Making Advice Accessible in Scotland

What our 2026 national poll tells us about need, access and trust

A National Poll Commissioned by AdviceUK, November 2026

Executive Summary

AdviceUK's 2026 polling shows strong public support for free, independent advice services across Scotland. But it also reveals a gap between the number of people experiencing problems, their ability to find and access advice, and the capacity of local services to help them.

This briefing draws on a nationally representative survey of 625 adults in Scotland, conducted as part of AdviceUK's wider UK poll, alongside responses from 43 AdviceUK member organisations in Scotland to our annual membership survey.

The findings show that:

87% of adults in Scotland agree that everyone should be able to get free, independent advice when they have a problem

91% believe getting advice early stops problems getting worse.

More than eight in ten (84%) think advice should be an essential local service, alongside the NHS, councils and courts.

- **Almost two-thirds (63%)** of adults in Scotland experienced at least one of the problems listed in our survey during the previous 12 months, including money or debt, energy bills, housing, employment and benefits. Some people faced several problems: 43% of women reported two or more problems, compared with 32% of men.
- **Among people in Scotland who received free, independent advice, 93% of adults reported at least one positive outcome.** Among those who received advice about money or debt, 74% said it reduced their stress, improved their mental wellbeing or increased their confidence, while 65% said it solved their problem, improved their situation or prevented it from getting worse.
- **Knowing where to find advice remains a problem.** Although 97% of adults in Scotland knew independent advice organisations existed, only 27% also knew that the advice was free and how to access it. Among those who sought advice, 30% were unable to get help, were still waiting or had waited more than a month.
- **People want different ways to access advice depending on their circumstances.** The proportion preferring face-to-face advice rose from 24% when they first became aware of a problem to 55% when it began affecting their life. Although 31% had used AI for advice or information about a personal problem, 73% said they would trust a free, independent adviser more than an AI tool.

At the same time, AdviceUK members in Scotland are reporting rising demand, more complex casework and uncertainty about funding. Among 29 organisations which responded to questions about capacity issues in AdviceUK's annual member survey, 38% said they had turned clients away because they did not have the capacity to help.

Our findings show why advice needs to be considered an essential service at a local level. People value the support they provide, and those who receive advice report substantial personal and wellbeing benefits. But too many people still don't know where to find help or face delays when they try to access it.

Our findings also show why advice services need sustainable, long-term funding, a national advice workforce strategy to support skilled advisers and the resources to respond to people's increasingly complex problems. Investment in responsible AI and technology should support, not replace, the advice workforce by reducing routine administration and giving advisers more time with clients. The Scottish Government should work with the sector to help services, particularly smaller organisations, access the technology tools, training and safeguards they need for AI to support and complement human advice. Investment must also protect face-to-face, telephone and outreach advice, so that digital exclusion, geography or personal circumstances do not prevent people getting help, especially when their problems become more serious.

About the research

AdviceUK is the UK's largest network of free and independent advice services. We represent around 700 organisations across England, Scotland and Wales, supporting people with a wide range of social welfare issues, including welfare benefits, debt, housing, immigration and employment. Our members include local advice centres, specialist services and by-and-for organisations rooted in the communities they serve.

In July 2026, AdviceUK commissioned a nationally representative survey of 625 adults in Scotland on their perceptions of free and independent advice services, as part of a wider sample of 3,014 people in the UK. The survey was conducted by Focaldata1. The sample was weighted to be representative across a range of demographics, including age, gender, region and ethnicity, with an additional boost sample for Black and minority ethnic respondents[2]. Unless otherwise stated, percentages from the public survey are weighted to reflect the adult population of Scotland. Weighting adjusts how much each response contributes to the results so that the sample more closely matches the population in characteristics such as age, gender, region and ethnicity. Sample sizes (n) show the actual number of respondents answering each question. Membership survey results are unweighted.

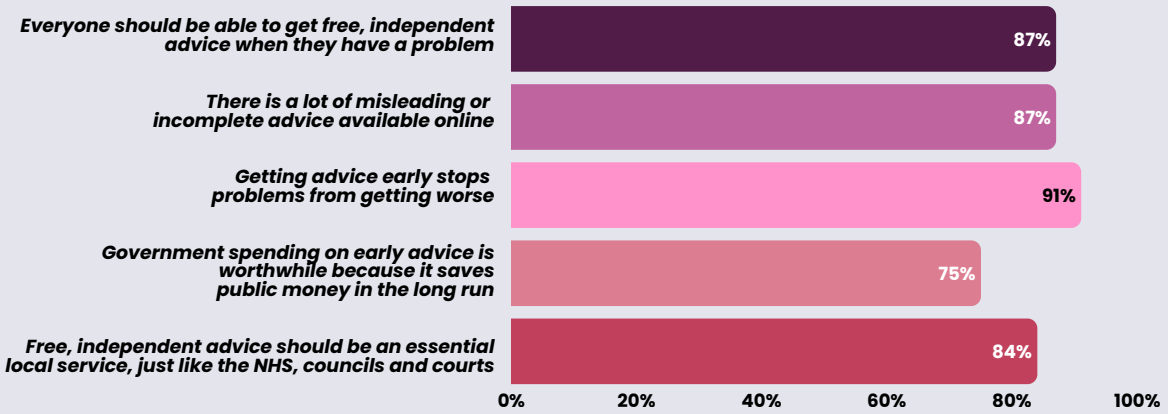
This briefing draws on the views and experiences of the public in relation to free and independent advice services in Scotland in 2026. It uses a sample of 625 adults drawn from 10 regions across Scotland, occasionally drawing upon the wider UK survey for context. It also connects the findings with data from an AdviceUK membership survey undertaken with 188 members in 2026. The findings from the membership survey should not be viewed as representative of the whole advice sector – but it does provide an important snapshot of conditions on the frontline of free and independent advice.

1 Focaldata is a London-based research and polling company using AI-driven technology to conduct public opinion and market research. Focaldata was commissioned by AdviceUK to conduct this survey in July 2026.
2 "Black and minority ethnic respondents" refers to all respondents who identified with the following categories used in this polling survey: any Mixed/Multiple ethnic background; Indian; Pakistani; Bangladeshi; Chinese; any other Asian background; African; Caribbean; any other Black/African/Caribbean background; Arab; or any other ethnic group.

A strong public mandate for the availability of free, independent advice

The findings from our survey demonstrate overwhelming public support for free and independent advice services in Scotland. To understand the scale of this support, respondents were asked how far they agreed or disagreed with five statements about advice services (see Figure 1). 87% of people in Scotland agree that everyone should be able to access advice when they have a problem and that early advice can stop problems getting worse (91%). More than eight in ten (84%) people believe free, independent advice should be an essential local service, alongside the NHS, councils and courts.

Figure 1: Views on free, independent advice services and government spending on early advice in Scotland (n=625)



Support for advice services was consistently high across different regions of Scotland, with the proportion of residents agreeing that free, independent advice should be considered an essential local service ranging from 80% in Edinburgh and South East Scotland, to 100% of respondents in Dumfries & Galloway (n=13).

The public's support for advice services was also consistent across different groups in the population. Among those agreeing and strongly agreeing with "everyone should be able to get free, independent advice when they have a problem", agreement was high among women (87%), men (87%), Black or Black British adults[3] (86%), Asian or Asian British[4] adults (88%), below-median earners (86%) and above-median earners (88%)[5].

The greatest variation was by age, although support for advice services was consistently high. While 80% of 18–24-year-olds in Scotland agreed that everyone should be able to get free, independent advice when they have a problem, this rose to 92% among 45–54-year-olds[6].

More significantly, three-quarters of adults in Scotland agreed that government spending on early advice is "worthwhile". This goes beyond general support for free, independent

3 "Black or Black British" refers to all respondents who identified with the following categories used in this polling survey: Black African, Black Caribbean any other Black/African/Caribbean background

4 "Asian or Asian British" refers to all respondents who identified with the following categories used in this polling survey: Indian; Pakistani; Bangladeshi; Chinese; any other Asian background

5 Income groups: Below median = < £40,000; Above median = ≥ £40,000.

6 Statistical significance testing was not undertaken, so observed differences between groups should be interpreted with caution.

advice: it shows that three in four adults see early advice as a worthwhile public investment, recognising the value of investing early rather than waiting until problems have escalated.

When asked where free, independent advice is most valuable, adults in Scotland most often identified money or debt (64%), followed by benefits or social security (35%), criminal justice or legal issues (33%), housing (30%), consumer rights (29%) and energy bills (25%). The Scottish public see advice services as valuable for a wide range of problems, with many people facing more than one issue at a time.

The scale of problems across Scotland

Adults in Scotland were asked what, if any, issues they have been experiencing in the past 12 months; almost two thirds of people (63%) reported dealing with at least one of ten listed issues including money or debt, energy bills, housing, council tax, employment, benefits or social security, consumer rights, civil or family matters, criminal justice or legal matters, or immigration.

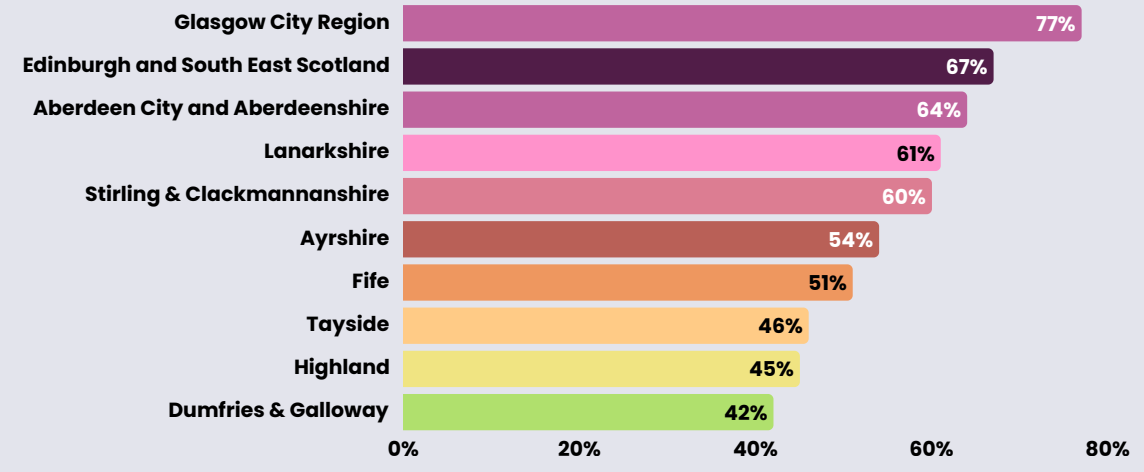
There was considerable regional variation in the proportion of residents experiencing at least one issue[7] (Figure 2). In the Glasgow City Region, 77% of adults had experienced any of the issues we listed in the previous 12 months, compared with 67% in Edinburgh and South East Scotland and 45% in the Highland area.

Almost two thirds of people (63%) reported dealing with at least one of ten listed issues, including:

- money or debt
- energy bills
- housing
- council tax
- employment
- benefits or social security
- consumer rights
- civil or family matters
- criminal justice or legal matters
- immigration

Financial issues were the most commonly reported problems in eight of the ten regions surveyed. Money or debt was the leading issue in four regions, while energy bills topped the list in another four. To further illustrate, around 1 in 3 people in the Glasgow City Region had experienced issues with energy bills (34%) or money or debt (30%) in the past 12 months.

Figure 2: Adults who experienced at least one issue in the last 12 months, by region of Scotland

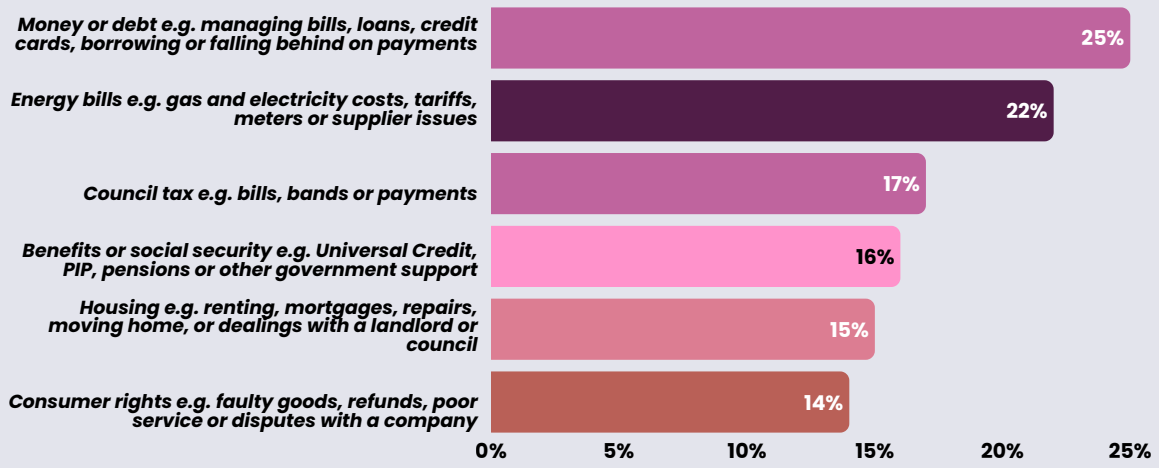


7 Sample sizes: Glasgow City Region: 105 | Edinburgh and South East Scotland: 103 | Aberdeen City and Aberdeenshire: 60 | Lanarkshire: 47 | Stirling & Clackmannanshire: 24 | Ayrshire: 39 | Fife: 37 | Tayside: 41 | Highland: 33 | Dumfries & Galloway: 13

1 in 3 people in the Glasgow City Region had experienced issues with energy bills (34%) or money or debt (30%) in the past 12 months.

Respondents could select more than one type of issue, reflecting the overlapping problems that many people experience. Figure 3 shows the proportion of people in Scotland experiencing each of the individual issues (these are not mutually exclusive categories). Money or debt was the most common issue, affecting a quarter of adults in Scotland (25%), followed by energy bills (22%) and council tax (17%).

Figure 3: Issues adults in Scotland dealt with in the last 12 months (six most common; n=625)



The survey findings also reveal that some demographic groups experienced more overlapping issues across money or debt, energy bills, housing or employment than others. In Scotland, 43% of women reported experiencing two or more problems, compared with 32% of men. While 36% of White adults experienced multiple problems, 56% of Black or Black British adults and 69% of Asian or Asian British adults reported experiencing at least two problems, although the number of participants was small in the latter two groups. Employment or benefits issues were more common among women and people on lower incomes. They affected 29% of women versus 22% of men, and 32% of below-median earners versus 20% of above-median earners.

Money or debt was the most common issue, affecting a quarter of adults in Scotland (25%), followed by energy bills (22%) and council tax (17%).

In Scotland, 43% of women reported experiencing two or more problems, compared with 32% of men

The proportion of adults in Scotland experiencing at least one problem is consistently high until age 54, ranging from 73% in the 25-34 age group to 81% in the 18-24 age group, but tails off in the 55-64 (63%) and 65+ (34%) age groups. However, specific problems were more common among certain age groups. For example, 41% of 18-24 year olds report experiencing employment-related problems (e.g. finding work, contracts, pay, workplace disputes, redundancy or workplace rights); the figure was 17% or lower among all other age groups. Money or debt was the most common problem for adults aged 25-54; whereas energy bills were the most common issue faced by adults aged 55 and over.

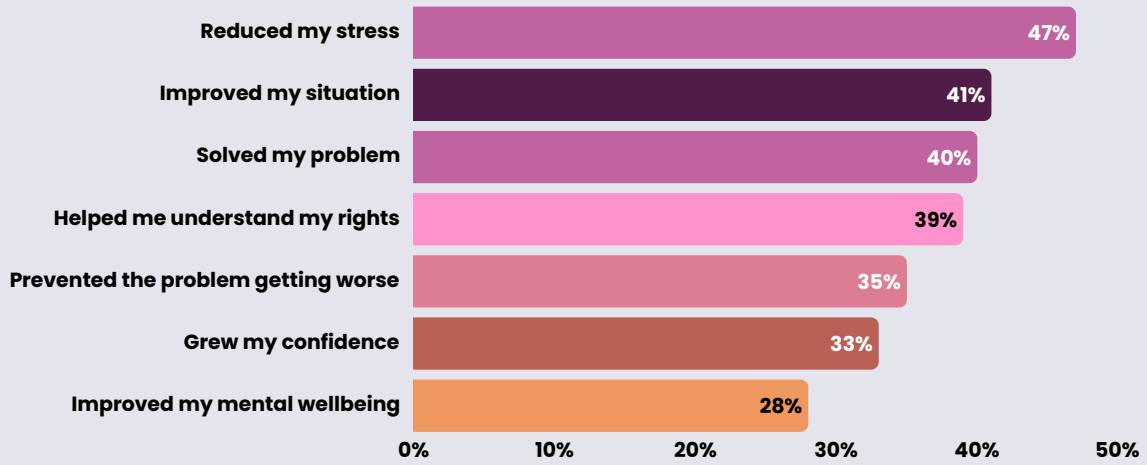
Nearly half of adults in Scotland (48%) reported experiencing one or more of these problems in the last 12 months: money or debt, energy bills, housing or benefits, although the proportion was closer to two-thirds in Glasgow City Region (64%), and was also high in Stirling and Clackmannanshire (57%). Conversely, many areas (including Fife; 30%, Tayside; 34%, Highland; 36%) had substantially lower proportions of residents experiencing these problems than the Scotland average, or the average in the UK more widely (47%).

41% of 18-24 year olds report experiencing employment-related problems (e.g. finding work, contracts, pay, workplace disputes, redundancy or workplace rights)

People are not always able to access advice even when it makes a big difference

We found that 91% of adults in Scotland believe that getting advice early stops problems from getting worse. The experiences of those who received free, independent advice illustrates how advice helps: 93% of adults in Scotland reported at least one positive outcome. As Figure 4 shows, almost half (47%) said advice reduced their stress, 41% said it improved their situation, and 39% said it gave them a better understanding of their rights.

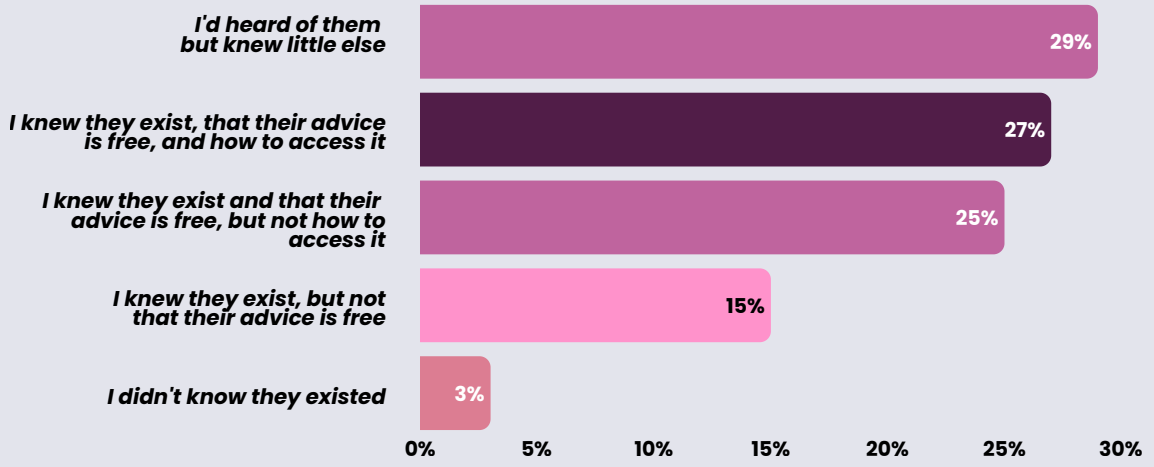
Figure 4: What difference did free, independent advice make to the people who received it in Scotland? (n=165 advice recipients)



The impact is clear when looking at one of the common problems experienced by people. Money or debt was the most common problem faced by respondents in the national survey (25%). Among those who received advice on it, 74% said it reduced their stress, improved their mental wellbeing or grew their confidence; while 65% said it either solved their problem, improved their situation or prevented it getting worse. Only 7% said the advice made no difference.

Almost all adults in Scotland (97%) know that independent advice organisations exist, and adults in Scotland overwhelmingly support free, independent advice. Yet knowing that services exist, and recognising their value, does not necessarily mean knowing how to access them. Figure 5 shows that 25% of adults in Scotland knew that advice was free but did not know how to access it, while a further 29% of adults had heard of independent advice organisations but knew little else.

Figure 5: Awareness of free, independent advice services and how to access them in Scotland (n=625)



The regional findings suggest that more may need to be done to raise awareness of advice services in those areas where residents are experiencing more problems and they are more widespread. Across Scotland, 31% of adults think free, independent advice is widely available locally. This falls to 24% in Glasgow City Region and 28% in Aberdeen City and Aberdeenshire, despite both being among the three regions with the highest proportions of adults experiencing at least one issue. Conversely, Highland and Dumfries & Galloway had the lowest proportions of adults experiencing at least one issue, but the highest proportions who believed local advice was widely available (44% and 48% respectively).

Only 41% of 18-24-year-olds were confident they could find a free, independent advice service if they needed urgent advice on an important issue, compared with 44% of those aged 65+, highlighting particularly low confidence at both ends of the age spectrum.

Raising awareness of where to get advice may be particularly important in Glasgow City Region and Aberdeen City and Aberdeenshire, where problems were widespread but relatively few respondents thought advice was widely available locally. We also asked whether people had used free, independent advice for an issue they faced. Among those who said whether they had sought help for any of the issues they had faced, 61% in Highland (n=16) had used free, independent advice, compared with 22% in Fife (n=19).

Helping people understand where to turn could also be particularly valuable for younger and older adults, and those on lower incomes. Younger adults appeared particularly uncertain about accessing support: only 41% of 18–24-year-olds were confident they could find a free, independent advice service if they needed urgent advice on an important issue. This uncertainty was also mirrored in the oldest age group (age 65+; 44%). Those on below-median incomes were less confident than those on above-median incomes that they could find an advice service (48% compared with 56%), yet they were more likely to believe advice was widely available locally (34% compared with 28%), suggesting that perceived availability does not necessarily translate into confidence about finding or getting help.

41% of adults who did not seek advice for their problems had hesitated because of embarrassment or stigma

Among respondents who did not seek advice for at least one of the problems they were facing, we asked them what had prevented them from seeking advice. Some felt they did not require advice: 56% said they thought they could sort the problem out themselves or did not need advice. 34% didn't think anyone could help or didn't know where to go, and 24% thought they wouldn't qualify for support. We also asked all respondents what might make them hesitate to seek advice: embarrassment or stigma was the most need advice. 34% didn't think anyone could help or didn't know where to go, and 24% thought they wouldn't qualify for support. We also asked all respondents what might make them hesitate to seek advice: embarrassment or stigma was the most common concern (41%), followed by worries about cost (33%) and feeling they should handle the problem themselves (33%).

For others, seeking advice did not guarantee access. Among respondents in Scotland who had sought free, independent advice for one or more issues, 30% had been unable to get help, were still waiting, or had waited more than a month to receive it. More than half (56%) encountered at least one difficulty when trying to access advice. The most common barriers were services being online-only (17%), being unable to get through by phone (17%) and being unable to travel to the service (13%).

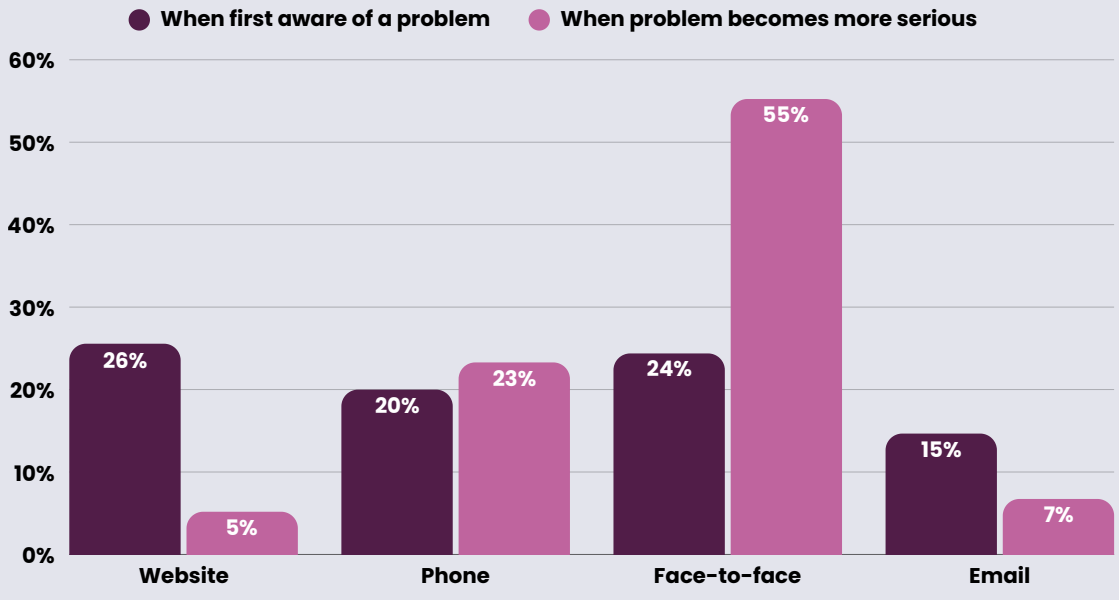
People want access to advice through different channels but have a strong preference for human advice when problems become serious

We asked respondents where they would seek advice if they needed help tomorrow with an issue such as housing, benefits, consumer rights or a legal problem. Free, independent advice charities were the first or second choice for 59% of adults in Scotland, making them the most commonly selected source of support by a substantial margin.

There was some variation among those who chose advice services as their first preference (if they needed help with an issue tomorrow) across Scotland. Advice charities were the first choice for 67% of the respondents in Dumfries & Galloway (n=13), compared with 21% in Aberdeen City and Aberdeenshire and 29% in Edinburgh and South East Scotland.

Our findings also show a public which wants an advice service that can be delivered through different channels but is also flexible at the point of need (Figure 6). When people first become aware of a problem, they are relatively evenly split between accessing advice through website use (26%), face-to-face appointments (24%), and telephone advice (20%). Yet, when an issue becomes serious and begins to affect their life, preferences change sharply to favour real-life communication, with 55% of adults preferring a face-to-face appointment. Advice over the phone remains similar at 23%, while preference for advice through websites fell to just 5%, and the proportion of those favouring email dropped from 15% to 7%. This makes face-to-face and phone advice important, particularly for people experiencing more serious problems.

Figure 6: Preferred way of getting independent advice (n=625)



Men were more likely than women to prefer a face-to-face appointment when first becoming aware of a problem (31% compared with 18%). Conversely, women showed a stronger preference for online chatbots (11% compared with 3% of men) which may reflect availability or caring responsibilities. As problems became more serious, face-to-face advice was the preferred option for a majority of both groups, although the preference remained stronger among men (60%) than women (51%).

However, even at the first stages of a problem, face-to-face advice is the most popular option among those on below-median incomes (28%) compared to those above median income, with only 19% preferring a face-to-face appointment. Those on above-median incomes are more likely to favour advice through a website in the first stages of a problem (32%). As problems become more serious, however, face-to-face advice becomes the preferred option for a majority in both groups: 58% of those on below-median incomes and 52% of those on above-median incomes.

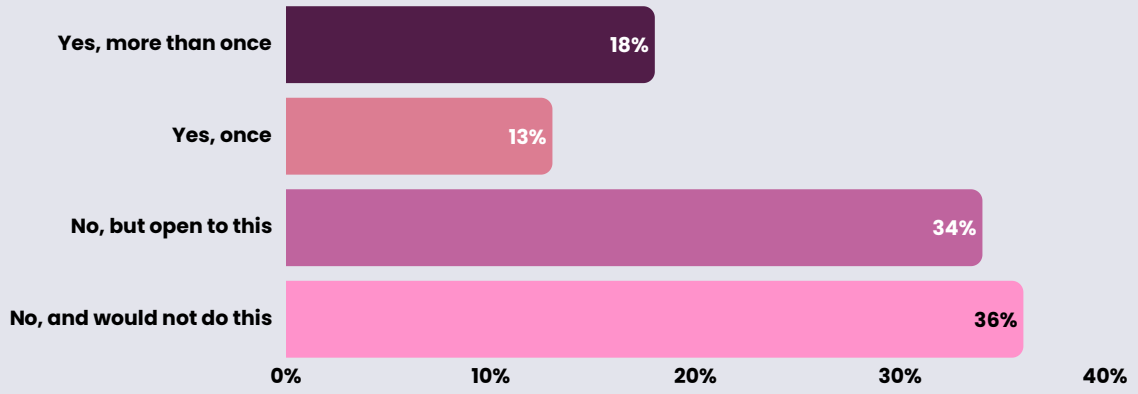
Scottish attitudes towards AI and advice

As AI tools become an increasingly common way of finding information online, our survey explored how UK adults view tools such as ChatGPT, Copilot and Gemini as a source of advice or information on problems such as money, benefits, housing or legal issues, and what concerns they have about doing so. The picture from our national survey is nuanced (Figure 7): most of the Scottish public have either used AI for this or are open to doing so, but they are not uncritical of it.

31% of adults in Scotland reported they had already used an AI tool to seek advice or information about a personal problem.

Figure 7 reveals that 31% of adults in Scotland reported they had already used an AI tool to seek advice or information about a personal problem. This included 18% who had used an AI tool more than once. A further 34% had not yet used AI in this way but said they would be open to doing so. Taken together, nearly two-thirds of the Scottish public (64%) have either used AI for advice, or would consider doing so. Only 36% say they would not use it at all. This suggests that AI is becoming a significant channel of how people look for initial information when dealing with a problem.

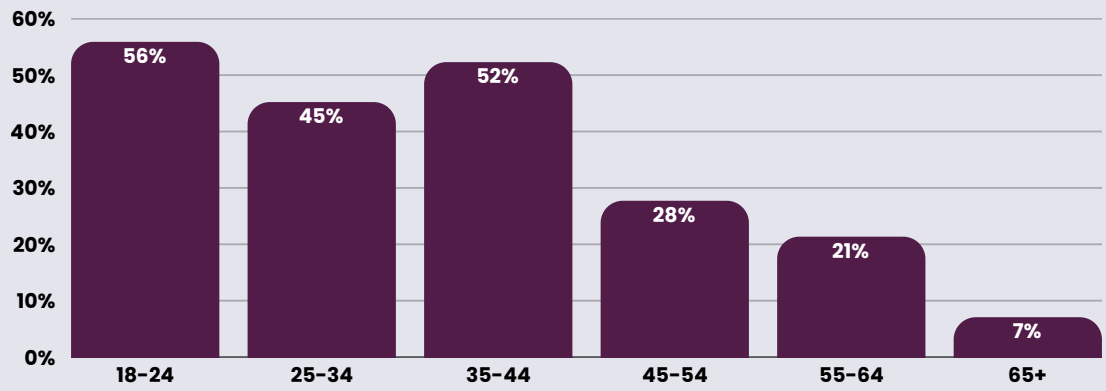
Figure 7: Use of AI for personal advice or information (n=625)



Use of AI for advice varies across groups. It was highest among 18 to 24-year-olds (56%) and lowest among those aged 65 and over (7%) (see Figure 8)[8]. Differences by ethnicity were particularly striking, although the Scotland sample included only small numbers of respondents from ethnic minority groups. Nearly all Black adults in our survey (94%) and almost half of Asian respondents (49%) had used AI for advice, compared with 29% of White respondents. Use was also above the Scotland average (31%) in the regions containing Scotland's largest cities: Glasgow City Region (38%), Edinburgh and South East Scotland (37%), and Aberdeen City and Aberdeenshire (38%).

8 Sample sizes: 18–24: 60 | 25–34: 113 | 35–44: 103 | 45–54: 118 | 55–64: 101 | 65+: 130

Figure 8: Adults in Scotland who have used an AI tool for advice or information about a personal issue, by age



Attitudes towards AI differed considerably by income. Just 42% of those on below-median incomes thought AI could give useful advice on issues such as money, benefits or legal problems, compared with 59% of those on above-median incomes. This greater scepticism was accompanied by lower use: 28% of those on below-median incomes had used AI for a personal advice need, compared with 35% of those on above-median incomes.

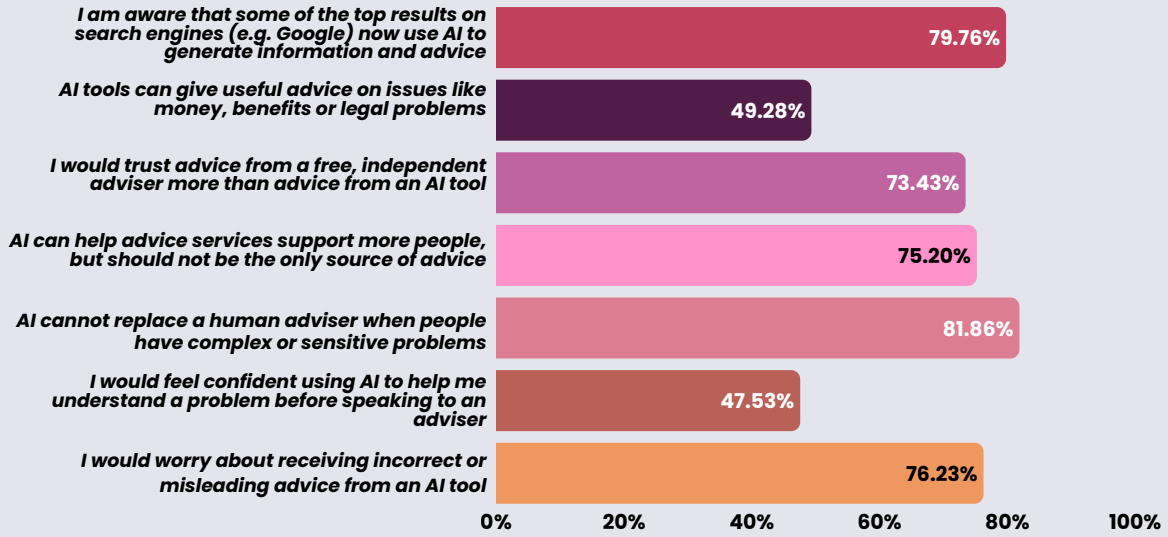
Just under half (49%) of Scottish adults believed that AI tools could provide useful advice on issues such as money, benefits and legal problems.

Nearly three-quarters (73%) of people in Scotland said they would trust advice from a free, independent adviser more than advice from an AI tool.

Public perceptions and use of AI for advice are both open and nuanced. Figure 9 shows that just under half (49%) of Scottish adults thought AI tools could give useful advice on issues such as money, benefits or legal problems, and a similar proportion (48%) would feel confident using AI to help them understand a problem before speaking to an adviser.

Yet almost three-quarters (73%) of people in Scotland said they would trust advice from a free, independent adviser more than advice from an AI tool.

Figure 9: Attitudes towards AI tools and free, independent advisers in Scotland (n=625)



The public also know they are meeting AI answers without actively choosing to do so: more than three-quarters (80%) of adults in Scotland are aware that some of the top results on search engines now use AI to generate information and advice.

Accuracy and trust of information and advice on AI was also treated with some caution. Among those who had used AI for advice or information on money, benefits, housing or legal issues, only 17% found it completely accurate, while 56% found it mostly accurate. More than one in five (22%) said it was only a little accurate or not accurate at all. These findings raise concerns because for people navigating a benefits, housing or debt-related issue, even partially inaccurate information could have serious consequences.

The Scottish mandate for free, independent advice is coming to head-to-head with a stretched frontline service

AdviceUK's 2026 annual membership survey provides a picture of the pressures facing organisations delivering free, independent advice in Scotland. The findings below draw on 43 member organisations working in Scotland, who responded as part of a wider survey of 188 AdviceUK members across the UK. While not representative of the whole advice sector in Scotland, their responses provide an important snapshot of conditions on the frontline.

Organisations responding to the survey reported rising demand and more complex casework. Of the 29 organisations who responded to questions about any changes in demand for their services, 93% said demand had increased since 2024. Additionally, of the 30 organisations responding to questions about changes in their casework load, 90% said it had become more complex. Among the 22 organisations identifying reasons for a lack of capacity, increased demand was the most frequently cited pressure (82%), followed by staff absence or turnover (45%) and reduced funding (23%).

For some advice organisations, these pressures directly affected the availability of their services. More than a third (38%) of organisations had turned clients away in the previous 12 months because they lacked capacity. Among 17 organisations reporting on changes to staffing and services over the past year, more than half (53%) had reduced services and almost half had cancelled planned recruitment to paid posts (47%).

Concern about funding sustainability underlined many of these pressures. Almost half of the 29 organisations reporting on funding were concerned about its availability over the next 12 months (48%). In open-ended responses about the main issues affecting service delivery, funding was the most common theme, mentioned by 70% of 23 organisations which responded to this question. Demand or capacity pressures were mentioned by 57%, and staffing pressures by 39%. More than a third of the 30 organisations commenting on government understanding (37%) felt that government did not understand the value and role of advice services well.

These pressures also affected the advice workforce in their day-to-day work. More than three-quarters (79%) of respondents (n=28) said staff worked at least some unpaid time to maintain service quality or meet deadlines. Just over half reported that at least one member of staff or volunteer had experienced abusive or violent behaviour while delivering services in the past year (52%). Despite these pressures, more than three quarters (77%) of respondents in the 2026 AdviceUK membership survey rated 'staff and volunteer wellbeing and morale' as 'good' or 'very good'.

Viewed together, the findings from the public and membership surveys highlight a clear challenge: adults in Scotland value free, independent advice and report tangible benefits from receiving it, but the organisations providing that support face rising demand, increasingly complex cases and uncertainty about funding. The result is that some are having to reduce services or turn people away just as demand for their help is increasing.

Conclusion: meeting Scotland's need for trusted advice

This survey reveals a clear public mandate for free and independent advice in Scotland. An overwhelming majority of adults believe everyone should be able to access advice when they have a problem, that early advice stops problems getting worse, and that advice should be an essential local service. Support is consistently high across regions and demographic groups. Three-quarters also see government spending on early advice as worthwhile, recognising the value of investing before problems escalate.

The experiences of people who receive advice underline its value: 93% reported at least one positive outcome, including reduced stress, a better understanding of their rights or an improvement in their situation. With almost two-thirds of adults in Scotland having experienced at least one of the problems listed in the survey, helping people find advice is important. Almost all know that independent advice organisations exist, but only 27% also know that their advice is free and how to access it. Some who sought help experienced difficulties or delays. Ensuring services are more widely available across all areas, and ensuring timely access and support for people seeking advice, would help more people benefit from the support they provide, particularly in areas where problems are most widespread.

The findings also show that people's preferences for accessing advice change as their problems become more serious. While preferences are spread across different channels at an early stage, more than half would choose a face-to-face appointment when an issue begins to affect their life. People are already turning to AI for information, and many believe it can offer useful advice on issues such as money, benefits or legal problems. But almost three-quarters would trust a free, independent adviser more than an AI tool. Access to trusted human advice remains important.

For AdviceUK, the implications are clear: free and independent advice should be treated as an essential part of Scotland's social infrastructure. Sustained investment can help services meet demand and ensure more people know where to turn before their problems become serious. Provision must reflect differences in need across Scotland and offer a mix of face-to-face, telephone and online support. Investment in AI and other technology should strengthen that provision, helping advisers reach more people while protecting access to the personal support people want when their problems become serious.

What AdviceUK is calling for in Scotland

The findings from our Scotland poll and member survey tell a consistent story. People across Scotland value free, independent advice and report substantial personal and wellbeing benefits from receiving it. But finding help is not always straightforward, and advice organisations are struggling with rising demand, increasingly complex cases and funding pressures.

The Scottish public also strongly supports advice being treated as an essential local service. In order for that to become a reality, it will require long term and sustainable investment in advice services, their workforce and the technology that supports them.
AdviceUK is calling on the Scottish Government, working with local authorities, the UK Government and the advice sector, to:

1. **Recognise free, independent advice as essential social infrastructure and an essential local service.** Many of Scotland's priorities – including tackling child poverty, improving health and wellbeing, supporting people into work and delivering social security – depend on people being able to access timely, independent advice. Advice should be recognised as an essential part of local public-service provision, alongside health, housing, employment, social care and other community services. The Scottish Government should build on approaches such as Advice in Accessible Settings and Welfare Advice and Health Partnerships, helping people access independent advice through services and community settings they already use.

2. **Provide sustained, long term investment in free, independent advice services.** The Scottish Government and other funders should build on commitments to Fairer Funding and multi-year, sustainable support for advice, extending access to secure, flexible core funding. Funding should cover the full costs of delivery, including outreach, supervision and training, so services can retain experienced staff and provide early, whole-person support. Investment in advice services should also reflect local need and the costs of reaching underserved communities, including rural and island communities.

3. **Invest in responsible AI and technology to help advice services support more people, without replacing skilled advisers.** AI and digital tools could reduce routine administration, improve access to information and give advisers more time to help people with complex problems. But smaller organisations often lack the resources to invest in technology, training and safeguards. The Scottish Government should work with the sector to support responsible adoption, with clear safeguards for accuracy, confidentiality and data protection. Sustainable and adequate investment in advice services must also protect face-to-face, telephone and outreach services, so digital exclusion, geography or personal circumstances do not prevent people getting the help they need.

4. **Develop and fund a National Advice Workforce Strategy, with specific provision for Scotland.** The Scottish and UK Governments should work with AdviceUK and the wider advice sector to address workforce shortages and support the recruitment, training, supervision, progression and retention of skilled advisers. This should build on existing workforce work in Scotland and coordinate with UK-wide activity where useful. Backed by sustainable funding and Fair Work principles, the strategy should support fair pay, secure employment and clear routes into advice careers, while addressing local shortages and the needs of smaller, specialist and by-and-for services.

Further notes about methodology

This research was commissioned and funded by AdviceUK and conducted by Focaldata. AdviceUK and Focaldata researchers collaboratively designed the questionnaire. Fieldwork took place online between 17 and 23 July 2026, recruiting respondents through Focaldata's verified panel partners. The Scotland research presented here was part of a wider UK sample, comprising 2,012 adults aged 18+, weighted to be nationally representative by age, gender, region and ethnicity [against ONS population estimates]. Boosts of n=502 and n=500 were added to provide robust base sizes for Scotland residents and for respondents from ethnic minority backgrounds in the UK (Mixed or Multiple ethnic groups; Asian or Asian British; Black, Black British, Caribbean or African; and Other ethnic groups) respectively. A more detailed ethnicity question was also asked to allow more granular breakdowns. In total, n=3,014 interviews were completed, with 625 participants residing in Scotland. Focaldata monitored data quality throughout fieldwork. Respondents who failed quality checks, including speeding, illogical or inconsistent answer patterns, and failed attention checks were excluded from the final dataset.

The AdviceUK 2026 Annual Membership Survey was administered between 16 February and 20 April 2026. It received responses from 188 member organisations (approximately 28% of AdviceUK members) across the UK. This briefing draws on the responses of 43 member organisations that identified Scotland as an area in which they operated, including three that also operated in England. Results are unweighted and percentages are calculated among those answering each question. The survey is not representative of the whole advice sector in Scotland but provides an important snapshot of member experiences. Where the base for a specific question differs from 43, the number answering is shown in the text.

Full data from the survey and national poll is available on Focaldata’s website.