland
T.S.B.

I. BUILDING SOCIETIES

Dunfermline Building Society *
Halifax Building Society
Nationwide Building Society

* Organisations also interviewed
J. CITIZENS ADVICE BUREAUX

Aberdeen
Airdrie
Angus
Barrhead & District
Bellshill
Castle Douglas & District
Central Borders
Coatbridge
Cumbernauld
Dalkeith & District
Dingwall
Dumbarton & District
Dundee
Easterhouse*
Eastern Borders
Edinburgh - Central*
    Gorgie/Dalry
    Pilton
    Portobello
Forres & District
Glasgow - Bath Street
    Bridgeton
    Drumchapel
    Easterhouse
Glenrothes
Grangemouth
Haddington
Hamilton
Inverness & District
Irvine
Kilmarnock
Kirkcaldy
Largs
Leith
Levenmouth
CABx contd

Livingstone
Lochaber
Motherwell & Wishaw
Musselburgh
North East Fife
Peebles & District
Penicuik
Perth
Ross & Cromarty
Roxburgh District
Rutherglen
Stirling District
Stranraer
Thurso

K. SCOTTISH ASSOCIATION OF CABx
L. VOLUNTARY AGENCIES

Garthamlock Unemployed Workers Centre
George Inn Lane Centre
Govan Unemployed Workers Centre
Kilmarnock & District Resource Centre for the Unemployed
Milton Unemployed Workers Centre
Moray & District Unemployed Workers Centre
Motherwell Unemployed Workers Centre
 Musselburgh Unemployed Workers Centre *
Paisley Unemployed Workers Centre
Renfrew Unemployed Centre
Cranhill Credit Union Ltd
Dalmuir Credit Union
Edinburgh Family Service Unit
Falkirk Advice Centre
Grampian Welfare Rights *
Longstone & Neighbourhood Community Advisory Service
Pilmenny Development Project
Scottish Council for Single Parents

* Organisation also interviewed
APPENDIX II

COMPILATION OF QUESTIONNAIRE RESULTS

Please Note: Most questions have several answers applicable to each organisation.

Questions 4 and 5 are covered in the text.

M01 MONEY.
QUESTION 1
Do you provide money advice services?  
YES  
NO

QUESTION 2
Does your organisation:

- Give advice only

- Give advice only on debts owed to your organisation

- Examine actual income and give advice on budgeting

- Examine income with a view to maximising it through advice on benefits, tax concessions etc.

- Carry out negotiation with DHSS, tax office etc on behalf of client

- Examine expenditure and advice on minimising outlay

- Assess debt problems in depth

- Take steps to negotiate with creditors on behalf of debtor

- Represent clients in tribunals or courts

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</table>
**QUESTION 3 STAFFING**

Who gives money advice to consumers in your organisation?

- **Staff specially trained to give money advice only**

- **Staff specially trained in giving money advice and also dealing with other financial matters**

- **Staff with some training in giving money advice but also dealing in non-money matters**

- **Staff without any special training in money advice**

- **Staff concerned with debt problems**

- **Staff concerned with welfare type work**

- **Specialist consultants**

<table>
<thead>
<tr>
<th>Housing Auths</th>
<th>Regional Finance Depts</th>
<th>Consumer Protection Depts</th>
<th>SWD</th>
<th>Banks Building Societies</th>
<th>CABx</th>
<th>Vol Sector</th>
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<td>37%</td>
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<td>5%</td>
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</tbody>
</table>
**QUESTION 6  ACCOMMODATION**

What accommodation do you provide for giving money advice?

- Private interviewing facilities eg. cubicles
- Semi-private arrangements eg. screens
- Give advice over the counter
- Give advice mainly over the telephone

Other: Home visits
- Letters
- Mobile Unit
- Leaflets, campaigns
- Seminars
- Drop in centre, open office

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<th>Housing Auths</th>
<th>Regional Finance Deps</th>
<th>Consumer Protection Deps</th>
<th>SWD</th>
<th>Banks Building Societies</th>
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<td>11%</td>
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<td>5%</td>
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</tbody>
</table>
QUESTION 7  CONSUMER CONTACT

How do you come into contact with people asking for money advice?

They visit or telephone asking for money advice

They come asking for general advice which uncovers financial problems

Referrals from elsewhere

Clients you deal with for other reasons

Because consumers owe you money

Other: On agreement forms; applying for loans etc; word of mouth, reputation, write; publicity campaigns

QUESTION 8  LEVEL OF ACTIVITY

How important is money advice in the work of your organisation?

It is our only activity

It is our main activity

It is an important activity but not the only one

It is a small part of our activities
QUESTION 9  REFERRALS

Do you refer clients to any of the following organisations for money advice?

- Creditors offering advice e.g. Hsg.Depts, Fuel Boards
- Social Work Departments
- Trading Standards Departments
- CAB's
- DHSS
- Banks
- Other advice agencies
- Organisations
- No referrals

QUESTION 11  KIND OF DEBTS

What kind of debts does your organisation deal with most frequently?

- Fuel debt
- Housing rent arrears
- Mortgage arrears
- Mail order
- Store Cards
- Credit Cards

(Other areas of debt are listed at the end of these tables).
QUESTION 12

What are the main problems which your organisation encounters in giving money advice?

Finding the appropriate staff/volunteers to give money advice

Training staff/volunteers to give money advice

Coping with the number of clients requiring money advice

Time taken up in providing the service

Finding finance/funding to provide money advice

Providing impartial advice if owed money by clients

Dealing with creditors

(Other problems mentioned by organisations are given at the end of these tables).
**Question 13**

How successful (or satisfied) are you with the money advice services you give?

- Very successful
- Fairly successful
- Not very successful
- Uncertain

**Response Rate to Questionnaire**

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<th>Not responded</th>
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**Table**

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<th>Consumer Protection Depts.</th>
<th>SWD</th>
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### Types of debt other categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Organisation dealing with it</th>
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<tbody>
<tr>
<td>Consumer credit, H.P. etc.</td>
<td>1 Fuel Board; 4 T.S.D.s; 1 S.W.D.; 13 C.A.B.x</td>
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<tr>
<td>Personal loan contracts, small loan cos., private debts</td>
<td>2 Hsg. Auths.; 2 T.S.D.s; 1 S.W.D.; 9 C.A.B.x; 1 Vol.</td>
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<tr>
<td>Finance Houses</td>
<td>1 Bank/B.S.; 8 C.A.B.x</td>
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<tr>
<td>Bank Loans, cheque cards, overdrafts etc.</td>
<td>2 T.S.D.s; 4 Banks/B.S.; 4 C.A.B.x</td>
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<tr>
<td>Rates arrears, L.A. service charges</td>
<td>2 Hsg. Auths.; 1 S.W.D.; 8 Fin. Depts.; 5 C.A.B.x</td>
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<tr>
<td>Business arrears, Contractors' Debts, bankruptcy</td>
<td>1 S.W.D.; 7 C.A.B.x</td>
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<tr>
<td>Tax arrears</td>
<td>1 S.W.D.; 5 C.A.B.x</td>
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<tr>
<td>General Household</td>
<td>5 C.A.B.x; 1 Vol.</td>
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<tr>
<td>Disputed Debts</td>
<td>4 C.A.B.x; 1 Vol.</td>
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<td>Overpayments by D.H.S.S.</td>
<td>1 S.W.D.; 2 C.A.B.x</td>
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<td>Misc.—pawnbrokers, guarantors, maintenance, legal action</td>
<td>1 Hsg. Auth.; 6 C.A.B.x</td>
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