



Who are you?

2019 Annual Snapshot of
Citizens Advice Bureaux clients

November 2020

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Citizens Advice Bureaux deliver frontline advice services through over 275 service points across Scotland, ranging from city centres to small island communities. All the advice they provide is free, independent, confidential, impartial and available to all. In 2019/20, Citizens Advice Bureaux in Scotland helped over 188,000 people deal with almost 675,000 issues.

Each year Citizens Advice Scotland, the umbrella body for bureaux in Scotland, runs a client profile exercise to gather information about the range and type of clients who approach bureaux for advice. It is important for the whole Citizens Advice Service in Scotland to understand who uses bureaux services so we can do our best to reach as much of Scotland's diverse population as possible.

In this eighth edition of the "Who Are You?" series we take a look at those who came to Citizens Advice Bureaux service points during November 2019. During that time data was collected on over 25,000 individuals.

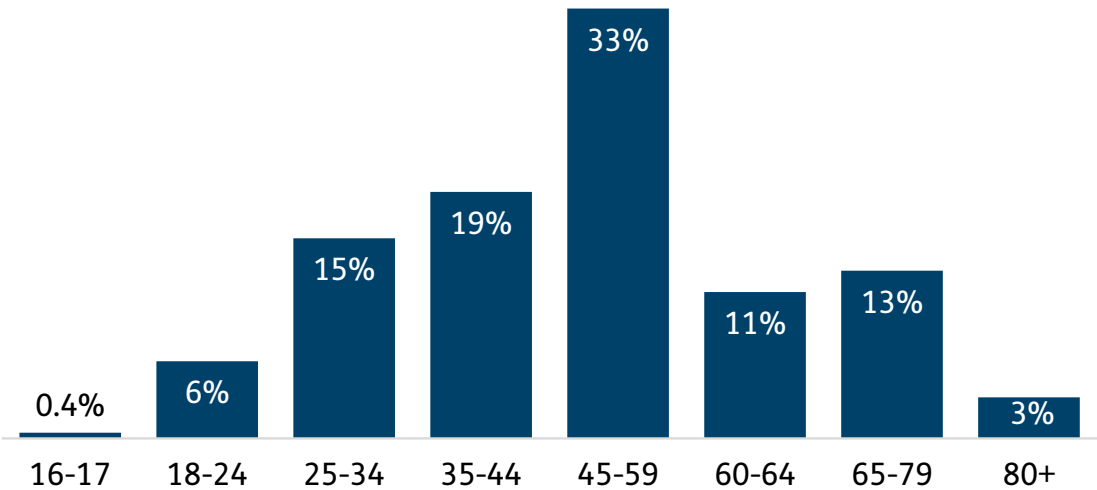
As with all surveys of this type not all clients wished to answer all questions; it is also not always appropriate to ask for such information. Because of this, it is not possible to report on every category but our analysis shows that comparison with the client profile data from the previous four years is consistent and the data collected is robust enough to compare to the Scottish Census.



Client age

The largest proportion¹ of clients (33%) was in the 45 to 59 years age group, while those aged 35 to 44 years accounted for 19%. Those in the 18 to 24 age group were far more likely to be female (62%) than male (38%), with this being a notable difference in comparison to the gender split of the sample as a whole (54% female).

Chart 1: Client age groups



Although numbers are small (n=103), clients aged 17 or under were most likely to be seeking benefits-related advice² (66%); the next most likely was those aged 60 to 64 (59%). Clients aged 65 and over were by far the most likely (5%) to seek consumer-related advice. Debt-related advice was most commonly sought by clients aged 25 to 44 (18%), while the most common client group in relation to employment advice were those aged 18 to 24 (10%).

The likelihood of seeking advice in relation to travel and transport appeared to increase with age, with those aged 80 and over the largest client group here (11%). This trend is repeated in relation to utilities advice where, once again, those aged 80 and over are the most likely (17%) to be seeking this type of advice. Those seeking advice in relation to housing were most likely to be in the 18 to 24 age group (10%).

¹ Age group data was available for 23,314 clients

² When discussing advice, the percentage refers to the portion of that client group seeking advice once missing and ‘prefer not to answer’ responses are removed.

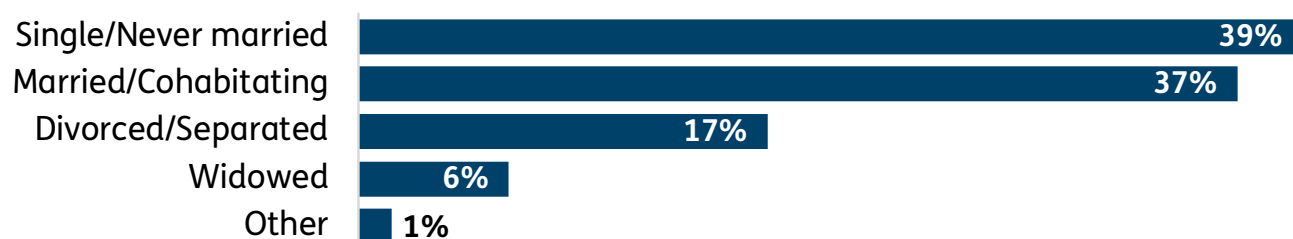
Client gender

In terms of gender³, bureaux clients were more likely to be female (54%) than male (46%). There are no remarkable differences between the genders in terms of type of advice sought, although females were marginally less likely (9%) than males (11%) to have sought advice in relation to finances and charitable support. Conversely, males were marginally more likely (9%) than females (7%) to have sought advice in regard to utilities.

Relationship status

The two most common client groups in terms of relationship status⁴ were those who had never married (39%) and those married or co-habiting (37%). It was evident that there were more single male clients (43%) than single female clients (35%).

Chart 2: Client relationship status



Clients seeking consumer related advice were most likely to be married/cohabiting (52%) and least likely to be single/never married (24%). Those seeking debt related advice were most likely to be either single/never married (44%) or divorced/separated (21%). Single clients were more likely than average to seek housing-related advice (49%), while clients who were married/cohabiting were more likely than average to seek immigration-related advice (55%).

³ Gender data was available for 19,996 clients

⁴ Relationship status data was available for 18,452 clients

Caring responsibilities

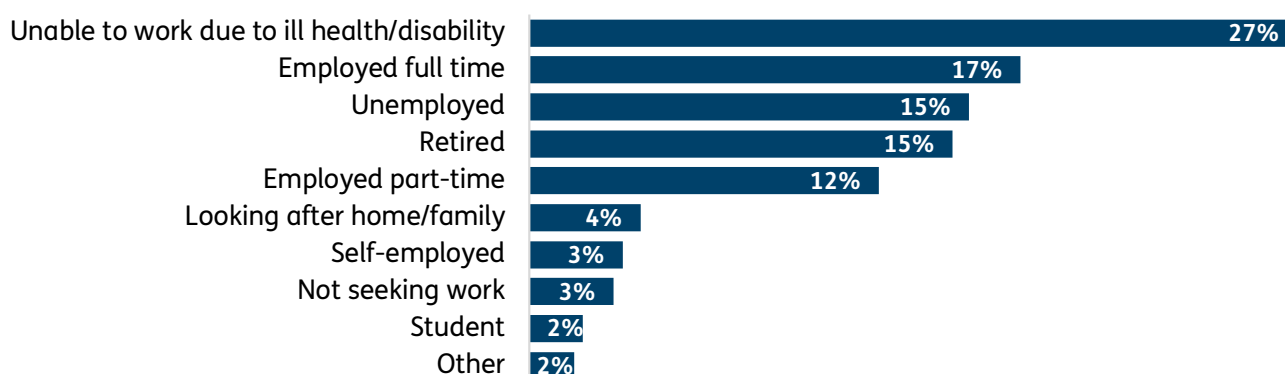
The largest proportion of bureaux clients (64%) reported having no caring responsibilities⁵, while 26% were caring for children and 9% for an adult. Of those with caring responsibilities⁶, those caring for children without a disability were more likely than average to seek debt-related advice (70%) or relationship-related advice (81%).

Those caring for an adult with a disability were more likely than average (45%) to seek health related advice, while those caring for an elderly person with a disability were more likely than average to seek travel-related advice (24%).

Employment status

The largest client group in terms of employment status⁷ were those unable to work due to ill-health or disability (27%). However, if all clients in either full- or part-time employment are considered together (29%), this becomes the largest group; a further 3% of clients reported being self-employed. In considering other demographics, the age group most likely to report being unable to work due to ill health or disability (44%) are those aged 60 to 64.

Chart 3: Client employment status



One in two clients employed part-time (50%) and almost one in three employed full-time (30%) sought benefits-related advice. Clients in some form of employment were also the most likely to have sought debt-related advice, with around one in three of those in full-; part-; or self-employment in this category. Those in full (33%) or part-time (19%) employment were also more likely than average to seek relationship-related advice.

⁵ Caring responsibilities data was available for 18,634 clients

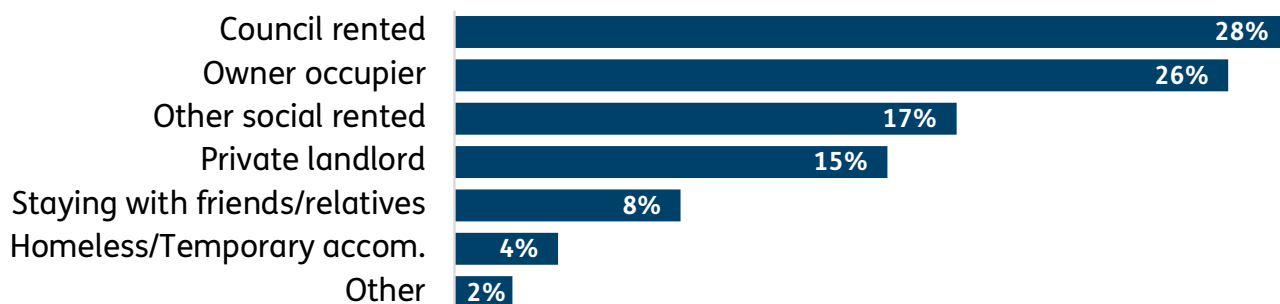
⁶ Number of clients with caring responsibilities: 6,735

⁷ Employment status data was available for 19,011 clients

Housing tenure

In terms of housing tenure⁸, the majority of clients either held council tenancies (30%) or were owner-occupiers (28%). If all those living in rented accommodation are taken together, this accounts for 60% of the whole client group.

Chart 4: Client housing tenure



Clients living in council or social rented accommodation were more likely than average to have sought utilities-related advice (35% and 22% respectively). Those living in private rented accommodation were much more likely than average to have sought immigration-related advice (34%), and second only to clients reporting as homeless/in temporary accommodation (9%) to seek more housing related advice (22%) than average.

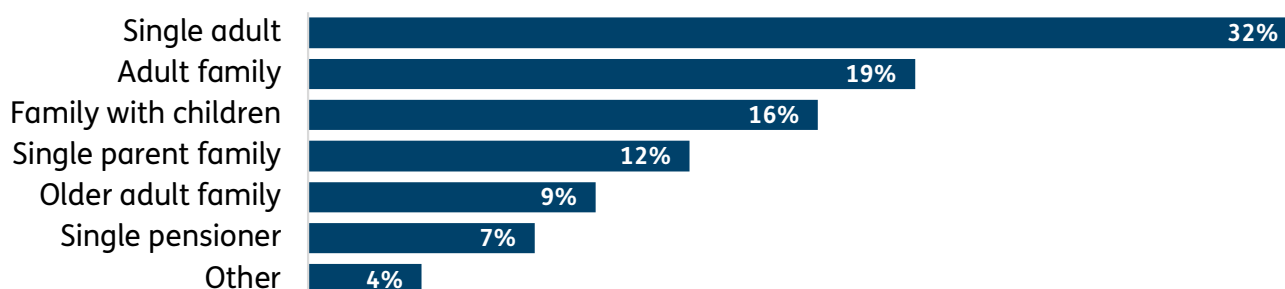
⁸ Housing tenure data was available for 18,909 clients



Household composition⁹

The largest proportion of bureaux clients (32%) lived in single adult households, while 28% lived in a household with children. Of all household types, single parent clients were the most likely to be in part-time work (29%).

Chart 5: Client household composition



Clients from older adult families (where at least one adult is a pensioner) were far more likely than average to have sought consumer-related advice (22%), or travel-related advice (27%), while clients from non-pensioner adult families were much more likely than average (32%) to seek employment-related advice. Clients from single parent families were more likely than average (25%) to have sought relationship-related advice

Health condition/disability

Over half (58%) of clients reported that they had a health condition or disability¹⁰ that limited what they could do. This client group was more likely to have sought benefits-related advice than not (70%), but less likely to have sought advice in relation to debt or housing (both 48%). Additionally, 28% of clients in full-time employment reported having a limiting health condition or disability, while 37% of clients in part-time employment stated the same.

⁹ Household composition data was available for 18,412 clients

¹⁰ Health condition/disability data was available for 18,176 clients

⁷ Employment status data was available for 19,011 clients

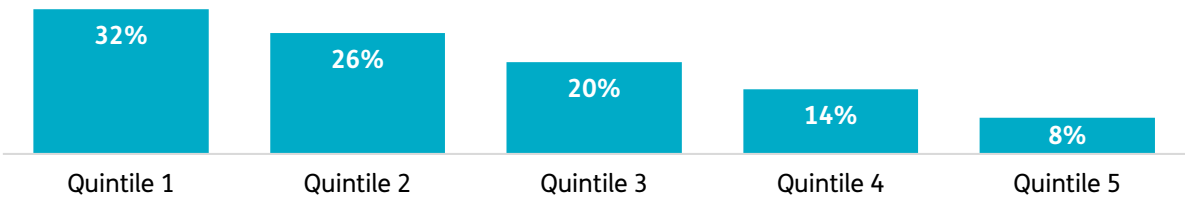
Scottish Index of Multiple Deprivation

The Scottish Index of Multiple Deprivation (‘SIMD’) is the Scottish Government’s official tool for identifying those places within Scotland experiencing deprivation.

Although the terms ‘poverty’ and ‘deprivation’ are sometimes used interchangeably, in this context deprivation is defined more widely as the range of problems that arise due to lack of resources or opportunities in relation to health; safety; education; employment; housing; access to services; and financial aspects. The SIMD divides Scotland into a number of small areas, or ‘data zones’, which can be ranked from the most to least deprived in relation to these multiple factors.

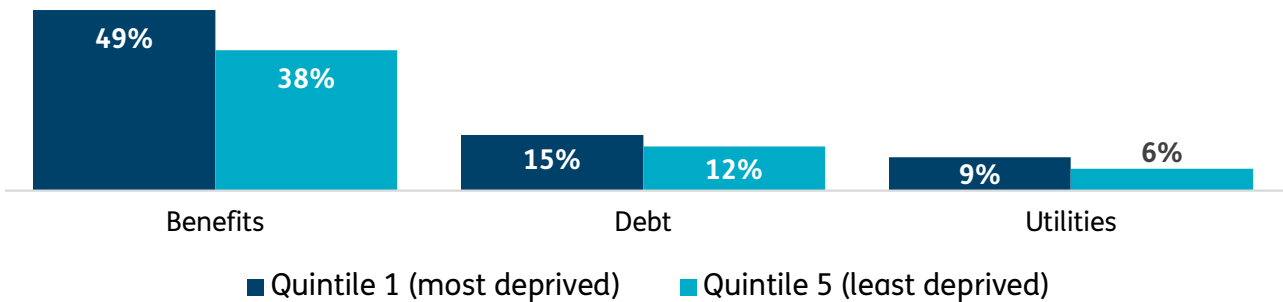
In considering SIMD it is useful to form the data zones into larger categories, with one of the most commonly used being the ‘quintile’; this divides Scotland into five equal groups with Quintile 1 (‘Q1’) containing the 20% most deprived data zones through to Q5, with the 20% least deprived data zones. As can be seen below, bureaux clients¹¹ from November 2019 ranged from being over-represented in the lower quintiles to being under-represented in the top quintile.

Chart 6: Client locations – Scottish Index of Multiple Deprivation



In considering type of advice sought it is clear that, for almost all advice types, this changes as levels of deprivation change. The selection of advice types displayed in Chart 7 below, for example, shows that likelihood of seeking benefits advice declines as deprivation decreases, as does debt and utilities advice.

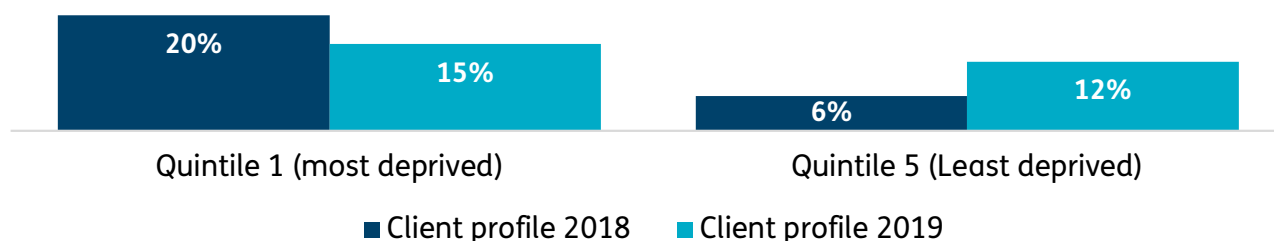
Chart 7: Advice types by SIMD, where advice is most often sought in Quintile 1



¹¹ SIMD data was available for 24,128 clients

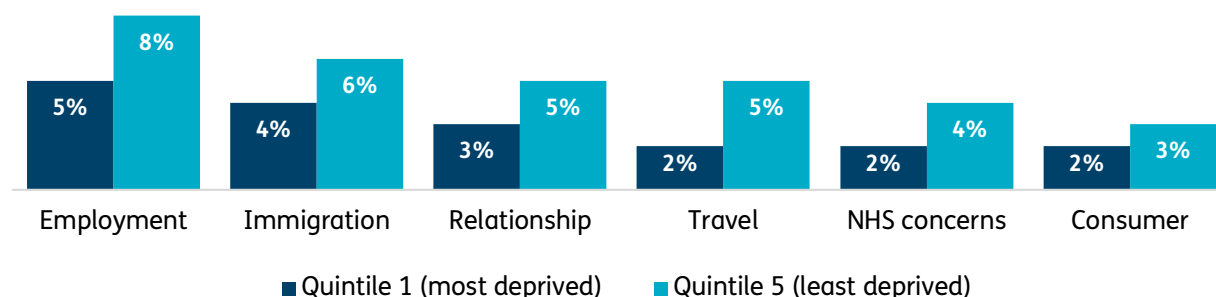
It is of interest to note that for debt advice, the proportion of those in the most and least deprived quintiles has shifted between 2018 and 2019. As can be seen in Chart 8, while the proportion of clients in Quintile 1 seeking debt advice has decreased, the proportion in Quintile 5 has doubled.

Chart 8: Debt advice sought by clients in Quintiles 1 and 5: 2018 and 2019



Clients living in the least deprived areas are more likely to have sought advice in relation to employment and travel than those in the most deprived quintile.

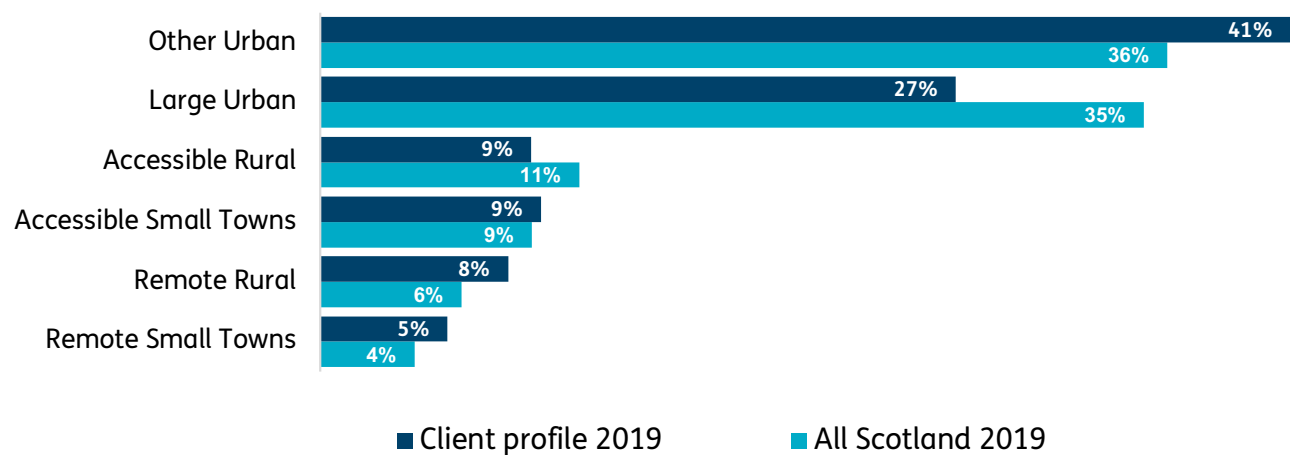
Chart 9: Advice types by SIMD, where advice is most often sought in Quintile 5



Urban/Rural classification¹²

The Scottish Government employs a standard framework in order to define the rurality of an area, and some comparisons have been drawn between this information for Scotland as a whole and that relating to bureaux clients during November 2019. As has been found in previous years, bureaux clients were over-represented in other urban areas but under-represented in large urban areas.

Chart 10: Client locations – urban/rural classification



Concluding remarks

In spite of an increasingly difficult funding landscape and an increased demand for support, this 2019 snapshot clearly shows that bureaux continue to serve Scotland’s diverse population across a wide spectrum of advice areas. While there are small variations in numbers between 2019 and earlier client profile data, it is reassuring to note that proportions remain consistent with previous samples as well as being broadly comparable with the 2011 Census data in general.

¹² Urban/rural data was available for 24,128 clients



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