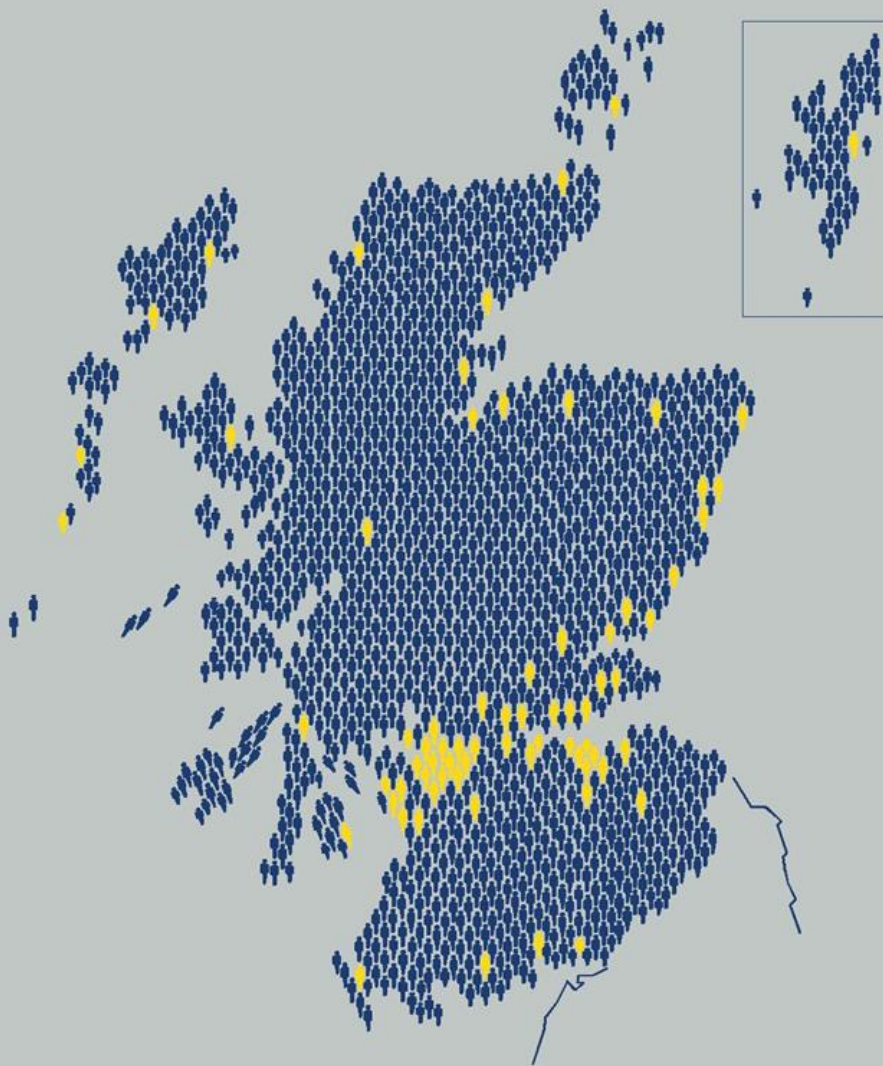


Advice in Scotland 2015/6



A summary of evidence gathered by
Citizens Advice Bureau about their work

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ADVICE IN SCOTLAND 2015-16



1 in every 14 adults in Scotland came to CAB for advice during 2015-2016



0:19

One piece of advice is provided every 19 seconds

579,181

New issues advised on by CAB in 2015/16



Advice on Child Tax Credits increased by 14%



Over 265,000 clients supported by CAB during 2015-16



Over 40,000 advice issues dealt with by Citizens Advice Consumer Service



Clients achieved financial gains of almost £120 million



Debt advice decreased by 6%

1. INTRODUCTION

1.1 The Citizens Advice Service Network, comprised of Citizens Advice Scotland; Citizens Advice Bureaux; the Extra Help Unit ('EHU') and the Citizens Advice Consumer Service, form Scotland's largest independent advice and advocacy network. Citizens Advice Scotland ('CAS') is the umbrella organisation for Scotland's network of 61 member Citizens Advice Bureaux ('CAB'). These bureaux deliver frontline advice services at over 200 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities. In addition the Citizens Advice Consumer Service ('CACS'), which can offer specialist advice on such as energy and post issues, via a helpline, email, web form and post. The Extra Help Unit ('EHU') offers additional support to consumers identified as particularly vulnerable in some way, to address issues relating to the regulated fuel markets.

1.2 Citizens advice bureaux provide free, confidential advice across a range of issues including benefits, debt, employment, housing and utilities. During 2015/16 a dedicated 2,395 volunteers contributed their time, knowledge and experience to the CAB services across Scotland alongside 999 paid staff providing management, administration, support and specialist advice work. Support from the CAB service not only helps clients to achieve financial gains, but supports them in avoiding negative outcomes such as homelessness, unemployment, bankruptcy, and mental health problems.

1.3 'Advice in Scotland' has historically been produced as an annual publication aimed primarily at the CAB/CAS staff and stakeholders. In contrast, the 2014/15 edition was a more public-facing document intended to be accessible to a wider audience, from CAB clients themselves through to those who may find the information of use to their work or academic studies. For this reason a number of changes to the 'old' format were made:

- Some comparisons were made across recent years (i.e. from 2012/13 to 2014/15) to illustrate how the need for advice had evolved over that time;
- The types of advice sought by clients were expressed as a proportion of all business¹, instead of in raw numbers, as this allowed for a more reliable comparison of change across time; and
- A 4-page briefing document was made available to accompany the larger report.

1.4 These changes have been maintained for the current report and accompanied by the addition of information relating to the 'Advice in Scotland' website.

¹ That is, the percentage of all CAB work accounted for by each type of advice provided.

2. ADVICE IN SCOTLAND

2.1 Each time a client approaches a CAB for advice a small amount of information is gathered regarding that contact, including what kind of advice the client was looking for and whether or not the client had previously sought advice on that or any other issue. The types of advice sought are recorded under a range of 'Advice Codes', which fall into 15 'Level 1' categories:

- Benefits, Tax Credits and National Insurance
- Consumer Goods and Services
- Debt
- Education
- Employment
- Financial Products and Services
- Health and Community Care
- Housing
- Immigration, Asylum and Nationality
- Legal
- NHS Concern or Complaint
- Relationships
- Tax
- Travel, Transport and Holidays
- Utilities and Communications

2.2 Each of these categories contains a further two layers of sub-categories that refine the Level 1 designation, thus allowing detailed information to be recorded. In addition, Advice Codes can be recorded as being 'new' or 'repeat'². A comprehensive explanation of the recording system can be found at Appendix 1.

2.3 It is important to note that the number of Advice Codes recorded **does not** equate to the number of clients coming to CAB for advice, as clients could seek support on a number of advice areas during one visit. The number of Advice Codes recorded, therefore, will always be higher than the number of clients approaching CAB for advice. Current figures show that over 265,000 individual clients came to CAB for advice during 2015/16; the client profile is being explored in the 'Who Are You?' series of publications³.

The 'Advice in Scotland 2015/16' Report

2.4 The current report primarily focuses on 'new' Advice Codes recorded between April 2015 and March 2016 in relation to CAB clients, as this provides the most

² A 'new' Advice Code refers to a advice being provided for the first time, while a 'repeat' Advice Code is where the client seeks advice again or has a continuation of the same problem.

³ <http://www.cas.org.uk/publications/who-are-you>

accurate picture of advice-seeking at CAB and relates to Level 1 codes unless otherwise stated. Advice provided by the Consumer Advice Helpline; Extra Help Unit; and via the Advice in Scotland website, will also be discussed briefly towards the end of Section 3. The term ‘query’ is used throughout this report to describe an individual instance of advice being sought.

3. EVIDENCE GATHERED BY CITIZENS ADVICE BUREAUX

3.1 The total number of new Advice Codes recorded in 2015/16 was a little under 580,000, this being a negligible decrease of 0.4% from the number recorded in 2014/15. Although this is the first decrease in number of queries since 2012/13, it nevertheless represents an overall *increase* of 13% since that time.

Table 1: CAB data in relation to advice codes; clients and staff numbers, 2014/15 and 2015/16

	Staff numbers	‘New’ advice codes	‘All’ advice codes	No. of clients	Average advice codes per client
2014/15	3,441	581,193	908,987	274,504	3.3
2015/16	3,394	579,181	910,637	266,765	3.4
% change	-1.4%	-0.4%	0.2%	-2.8%	3%

3.2 There was also a small decrease in the number of clients coming to CAB in 2015/16, with a drop in numbers of a little less than 3%; an even smaller decrease (1.4%) in the number of CAB staff (both paid and volunteers) was also evident. In contrast the number of ‘all’ advice codes (new and repeat combined) showed a marginal increase across this period, something which may indicate that individual cases are becoming more complex in nature (i.e. clients are approaching CAB with multiple queries, as is evidenced by the small increase in average number of advice codes per client).

3.3 However, given the high volume of both clients and advice codes overall these changes are of no concern as some fluctuation in numbers of this type is to be expected. These figures could simply imply that CAB have been able to maintain a ‘business as usual’ approach during 2015/16, with a drop of only 7 advice issues per day (see Figure 1), and it may be the case that CAB have reached what could be defined as client ‘saturation point’.

Figure 1: Number of advice issues brought to CAB per day, 2012 to 2016



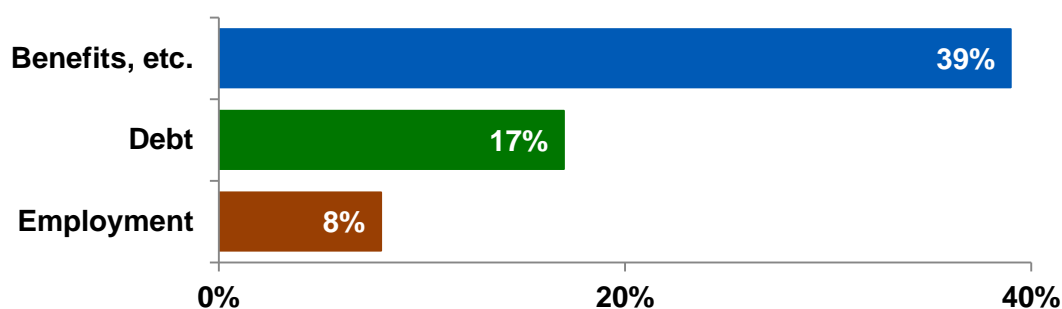
3.4 As was reported in relation to the 2014/15 figures, if standard opening hours are used as a benchmark⁴ the 2015/16 figures still suggest that one query is being addressed every 19 seconds. CAB also helped clients with over 330,000 repeat issues, a figure almost identical to that of 2014/15. In total, therefore, CAB provided advice on over 900,000 issues during 2015/16. Along with the advice provided, CAB supported clients to around £120 million in financial gains during 2015/16.

One piece of advice provided every 19 seconds during working hours

Top 3 Advice Categories⁵

3.5 As can be seen in Chart 1, advice relating to benefits, tax credits and national insurance (henceforth referred to as 'benefits') is the top advice category, accounting for almost 39% of all business with over 225,000 new queries recorded. These figures represent an increase in the proportion of business in the same category from 2014-15 (4%).

Chart 1: Top 3 Advice Categories during 2015/16 (new queries only)



3.6 Advice relating to debt is the second most commonly sought by clients with almost 100,000 new queries during 2015/16, accounting for 17% of all business during this period. The proportion of business relating to debt advice has decreased overall by 25% since 2012/13.

3.7 The third most common advice area overall was related to employment, which accounted for 8% of all business during 2015/16 with almost 50,000 new queries recorded. The proportion of business relating to employment issues has decreased slightly (4%) since 2014/15, with an overall decrease of 3% since 2012/13.

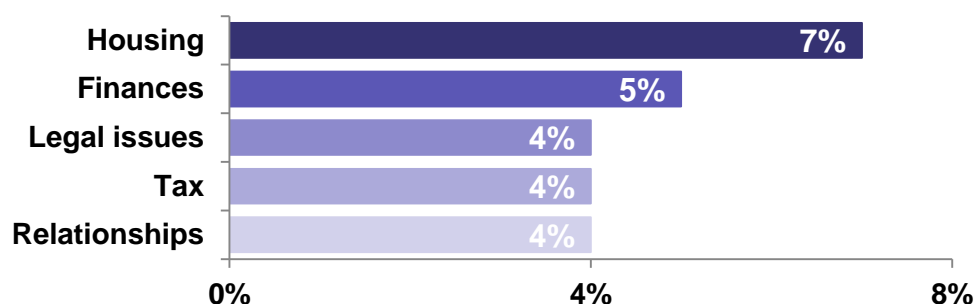
All Other Advice Categories

3.8 Chart 2 highlights the next five most common advice categories, with **housing** being the most common at 7% of all business during 2015/16; new queries were raised in relation to this topic on over 41,000 occasions. The proportion of business related to housing advice has remained broadly constant since 2012/13, with a small rise of 3% evident during this time.

⁴ Calculating on a minimum of 9 a.m. to 5 p.m., Monday to Friday, with the telephone helpline being open until 8 p.m. during the week and from 10 a.m. until 2 p.m. on Saturday.

⁵ A summary of all relevant data can be found at Appendices 3 and 4.

Chart 2: Advice Codes Ranked 4 to 8 during 2014/15 (new queries only)



3.9 Accounting for 5% of business overall, the provision of advice on **financial products and services** was recorded as a new query on over 30,000 occasions during 2015/16. Advice provided in this category has risen by 50% since 2012/13, something which will be explored more fully below. This also displaces the 'legal issues' category from being the fifth most common advice area in 2014/15.

Advice on Financial Products & Services has risen by 50% since 2012/13

3.10 New queries relating to **legal issues** were raised on almost 26,000 occasions during 2015/16 and accounted for 4% of business overall. The proportion of business accounted for by this advice category has increased by 2% since 2012/13.

3.11 Also with each accounting for 4% of business overall, new queries relating to **tax** issues were recorded on over 21,000 occasions during 2015/16, as were those regarding **relationships**. An increase in the overall proportion of business concerning these categories is evident, with advice relating to relationships having risen by 1% since 2012/13 and for tax issues by 11%; the increase in tax issues is at least partially due to the category of 'council tax issues' being moved to this category.

3.12 The remaining seven advice categories (detailed in Table 2 below) each account for 3% or less of the types of advice sought, although the actual numbers comprising these proportions are not inconsiderable. In relation to advice provided on both consumer goods/services and utilities/communications by CAB, the Citizens Advice Consumer Service and Extra Help Unit also provides advice in these areas; this will be discussed briefly below from paragraph 3.35.

Table 2: Advice Codes Ranked 9 to 15 during 2015/16 (new queries only)

Level 1 Advice category	N	%
Consumer Goods and Services	16,608	3%
Utilities and Communications	16,340	3%
Travel, Transport and Holidays	10,717	2%
Health and Community care	9,959	2%
Immigration, Asylum and Nationality	5,054	<1%
NHS Concern or Complaint	4,514	<1%
Education	3,114	<1%

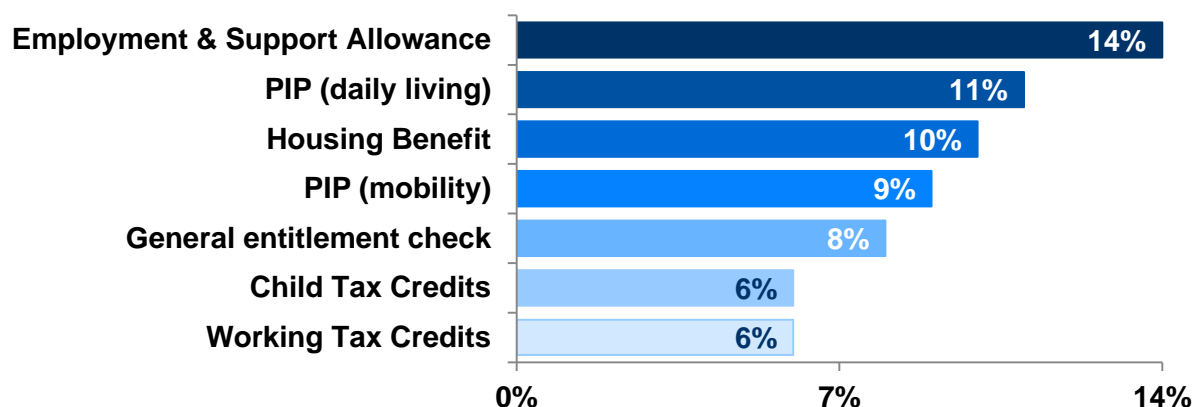
The Advice Categories in Greater Detail

3.13 By exploring the sub-categories associated with each of the Level 1 Advice Codes it is possible to gain better understanding of the specifics of advice being sought.

Benefits

3.14 Advice relating to benefits was recorded as a new query on over 225,000 occasions during 2015/16 and accounted for almost 39% of business during that time. Chart 3 illustrates the most common areas in which clients sought advice within the benefits category, the highest proportion of this (14%) being with regard to Employment and Support Allowance ('ESA'). Advice regarding the 'daily living' component of the Personal Independence Payment ('PIP') accounted for 11% of the benefits category overall, followed by advice in relation to housing benefit at 10%. The mobility component of PIP accounted for 9% of all benefits-related advice.

Chart 3: Most Common Advice Codes within the Benefits Category⁶



3.15 Advice related to both Child and Work Tax Credits demonstrated an increase from in 2015/16, the former by 14% and the later by 2%, thus displacing Job Seekers Allowance from the above chart (although this still accounted for 6% of all benefits related queries). Advice in relation to both Attendance Allowance and Carers Allowance also increased in 2015/16.

3.16 In addition to advice provided by CAB on benefits issues staff are able to assist clients to complete forms in relation to claims, appeals, etc.; such support was provided on over 25,000 occasions during 2015/16, an increase of more than 10% from 2014/15 figures. It is estimated that benefits-related advice helped over 14,350 clients to financial gains of over £72 million.

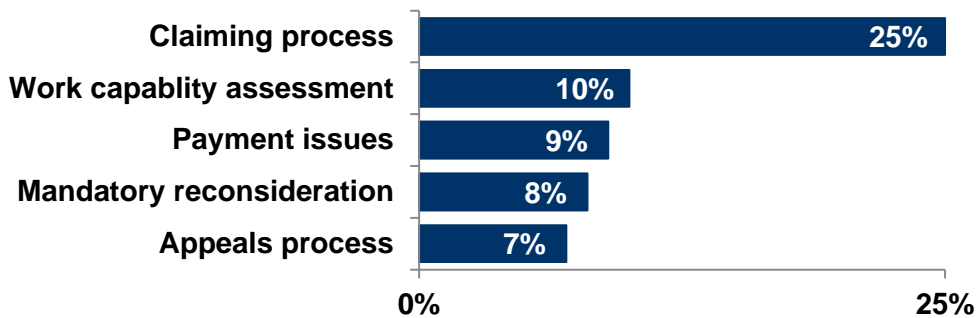
Clients seeking benefits advice supported to financial gains of over £72 million

⁶ 'General entitlement check' is when CAB conduct an income maximisation assessment, part of which includes potential entitlement to benefits. While this actually a Level 3 Advice Code (recorded under the Level 2 Code 'Other') as it was recorded in relatively large numbers it merited inclusion in this chart.

Employment and Support Allowance (ESA)

3.17 New queries relating to ESA were recorded on over 34,000 occasions during 2015/16, one-quarter of which (25%) were regarding the claims process itself. As can be seen in Chart 5 this was by far the most common issue raised in relation to ESA, with work capability assessments (10% of all ESA issues) the next most common issue. This move into second place (from fourth in 2014/15) in the most ESA common issues reflects an increase of 16% in ESA-related business overall. The work capability assessment category was also the only one within ESA to show a significant increase in number of issues, this having risen by over 650.

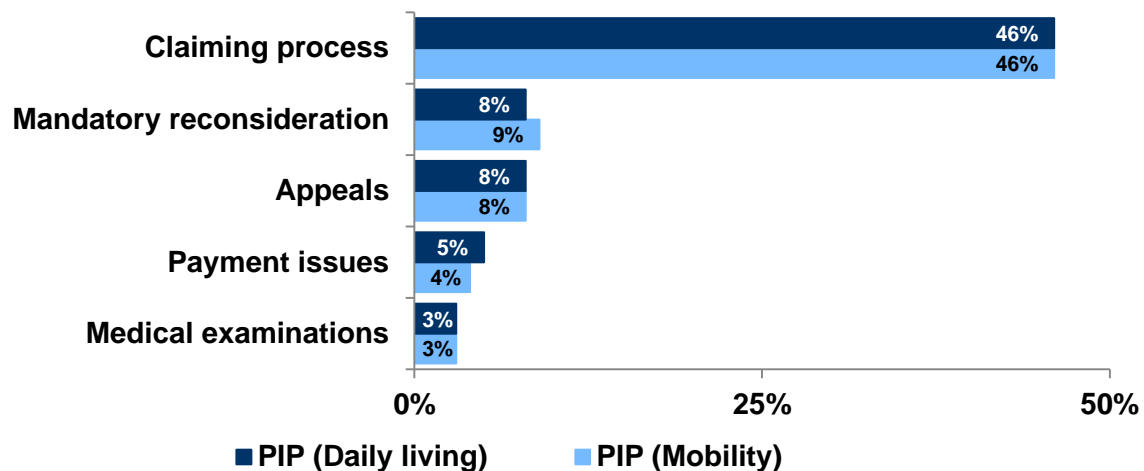
Chart 5: Most Common Advice Codes within the ESA Category⁷



Person Independence Payments (PIP)

3.18 As with ESA, the most common issue in relation to PIP (both the daily living and mobility components, together accounting for almost 45,000 issues) was in relation to the claiming process (57%). With this type of benefit still being relatively new, this is to be expected. Both components showed similar patterns in terms of other most common issues, with mandatory reconsideration issues appearing to be marginally more prevalent in relation to the mobility component (11%) than the daily living component (10%).

Chart 6: Most Common Advice Codes within the PIP Category



⁷ 'Mandatory Reconsideration' is a pre-appeals step taken when a social security client questions a decision regarding their claim for a particular benefit.

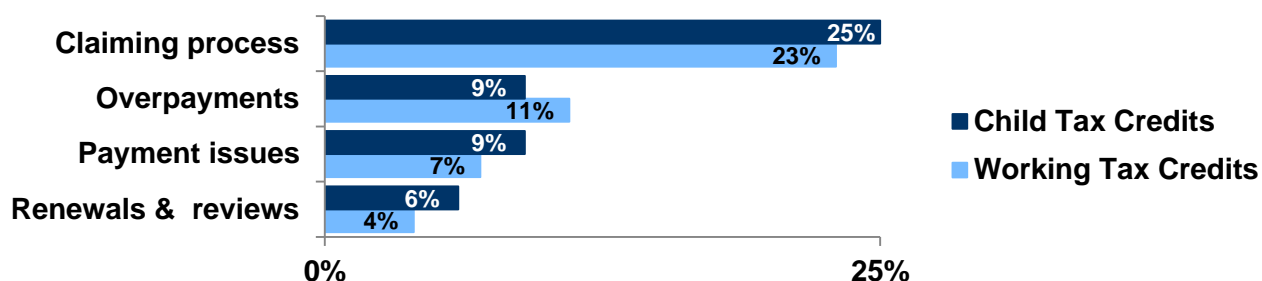
Housing Benefit

3.19 New queries relating to Housing Benefit were recorded on over 23,000 occasions, over one-quarter of which (26%) were in regard to the claiming process itself. Discretionary payments (9%) and general payment issues (8%) were the next most common Housing Benefit related queries.

Child and Working Tax Credits

3.20 As a proportion of all benefits-related queries, those in relation to both Child and Working Tax Credits have steadily increased since 2012/13. Between 2014/15 and 2015/16 alone, with the former increased by 14% and the later by 2%. New queries in relation to Child Tax Credits have risen by almost fifty per cent since 2012/13.

Chart 7: Most Common Advice Codes within the Child and Working Tax Credit Categories



Debt

3.21 With regard to debt, new queries were raised on over 95,000 occasions during 2015/16 and accounted for almost 17% of all CAB business during this period, a decrease of 6% from 2014/15. Through the provision of advice in relation to debt, CAB staff supported clients to achieve financial gains of over £27 million during 2015/16.

Clients seeking debt advice supported to financial gains of almost £20 million

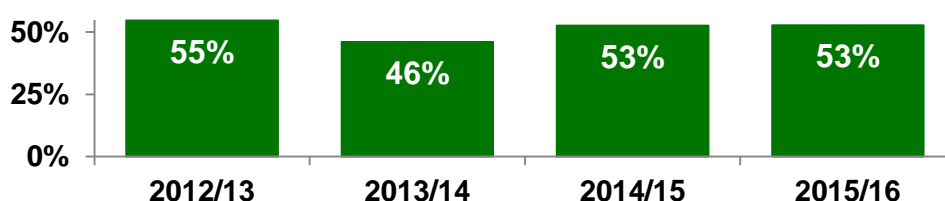
3.22 The four most common areas of debt-related advice sought are shown in Chart 8, with the highest proportion (14%) being related to council tax arrears with over 13,000 new queries brought to CAB. The proportion of debt-related advice being sought in relation to council tax arrears has remained broadly constant since 2012/13.

Chart 8: Most Common Advice Codes within the Debt Category



3.23 Credit/store card-related debt and unsecured personal loans together accounted for over 18,000 new issues. Although the number of issues in relation to debt being brought to CAB decreased in 2015/16 those for both hire purchase arrears and local authority/social landlord rent arrears increased, the former by 28% and the later by 3%. Cumulatively (i.e. across all of the debt sub-categories) the most common problem would appear to be difficulty in making payments with over 50,000 issues recorded. In spite of a decline in debt-related advice overall this has remained broadly constant, with even a small rise since 2013/14.

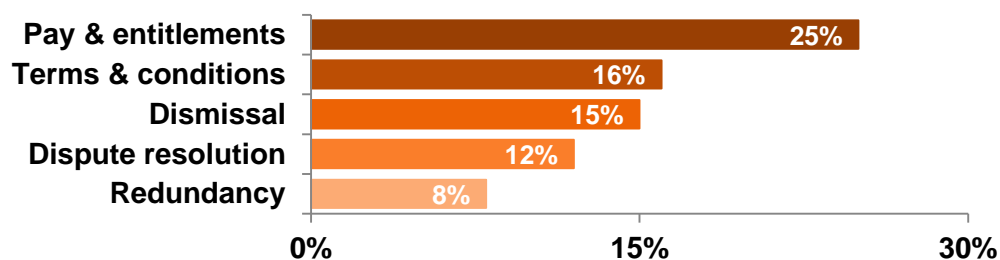
Chart 9: Proportion of Debt-Related Advice in Relation to Difficulty in Making Payments, 2012-2016



Employment

3.24 New queries in relation to employment were raised on almost 50,000 occasions, accounting for 8% of all new CAB business during 2015/16. Chart 10 highlights the most common areas of employment-related advice being sought, with the highest proportion (25%) being related to pay and entitlements.

Chart 10: Most Common Level 2 Codes within the Employment Category



3.25 Issues relating to contract terms and conditions were the largest area of concern overall, accounting for 9% of all employment related queries. Although the number of issues in relation to employment dropped slightly (4%) from 2014/15, the number of issues relating to redundancy rose by 19% during the same period.

Housing

3.26 Over 41,000 new queries in relation to housing advice were recorded during 2015/16, accounting for 7% of CAB business during this time. Advice regarding privately-let properties accounted for the highest proportion of all housing-related advice (26%), with this being over twice the proportion for local authority housing or

owner-occupied properties. In line with figures from 2014/15, advice with regard to repairs and/or maintenance of all housing types was provided on 6,000 occasions.

Advice relating to homelessness increased by 6% from 2013/14

3.27 The housing category contains three Level 2 Advice Codes in relation to homelessness, these being threatened or actual homelessness and local authority services in relation to homelessness. Across all three areas new queries were raised on over 7,000 occasions, accounting for 17% of all housing-related business.

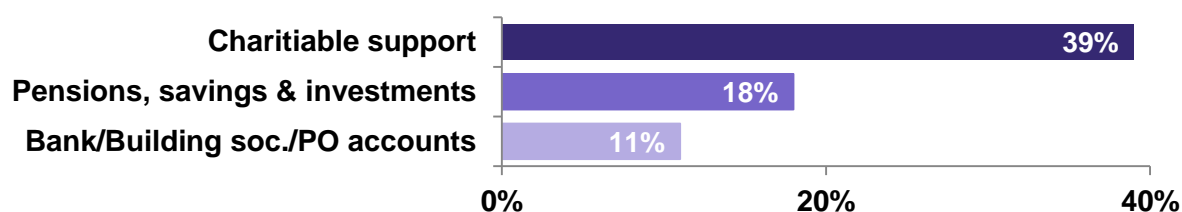
3.28 Allied to this is the category of 'access to and provision of housing'; as a proportion of all housing-related business this has increased by 9% from 2014/15, and by almost 40% from 2012/13.

Financial Products and Services

3.29 Over 30,000 new queries in relation to financial products and services were recorded during 2015/16, accounting for 5% of all CAB business. The proportion related to charities is by far the highest (39%) and equates to almost 12,000 individual instances of advice provision; this has almost doubled as a proportion of all financial queries since 2013/14, with an increase of 96%.

Advice relating to charitable support has increased by 96% since 2013/14

Chart 11: Most Common Advice Codes within the Financial Products and Services Category



3.30 Considering the charities category in more detail, advice in relation to foodbanks/parcels was most common with such advice was provided on over 8,200 occasions during 2015/16. This accounted for 27% of all business in the financial products and services category overall. The proportion of all charitable support business relating to foodbanks/parcels has risen by 90% since 2013/14. In the previous edition of 'Advice in Scotland' it was reported that at least 1 in 42 instances of advice related to food banks; the 2015/16 data indicates that this has now declined to 1 in 70.

Legal Issues

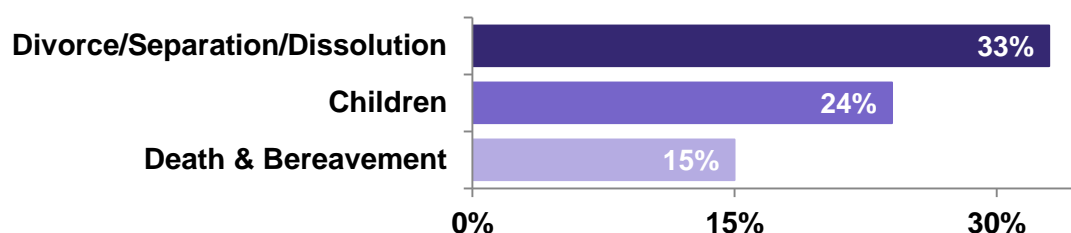
3.31 New queries with regard to legal issues were recorded on almost 26,000 occasions during 2015/16, accounting for 4% of all CAB business during this time.

Advice was most commonly sought in regard to solicitors/advocates, accounting for over 16% of all legal issues business, while advice in relation to the small claims process at the Sheriff Court accounted for 15%.

Relationships

3.32 New queries in regard to relationship issues accounted for 4% of all CAB business during 2015/16 with over 21,000 such queries being recorded. The most common area within which this advice was sought was divorce/separation (see Chart 12), with almost 7,000 new queries recorded. New queries in relation to children were recorded on almost 5,000 occasions, a little under half of which (48%) related to parental contact and almost one-quarter (23%) to the rights and responsibilities of unmarried fathers.

Chart 12: Most Common Advice Codes within the Relationships Category



3.33 The proportion of all relationship-related business regarding death and bereavement has continued to increase, having risen by 20% since 2013/14, with 39% of such queries concerning the execution of wills.

All Other Advice Code Categories

3.34 A summary of notable findings in regard to all other Level 1 categories can be found in Table 3 below. Small increases can be seen in relation to both building repairs/improvements, with a 20% increase from 2014/15, and regulated fuels (8%).

Table 3: All Other Level 1 Categories

Level 1 Category	Most commonly recorded issue	2014/15 % of L.1 cat	2015/16 % of L.1 cat
Tax	Council Tax	71%	68%
Consumer Goods and Services	Building repairs/improvements	15%	18%
Utilities and Communications	Regulated fuels	63%	68%
Health and Community Care	Costs, charges & entitlements	20%	19%
Travel, Transport and Holidays	Parking	42%	48%
NHS Concern or Complaint	Clinical treatment	33%	33%
Immigration, Asylum & Nationality	Family, dependents & partners	26%	23%
Education	Higher education ⁸	22%	22%

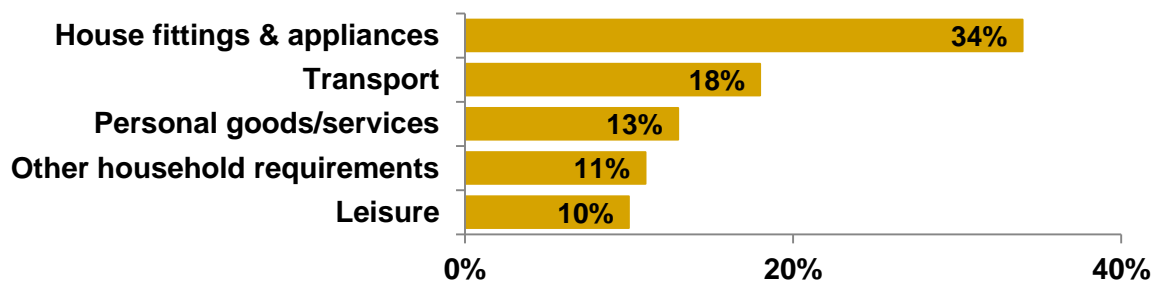
⁸ In 2014/15, the largest proportion of the Education category was accounted for by further education at 24%. This dropped to 21% in 2015/16.

Citizens Advice Consumer Service

3.35 Although direct comparison cannot be made between information collected by the Citizens Advice Consumer Service⁹ ('CACS') and that collected by CAB, the large volume of enquiries from Scottish consumers – over 40,000¹⁰ during 2015/16 – make consideration of the data a vital component of the Advice in Scotland report. These stats will be covered fully in a separate report 'Consumer Snapshot 2015/16'.

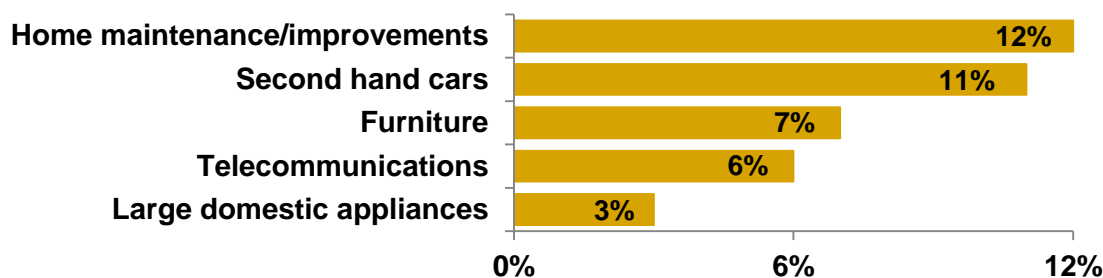
3.36 The type of advice sought by clients is recorded under a layered system similar to the CAB Advice Codes but with fewer top line categories (eight instead of fifteen). The proportion of all CACS business¹¹ accounted for by the top five advice categories can be seen in Chart 13, with that relating to house fittings and appliances being most common at 34%.

Chart 13: Top 5 Advice Categories at the Citizens Advice Consumer Helpline



3.37 If all sub-categories are considered, it is notable that the five most common advice areas account for over one-third (40%) of *all* enquiries to CACS; these are illustrated in Chart 14. Two of these issues are contained within the House Fittings and Appliances category (namely home maintenance/ improvements and furniture). The majority of Telecoms-related issues are with regard to mobile phones, split almost exactly between hardware and service agreements.

Chart 14: Top 5 Advice Issue Sub-Categories in the Consumer Helpline Data



⁹ In contrast with the information recorded in relation to Advice Codes, information collected by the Citizens Advice Consumer Helpline makes no distinction between 'new' and 'repeat' codes.

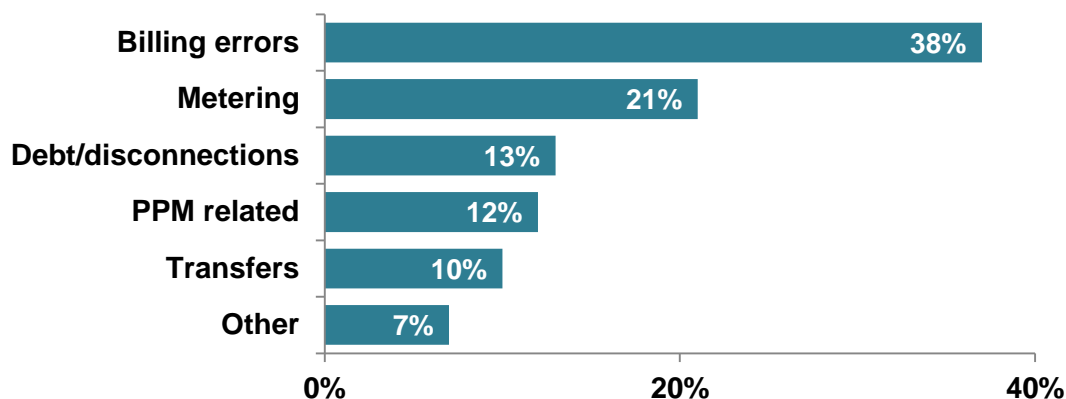
¹⁰ The total number of calls to CACS from Scottish consumers during 2015/16 (where the caller received advice) was 43,022. For the purposes of this report, 2,988 cases that had not been categorised (i.e. had no 'advice code' information attached) were removed, leaving a total of 40,034 cases for analysis.

¹¹ A summary of all relevant figures can be found at Appendix 4.

Extra Help Unit

3.38 The Extra Help Unit ('EHU') supports consumers identified as vulnerable with issues relating to regulated fuel markets. During 2015/16 over 1,100 Scottish consumers were supported by the EHU, the largest proportion of which (38%) were experiencing issues related to billing errors.

Chart 15: Advice Areas Addressed by the Extra Help Unit



3.39 The majority of those supported by the EHU (94%) were domestic consumers while only 6% were business consumers. Electricity-only issues were reported by 43% of EHU clients, while 34% of issues were in relation dual-fuel provision (i.e. electric and gas) consumers; the remaining 23% were gas-only issue.

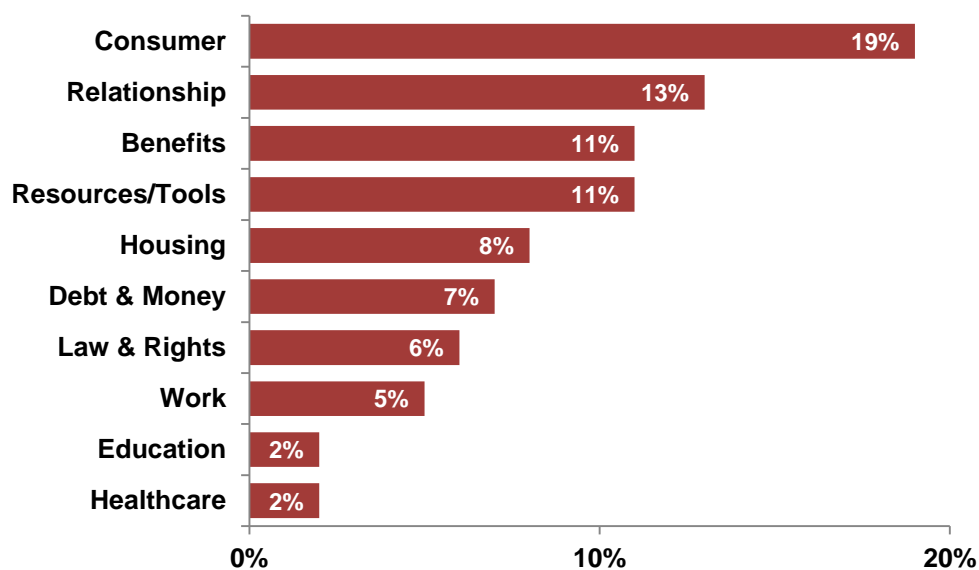
3.40 The largest proportion of EHU clients (79%) had credit meters while 19% had pre-payment meters. Those consumers using pre-payment meters were more than twice as likely (37%) than those on credit meters (15%) to report issues in relation to debt and/or disconnection. Those using pre-payment meters were also marginally more likely (25%) than those on credit meters (20%) to report meter-related issues.

Advice for Scotland: Online support

3.41 The 'Advice for Scotland' website forms part of the CAS online presence, allowing the people of Scotland to find at least basic advice on a range of topics at any time of the night or day. Where relevant, this advice is tailored specifically to meet with Scottish laws and legislation. During 2015/16 the pages of this website were viewed over 3.5 million times, 80% of which (over 2.8 million) were unique views¹². The most common areas in which advice was sought online can be found in Chart 16.

¹² 'Unique views' are the number of site visits during which a specific page was viewed at least once.

Chart 16: Top 10 Advice Areas on the 'Advice for Scotland' Website



3.42 With over half a million unique page views and accounting for almost one-fifth of all website activity, consumer-related issues were the most common area in which advice was sought online.

3.43 The average time spent on any one page during 2015/16 was a little under 2 minutes; however, those seeking advice in regard to relationships spent an average of over 3 minutes on a page.

4. CONCLUDING REMARKS

4.1 During 2015/16, in total the Citizens Advice Service Network provided advice and assistance to over 310,000 individuals, which would indicate that advice retains a fundamental role in society as this equates to one in every 14 adults living in Scotland. Good advice can prevent outcomes that are expensive for the taxpayer and disastrous for the individuals or families experiencing them, particularly in times of uncertainty and hardship, such as money worries, unemployment, homelessness and poor mental health. Advice works, and pays for itself through better outcomes for the client and for the public purse. In an era of public spending cuts and a squeeze in personal income, good advice is more important than ever.

4.2 The Citizens Advice Service Network continues to offer invaluable advice to many thousands of people and a lifeline to many who are suffering severe crisis. We will continue to be there for people in their times of need and provide a voice for them to ensure that their experiences do not go unheard.

For further information on the research and statistics work conducted by CAS, please contact the CAS Research Team at research@cas.org.uk

Appendix 1: Advice Code Recording System

Each time a client approaches the national CAB service for advice a small amount of information is gathered regarding that contact, including what kind of advice the client was looking for and whether or not the client had previously sought advice on that or any other issue. The types of advice sought are recorded under a range of 'Advice Codes':

Advice Codes

The types of advice sought by clients is recorded as relating to one of 15 categories, these being referred to internally as 'Level 1 Advice Codes':

- Benefits, Tax Credits and National Insurance
- Consumer Goods and Services
- Debt
- Education
- Employment
- Financial Products and Services
- Health and Community Care
- Housing
- Immigration, Asylum and Nationality
- Legal
- NHS Concern or Complaint
- Relationships
- Tax
- Travel, Transport and Holidays
- Utilities and Communications

Each of these categories contains a number of 'Level 2' sub-categories that further refine the Level 1 designation. For example, the 'Debt' category has separate codes for such as credit card debt, bank overdrafts and council tax arrears.

In turn, each Level 2 sub-category contains a range of even more detailed 'Level 3' categories that allow CAB to record very specifically the advice being sought. The reason for this complexity is because there are Level 3 codes which are relevant to more than one Level 2 sub-category and, therefore, separate designations are required to ensure accurate recording. An example of how the three layers of Advice Codes fit together can be seen below in Table A.

Table A: System of Advice Code Categorisation

Level 1 Advice Code	Level 2 Advice Code	Level 3 Advice Code ¹³
Debt	Catalogue & mail order debt	- Complaints
		- Creditor harassment
		- Difficulty making payments
		- Enforcement action
		- Liability for debt
Debt	Rent arrears	- Complaints
		- Creditor harassment
		- Deposits
		- Difficulty making payments
		- Liability for debt

It is important to note that the number of Advice Codes recorded **does not** equate to the number of clients coming to CAB for advice as clients could seek support on a number of advice areas during one visit. For example, an incidence where a client was seeking advice on difficulty in making payments in regard to catalogue debt and rent arrears, and who felt they were being harassed by both the catalogue company and their landlord, would have two Level 1, two Level 2 and four Level 3 codes recorded for that contact. The number of Advice Codes, therefore, will always be higher than the number of clients approaching CAB for advice. Current figures show that almost 275,000 individual clients came to CAB for advice during 2014/15 with this being explored in the new ‘Who Are You?’ series of publications¹⁴.

Advice Code Types

Individual instances of advice being sought are referred to as ‘new’ or ‘repeat’, with the latter being where someone who has already come to CAB with an issue returns to discuss that same issue (e.g. looks for advice regarding creditor harassment and returns to the CAB to discuss a new communication received from the creditor). In contrast, a ‘new’ enquiry is either a client coming to CAB with a different issue (e.g. enforcement action being with regard to the catalogue debt), or an individual approaching CAB for the first time.

¹³ Not all Level 3 Codes are included under each heading in order to simplify presentation

¹⁴ http://www.cas.org.uk/system/files/publications/client_profile_report_3_final_0.pdf

APPENDIX 2: Level 1 Advice Codes Recorded by CAB during 2015/16, with most Common Sub-Category Advice Codes (new queries only)

	N	%
Benefits, Tax Credits and National Insurance	227,561	
Employment and Support Allowance	32,283	14%
Personal Independence Payment (Daily Living)	24,401	11%
Housing Benefit	23,132	10%
Personal Independence Payment (Mobility)	20,316	9%
General entitlement check	18,730	8%
Child Tax Credits	13,363	6%
Working Tax Credits	12,688	6%
Consumer Goods and Services	16,608	
Building repairs and improvements	2,933	18%
New and second hand vehicles	1,872	11%
Electrical appliances and repairs	1,600	10%
Furnishings/Floor coverings	1,372	8%
Vehicle repairs/Serviceing	1,234	7%
Scams/Fraud (not a separate category in 2014/15)	1,045	6%
Debt	96,480	
Council Tax arrears	13,266	14%
Credit/Store card debts	10,859	11%
Debt remedies	9,942	10%
Unsecured personal loan debts (excl. payday loans)	7,735	8%
Education	3,114	
Higher Education	675	22%
Further Education	651	21%
Adult Education	584	19%
Employment	48,530	
Pay and entitlements	12,050	25%
Terms and conditions	7,622	16%
Dismissal	7,320	15%
Dispute resolution	5,851	12%
Redundancy	3,792	8%
Financial products and services	30,397	
Foodbanks/Parcels	8,267	27%
Pensions, savings and investments	5,492	18%
Bank/Building Society/Post Office accounts	3,417	11%
Health and community care	9,959	
Costs/Charges/Entitlements	1,887	19%
Community Care	1,349	14%
Information about services	1,125	11%

APPENDIX 2: Level 1 Advice Codes Recorded by CAB during 2015/16, with most Common Sub-Category Advice Codes ('new' only)

	N	%
Housing	41,061	
Private rented accommodation	10,581	26%
Local Authority rented accommodation	5,359	13%
Owner-Occupied accommodation	5,286	13%
Access to/Provision of accommodation	3,463	8%
Environmental and neighbourhood issues	3,362	8%
Social landlord rented accommodation	3,254	8%
Threatened homelessness	3,229	8%
Immigration, Asylum and Nationality	5,054	
Family, dependents and partners	1,138	23%
Nationality/Citizenship	1,038	21%
Settlement/Further leave to remain	668	14%
Legal	25,931	
Solicitors/Advocates	4,244	16%
Sheriff Court: Small Claims procedures	3,835	15%
Sheriff Court: Summary Case procedures	2,021	8%
Legal Aid	2,148	8%
NHS Concern or Complaint	4,514	
Clinical treatment	1,492	33%
Staff: attitude/behaviour	452	10
Staff: competency	386	9%
Relationships	21,121	
Divorce, separation and dissolution	6,909	33%
Children	4,958	24%
Death and bereavement	3,108	15%
Tax	21,794	
Council Tax	14,799	68%
Income Tax	5,797	27%
Travel, transport and holidays	10,717	
Parking	5,162	48%
Driving	1,951	18%
Public transport	1,556	15%
Utilities and communications	16,340	
Regulated fuel	11,030	68%
Mobile phones	1,014	6%
TV/Telephone/Broadband packages	920	6%

APPENDIX 3: CHANGES IN THE PROPORTION OF CAB BUSINESS ACROSS LEVEL 1 ADVICE CODES 2012/13 TO 2015/16 ('new' only)

Table 1: Proportion of CAB Business Accounted for by each Advice Type 2012/13 to 2015/16

Level 1 Advice Code	2012-2013		2013-2014		2014-2015		2015-2016	
	N	%	N	%	N	%	N	%
Benefits, Tax Credits & NI	20,3813	40%	207,875	37%	220,000	38%	227,561	39%
Consumer Goods & Services	13,383	3%	16,709	3%	17,916	3%	16,608	3%
Debt	114,145	22%	119,492	21%	103,394	18%	96,480	17%
Education	2,405	0%	2,859	1%	3,294	1%	3,114	1%
Employment	44,128	9%	46,540	8%	50,625	9%	48,530	8%
Financial Products & Services	17,965	4%	21,881	4%	26,696	5%	30,397	5%
Health and community care	8,228	2%	8,952	2%	10,680	2%	9,959	2%
Housing	35,228	7%	40,287	7%	41,533	7%	41,061	7%
Immigration, Asylum & Nationality	4,154	1%	4,445	1%	4,480	1%	5,054	1%
Legal	22,583	4%	24,958	4%	27,569	5%	25,931	4%
NHS Concern or Complaint	3,622	1%	4,440	1%	4,689	1%	4,514	1%
Relationships	18,587	4%	20,133	4%	21,880	4%	21,121	4%
Tax	7,417	1%	18,990	3%	21,393	4%	21,794	4%
Travel, Transport and Holidays	5,680	1%	7,585	1%	9,642	2%	10,717	2%
Utilities and Communications	11,651	2%	14,708	3%	17,402	3%	16,340	3%
	512,989		559,854		581,193		579,181	

Table 2: Shift in Proportion of CAB Business Accounted for by each Advice Type ('new' only)

Level 1 Advice Code	% Shift from 2012/13 to 2013/14	% Shift from 2013/14 to 2014/15	% Shift from 2014/15 to 2015/16	% Shift from 2012/13 to 2015/16
Benefits, Tax Credits & NI	-7%	2%	4%	-1%
Consumer Goods & Services	14%	3%	-7%	10%
Debt	-4%	-17%	-6%	-25%
Education	9%	11%	-5%	8%
Employment	-3%	5%	-4%	-3%
Financial Products & Services	12%	18%	16%	50%
Health and community care	0%	15%	-6%	8%
Housing	5%	-1%	-1%	3%
Immigration, Asylum & Nationality	-2%	-3%	13%	9%
Legal	1%	6%	-6%	2%
NHS Concern or Complaint	12%	2%	-3%	11%
Relationships	-1%	5%	-3%	1%
Tax	*	9%	2%	11% ⁺
Travel, Transport and Holidays	22%	22%	12%	68%
Utilities and Communications	16%	14%	-6%	23%

* Comparison from 2012/13 for the Tax category cannot be calculated due to a change in Level 2 Advice Codes within that category in 2013/14.

⁺ Long-term comparison for the Tax category is made between 2013/14 and 2015/16

Appendix 4: Advice types recorded by the Citizens Advice Consumer Service during 2015/16

	No.	%
House Fittings and appliances	13,443	34%
Transport	8,637	22%
Personal goods and services	5,060	13%
Other household requirements	4,406	11%
Leisure	3,885	10%
Professional and financial services	3,409	9%
Commercial goods and services	520	1%
Broadcasting	23	<1%
<i>Unknown</i>	651	2%
Total	50,429	100%

Appendix 5: Advice types recorded by the Extra Help Unit during 2015/16

	No.	%
Billing errors	478	38%
Customer Service failure	3	<1%
Debt/Disconnections	244	19%
Distribution/Transportation	12	1%
Information	38	3%
Marketing	7	1%
Metering	267	21%
New Policy Matter	29	2%
Post	2	<1%
Pre-payment meters	65	5%
Transfers	122	10%
Total	1,267	100%

Appendix 6: Most common advice areas on 'Advice for Scotland' website 2015/16

	All page views		Unique page views	
	N	%	N	%
Consumer	661,982	19%	540,991	19%
Relationships	462,364	13%	396,436	14%
Benefits	397,977	11%	308,449	11%
Resources/Tools	394,120	11%	310,921	11%
Housing	271,763	8%	226,199	8%
Debt & Money	230,203	6%	192,264	7%
Law & Rights	210,614	6%	179,847	6%
Work	189,363	5%	152,360	5%
Education	63,741	2%	55,479	2%
Healthcare	59,053	2%	47,898	2%
Total	3,558,187		2,856,389	

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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