Independent advocacy organisations across Scotland support people with mental health problems, learning disabilities, dementia, physical disabilities and many other issues. They are reporting increasing numbers of requests for advocacy support, particularly self-referrals, for people who have debt issues. In the past few months these have increased substantially as a result of welfare reform.

The proposed amendment to the 1985 Act adding a requirement that money advice must be given to the debtor is important however, for those who are vulnerable and who are experiencing the greatly increased levels of anxiety and stress that such a situation is likely to bring, only having advice from a money advisor will not be enough to ensure that they have a true understanding of the situation and the implications of the choices they make.

Many of the organisations experiencing increased requests for advocacy support in relation to debt issues are already supporting those individuals to access and to understand specialist money and debt advice. They also, in many cases, provide ongoing support to work through these issues once the debt advice has been accessed.

The Scottish Independent Advocacy Alliance (SIAA) believes that, in addition to mandatory money advice, the Bill should include reference to access to independent advocacy. This will ensure that those affected by debt who may have difficulty understanding the information and the implications of choices are fully supported in this process. The SIAA is Scotland’s national membership body for advocacy organisations.

The SIAA promotes, supports and defends independent advocacy in Scotland. It aims to ensure that independent advocacy is available to any person who needs it in Scotland.