



University
of Glasgow

aberlour
scotland's children's charity



One Parent
Families Scotland



Trussell
Ending hunger together



Exploring public debts and arrears using Citizens Advice Scotland data

Report for Aberlour Children's Charity,
One Parent Families Scotland & Trussell

Professor Morag Treanor
University of Glasgow
June 2025

Contents

1. Introduction	4
Our stage 1 research findings.....	5
Stage 2 research 2024-2026.....	5
This report.....	6
2. Background	7
Public debt deductions in Scotland.....	7
Citizens Advice Scotland data	11
3. Total public debt/arrear overall	1
How much is owed?	3
4. Overall public debt	1
Modelling the probability of having public debt based on the priority group families	2
5. Council Tax	4
6. Housing	7
Social housing	7
Modelling of social housing based on the priority group families.....	8
7. Benefits	10
Modelling of benefits debts/arrears based on the priority group families.....	11
Child Disability benefits' advice	13
Modelling of child disability benefit advice based on the priority group families.....	13
8. Fuel/energy	16
Modelling based on the priority group families.....	17
9. Food bank.....	19
10. Recommendations	20

Figure 1 - Proportion of Households on Universal Credit with a Deduction in Scotland in February 2025	9
Figure 2 – Total amount deducted in February 2025.....	11
Figure 3 – Proportion of people with overall public debt by groups	1
Figure 4 – Amount of public debt on average by groups	2
Figure 5 – model results for the probability of public debt	3
Figure 6 – Proportion of people with council tax debt by groups.....	4
Figure 7 – Amount of council tax debt on average by groups.....	5
Figure 8 – model results for the probability of council tax debt.....	6
Figure 9 – Proportion of people with social housing debt by groups	7
Figure 10 – Amount of social housing debt on average by groups	8
Figure 11 – model results for the probability of social housing debt	9
Figure 12 – Proportion of people with benefit debt by groups	10
Figure 13 – Amount of benefits debt on average by groups.....	11

Figure 14 – model results for the probability of benefits debt.....	12
Figure 15 – Proportion of people seeking child disability benefit advice by groups	13
Figure 16 – model results for the probability of seeking advice for child disability benefits 1.0	14
Figure 17 – model results for the probability of seeking advice for child disability benefits 2.0	15
Figure 18 – Proportion of people with fuel/energy debt by groups	16
Figure 19 – Amount of fuel/energy debt on average by groups	17
Figure 20 model results for the probability of fuel/energy debt	18
Figure 21 - – Proportion of people with a referral to a food bank by groups	19

Table 1	
Table 2	
Table 3	
Table 4	

1. Introduction

Low-income families who receive money from the public purse in the form of social security payments (benefits) frequently have to pay significant proportions of this basic subsistence income back to the public purse in the form of 'debts' accrued by having to repay Universal Credit (UC) advances, Department for Work and Pension (DWP) loans, rent and Council Tax arrears, sanctions, housing cost top-ups (e.g. private rentals), and arrears to the local authority for children's school meals, among others.

Low income families in Scotland and across the UK are in the midst of an ever-worsening debt crisis. The cumulative effects of multiple social and economic crises affecting the UK have disproportionately impacted on low income families, reducing household incomes, increasing everyday costs and diminishing the effectiveness of social security and the wider welfare system. As a result, more and more low income families are finding it harder to make ends meet and are being pushed into poverty as they struggle to pay bills or afford the costs of day-to-day essentials.

"Public debt pulls families deeper into poverty and holds them there"¹

Recent research from across the UK, undertaken by I-SPHERE with Treanor, warns that levels of problem debt, particularly in terms of basic housing, utility costs and Council Tax, are increasing.² Between 2019 and 2022, the proportion of destitute households with debt problems increased from 48% to 56%.³ Other recent research undertaken by Treanor and colleagues demonstrates the spiralling nature of public debt on families. When a debt for a UC advance, for example, is being repaid from an already basic subsistence income, this can serve 'to bring people who are already struggling with debt below destitution levels in terms of income to buy food and other essentials'.⁴

Further, the impact of making at-source debt repayments forces low-income families to take out other public and commercial debts to compensate for the financial loss/pressure accrued over time.⁵ Commonly used forms of such debts currently are 'Buy Now Pay Later (BNPL)' methods. BNPL is a system where your purchases are split into three or more payments. The first is made upfront and then there are subsequent payments on a weekly or monthly basis. The most well known of these are Klarna and PayPal, but there are others. When the split payments are made on time then this system is interest free. However, problems can arise when people do not have enough money in their bank accounts to make the repayments, whereupon interest or late fees might be added. It should be noted that BNPL is not regulated by the Financial Conduct Authority.⁶ The UK Government

¹ <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

² Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S., & McMordie, L. 2023. *Destitution in the UK* 2023. York: Joseph Rowntree Foundation.

³ Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S., & McMordie, L. 2023. *Destitution in the UK* 2023. York: Joseph Rowntree Foundation.

⁴ Bramley, G., Treanor, M., Sosenko, F. and Littlewood, M. (2021) *State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK* (Year two main report) London: Trussell Trust (pg 92).

⁵ <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

⁶ PayPal pay three is not regulated by the FCA, Klarna pay in three is not regulated by the FCA, and Laybuy is not regulated by the FCA.

is analysing the results of the consultation on regulating these types of credit.⁷ It is expected that some regulation will come into place in 2026.⁸

Living on a low income and having debt, especially public debt, is strongly linked to mental health problems, due to people's fears of losing their homes and incomes altogether.⁹ Aberlour are concerned with the impact public debt has on the mental health of families and the conditions in which children are growing up in Scotland. This is all the more acute since the stage one research was undertaken.

Our stage 1 research findings

From 2021-2023, Prof Treanor undertook research for Aberlour that looked at what the scale and extent of public debt owed by low-income families in Scotland was and what impacts public debt was having on children and families.

The scale and extent of public debt owed by low-income families in Scotland was carried out by a series of Freedom of Information (Scotland) Act requests to local authorities and to the DWP. Data were gathered and analysed on school meal debt, UC advance payments and loans (budgeting and crisis), benefit overpayments, arrears for energy (gas and electricity), fines, rent arrears and Council Tax arrears.

The research on the impacts of public debt on families was undertaken using qualitative interviews with experts by experience to explore how such debt made them feel, what it stopped them doing and how it affected their children and family life.¹⁰

This research evidenced the significant ways in which public debt acts as a key contributing factor to levels of child poverty in Scotland. The research has been used to directly inform key policy recommendations and as the basis of Aberlour's recent political engagement and influencing activity, to urge more and greater action by national and local government, in Scotland and across the UK, to respond to the impact of public debt on low income families. This has included a national campaign to end school meal debt in Scotland and to extend and increase free school meal entitlement to reach more low income families, as well as calls for wider social security and public sector debt reform. The findings of this research were used by Aberlour to affect change in Scotland.

Stage 2 research 2024-2026

Aims

Aberlour, One Parent Families Scotland and the Trussell Trust¹¹ jointly fund this research to build on this evidence to:

- Explore and better understand the interaction between public debt and specific thematic and policy areas, e.g. child poverty;

⁷ <https://www.gov.uk/government/consultations/regulation-of-buy-now-pay-later-consultation-on-draft-legislation>

⁸ <https://www.proactiveinvestors.co.uk/companies/news/1058592/klarna-style-bnpl-firms-to-come-under-fca-regulation-according-to-reports-1058592.html>

⁹ Treanor, M. C. 2020. *Child poverty: aspiring to survive*, Bristol Policy Press.

¹⁰ <https://www.aberlour.org.uk/publications>

¹¹ The contract for consultancy will be between Aberlour and Professor Morag Treanor of the University of Glasgow. Aberlour, One Parent Families Scotland and the Trussell Trust will have a separate funding agreement between the three organisations. Aberlour will be the lead partner with decision making function.

- Investigate how intersectionality – overlapping factors including gender, race, class, sexuality, age and disability – impacts on prevalence of public debt;
- Provide in-depth and focused quantitative and qualitative research to better understand the specific circumstances and profiles of families disproportionately affected by public debt;
- Develop policy solutions that can help prevent against and tackle the impact of public debt and contribute to collective influencing and campaigning work aimed at informing and influencing UK and Scottish government policy in this area.

Research Questions

1. What proportion of debt is public debt?
2. What is the interaction between public debt and key policy areas, child poverty, housing, domestic / financial abuse, mental health and family wellbeing?
3. how does intersectionality – overlapping factors including gender, race, class, sexuality, age and disability – impact on prevalence of public debt?
4. Which family groups in Scotland are more likely to be affected by public debt?

This report

This report builds on the previous work and is focused specifically on disability and lone parenthood, individually and in combination. This focus has been taken in response of the UK Government's Green Paper published on 18 March 2025.¹² There is an open consultation on the Green Paper that closes on 30 June 2025 that the report aims to inform.¹³

The report focuses on disability and lone parenthood, individually and in combination, in relation to public debt, and the breakdown of types and amounts of public debt, held in Citizens Advice Scotland's data. The rest of the report is organised as follows:

- Background
- Overview of public debt deductions in Scotland
- Total public debt
- Council Tax
- Housing
- Benefits (including adult and child disability benefits)
- Fuel/energy
- Food bank requests/referrals

¹² [Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper](#), Published 18 March 2025

¹³ <https://www.gov.uk/government/consultations/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper>

2. Background

Public debt deductions in Scotland

In discussing public debt, using the language of *debts* can be misleading. These monies owed are not debts as commonly understood, i.e. private consumer debts, but are monies owed to public bodies for bills, goods and services, e.g. advances on benefit entitlements or council tax. The language used is important because where the public think of debt as wilful over-consumption, as a personal decision, it is viewed as self-inflicted and a weakness. There is a need to reframe the language used away from debts towards an understanding of the involuntary and, often, unknown nature of these monies owed.

When debt is owed to public bodies, or indeed to some private bodies, the organisations who are owed money can ask for deductions to be made from people's social security benefits to repay the debt.¹⁴ The private bodies that can request deductions include energy companies and water companies (where these are privatised). Other monies owed such as court fines and fixed penalty notices are also included in the rubric of public debt. These are known as third party debts.

Another point to note in the field of public debt is the nature of its multilevel governance. This means that some aspects are reserved to Westminster, e.g. DWP or HMRC matters, some are devolved to the intra-UK nations, e.g. Social Security Scotland or the overall law governing how council tax arrears can be recouped, while others are the responsibility of the local authority, e.g. council tax debt. Some debts are governed by the local authority but identified in the first instance by local organisations, e.g. schools and school meal debt, who have discretion over whether to identify it as a debt and whether to report it as such. Some private individuals, such as landlords, can request a managed payment or a rent arrears deduction from a tenant's Universal Credit entitlement directly from the government.¹⁵

It's important to note that, unlike with private and consumer debt, most third party deductions are imposed with no consultation or consent from the person owing the money. Consent is only needed from the individual where the total amount of all deductions, including any amounts to cover costs, exceeds the limit set for deductions from the main benefit. Until 30 April 2025, the limit set for deductions was 25% of the main benefit. From that date, a New Fair Repayment Rate caps deductions from Universal Credit at 15%, down from 25%. It should be noted that deductions from legacy benefits are not covered by the cap and that this limit can be exceeded for 'last resort' debts, where an additional 15% can be deducted for payments that support the prevention of eviction and having pre-payment meters fitted. These include for rent and or service charges arrears and for gas and electricity.

In our earlier qualitative exploration of public debt, some participants said the first they knew of deductions was when less money than anticipated appeared in their bank accounts, causing much distress and financial stress. Here is a list of debts/arrears that can be deducted from benefits:

- UC advances
- budgeting advances
- budgeting loans
- hardship payments
- DWP loans and overpayments

¹⁴ <https://www.gov.uk/guidance/find-out-about-money-taken-off-your-universal-credit-payment>

¹⁵ <https://www.gov.uk/government/publications/universal-credit-landlord-request-for-a-managed-payment-or-rent-arrears-deduction>

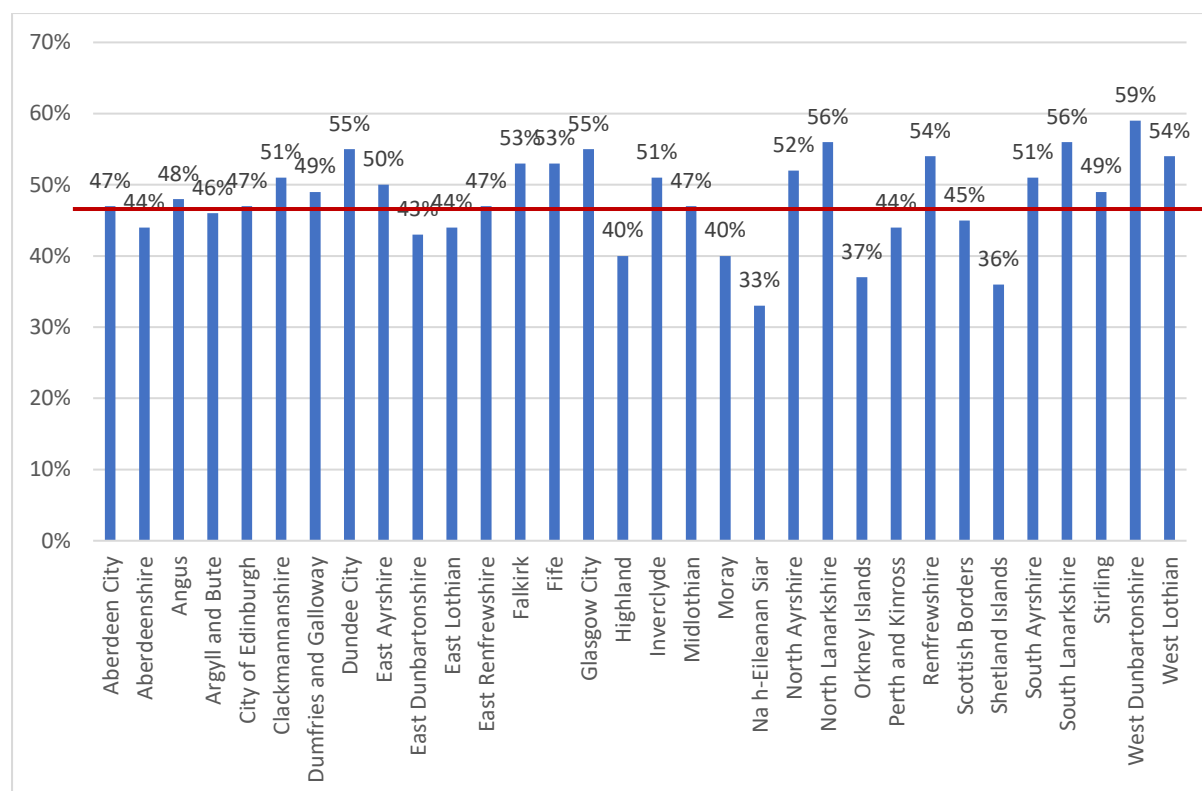
- HMRC tax credits overpayments
- Social Security Scotland overpayment
- Sanctions
- Rent and service charge arrears – RSL and private landlords
- housing costs for specific mortgage arrears
- Housing cost top-ups
- miscellaneous accommodation costs; care homes, private hospitals
- hostel charges
- council tax and community charge arrears
- water charges; water then sewerage if two debts
- mains fuel costs; gas and electricity
- Court fines
- Other arrears to the local authority (school meals)
- refugee integration loans
- Other loans and fines
- Child Support Maintenance under the old scheme

The following benefits may have a third-party deduction:

- Universal Credit
- Income Support
- Income-based and contributory Jobseeker's Allowance
- Pension Credit
- Income-related and contributory Employment and Support Allowance

In the following figures, the data has been taken from the Department of Work and Pensions (DWP). These data only report on deductions from Universal Credit and not legacy benefits.

Figure 1 - Proportion of Households on Universal Credit with a Deduction in Scotland in February 2025



Source: DWP, Universal Credit deductions statistics, supplementary data tables, Published 13 May 2025.¹⁶

- The horizontal red line denotes the British average (not Northern Ireland) of **47%**.
- 17 local authorities in Scotland are above the GB average. These are:
 - Angus (48%)
 - Clackmannanshire (51%)
 - Dumfries and Galloway (49%)
 - Dundee City (55%)
 - East Ayrshire (50%)
 - Falkirk (53%)
 - Fife (53%)
 - Glasgow City (55%)
 - Inverclyde (51%)
 - North Ayrshire (52%)
 - North Lanarkshire (56%)
 - Renfrewshire (54%)
 - South Ayrshire (51%)
 - South Lanarkshire (56%)
 - Stirling (49%)
 - West Dunbartonshire (59%)
 - West Lothian (54%)

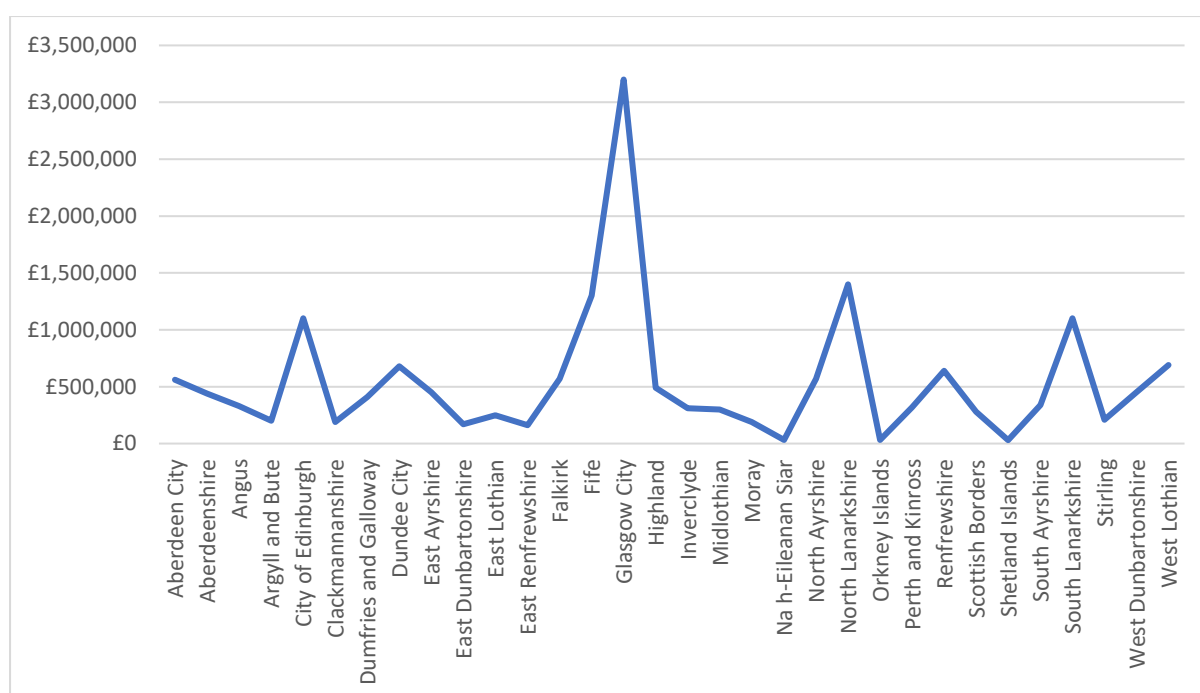
¹⁶ <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-10-april-2025> (Accessed 6 June 2025).

Table 1 – Local authorities in Scotland and monthly/annualised deductions

Local Authority	Total Amount Deducted February 2025	Annualised
Aberdeen City	£560,000	£6,720,000
Aberdeenshire	£440,000	£5,280,000
Angus	£330,000	£3,960,000
Argyll and Bute	£200,000	£2,400,000
City of Edinburgh	£1,100,000	£13,200,000
Clackmannanshire	£190,000	£2,280,000
Dumfries and Galloway	£410,000	£4,920,000
Dundee City	£680,000	£8,160,000
East Ayrshire	£450,000	£5,400,000
East Dunbartonshire	£170,000	£2,040,000
East Lothian	£250,000	£3,000,000
East Renfrewshire	£160,000	£1,920,000
Falkirk	£570,000	£6,840,000
Fife	£1,300,000	£15,600,000
Glasgow City	£3,200,000	£38,400,000
Highland	£490,000	£5,880,000
Inverclyde	£310,000	£3,720,000
Midlothian	£300,000	£3,600,000
Moray	£190,000	£2,280,000
Na h-Eileanan Siar	£31,000	£372,000
North Ayrshire	£570,000	£6,840,000
North Lanarkshire	£1,400,000	£16,800,000
Orkney Islands	£32,000	£384,000
Perth and Kinross	£320,000	£3,840,000
Renfrewshire	£640,000	£7,680,000
Scottish Borders	£280,000	£3,360,000
Shetland Islands	£30,000	£360,000
South Ayrshire	£340,000	£4,080,000
South Lanarkshire	£1,100,000	£13,200,000
Stirling	£210,000	£2,520,000
West Dunbartonshire	£450,000	£5,400,000
West Lothian	£690,000	£8,280,000
Total	£17,393,000	£208,716,000

Source: DWP, Universal Credit deductions statistics, supplementary data tables, Published 13 May 2025.

Figure 2 – Total amount deducted in February 2025



Source: DWP, Universal Credit deductions statistics, supplementary data tables, Published 13 May 2025.

- Note that **£17.4 million** is being deducted from claimants' Universal Credit across Scotland in February 2025 alone.
- When annualised that amounts to almost **£210 million** being deducted from claimants' Universal Credit across Scotland *each year*.
- This is an increase on the figure of £16.7 million in November 2024.
- Glasgow City alone has almost £40 million in deductions going out each year.
- There is a month on month increase in these figures.
- These figures exclude deductions taken from legacy benefits.

Citizens Advice Scotland data

This report uses data from the reporting systems of Citizens Advice Scotland (CAS). CAS has provided a dataset detailing all debt-related client points of contact from April 2022 to July 2024. This dataset includes details on the date of first and subsequent contacts, on the types of advice given down to a granular level, types of debts held, and the amounts owed on each debt. It also provides sociodemographic information about the people accessing the service. The dataset comprises 49,057 individuals. The dataset comprises the following individuals broken down by their sociodemographic information:

Table 2 – Descriptive information of the CAS dataset

Sociodemographic characteristics	Count (Percent)
Total	49,057
Public debt	
Yes	25,444 (51.9%)
No	23,613 (48.1%)
Age Range	
15-17	55 (0.1%)

18-24	2,660 (5.4%)
25-34	9,750 (19.9%)
35-44	13,225 (27.0%)
45-59	18,406 (37.5%)
60-64	4,961 (10.1%)
Caring Responsibility	
Adult - with disability	2,454 (5.1%)
Children - no disability	13,527 (28.3%)
Children - with disability	3,293 (6.9%)
Elderly person - no disability	108 (0.2%)
Elderly person - with disability	524 (1.1%)
None	27,545 (57.6%)
Other	392 (0.8%)
Employment	
Unable to work due to ill health / disability	14,950 (31.0%)
Full time work (30+ hours)	10,825 (22.4%)
Unemployed	8,102 (16.8%)
Part time work (less than 30 hours)	6,888 (14.3%)
Self-employed	2,437 (5.0%)
Looking after home / family	2,181 (4.5%)
Not seeking work	1,143 (2.4%)
Student	875 (1.8%)
Other	597 (1.2%)
Retired	291 (0.6%)
Government sponsored training scheme	14 (0.0%)
Gender	
Female	26,214 (54.8%)
Male	21,639 (45.2%)
Housing	
Council rented	17,025 (35.1%)
Other social rented (e.g. housing association / charitable trust)	11,027 (22.8%)
Owner occupier	8,261 (17.0%)
Private landlord	7,375 (15.2%)
Staying with friends / relatives	2,509 (5.2%)
Homeless / temporary accommodation	1,512 (3.1%)
Other	756 (1.6%)
Household	
Single adult (non-pensioner)	21,389 (43.6%)
Single parent family (1 adult; dependent children)	9,370 (19.1%)
Adult family (non-pensioner; no dependent children)	8,618 (17.6%)
Family (2 or more adults; 1 or 2 dependent children)	5,488 (11.2%)
Family (2 or more adults; 3 or more dependent children)	1,532 (3.1%)
Other	1,300 (2.6%)
Older adult family (at least 1 adult pensioner)	813 (1.7%)
Family (2 or more adults; 1 + dependent children)	547 (1.1%)
Relationship	

Single / never been married	24,704 (52.7%)
Married / cohabiting / in a civil partnership	12,204 (26.1%)
Divorced / dissolved partnership	4,729 (10.1%)
Separated in a legal partnership	3,435 (7.3%)
Widowed	1,155 (2.5%)
Other	620 (1.3%)
Urban Rural	
Urban	37,872 (80.2%)
Remote Rural	4,947 (10.5%)
Accessible Rural	4,381 (9.3%)
Disability	
No	43,310 (88.3%)
Yes	5,747 (11.7%)

Source: Citizens Advice Scotland data, 2022-2025

Note that not all clients have demographic data recorded resulting in some missing data.

The groups selected for analysis

The main focus of interest for Aberlour is families with children and public debt, and for this report, lone parenthood and disability and public debt. The report will be used to inform Aberlour, One Parent Families Scotland's and Trussell's consultation response to the UK Government's Green Paper¹⁷ consultation that closes on 30 June 2025.¹⁸ The figures and tables in the rest of the report look at different types of public debt for the following groups of people:

- Lone parents
- Families with a disabled member (adult or child)
- Lone parents with disabled child/ren
- Coupled parents with disabled child/ren
- Disabled person with no children

55% of children with a disability are in a lone parent family

¹⁷ [Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper](#), Published 18 March 2025

¹⁸ <https://www.gov.uk/government/consultations/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper>

3. Total public debt/arrear overall

In the dataset public debt/arrears was separated out from all debt/arrears, as the data contains other types such as business and consumer debt/arrears. The public debt/arrears were then broken down by different type.

Table 2 - The proportions of people with different debts/arrears

Type of debt/arrear	Mean (all)	Disability (no children)	Disability (with children)	Lone parent family	Lone parent with disabled child/ren	Couple family	Couple with disabled child/ren	Non disabled family
Public debt/arrears	52%	53%	53%	57%	58%	44%	47%	51%
Council tax debt/arrears	34%	32%	34%	37%	37%	27%	29%	33%
Social housing debt/arrears	16%	14%	13%	16%	16%	10%	9%	14%
Council rent debt/arrears	11%	9%	8%	11%	10%	6%	6%	9%
Fuel debt/arrears	18%	19%	22%	22%	24%	16%	20%	19%
Benefits advice	40%	47%	45%	43%	47%	34%	44%	37%
ADP advice	11%	15%	11%	9%	12%	7%	11%	8%
Universal Credit advice	20%	24%	22%	22%	24%	17%	21%	19%
PIP advice	4%	6%	4%	3%	3%	2%	3%	2%
Disability benefits adult advice	14%	19%	14%	11%	14%	9%	13%	9%
Disability benefits child advice	5%	6%	12%	6%	14%	4%	10%	3%
Food bank request	9%	5%	19%	8%	17%	5%	18%	7%

Source: Citizens Advice Scotland data, 2022-2025

The cells highlighted red show which people have higher than average rates of different types of debts/arrears. The cells highlighted green show which people have lower than average rates of different types of debts/arrears. The average (mean) for each type is given in the first numerical column. Graphs of these percentages by different people and different types of debts/arrears is given in the following sections, so no need to try and memorise here.

Key points to note:

- Lone parents are at high risk of public debt arrears (57%)
- Lone parents and lone parents with a disabled child/ren in the house are at most risk of Council Tax arrears (37%).
- Lone parents with a disabled child/ren in the house are at most risk across the different debt/arrears categories.
- Disabled adults with no children are at high risk of public debt arrears and are most likely to be seeking advice/support on adult disability benefits.
- Lone parents are more likely than couple parents to seek advice about adult and child disability payments. This could suggest that lone parents are more likely to have a disability themselves, and/or a disabled child. (This is something we will explore further)
- Those with a disability and children are most likely to seek or receive a referral to a food bank.
- All categories except couple parents are at high risk of fuel/energy debts/arrears, with the highest risk being lone parents with a disabled child/ren in the house.

How much is owed?

In the dataset, amounts of debts/arrears for the various categories were collected. They were combined to correspond to different types of public debt/arrear and to give an overall figure of the total owed.

Table 3 – the average amount (£) owed on the different types of debts/arrears

Type of arrear	Mean (all)	Disability (no children)	Disability (with children)	Lone parent family	Lone parent with disabled child/ren	Couple family	Couple with disabled child/ren	Non disabled family
Total owed	£3,155	£5,178	£3,210	£2,695	£2,655	£3,790	£4,149	£3,167
Council tax	£3,279	£3,670	£3,415	£3,085	£2,957	£3,637	£3,661	£3,264
Social housing	£2,315	£2,201	£2,274	£2,366	£2,386	£2,565	£1,829	£2,471
Council rent	£2,539	£2,819	£2,669	£2,595	£2,816	£2,793	£2,190	£2,648
Housing association rent	£1,838	£1,222	£1,709	£1,830	£1,558	£2,192	£1,624	£2,041
Private Rental Sector	£3,267	£5,700	£3,939	£3,918	£4,797	£4,624	£2,602	£4,228
All benefits	£3,817	£3,217	£4,042	£3,799	£4,412	£3,776	£2,825	£3,785
Fuel/energy	£2,275	£2,569	£3,141	£2,630	£3,136	£2,938	£3,406	£2,623

Source: Citizens Advice Scotland data, 2022-2025

The cells highlighted red show which people have higher than average amounts of different types of debts/arrears. The cells highlighted green show which people have lower than average amounts of different types of debts/arrears. The average (mean) for each type is given in the first numerical column. Graphs of these percentages by different people and different amounts of debts/arrears is given in the following sections, so no need to try and memorise here.

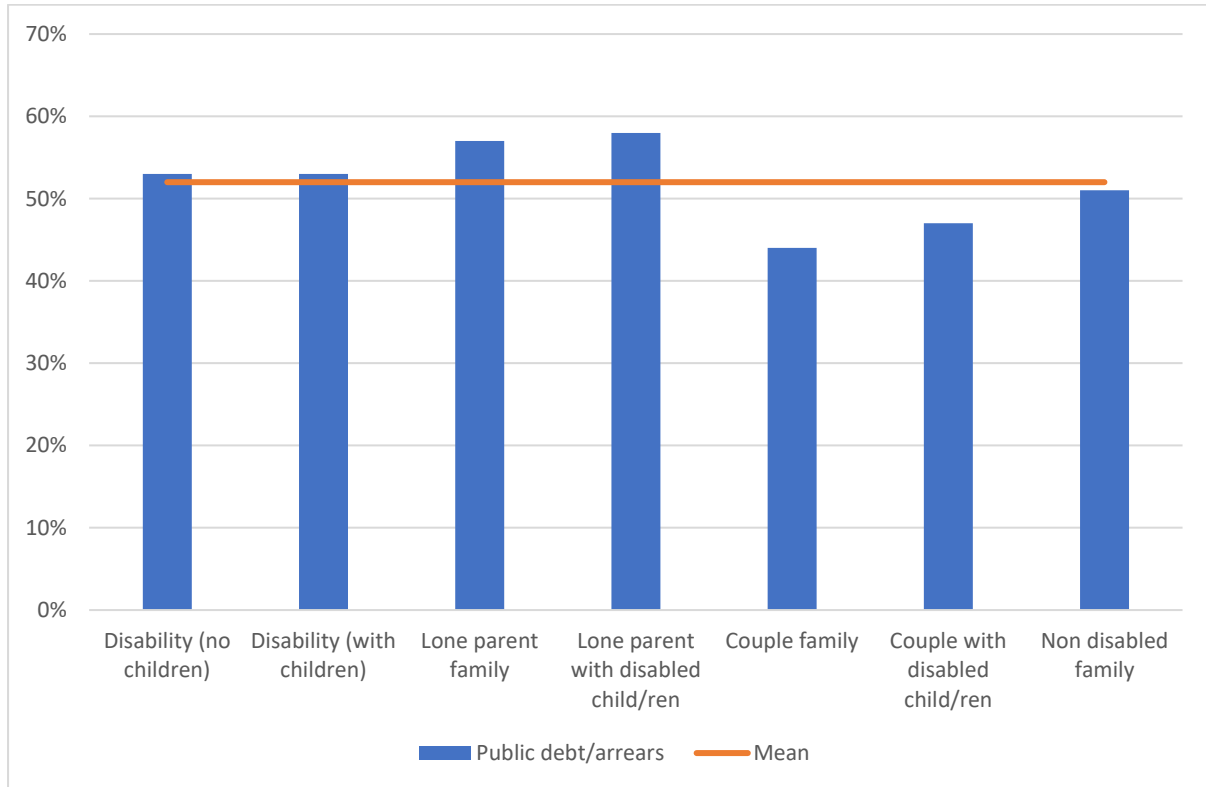
Key points to note:

- Couple families owe the most in the various categories of debt/arrears (but this doesn't mean they are more likely to have a particular type of debt/arrear, nor that they are worse off as a result, there being at least two adults in the household).
- Lone parents and lone parents with disabled children owe the least overall in monetary terms. This could suggest a protective factor of disability benefits.
- Similarly, couples with disabled children have the lowest debts/arrears on the housing and benefit variables. This could suggest a protective factor of disability benefits.
- Those households with children and a disability in the household (adult or child) and those with a disabled child in the house have higher benefit arrears.
- All the groups have higher than average fuel/energy debts/arrears. This is compared to the whole dataset that includes single people and couples without children.
- Arrears are high in the private rental sector, but it should be noted that the numbers are quite low.
- Housing association debts/arrears are lower for those with a disability in the family, a disabled child, or a lone parent, suggesting that there is a protection that comes with that type of tenancy.
- Council rent debts/arrears are higher than average for the same groups, however, it should be noted that the amounts over are not very high and might not be statistically significant. The statistical modelling in the following sections will elaborate on this.

4. Overall public debt

Figure 3 gives the chart showing who has the highest likelihood of having a public debt. You can see that lone parents and lone parents with a disabled child/ren have the greatest risk.

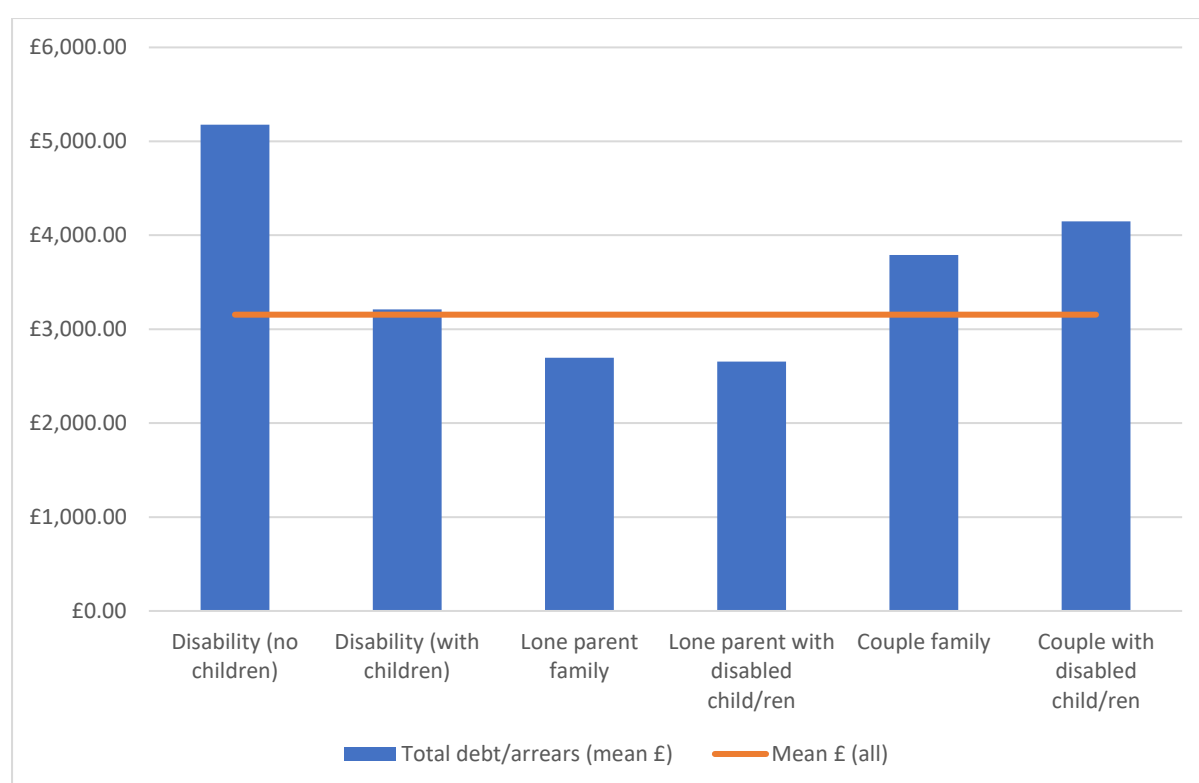
Figure 3 – Proportion of people with overall public debt by groups



Source: Citizens Advice Scotland data, 2022-2025

Figure 4 shows those with the highest levels of overall public debt are those with a disability and no children, a couple family, and a couple family with a disabled child/ren.

Figure 4 – Amount of public debt on average by groups



Source: Citizens Advice Scotland data, 2022-2025

Modelling the probability of having public debt based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18.5. The resulting odds ratios are displayed in a graph below. The independent or predictor variables were the six priority groups (large families, child under 1, lone parent family, mother under 25, disabled family and ethnic minority family) and, here, the outcome or dependent variable is the probability of having public debt/arrears.

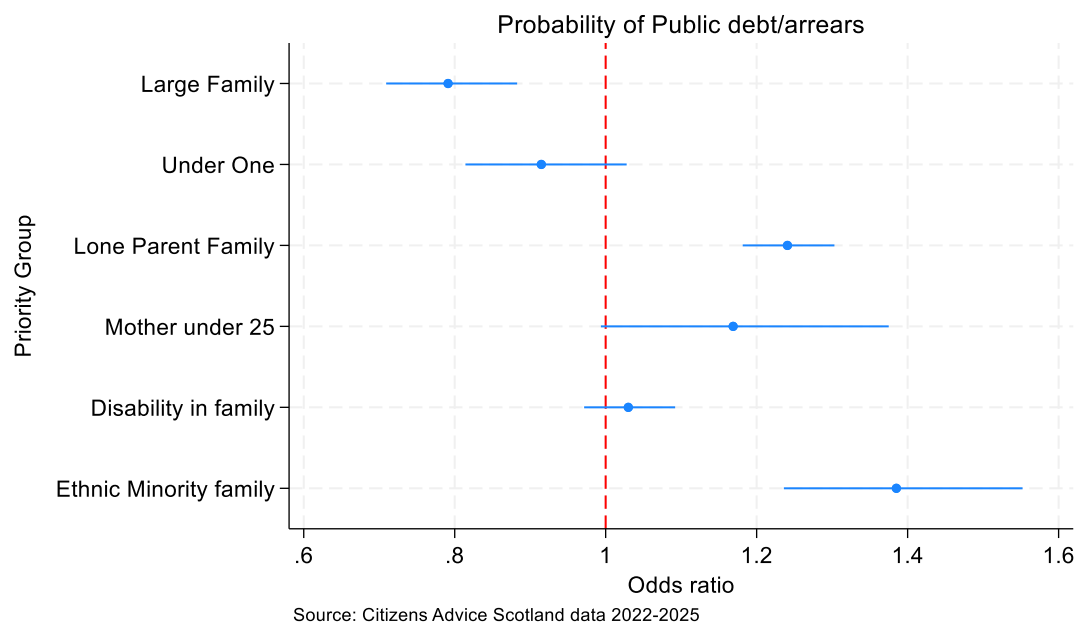
To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. If the blue confidence intervals cross the red line at 1, then the result is insignificant. If the blue confidence intervals do not cross the red line at 1, then the result is significant.¹⁹

¹⁹ Jann, Ben (2014). Plotting regression coefficients and other estimates. The Stata Journal 14(4): 708-737.

Jann, Ben (2014). Plotting regression coefficients and other estimates in Stata. University of Bern Social Sciences Working Papers No. 1. Available from <http://ideas.repec.org/p/bss/wpaper/1.html>.

Jann, Ben (2013). COEFPLOT: Stata module to plot regression coefficients and other results. Available from <http://ideas.repec.org/c/boc/bocode/s457686.html>.

Figure 5 – model results for the probability of public debt



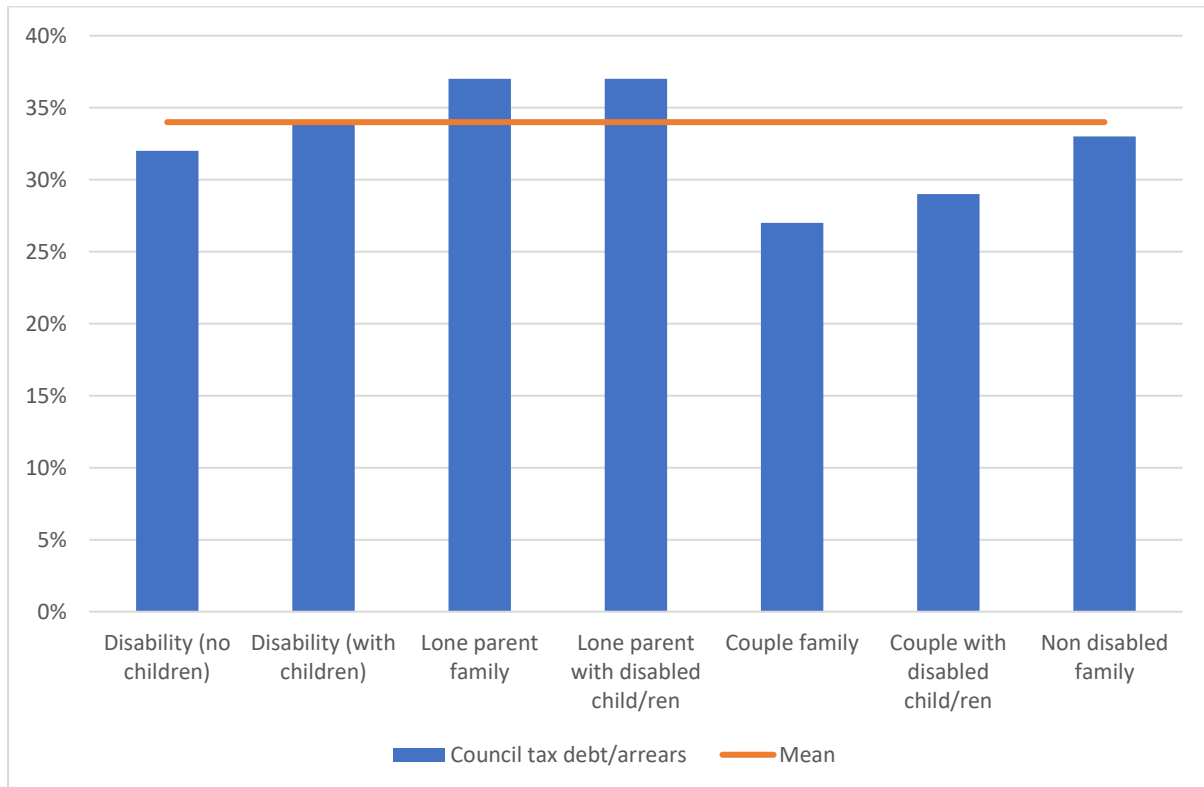
Key results:

- Large families are less likely to have public debt/arrears.
- Lone parent families are more likely to have public debt/arrears. The odds ratio is 1.22, meaning lone parents are 22% more likely to have public debt/arrears.
- Ethnic minority families are more likely to have public debt/arrears. The odds ratio is 1.39, meaning ethnic minority families are 39% more likely to have public debt/arrears.
- None of the other priority groups are more or less likely to have public debt/arrears.
- Those with a disability are not more likely to have public debt/arrears. This could indicate that current disability benefits are preventing public debt.

5. Council Tax

Figure 6 gives the chart showing who has the highest likelihood of having Council Tax debt/arrears. You can see that lone parents and lone parents with a disabled child/ren have the greatest risk.

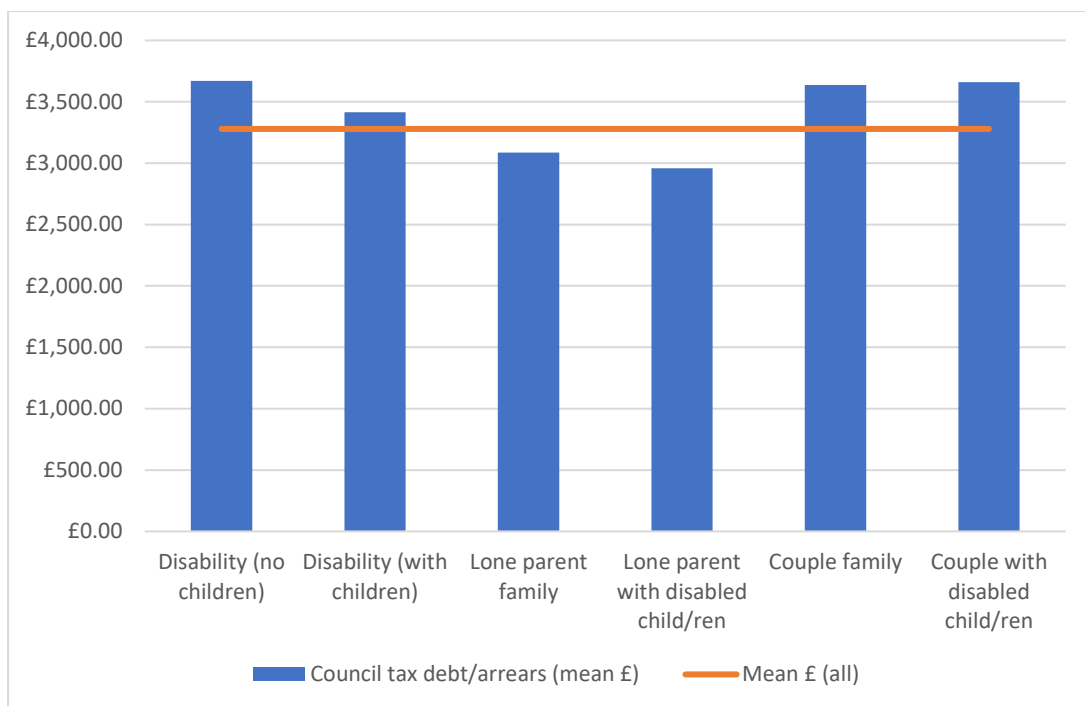
Figure 6 – Proportion of people with council tax debt by groups



Source: Citizens Advice Scotland data, 2022-2025

Figure 7 shows those with the highest levels of council tax debt/arrears are those with a disability and no children, those with a disability and children, couple families and a couple family with a disabled child/ren. Lone parent families and lone parent families with a disabled child/ren have lower levels of council tax debt/arrears in monetary terms but not in likelihood of having the debt in the first place.

Figure 7 – Amount of council tax debt on average by groups



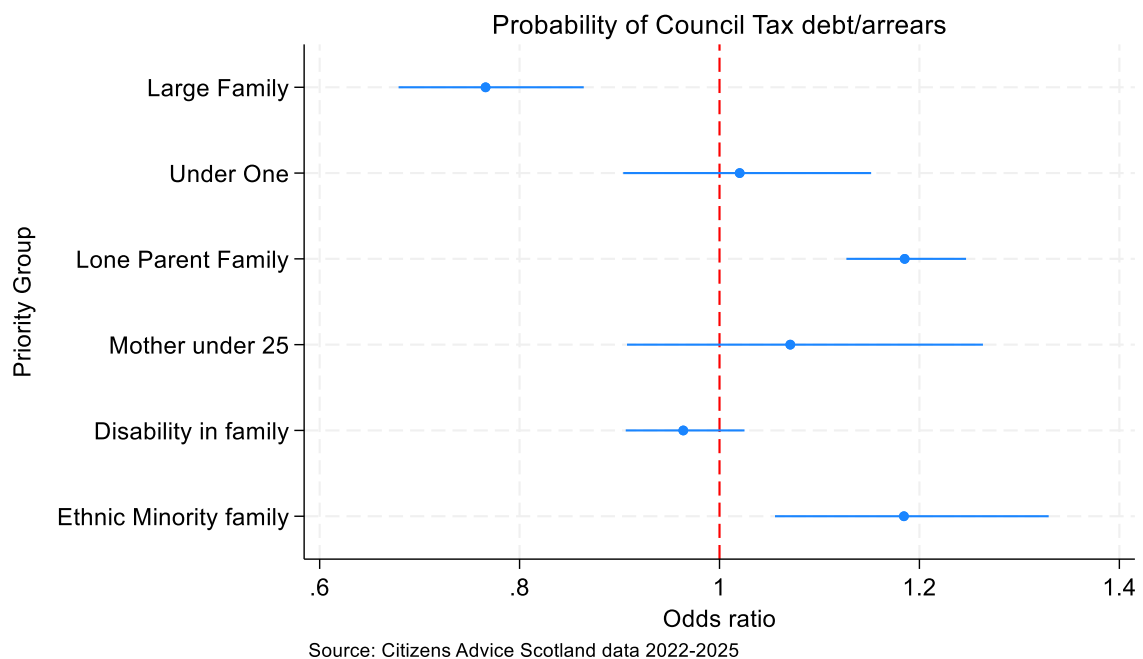
Source: Citizens Advice Scotland data, 2022-2025

Modelling of council tax debt/arrears based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18.5. The resulting odds ratios are displayed in a graph below. The independent or predictor variables were the six priority groups (large families, child under 1, lone parent family, mother under 25, disabled family and ethnic minority family) and, here, the outcome or dependent variable is the probability of having public debt/arrears.

To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. If the blue confidence intervals cross the red line at 1, then the result is insignificant. If the blue confidence intervals do not cross the red line at 1, then the result is significant.

Figure 8 – model results for the probability of council tax debt



Key results:

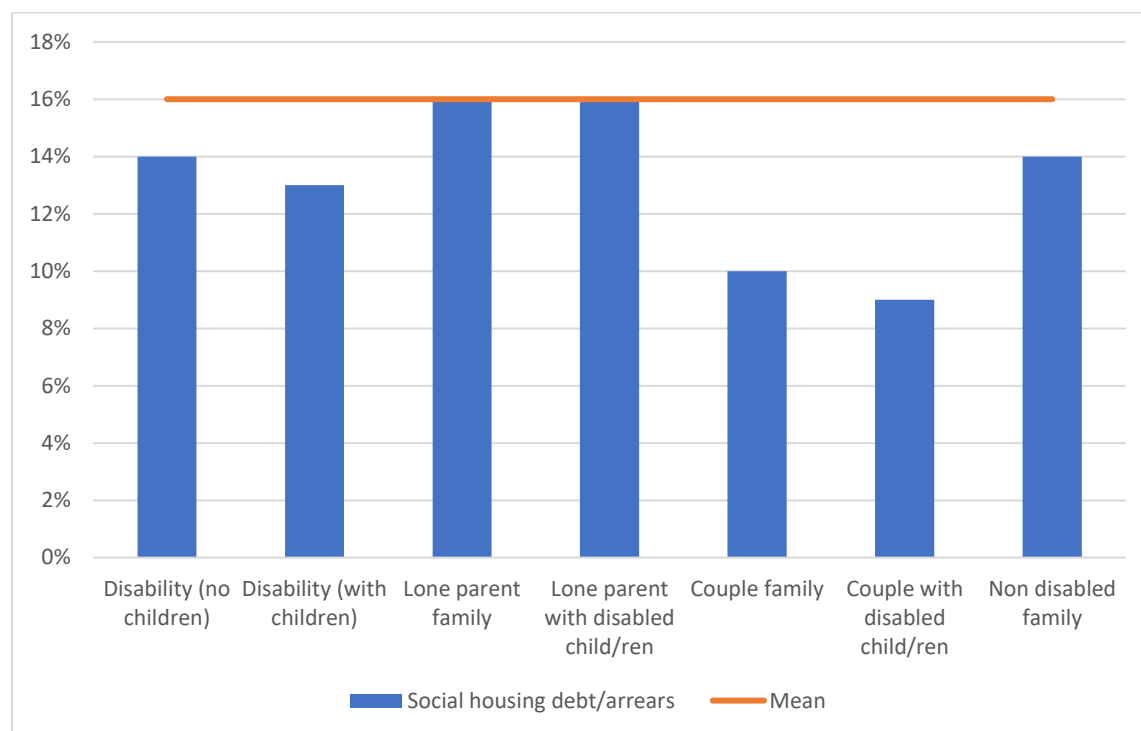
- Large families are less likely to have council tax debt/arrears.
- Lone parent families are more likely to have council tax debt/arrears. The odds ratio is 1.19, meaning lone parents are 19% more likely to have council tax debt/arrears.
- Ethnic minority families are more likely to have council tax debt/arrears. The odds ratio is 1.18, meaning ethnic minority families are 18% more likely to have council tax debt/arrears.
- None of the other priority groups are more or less likely to have council tax debt/arrears.

6. Housing

Social housing

Figure 9 shows that all of the groups being analysed have an average or lower than average likelihood of having debts/arrears in terms of social housing. This is compared to the other groups in the dataset such as single people and couples without children.

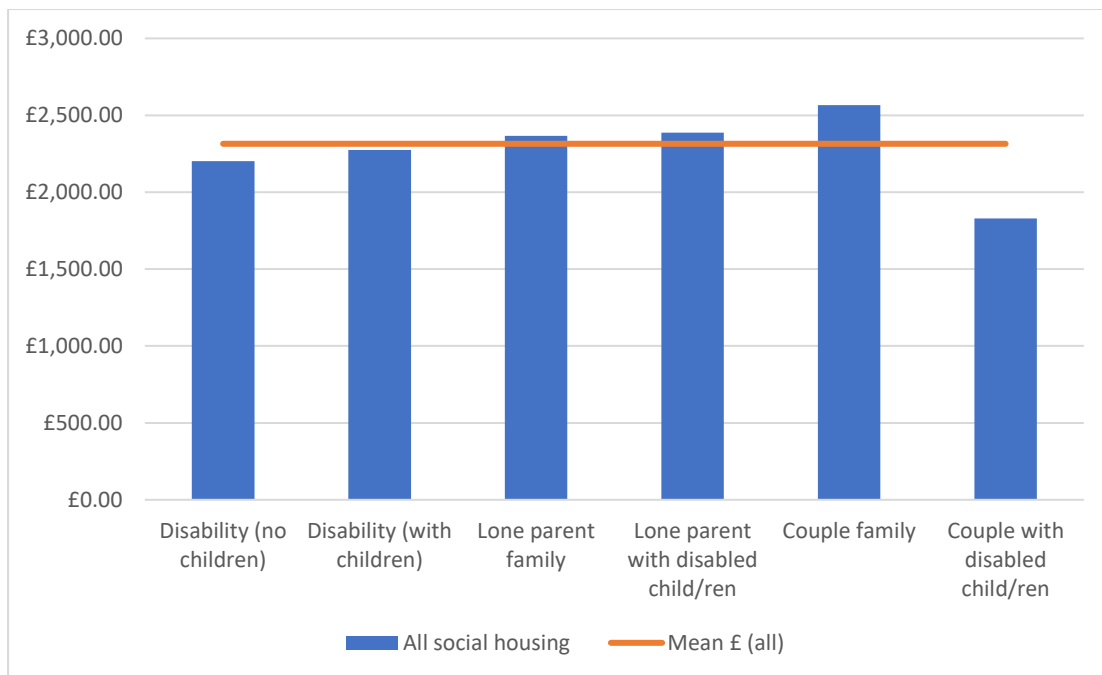
Figure 9 – Proportion of people with social housing debt by groups



Source: Citizens Advice Scotland data, 2022-2025

Figure 10 shows that of those with debts/arrears in terms of social housing, lone parents with and without a disabled child/ren and couple families owe slightly higher than average amounts, but are less likely to owe social housing debts/arrears in the first place.

Figure 10 – Amount of social housing debt on average by groups



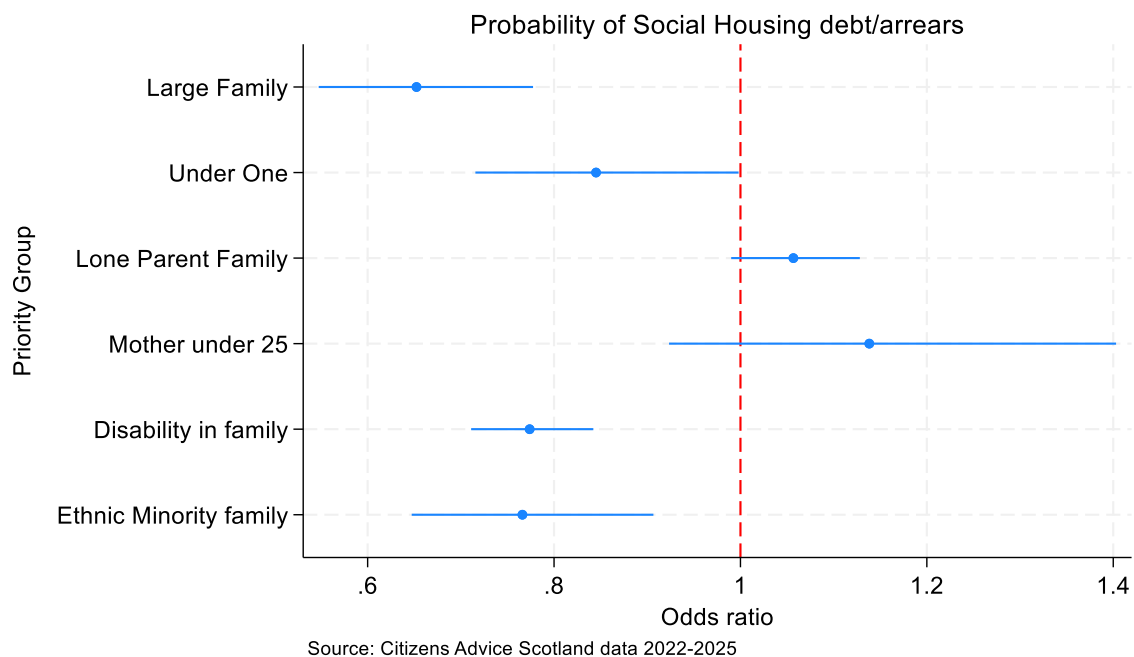
Source: Citizens Advice Scotland data, 2022-2025

Modelling of social housing based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18.5. The resulting odds ratios are displayed in a graph below. The independent or predictor variables were the six priority groups (large families, child under 1, lone parent family, mother under 25, disabled family and ethnic minority family) and, here, the outcome or dependent variable is the probability of having public debt/arrears.

To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. If the blue confidence intervals cross the red line at 1, then the result is insignificant. If the blue confidence intervals do not cross the red line at 1, then the result is significant.

Figure 11 – model results for the probability of social housing debt



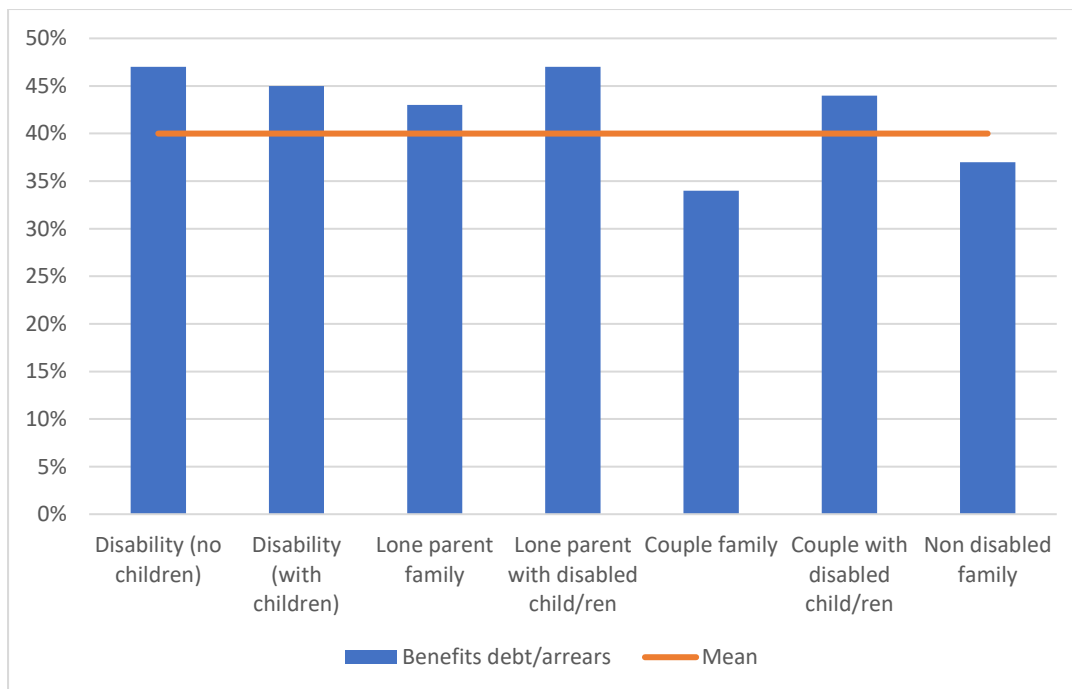
Key results:

- Large families are less likely to have social housing tax debt/arrears. The odds ratio is 0.65, meaning ethnic minority families are 35% less likely to have social housing debt/arrears.
- Families with a child under 1 year old are less likely to have social housing tax debt/arrears. The odds ratio is 0.85, meaning they are 15% less likely to have social housing debt/arrears.
- Families with a disability are less likely to have social housing tax debt/arrears. The odds ratio is 0.77, meaning ethnic minority families are 23% less likely to have social housing debt/arrears.
- Ethnic minority families less likely to have social housing tax debt/arrears. The odds ratio is 0.77, meaning ethnic minority families are 23% less likely to have social housing debt/arrears.

7. Benefits

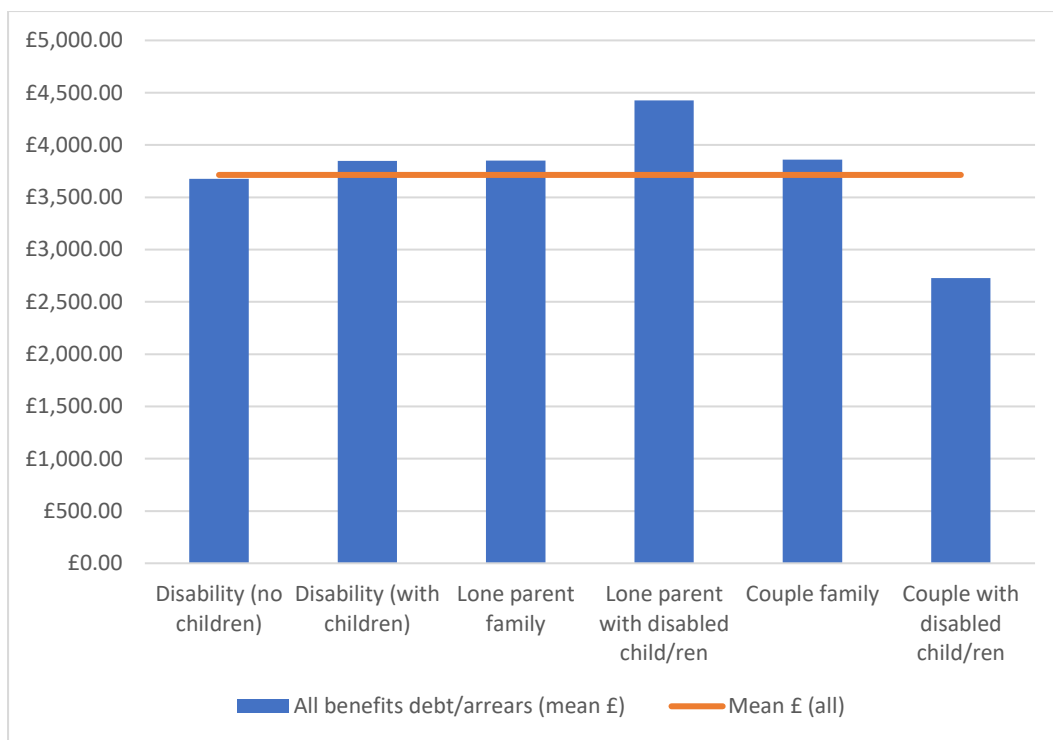
Figure 12 shows that all the groups have a higher than average chance of having benefit debts/arrears except for couple families and families with no disability. Those with a disability and lone parents with a disabled child/ren have the highest likelihood.

Figure 12 – Proportion of people with benefit debt by groups



Source: Citizens Advice Scotland data, 2022-2025

Figure 13 – Amount of benefits debt on average by groups



Source: Citizens Advice Scotland data, 2022-2025

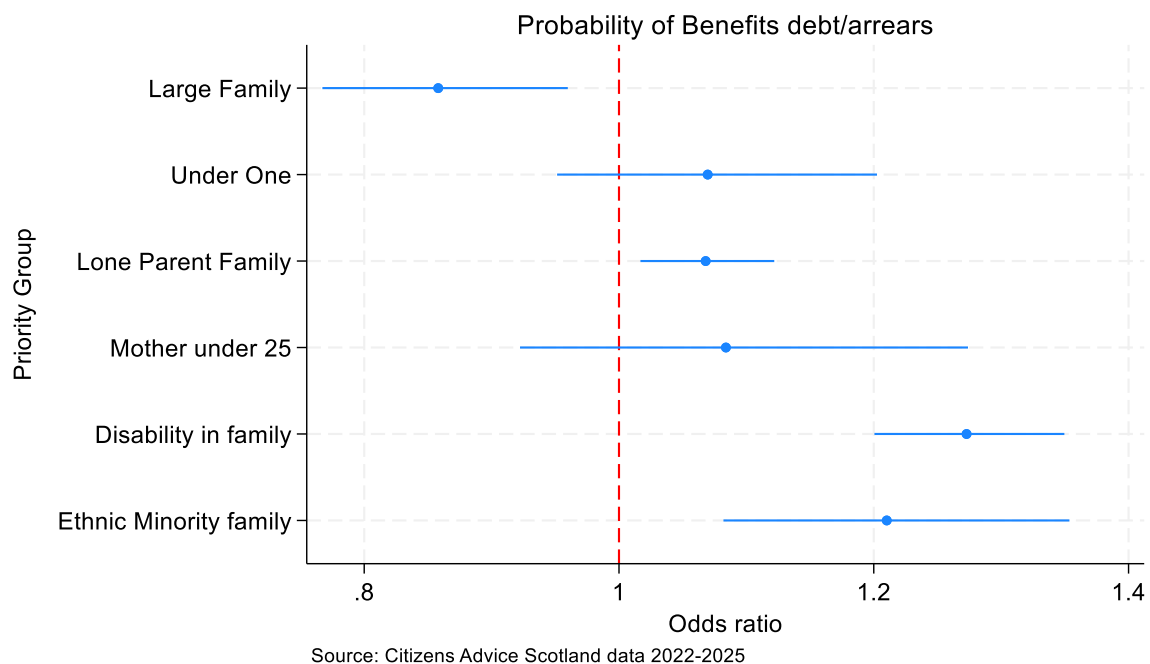
Figure 13 shows that the value of benefits debts/arrears is highest for lone parents with a disabled child/ren.

Modelling of benefits debts/arrears based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18.5. The resulting odds ratios are displayed in a graph below. The independent or predictor variables were the six priority groups (large families, child under 1, lone parent family, mother under 25, disabled family and ethnic minority family) and, here, the outcome or dependent variable is the probability of having public debt/arrears.

To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. If the blue confidence intervals cross the red line at 1, then the result is insignificant. If the blue confidence intervals do not cross the red line at 1, then the result is significant.

Figure 14 – model results for the probability of benefits debt



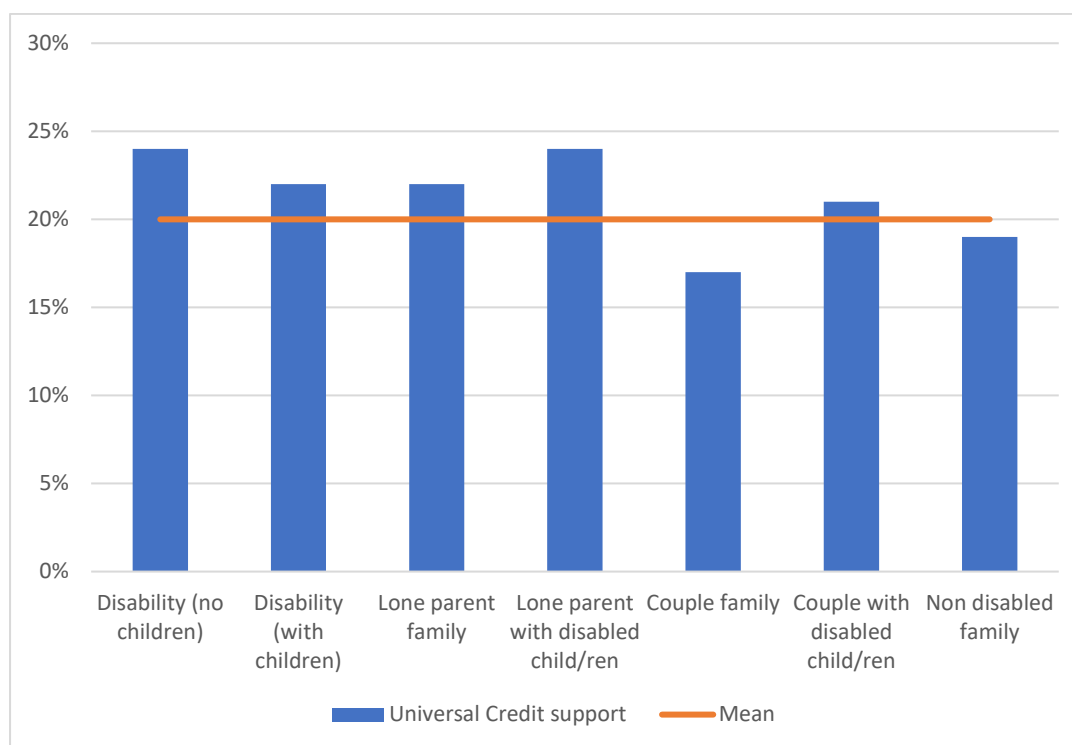
Key results:

- Large families (in Scotland) are less likely to have benefits debt/arrears. The odds ratio is 0.85, meaning Large families are 15% less likely to have benefits debt/arrears. This could be an example of the Scottish Child Payment working and being given to all the children in a family. It is too soon to see the effects of the mitigation of the two-child limit.
- Lone parent families are slightly more likely to have benefits debt/arrears. The odds ratio is 1.07, meaning lone parents are 7% more likely to have benefits debt/arrears.
- Ethnic minority families are more likely to have benefits debt/arrears. The odds ratio is 1.21, meaning ethnic minority families are 21% more likely to have benefit debt/arrears.
- Disabled families are most likely to have benefits debt/arrears. The odds ratio is 1.27, meaning they are 27% more likely to have benefit debt/arrears.

Child Disability benefits' advice

Figure 15 shows that the only two groups who are not more likely to seek advice and support on child disability benefits are a couple family and a family with no disabilities.

Figure 15 – Proportion of people seeking child disability benefit advice by groups



Source: Citizens Advice Scotland data, 2022-2025

Modelling of child disability benefit advice based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18.5. The resulting odds ratios are displayed in a graph below. The independent or predictor variables were the six priority groups (large families, child under 1, lone parent family, mother under 25, disabled family and ethnic minority family) and, here, the outcome or dependent variable is the probability of having public debt/arrears.

To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. If the blue confidence intervals cross the red line at 1, then the result is insignificant. If the blue confidence intervals do not cross the red line at 1, then the result is significant.

Figure 16 – model results for the probability of seeking advice for child disability benefits 1.0

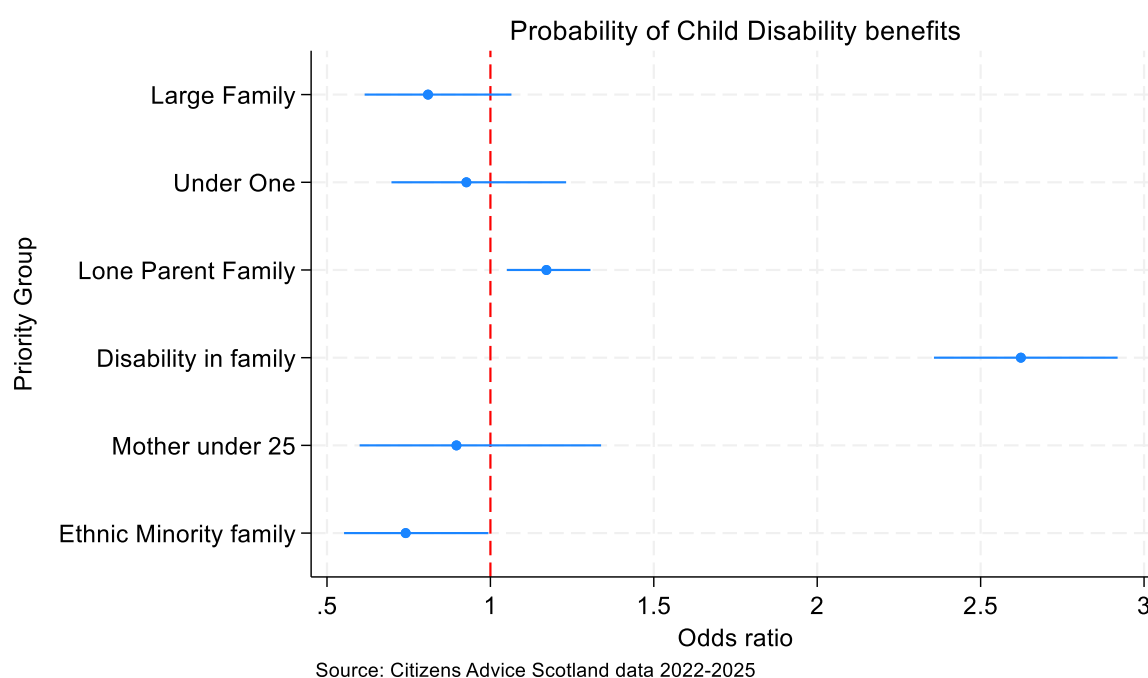


Figure 16 gives the results of the logistic regression model of the probability of seeking advice and support with child disability benefits advice based on the priority group families.

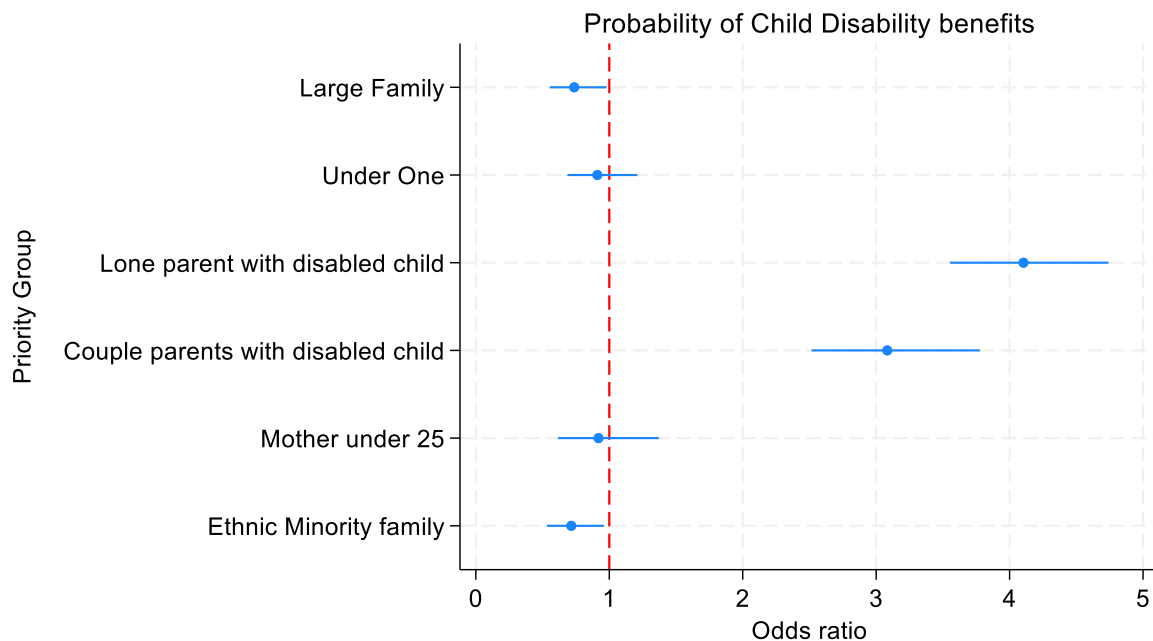
Key results:

- Lone parent families are more likely to seek advice/support on child disability benefits. The odds ratio is 1.17, meaning lone parents are 17% more likely to seek this advice/support.
- Families with a disability are more likely to seek advice/support on child disability benefits. The odds ratio is 2.62, meaning disabled families are almost 3 times more likely to seek this advice/support.
- Ethnic minority families are less likely to seek advice/support on child disability benefits. The odds ratio is 0.74, meaning ethnic minority families are 26% less likely to seek advice/support on child disability benefits.

****Given that 55% of children with a disability in this dataset live in a lone parent family, a further model was carried out to look at the combination of**

lone parents with a disabled child and couple parents with a disabled child. The results are in figure 17.**

Figure 17 – model results for the probability of seeking advice for child disability benefits 2.0



Source: Citizens Advice Scotland data 2022-2025

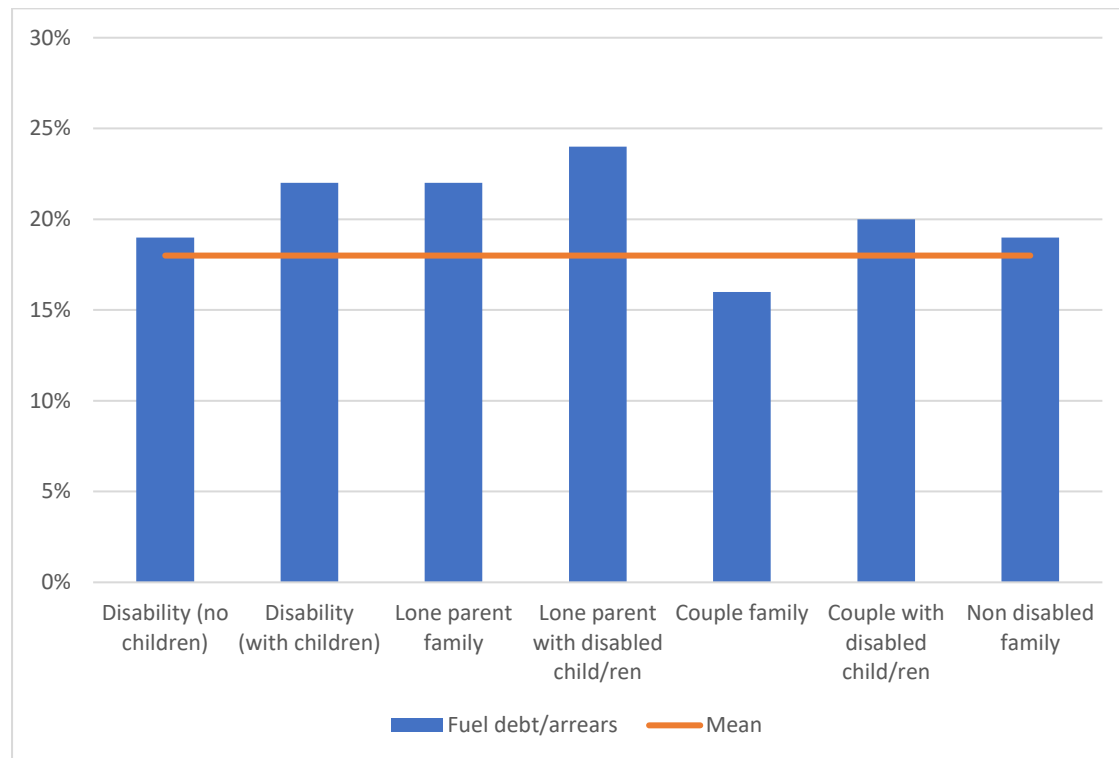
Key results:

- Lone parent families with a disabled child/ren are more than 4 times more likely to seek advice/support on child disability benefits, with a odds ratio of 4.1.
- Couple parent families with a disabled child/ren are more than 3 times more likely to seek advice/support on child disability benefits, with a odds ratio of 3.1.
- This could suggest that lone parents are more likely to have a disabled child in the family, which will be further explored.

8. Fuel/energy

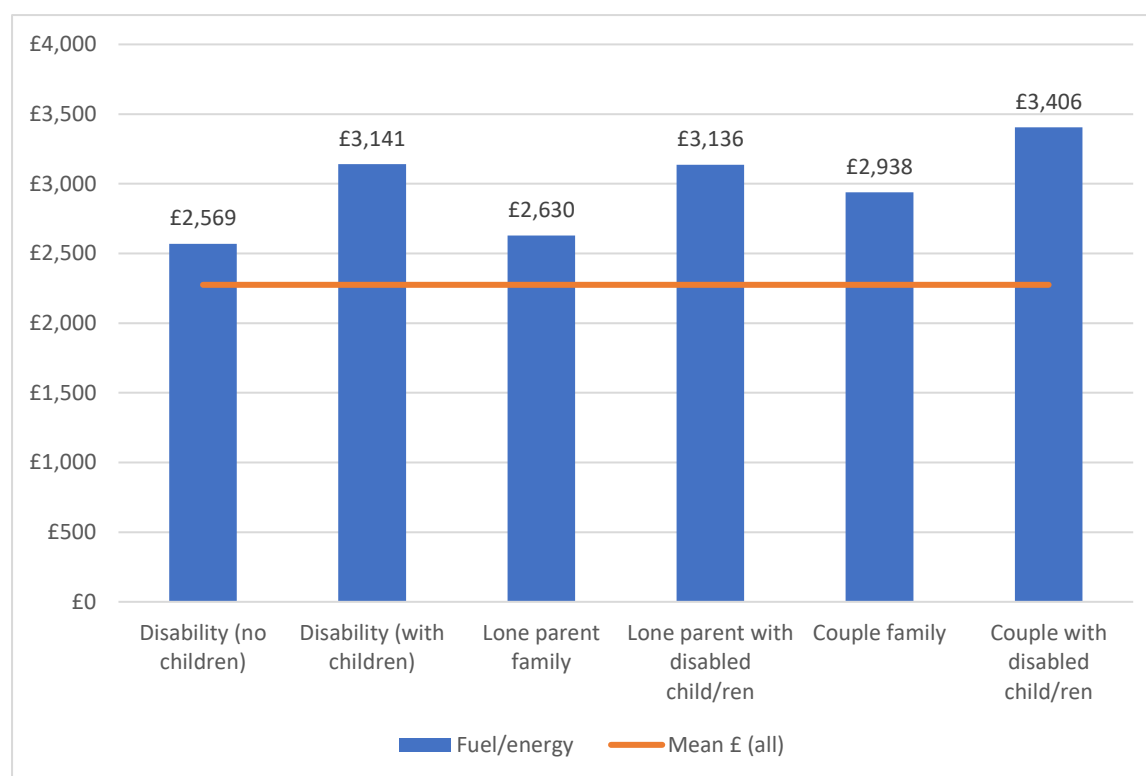
Figure 18 shows the groups who are more likely to have fuel/energy debts/arrears. Those most at risk are lone parents, lone parents with a disabled child/ren, couples with a disabled child/ren and adults with a disability with children. This is compared to the other groups in the dataset such as single people and couples without children, which explains why almost all of our groups under analysis are higher than the average.

Figure 18 – Proportion of people with fuel/energy debt by groups



Source: Citizens Advice Scotland data, 2022-2025

Figure 19 – Amount of fuel/energy debt on average by groups



Source: Citizens Advice Scotland data, 2022-2025

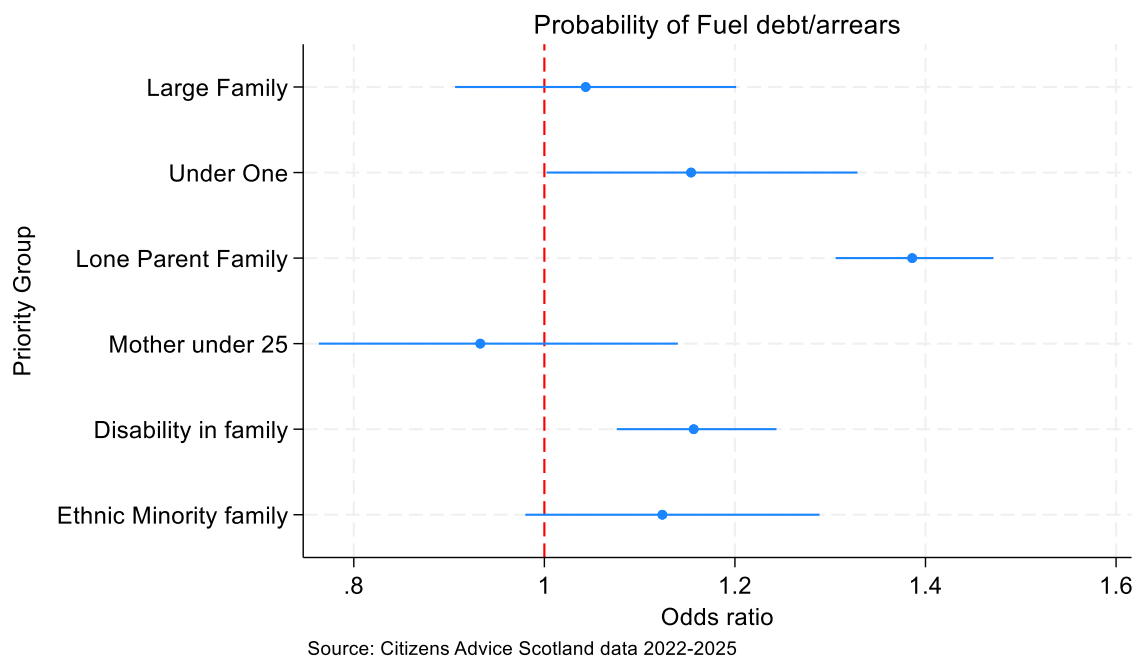
Figure 19 shows the amounts people are indebted to on fuel energy and the orange line denotes the average. All the groups owe higher than average amounts on fuel/arrears. This is compared to the other groups in the dataset such as single people and couples without children.

Modelling based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18.5. The resulting odds ratios are displayed in a graph below. The independent or predictor variables were the six priority groups (large families, child under 1, lone parent family, mother under 25, disabled family and ethnic minority family) and, here, the outcome or dependent variable is the probability of having public debt/arrears.

To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. If the blue confidence intervals cross the red line at 1, then the result is insignificant. If the blue confidence intervals do not cross the red line at 1, then the result is significant.

Figure 20 model results for the probability of fuel/energy debt



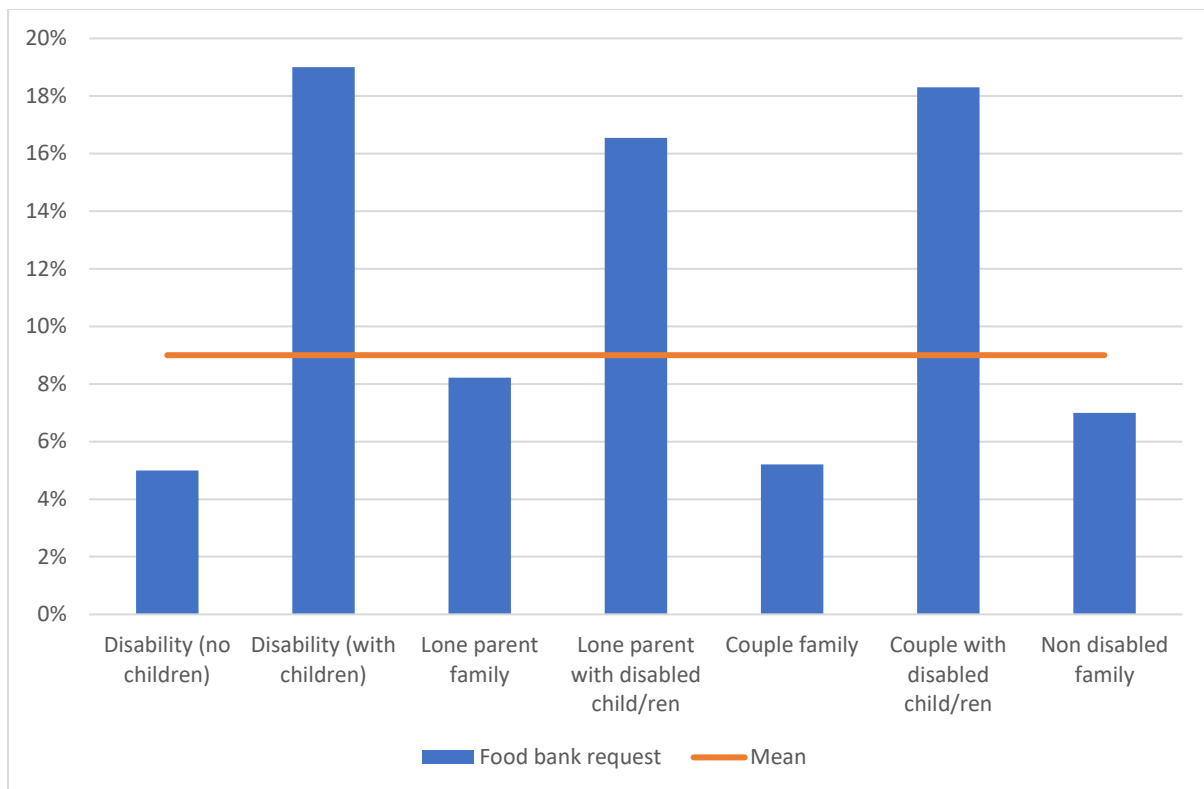
Key results:

- Families with a child under the age of one are less likely to have fuel/energy debt/arrears. The odds ratio is 1.15, meaning lone parents are 15% more likely to have fuel/energy debt/arrears.
- Lone parent families are more likely to have fuel/energy debt/arrears. The odds ratio is 1.39, meaning lone parents are 39%, or two fifths, more likely to have fuel/energy debt/arrears.
- Disabled families are more likely to have fuel/energy debt/arrears. The odds ratio is 1.16, meaning disabled families are 16% more likely to have fuel/energy debt/arrears.
- None of the other priority groups are more or less likely to have fuel/energy debt/arrears.

9. Food bank

Figure 21 shows that those most likely to request or be referred to a food bank are those with disabled children in the house. This is the case for lone or coupled parents, and for disabled people living with children.

Figure 21 -- Proportion of people with a referral to a food bank by groups



Source: Citizens Advice Scotland data, 2022-2025

10. Recommendations

From the analysis of CAS data, focusing specifically on lone parents and disability, the following policy recommendations emerge:

- UK and Scottish Governments must respond to the public debt crisis by reforming public debt recovery processes to prevent public debt trapping children and families in poverty, including targeted action to help and support households with a disabled child and lone parent families.
- UK Government must not implement any changes to Universal Credit or disability support that will result in vulnerable and disadvantaged families being pushed, often deeper, into poverty and the Scottish Government must commit to protecting the budget for devolved disability support.
- End the rules which mean the design of Universal Credit pushes households into public debt, including the 2 child limit and the 5 week wait.
- Reform Universal Credit to ensure benefits adequately support low-income families to help them provide for their children and align with both UK and Scottish Government actions to reduce child poverty.
- Expand council tax exemptions to all households with a disabled child and lone parent families in receipt of means tested benefits.
- Extension of means tested winter fuel payment to all households with a disabled child and lone parent families.
- Adequacy of disability benefits and a reassessment of the conditionality rules within Universal Credit, for families with disabled children, to ensure they reflect the true pressures families face as a result of caring for a disabled child.



Aberlour Children's Charity

Registered Head Office
Kintail House, Forthside Way, Stirling
FK8 1QZ

www.aberlour.org.uk

 /aberlourCC  /aberlourCCT
 /aberlourCC  /company/aberlourcc

Scottish Charity no: SC007991
Company Reg no: SC312912



University
of Glasgow


aberlour
scotland's children's charity



**One Parent
Families Scotland**

 **Trussell**
Ending hunger together

