



# Who Are You?



## Citizens Advice Bureau Clients 2015

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Citizens Advice Bureaux deliver frontline advice services through more than 200 service points across the country, from city centres to island communities. Advice provided by the service is free, independent, confidential, impartial and available to everyone. In 2014/15 our CAB network of dedicated staff helped over 274,000 people deal with almost 909,000 advice issues.

Each November, an annual drive to collect profile information on all clients approaching Bureaux for advice is undertaken. It is important for us to understand who uses CAB services so we can do our very best to ensure that we are able to reach as much of Scotland's diverse population as possible. This third publication in our 'Who Are You?' series provides a snapshot of individuals in Scotland supported by CAB during November 2015.

### Annual CAB Client Snapshot 2015

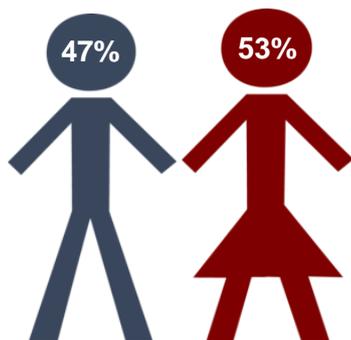
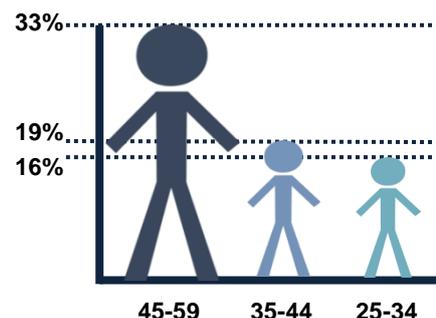
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In this edition of the 'Who Are You?' series we take a look at those who came to CAB service points during November 2015. Information was collected on almost 17,000 clients<sup>1</sup>, which is an increase in reporting of 6% from our first client profile data collection in 2014. In learning from the pilot phase of this work, a more accurate measure of comparison between the client profile and all clients seen in November has been developed. This indicates that the profile captures approximately 74% of all clients seen in November 2015, an increase of 6% from the proportion seen in 2014.

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 2014/15 is consistent and the data collected is robust enough to compare with the 2011 Census.

#### Client Age

One-third of CAB clients during November 2015 were aged between 45 and 59 years, a higher proportion than the one-quarter of the population in this age range reported by the 2011 Census. Those aged between 25 and 44 years accounted for 35% of CAB clients during the same period which is, again, marginally higher than the proportion of this age group in Scotland overall (32%).



#### Client Gender

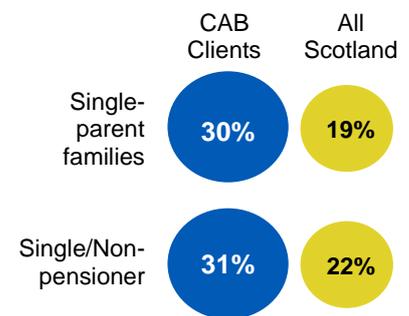
A little over half of CAB clients during November 2015 (53%) were female, which is comparable to the figure reported in the 2011 Census (52%). While few differences between the genders were evident, a higher proportion of females (19%) than males (5%) reported being in part-time employment; this is broadly comparable to data from the 2011 Census. Male clients were almost twice as likely to be homeless or living in temporary accommodation (4%) than female clients (2%).

<sup>1</sup> Client profile information from Citizens Advice Direct is not included in the 2015 data due to a change in the case management system; they will be included in the 2016 profile

Additionally, a higher proportion of females (20%) than males (3%) reported being in a single-parent family, a much broader difference than was reported in the 2011 Census (15% and 10% respectively). A much higher proportion of male clients reported living in single adult households (40%) than did female clients (23%), while a higher proportion of female clients (45%) reported having caring responsibilities than male clients (28%).

### Family Composition

Almost one-third of clients visiting CAB during November 2015 were part of families with one or more children, including single parent families, a larger proportion than that reported in the 2011 Census (19%). Single people of non-pensionable age were also over-represented (31%) in comparison to the Census figures (22%).



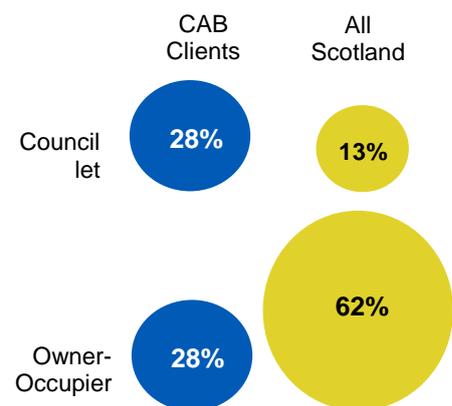
### Relationship Status



Over one-third of CAB clients in November 2015 (38%) were married or cohabiting, this being considerably lower than the figure reported in the 2011 Census (56%). The proportion of CAB clients who had never been married (34%) was higher than the comparable census figure (28%), while that for clients separated or divorced from their partners (20%) was twice that for Scotland as a whole (10%).

### Housing Tenure

The proportion of CAB clients during November 2015 who lived in council-let properties (28%) was more than twice the figure reported in the 2011 Census (13%); a higher proportion were also in privately-let accommodation (16%) than for all Scotland (11%). In contrast, the proportion of CAB clients in owner-occupied properties (28%) was less than half of the 62% reported in the census.



### Employment Status



The largest proportion of CAB clients during November 2015 were in full- or part-time work (34%), although this is considerably lower than the 2011 Census figure of 53%. A higher proportion of CAB clients were unemployed (17%) than was recorded in the census (5%). The figures for retirees and those looking after home or family were the same in both cases (15% and 4% respectively).

### Ethnicity

The majority of CAB clients during November 2015 described themselves as white Scottish (88%); this is consistent with the figure recorded in the 2011 census (84%). It is also of interest to note that the proportions of those describing themselves as 'white/other (non-UK)', Pakistani or of other/mixed race backgrounds were consistent with census data. The only group that would appear to be under-represented in the CAB client profile is those describing themselves as 'white/other UK' (i.e. not Scottish), who account for 4% of CAB clients but 8% of all in Scotland.





## Disability

Due to category differences and varying definitions it is not possible to compare CAB client data on disability to the information gathered by the census. It is therefore unclear if the 52% of CAB clients reporting as having some form of disability is representative of the population as a whole, although this proportion across the whole of Scotland would seem unlikely.

## Caring Responsibilities<sup>2</sup>

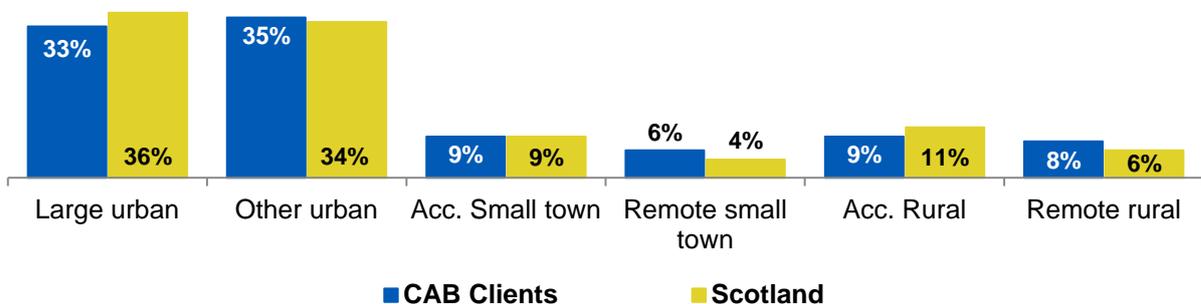
At least 31% of CAB clients reported having some form of caring responsibility, the majority of which (26% of the entire sample overall) were caring for children. Although the categories are not mutually exclusive, at least 8% of CAB clients also reported caring for someone with a disability.



## Urban Rural Classification

The Scottish Government employs standard definitions in order to define the rurality of an area<sup>3</sup> and some comparisons have been drawn between this information for Scotland as a whole and that relating to CAB clients during November 2015. The client profile data closely matches that of all Scotland, with the majority of CAB clients (68%) residing in urban areas compared to 71% of the Scottish population as a whole.

**Figure 1: Urban Rural Classification - CAB clients and all Scotland comparison**



For CAB clients, it would seem that the likelihood of living in a rural area increases with age with, for example, 24% of the CAB clients living in remote rural areas being aged 65 or over. Those CAB clients who reported their ethnicity as 'white/other UK' were much more likely to be living in a remote rural area (24%) than anywhere else, with this being much higher than for any other ethnic group.

## Scottish Index of Multiple Deprivation

The Scottish Index of Multiple Deprivation ('SIMD') is the Scottish Government's official tool for identifying those places in Scotland suffering from deprivation<sup>4</sup>. 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 covering health, safety, education, employment, housing, access to services and financial aspects. The SIMD divides

<sup>2</sup> A little under 2,500 clients chose not to respond to this question so the actual percentages may be higher.

<sup>3</sup> Further information can be found on the Scottish Government website at:

<http://www.gov.scot/Topics/Statistics/About/Methodology/UrbanRuralClassification>

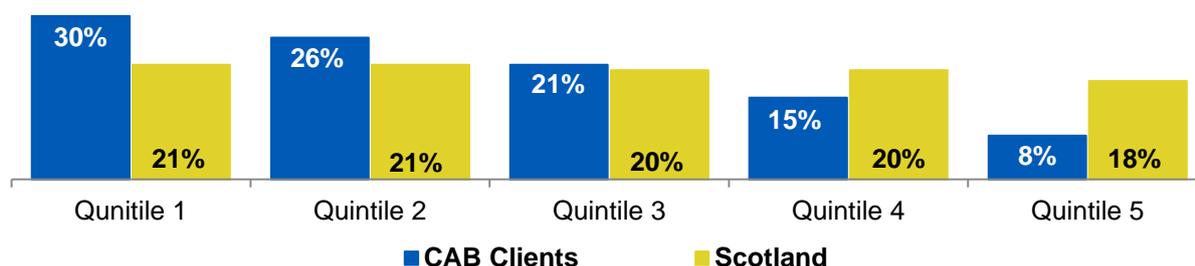
<sup>4</sup> Further information on SIMD can be found on the Scottish Government website at:

<http://www.gov.scot/Topics/Statistics/SIMD>

Scotland into a number of small areas, or 'datazones', 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 datazones into larger categories, with one of the most commonly used being the 'quintile'; this splits Scotland into five equal groups with Quintile 1 ('Q1') containing the 20% most deprived datazones through to Q5 with the 20% least deprived datazones. As can be seen in Figure 1 below, CAB clients from November 2015 ranged from being over represented in the lower quintiles to being under represented in the top quintile. CAB clients reporting their ethnicity as 'white/Scottish' appeared least likely to live in areas included in Quintile 5, while the likelihood of living in a deprived area appeared to decrease as age increased.

**Figure 1: SIMD - CAB clients and all Scotland comparison**



### Method of Contact

Brief consideration was made of the way in which clients make contact with CAB to establish whether or not there were any differences across client types, with some small variations emerging. For example, the likelihood of making contact with CAB in person decreases across the measures of SIMD, from 79% in Quintile 1 to 68% in Quintile 5. Perhaps unsurprisingly, contact in person also appeared to decrease with level of rurality with, for example, 81% of those in 'large urban' areas making contact in this way in comparison to 59% of those in 'remote rural' areas.



Clients reporting themselves as being of a non-white ethnic group were more likely to contact CAB in person (89%) than those in white ethnic groups (76%). Contact by phone increased across the age groups, from 11% for those aged 35 or under to 19% in those over 65.

### Summary

The quality of the data returned in 2015 also showed an improvement from 2014, with a lower number of clients either not responding to questions or selecting 'prefer not to answer', which increases the efficacy of findings. While there are some small variations in numbers between the 2014 and 2015 client profiles, it is reassuring to note that proportions remain broadly consistent across both years and also with the census in general. This shows that CAB continue to serve a considerable proportion of Scotland's diverse population.

The next report in the 'Who Are You' series will be published in July 2016.