

A faint, semi-transparent image of a rainbow arching across a cloudy sky, serving as a background for the year and bureau text.

2025

Kincardine & Mearns
Citizens Advice Bureau

The End of Year Bureau Roundup

Published February 2026

Charity No. SC038869
Company No. SC357204
Authorised and regulated by the Financial Conduct Authority; FRN: 617463



Client Overview

2025 was a busy year, filled with challenging cases, but also, countless positive outcomes for our clients.

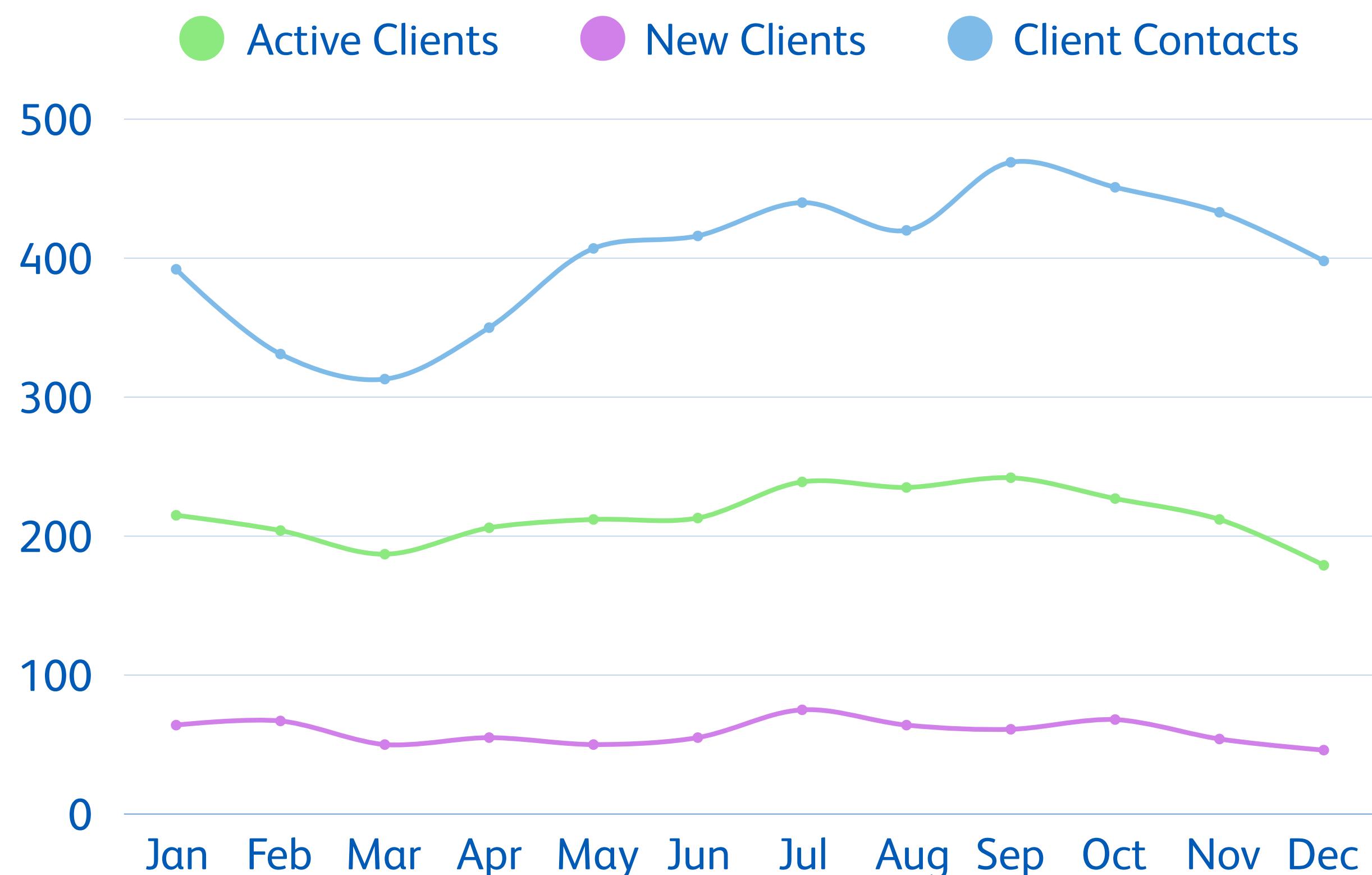
We saw a total of:

1,166 Active Clients (12.4% increase from 2024)

709 New Clients (23.7% increase from 2024)

4,820 Client Contacts (19.1% increase from 2024)

Monthly Overview



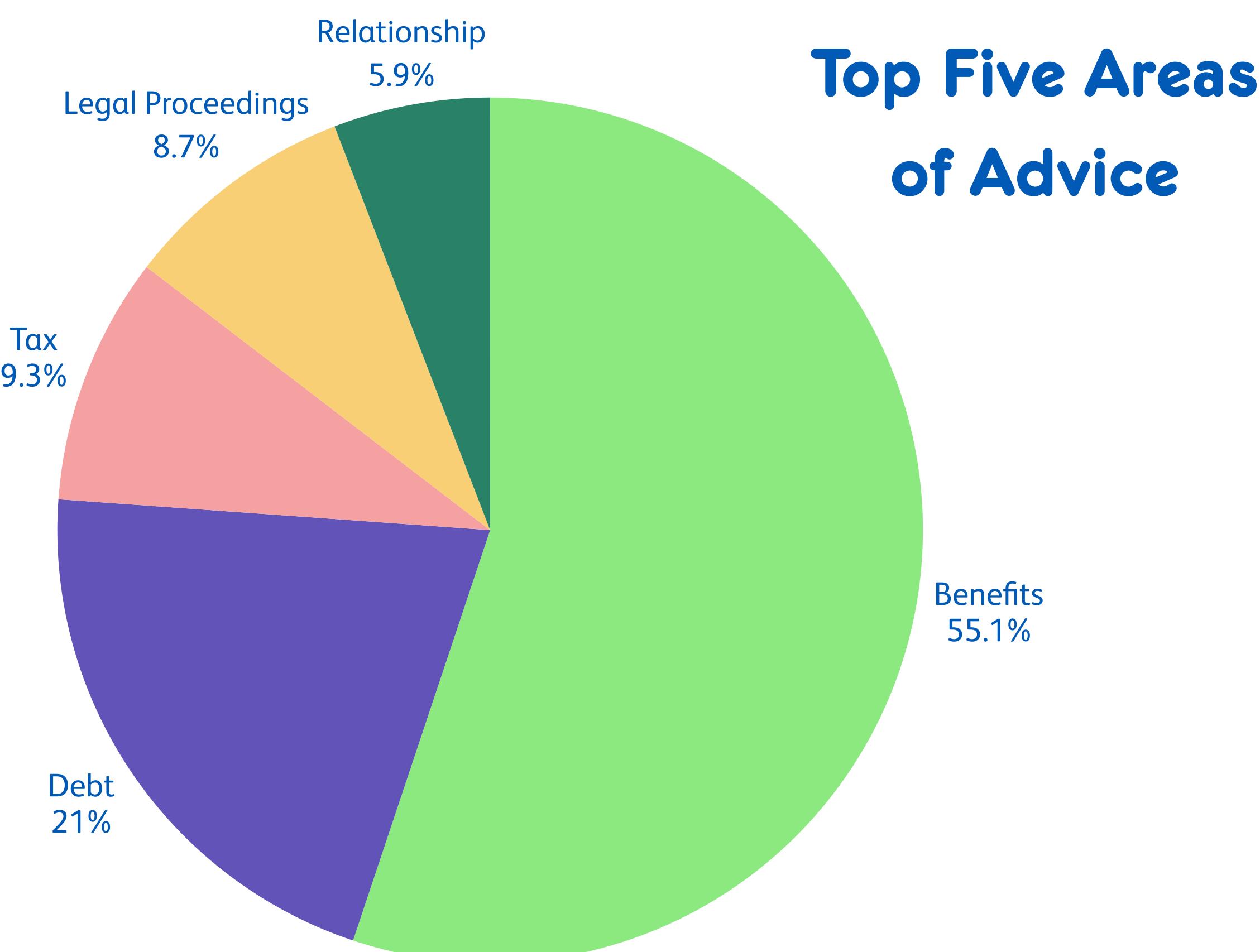
September was the Bureau's top month for Active Clients, reaching its peak at **242 Active Clients**. In comparison to March, which was our Bureau's lowest at **187 Active Clients**.

July was the Bureau's top month for New Clients, reaching its peak at **75 New Clients**. In comparison to December, which was our Bureau's lowest at **46 New Clients**.

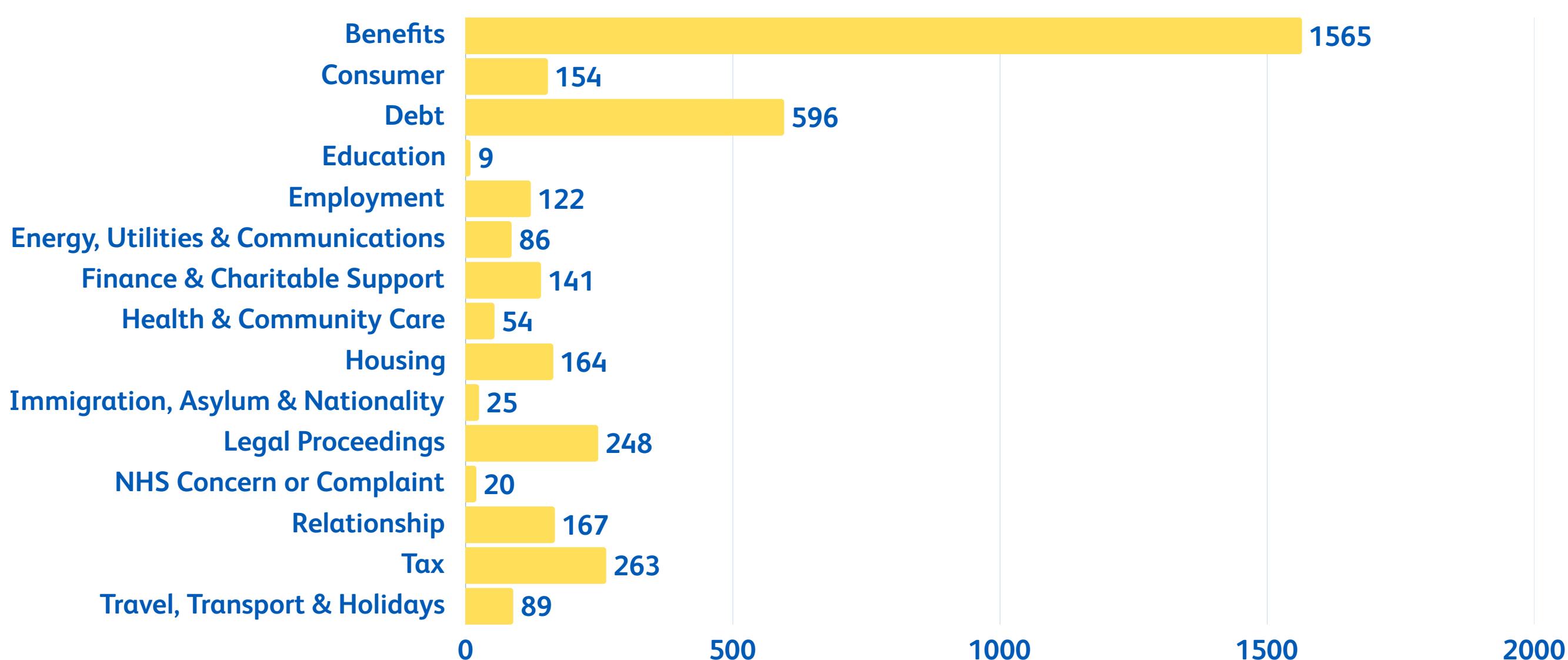
September was the Bureau's top month for Client Contacts, reaching its peak at **469 Client Contacts**. In comparison to March, which was our Bureau's lowest at **313 Client Contacts**.

Top Five Areas of Advice

Our cases are categorised by set of advice codes. Level One, Level Two and Level Three. By using our Level One advice codes, we can get an accurate picture of our Top Five Areas of Advice in 2025.



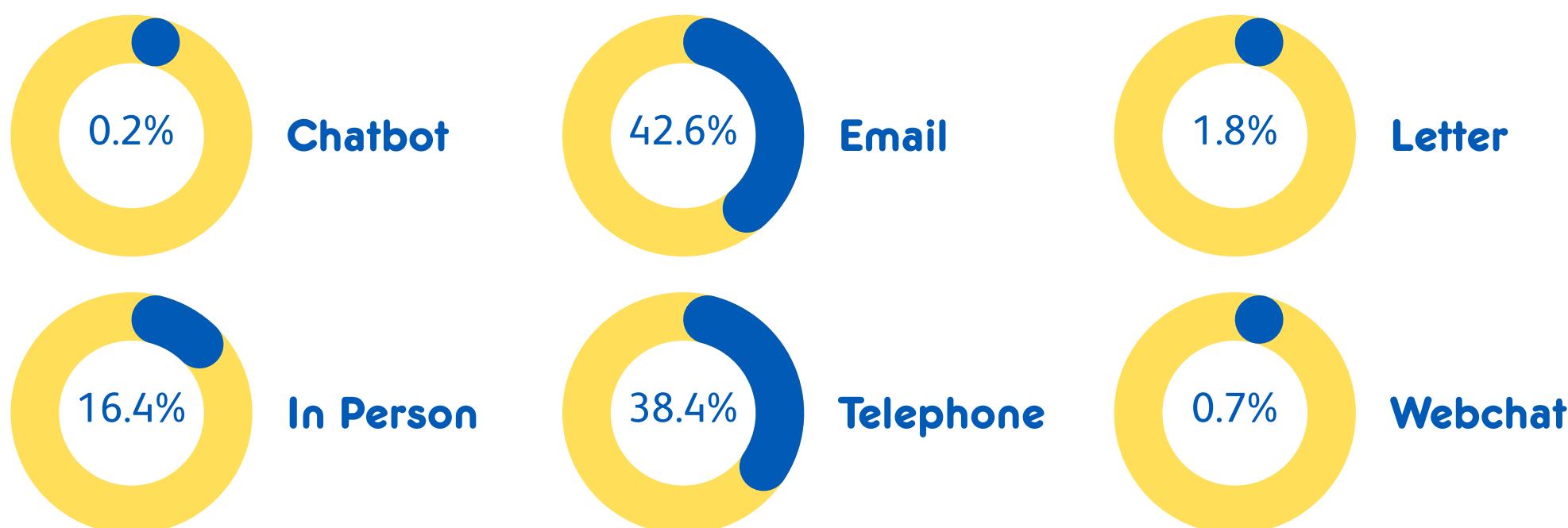
In total our our Level One advice codes were used 3,701 times. Which is a massive 49.7% increase to our 2024 total.



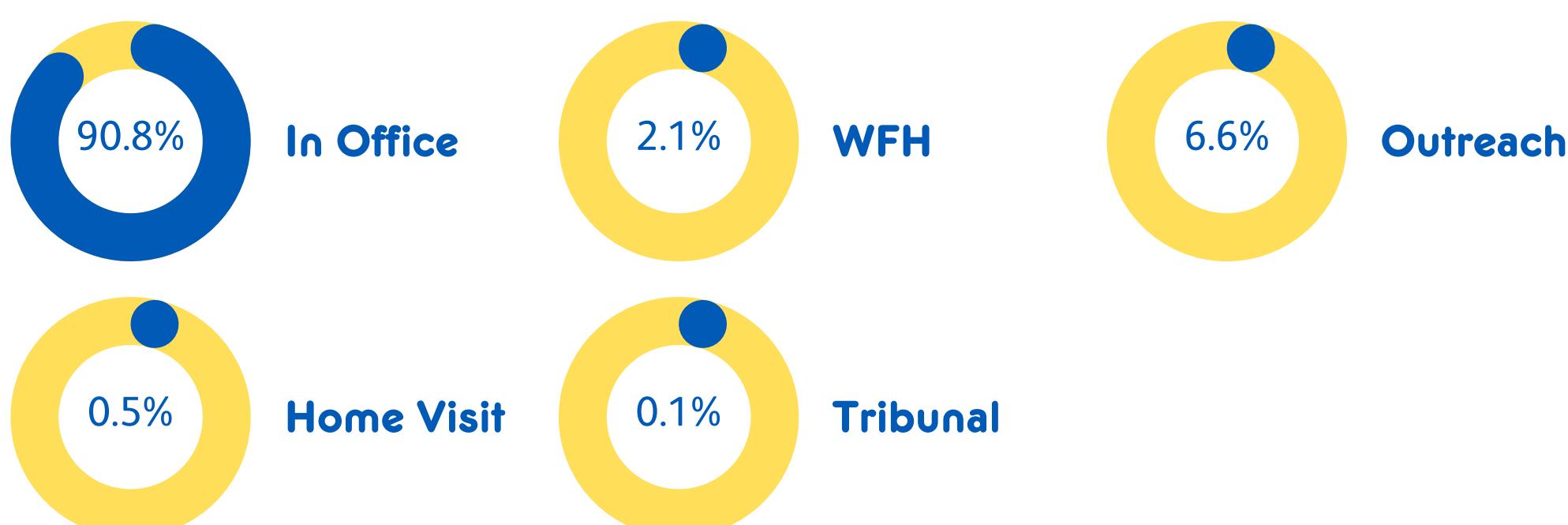
Client Overview

Our clients contact us in various ways, and we try to always contact clients using their requested contact method where possible.

How did we make contact with our clients?



Where was our team when they contacted our clients?



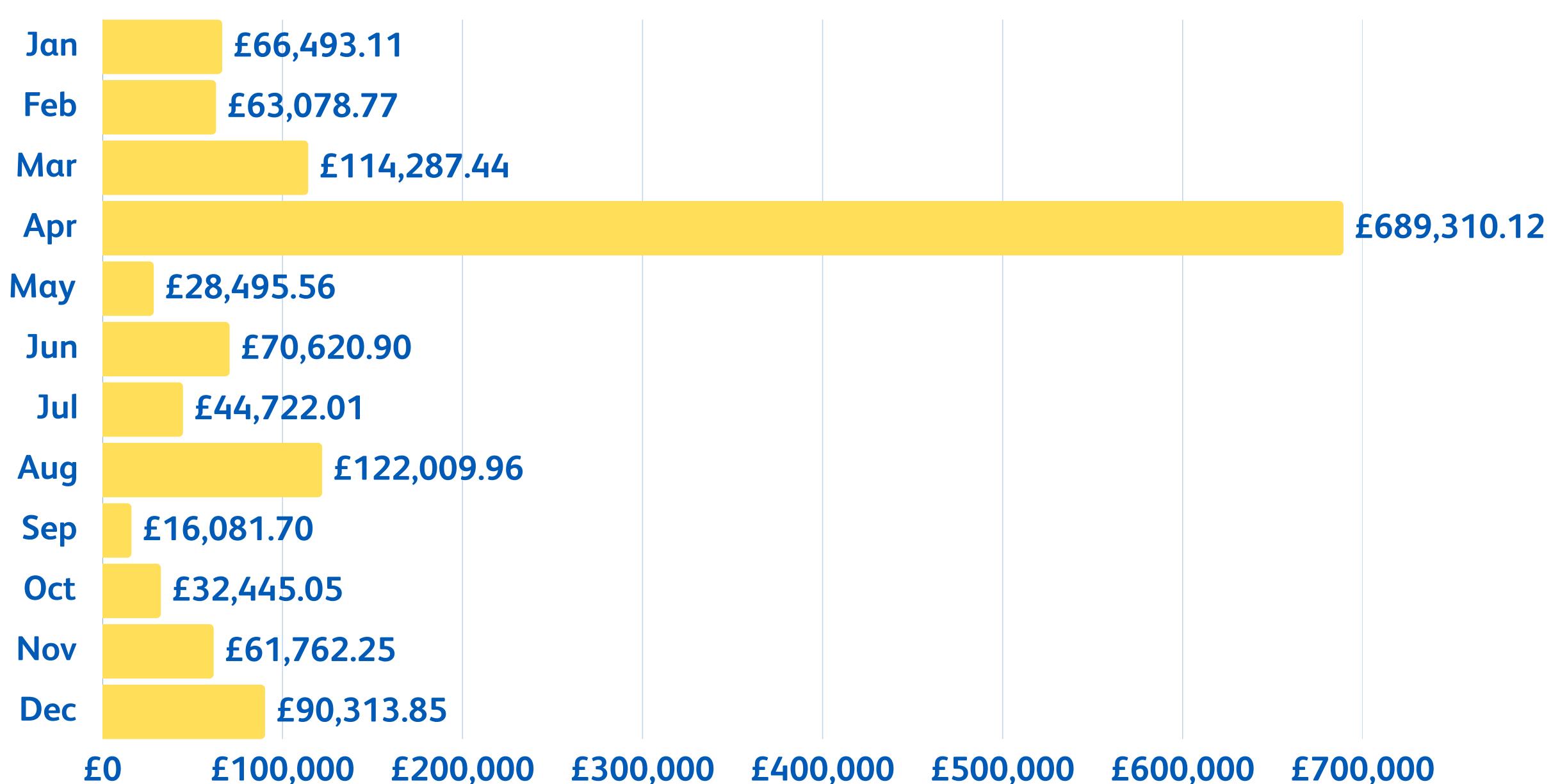


Client Financial Gains

Our total CFG for 2025 was £1,399,619.72.

This is a fantastic figure for our clients, as when averaged we would be looking at a CFG of £1,200.35 per client.

Our CFG total for 2025 is a 67% increase in comparison to our 2024 total.



A Client Financial Gain is defined by Citizens Advice Scotland as “A gain is recorded where the client has either gained money, has reduced their financial commitment or has received a saving/refunding with the involvement of the Bureau.”

A gain is calculated for up to a maximum of 52 weeks (or 12 months), this also applies to any payments awarded for life. The criteria is not limited too, but includes:

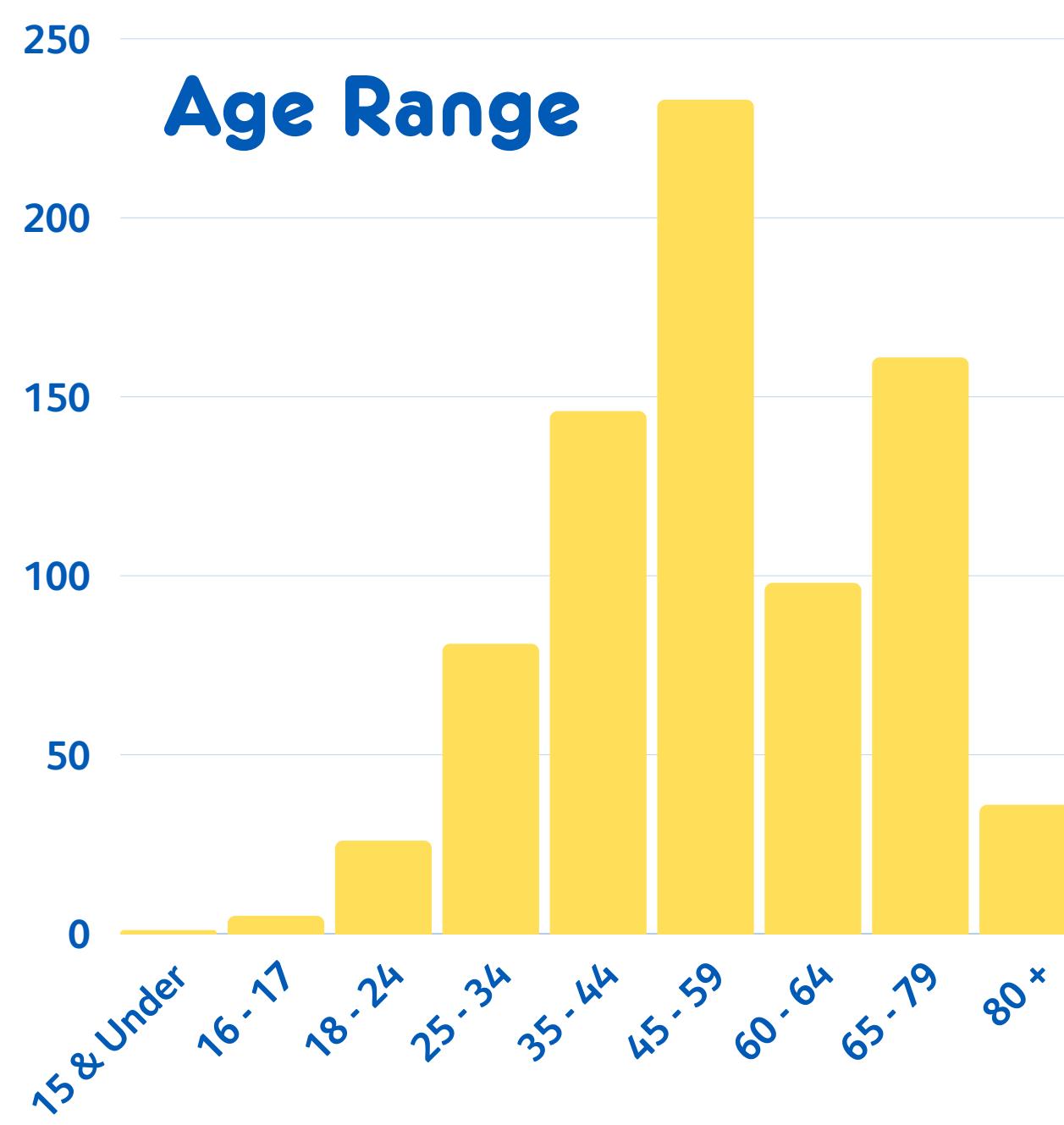
- Backdated payments/Awards
- Refunds
- Value of items replaced
- Lump sum payments
- Compensation
- Debt write offs
- Any savings to the client, such a reduction in utility bills



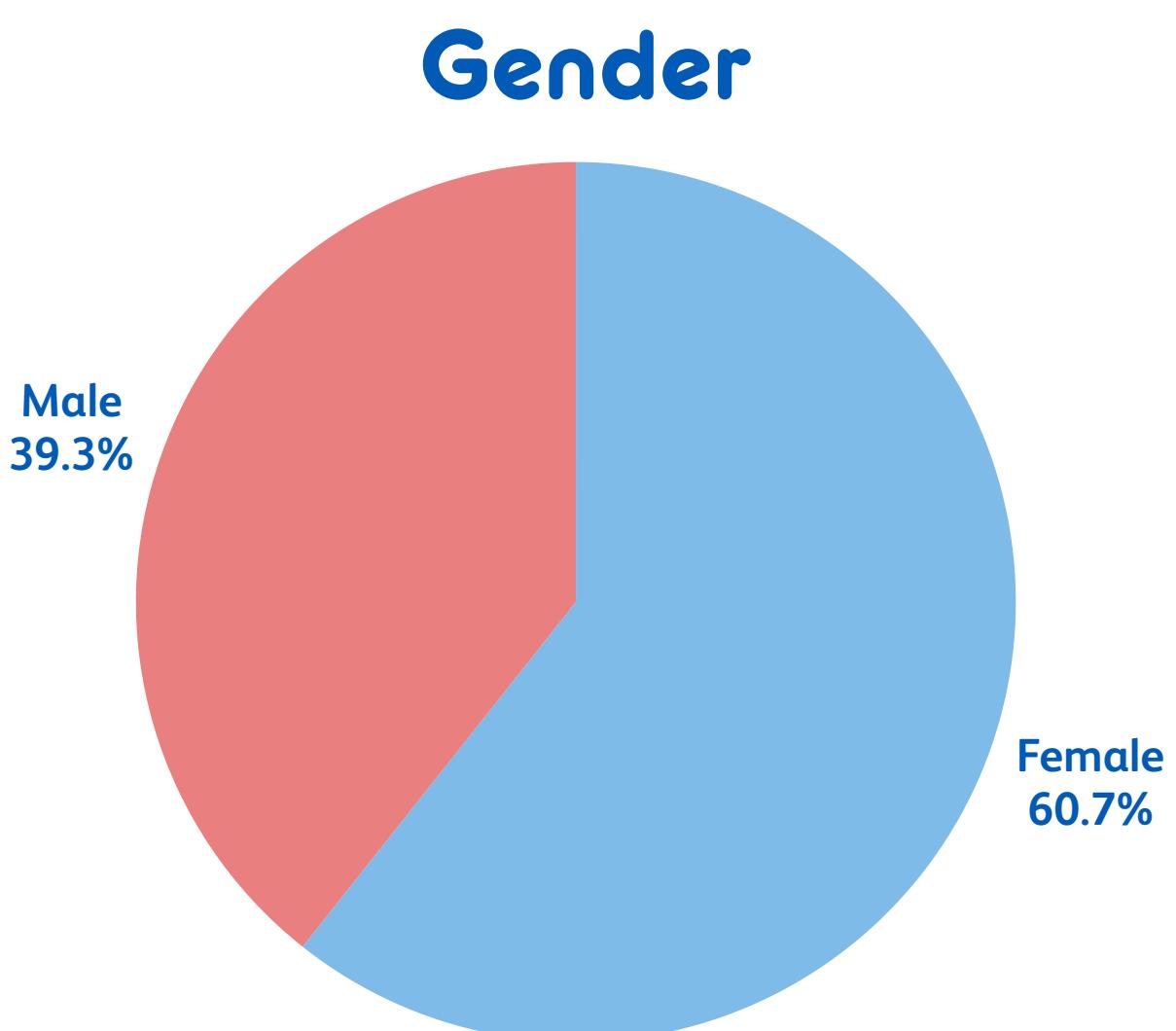
Client Demographics

Of our clients who wished to answer, the following demographics have been recorded. These demographics are present in such a way that allows for our clients anonymity to stay intact.

To allow for this, some demographics will be shown as percentages, whereas others will not be given an exact number, just a visual.

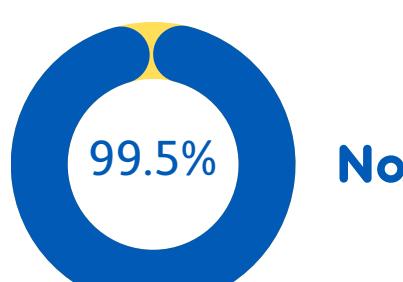
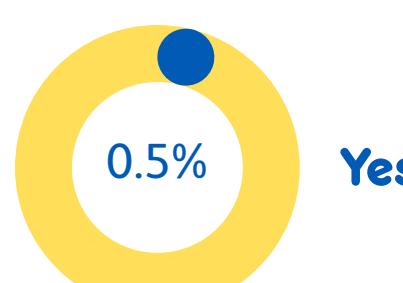


The age range 45 - 50 years old, was not only our most populous age range in 2025, but also in 2024 and 2023.



Our gender range remains more or less the same. With most years commonly having a similar percentage split.

Do you consider yourself to be trans, or have a trans history?



During the 2024 period, Yes was 1.2% and No was 98.8%.



Client Demographics

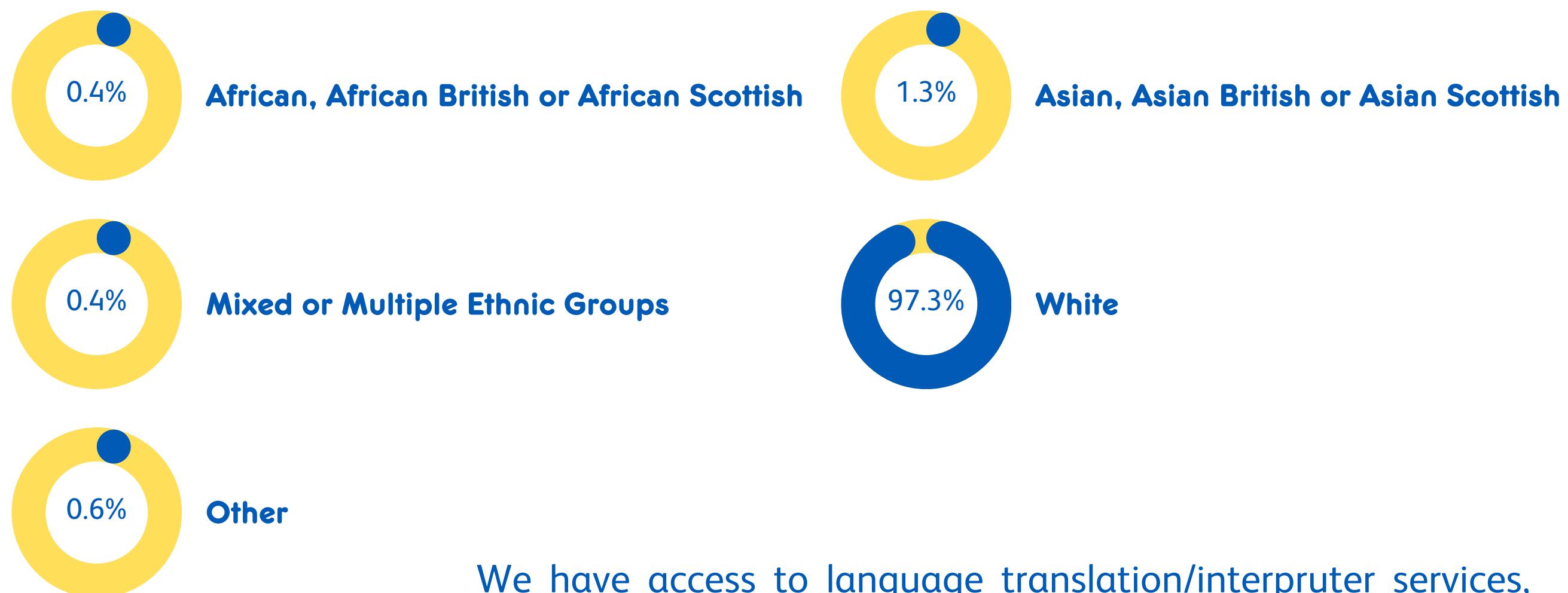
Looking at National Statistics published by Citizens Advice Scotland for the period of 2022-2023.

The National average regarding ethnicity was:

93% - White

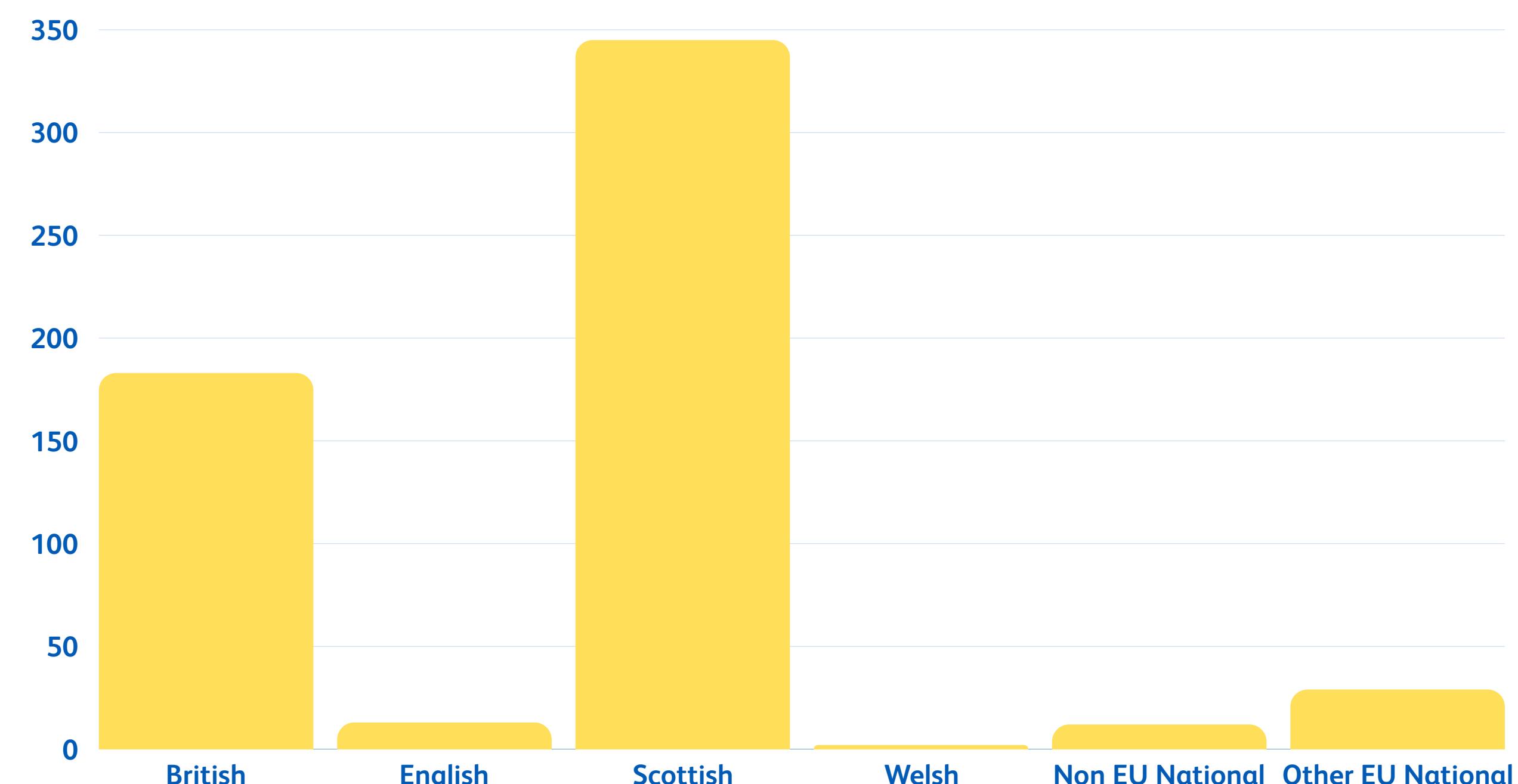
7% - Combined recording of any other ethnicities seen by Bureaux across Scotland

Ethnicity



We have access to language translation/interpreter services, including BSL, should they be required during our appointments.

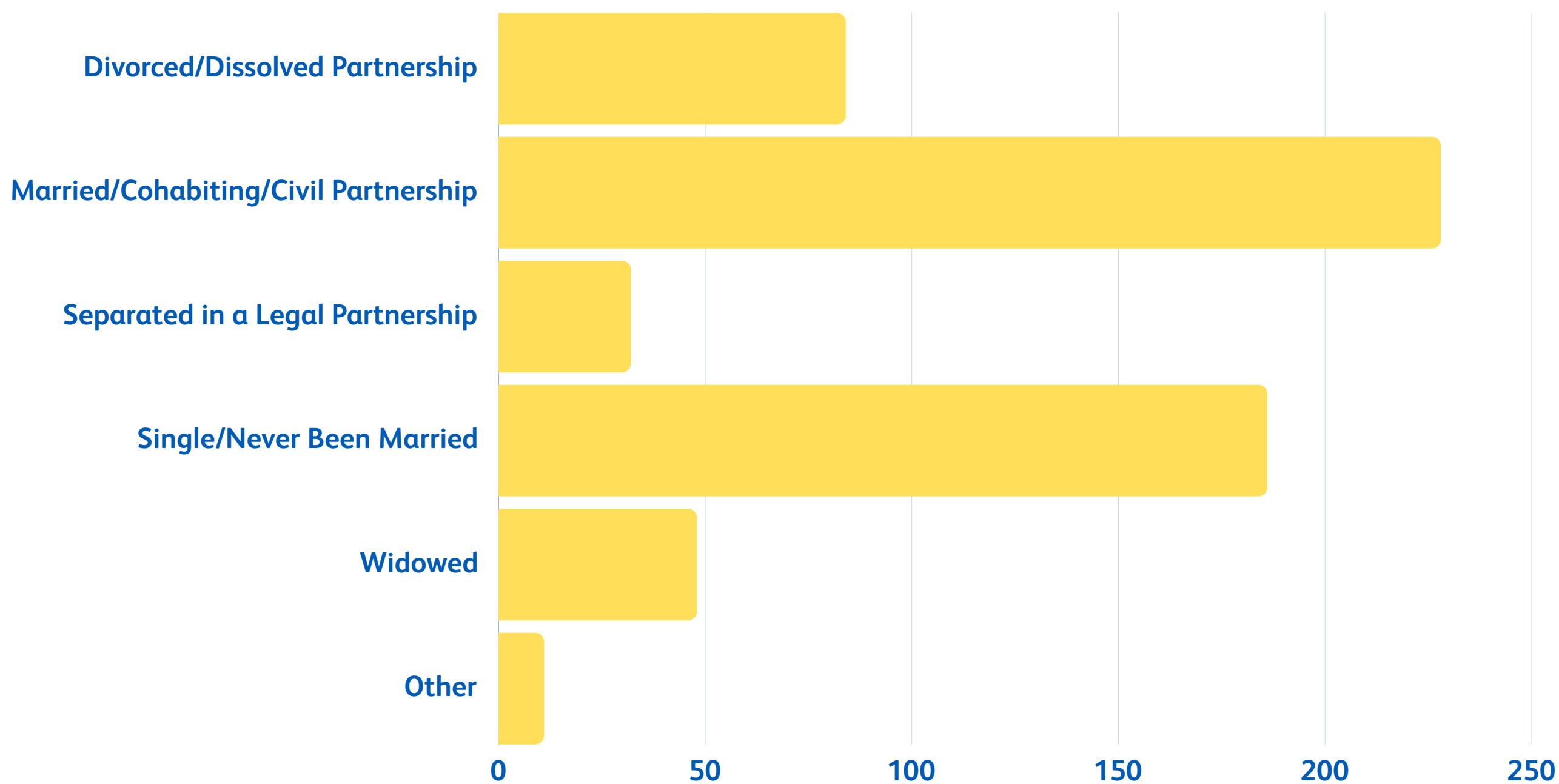
We always aim, where possible to have these organised ahead of time, to ensure that all of our clients get the same service.





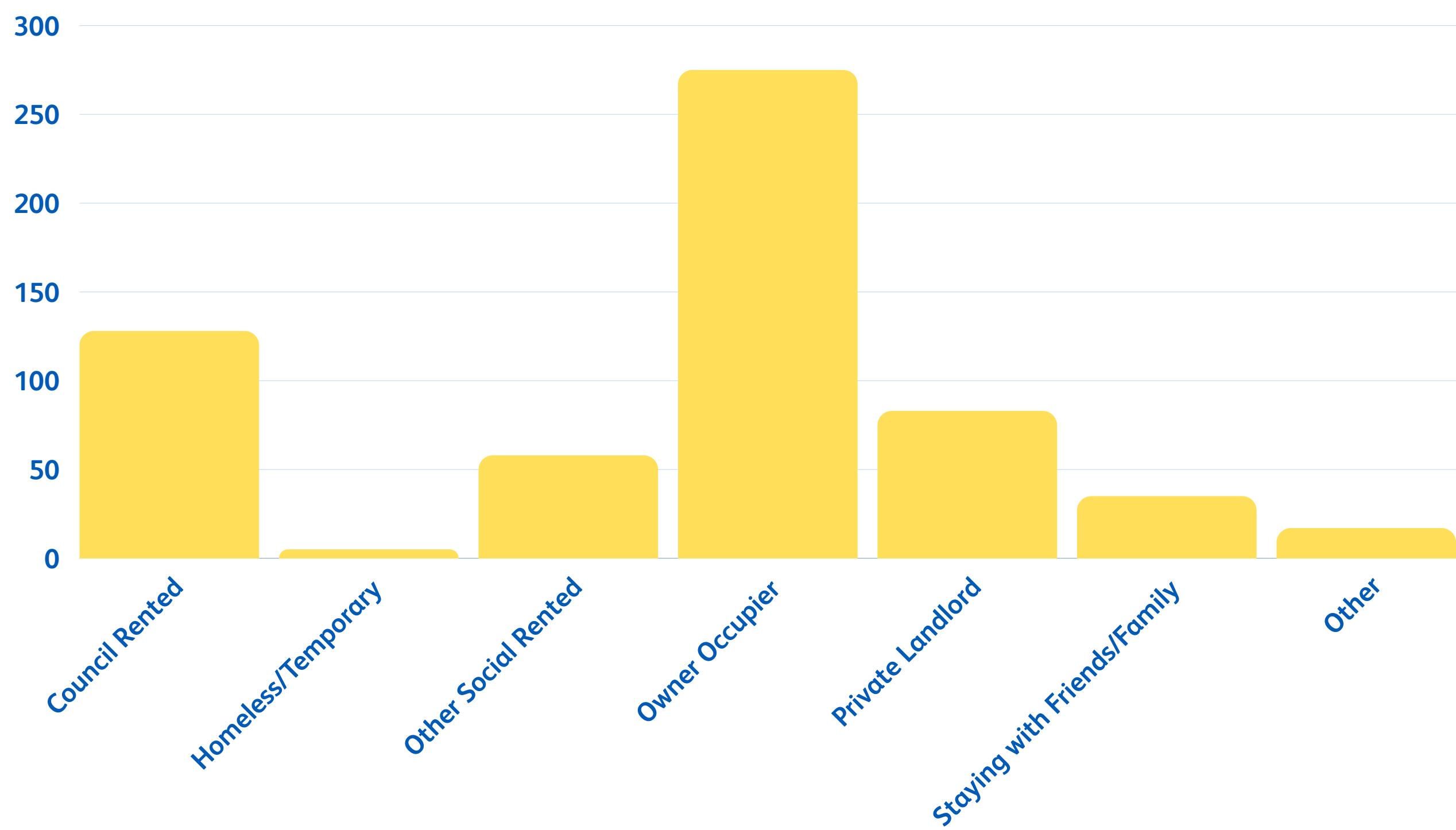
Client Demographics

Relationship



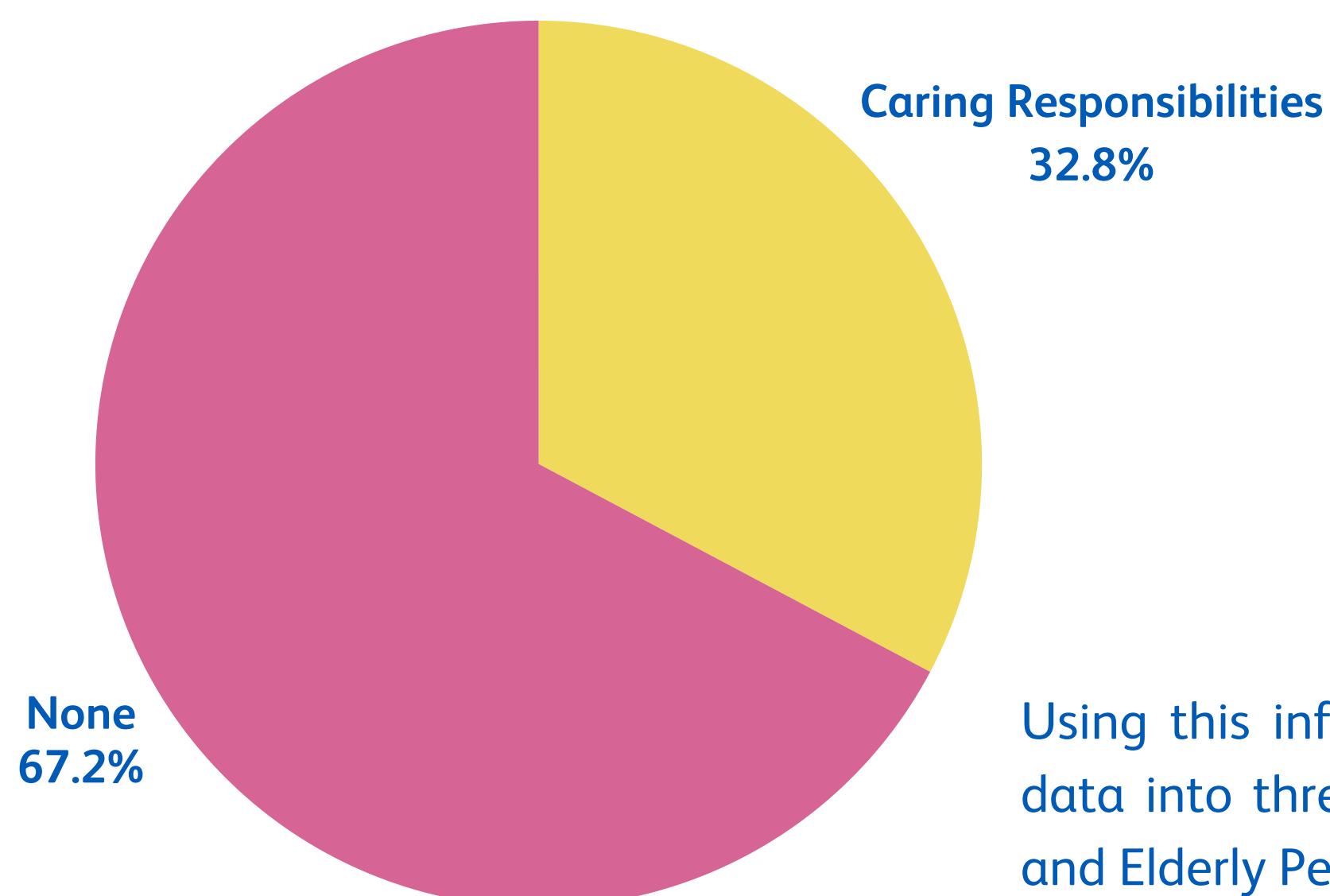
Previous years records and reports, also highlight that Married/Cohabiting/In a Civil Partnership and Owner Occupier are consistently the highest recorded areas for Relationship and Housing Status amongst our clients.

Housing Status



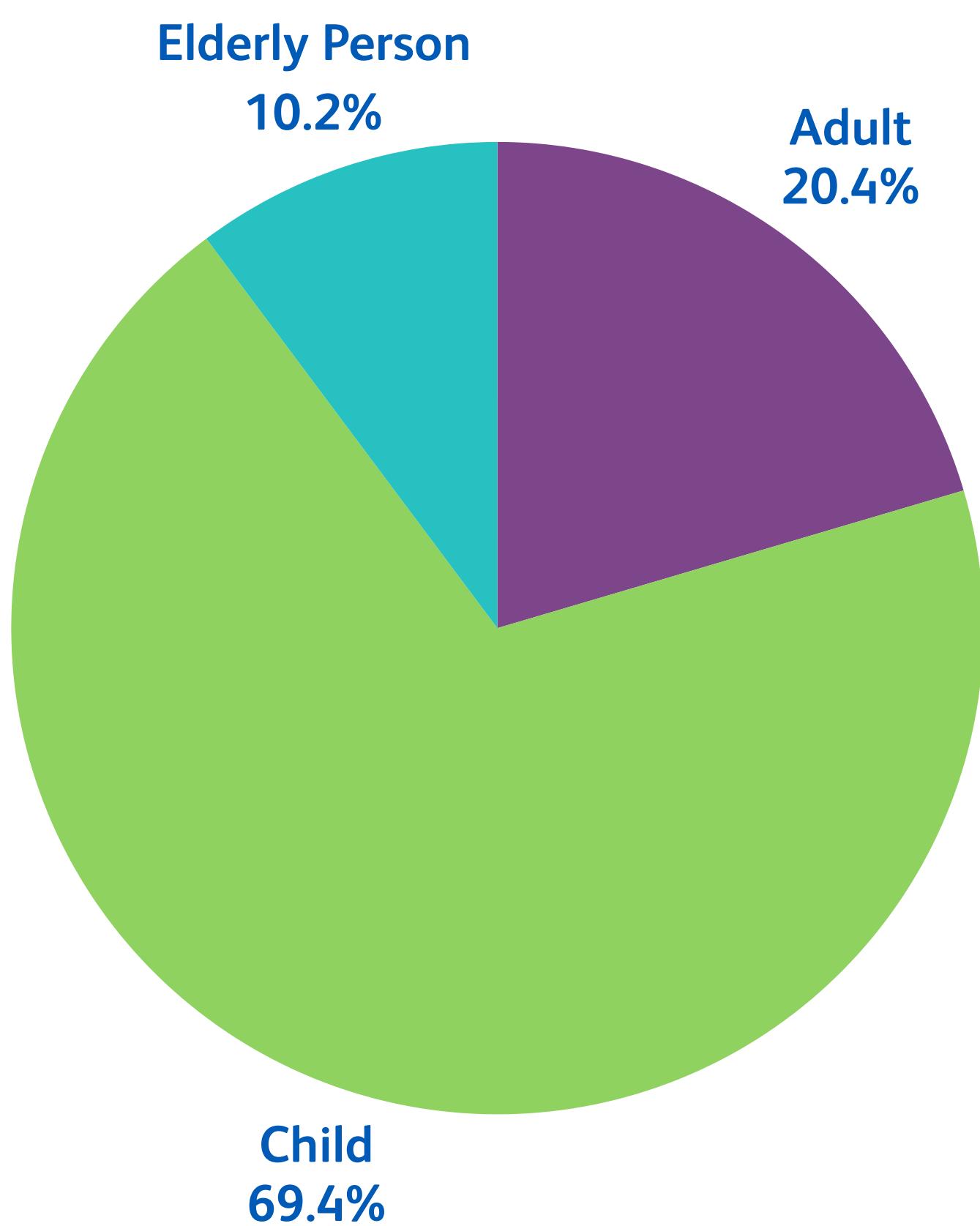
Client Demographics

Caring Responsibilities



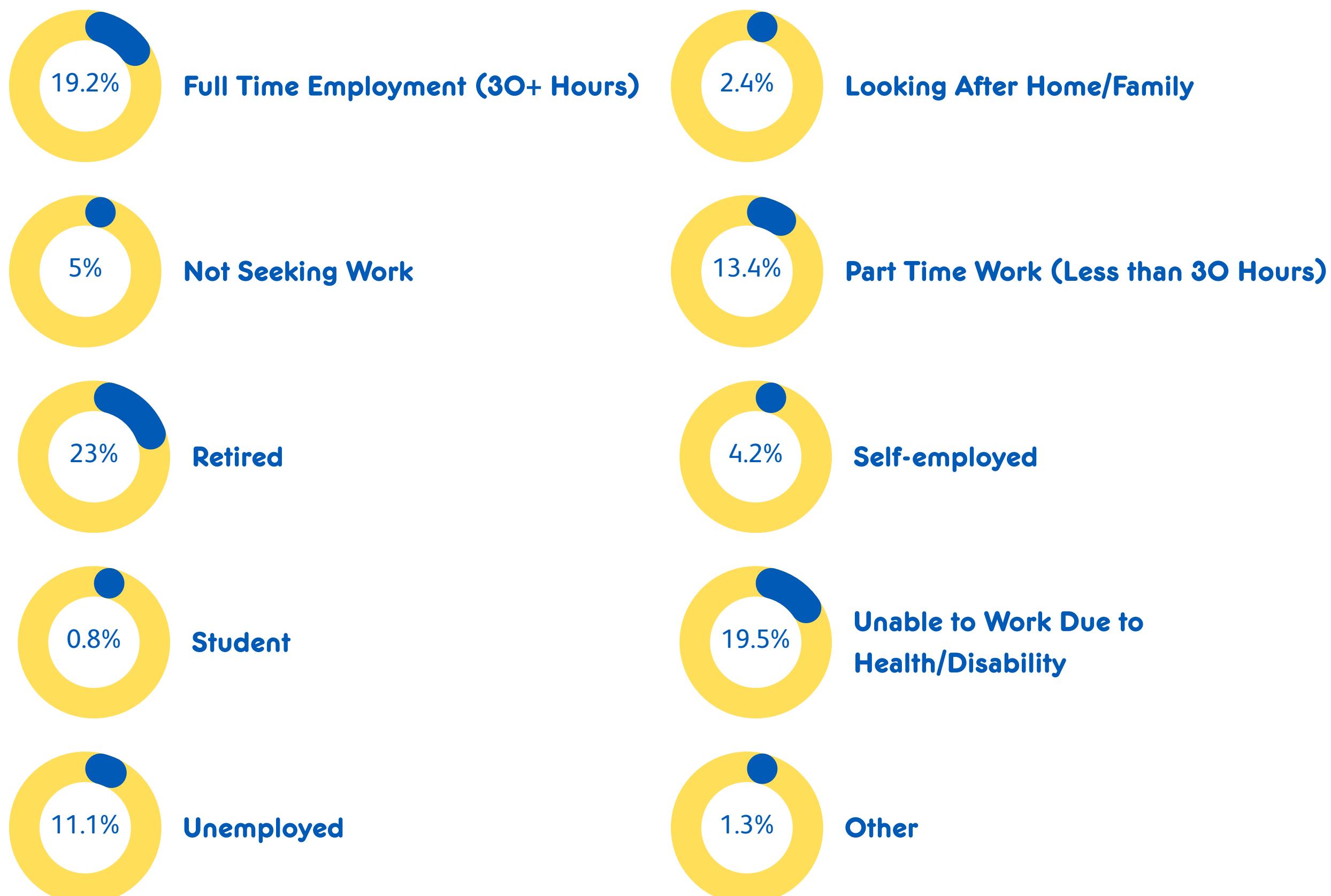
Using this information, we can categorise the data into three specific areas, Adults, Children and Elderly People.

Who do you have Caring Responsibilities for?

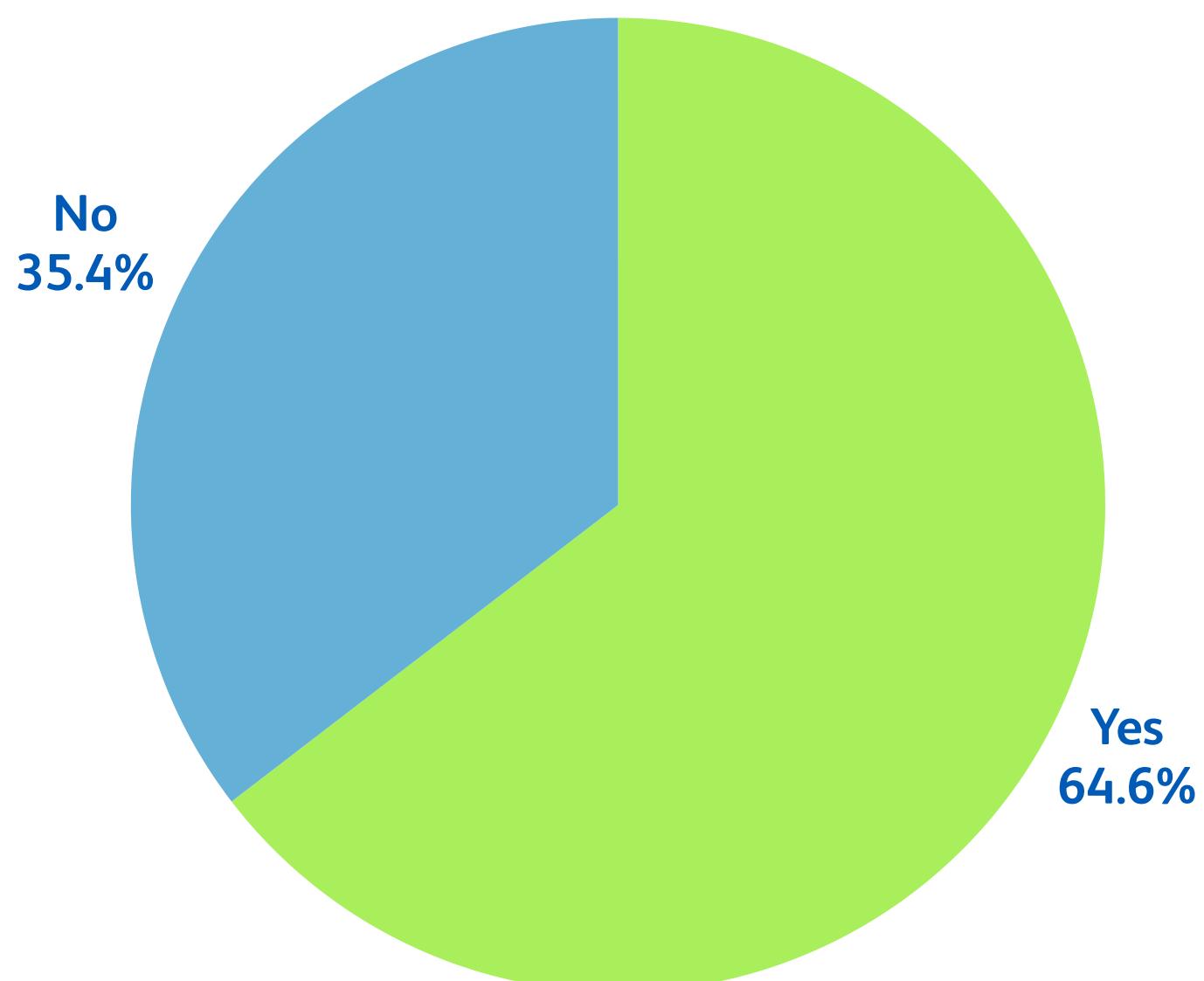


Client Demographics

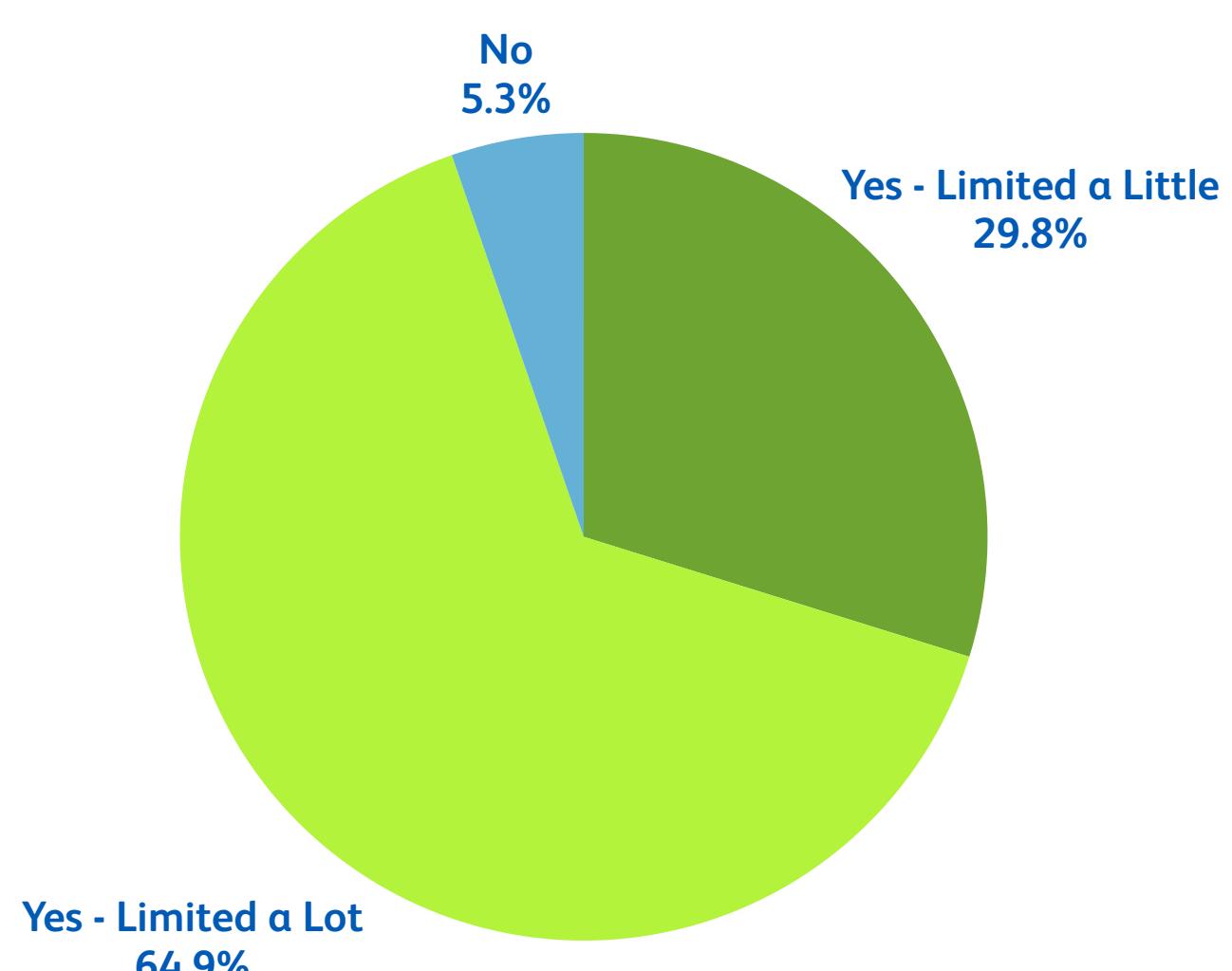
Employment Status



Health Condition or Disability



Of the 64.6% who said they have a Health Condition or Disability the following was asked - Does this make it difficult for you to undertake day to day activites?





Referrals To Bureau

The vast majority of our clients self refer, meaning they have come to the Bureau of their own accord or they have not told us how they learnt about us.

