



# Who Are You?



## 4: Client Advice Profile 2015

Citizens Advice Bureaux deliver frontline advice services through almost 300 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 2015/16 our CAB network of dedicated staff helped over 265,000 people deal with more than 910,000 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 fourth publication in our 'Who Are You?' series looks at the advice profile of clients supported by CAB during November 2015.

### Client Advice Profile 2015: Executive Summary

ISSN 2398-4775

In this edition of the 'Who Are You?' series we take a look at the advice profile of 17,000 people who sought advice from a citizens advice bureau in Scotland during November 2015. The data gathered during these advice visits provide valuable social policy insights into how clients from different geographies and backgrounds experience different sets of issues.

#### KEY INSIGHTS

**Consumer advice:** Clients seeking advice on consumer goods and services were much more likely to be retired, to live in a rural area and to live in a relatively less deprived area of Scotland compared to the average client.

**Benefits advice:** Over two-thirds (70%) of those seeking benefits advice considered themselves to be disabled in some way, and were also much more likely to live in the most deprived areas.

**Advice by age:** Advice needs appear to change as people grow older, with people aged below 35 more likely to seek advice on employment, in contrast to relationship advice for those aged 35 to 44 years and debt advice for the 45 to 59 years age group. Older client groups are more likely to seek advice on consumer issues, such as travel and utilities.

**Rural Scotland:** Clients living in remote rural areas appear most likely to seek advice on a health-related issue, and are more likely to have a legal issue. Rural consumers are also more likely to seek advice on utilities, as well as consumer goods and services.

**Complexity of advice:** Over one-quarter (29%) of clients seek advice on at least two topic areas (e.g. debt and benefits). Of those seeking advice on benefits, 11% also had a debt issue, while 10% had a tax issue. For those seeking advice on housing, this rose to 17% also having a debt issues and 16% having a tax issue.

**Gender and advice:** Female clients were more likely to seek advice on the NHS, education and relationships; while male clients were more likely to seek advice on financial products (mainly food parcels), immigration and employment.

## Introduction

1. In this edition of the ‘Who Are You?’ series we take a look at the advice profile of those who came to CAB service points during November 2015; i.e. which advice codes<sup>1</sup> were recorded for each client. Information was collected on almost 17,000 clients<sup>2</sup>, which is an increase in reporting of 6% from our first client profile data collection 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 client profile data from 2014/15 is consistent and the data collected is robust enough to compare with the 2011 Census in most areas.

## Types of Advice Sought by CAB Clients

2. The issues clients bring to CAB are recorded under 15 different ‘Level 1’ advice code categories. These categories are listed below in Table 1, including the numbers recorded under each category for all Scottish CAB during 2015/16 and the proportion of CAB business they accounted for. Advice relating to benefits, tax credits and national insurance was by far the most common sought by those coming to CAB, accounting for almost two-fifths (39%) of all advice provided.

**Table 1: Issues brought to CAB during 2015/16, by Level 1 Advice Code**

	N	%		N	%
Benefits, Tax Credits & N.I.	227,561	39%	Consumer Goods & Services	16,608	3%
Debt	96,480	17%	Utilities & Communications	16,340	3%
Employment	48,530	8%	Travel, Transport & Holidays	10,717	2%
Housing	41,061	7%	Health & Community Care	9,959	2%
Financial Products & Services	30,397	5%	Immigration, Asylum & Nationality	5,054	1%
Legal	25,931	4%	NHS Concern or Complaint	4,514	1%
Tax	21,794	4%	Education	3,114	1%
Relationships	21,121	4%			

## The Advice Profile of CAB Clients<sup>3</sup>

3. The issues on which clients seek advice can fall under one or more of the advice code categories, or ‘topics’. The majority of clients in our 2015 snapshot (71%) sought advice on one topic only, while a further 21% sought advice in relation to two different topics. Where advice on a single topic was sought, the proportions related to each of the advice code categories was comparable to advice code data for all CAB (Table 1), with benefits (49%) and debt (20%) being most common.

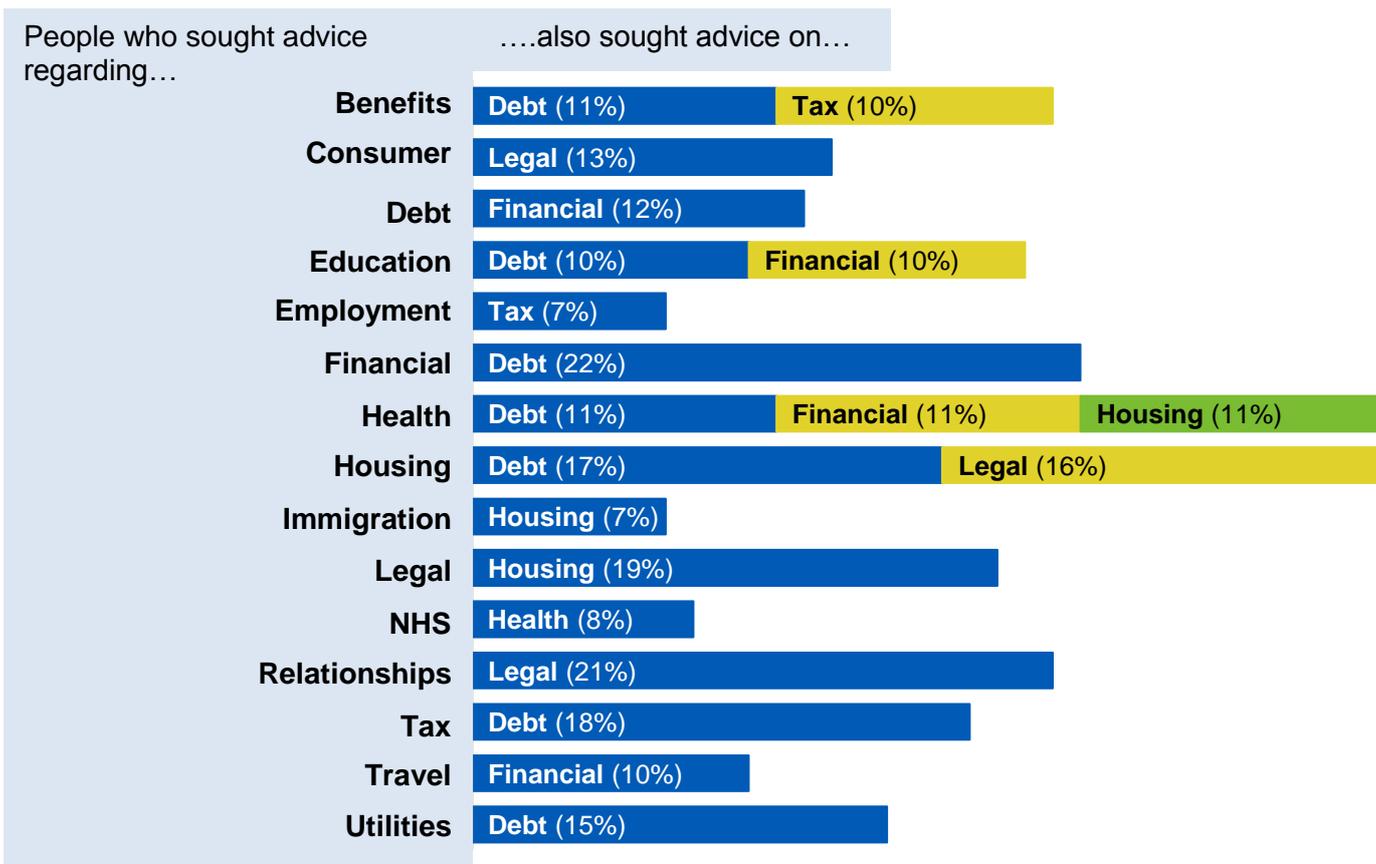
<sup>1</sup> Further information on advice codes can be found in the ‘Advice in Scotland’ publications, including examples of the sub-categories under each of the 15 Level 1 codes. These figures relate to ‘new’ advice codes only.

<sup>2</sup> Client profile information from Citizens Advice Direct is not included in the 2015 data due to a change in their case recording system.

<sup>3</sup> Findings presented here are drawn only from data collected by those bureaux using the CASTLE case management system, as other collection processes (used by 11 of the 61 CAB in 2015/16) do not gather advice code data in a format suitable for analysis during the client profiling exercise.

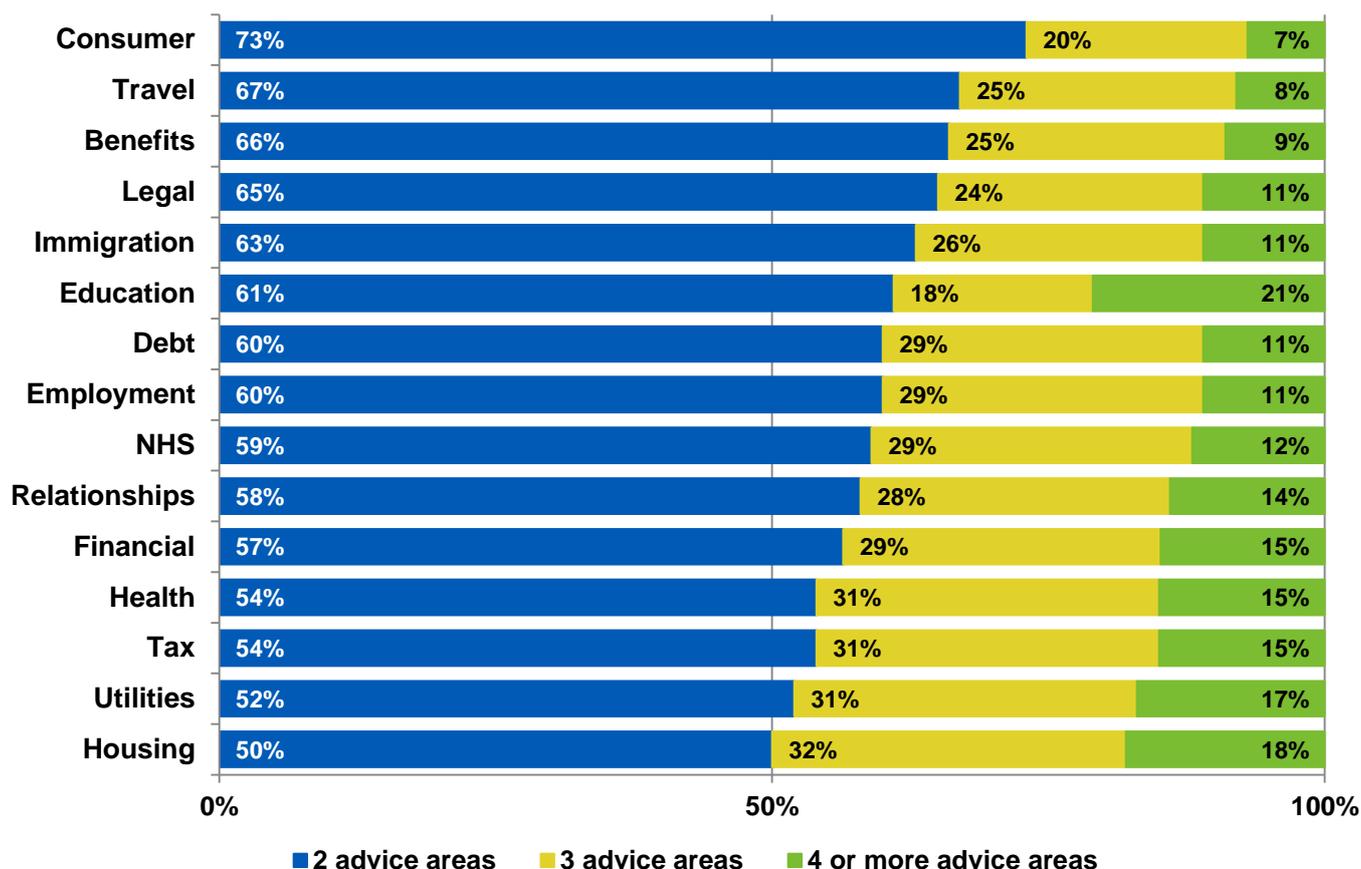
4. Those who sought advice on multiple topics, benefits was the most common other topic, ranging from 63% of those seeking advice in relation to Tax issues (primarily council-tax related issues) to 11% of those seeking NHS-related advice (predominantly health-related benefits). There are two exceptions to this, namely the Consumer and Legal categories. Chart 1 below therefore considers the second-most common advice areas and illustrates, for example, that of those who sought benefits-related advice, 11% also sought debt-related advice and 10% sought tax-related advice.

**Chart 1: Advice profile for those seeking advice on multiple topics, by advice area**



5. From the advice code data for all Scottish CAB we can say that clients come to CAB seeking advice on an average of three different topics. However, it is the client profile data that allows us to look at *which* specific advice topics these are. As illustrated in Chart 2, in considering those who sought advice on multiple topics (29% of those profiled) it is evident that there are differences across each of the different topic areas. For example, it can be seen that the proportion of those seeking advice in two different areas ranges from 50% of those seeking housing-related advice to 73% of those seeking consumer-related advice. Similarly, it could be argued that those seeking consumer-related advice are the least likely to approach CAB with complex issues, as only 7% sought advice on 4 or more advice areas.

**Chart 2: Number of topics under which advice was sought, by advice area**



6. In order to obtain a clearer perspective on our clients' advice profile we refined our sample to consider those who had sought advice under *only one* advice code area; e.g. separating clients who sought advice on *only* consumer issues from those who sought advice on *only* financial issues. Unsurprisingly, as benefit and debt-related enquiries are the most common across all CAB, they also accounted for the largest proportions here with 29% of clients seeking advice on only benefits, and 11% on only debt. There are, however, a few interesting differences in client profile across the advice topics. These are illustrated in Figure 1 overleaf.

7. It is often the most vulnerable in society who seek support and advice, though it could be argued that anyone requiring advice is at least vulnerable to some extent. As mentioned in Report 3 of the 'Who Are You' series<sup>4</sup> CAB clients are broadly representative of the Scottish population as a whole, with demographics similar to those in the 2011 Census. However, in considering clients who had come to CAB for advice on one topic only, it is clear that clients seeking certain types of advice are more representative of the entire Scottish population than others.

<sup>4</sup> Available at: [http://www.cas.org.uk/system/files/publications/client\\_profile\\_report\\_3\\_final\\_0.pdf](http://www.cas.org.uk/system/files/publications/client_profile_report_3_final_0.pdf)

**Figure 1: Differences in client profile across advice topics, by those seeking advice on one advice area only**



**Benefits-only clients:**  
Most likely to be unable to work due to ill-health or disability



**Consumer-only clients:**  
Most likely to be owner-occupiers or live in least deprived SIMD quintile



**Debt-only clients:**  
More likely to be in part or full-time employment (52%) than otherwise



**Education-only clients:**  
Most likely to be students or in the 18 to 24 years age group



**Employment-only clients:**  
Most likely to be part of a family with children, or be of white/non-UK origin



**Financial-only clients:**  
Most likely to be male; single; or live in council-rented accommodation



**Health-only clients:**  
Least likely to be in single-parent family or to be in employment



**Housing-only clients:**  
More likely than average CAB client to live in private-rented accommodation



**Immigration-only clients:**  
Most likely to live in large urban area and least likely to be divorced



**Legal-only clients:**  
More likely than average CAB client to be an owner-occupier



**NHS-only clients:**  
Most likely to be female, in the 45-59 age group, or live in 'other urban' area



**Relationship-only clients:**  
Most likely to be in employment or be caring for children



**Tax-only clients:**  
Least likely to have any type of caring responsibilities



**Travel-only clients:**  
Most likely to be aged 65+ and least likely to be single

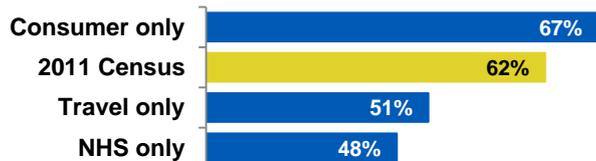


**Utilities-only clients:**  
Most likely to be widowed, or a single pensioner

8. It should be explained that the figures below do not refer to the proportion of a particular client demographic seeking a form of advice; if this were the case, benefits would inevitably be the top category for all. Instead, these figures relate to the proportion of those seeking only one type of advice who fall into a particular client demographic, e.g. the first chart below shows that, of those coming to CAB for advice on only consumer-related issues, 67% are owner-occupiers. The figures used here not only illustrate that *anyone* can need advice, but also that CAB appears to reach all elements of society.

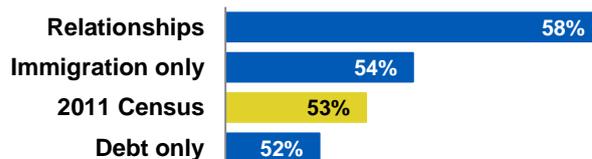
**Owner-occupiers** are most likely to seek advice on consumer-related issues

(% in each advice category)



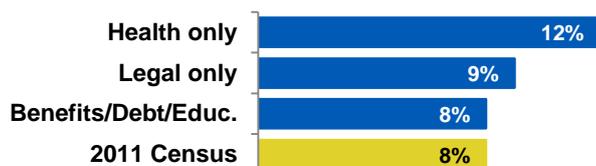
Those in some form of **employment** are most likely<sup>5</sup> to seek advice on relationships

(% in each advice category)



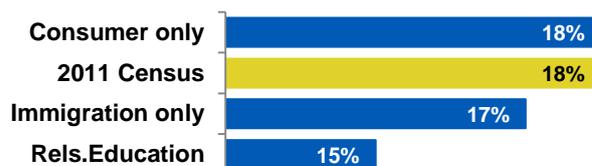
Those living in **remote rural areas** are most likely to seek advice on health-related issue

(% in each advice category)



Those living in the **least deprived SIMD quintile** are most likely to seek consumer-related advice

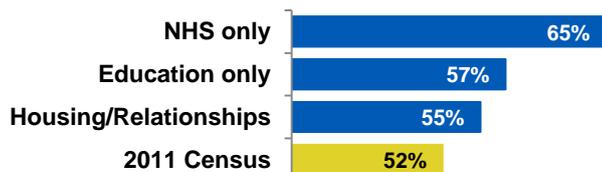
(% in each advice category)



9. In terms of the demographics themselves, most differences across these in terms of advice sought can be explained by the advice area itself. For example, by far the largest proportion of those seeking immigration-related advice identified themselves as being either of white non-UK (40%) or other/mixed race (42%) origin. Similarly, the most common advice area for single parent families was in relation to education 22%, closely followed by relationships (19%). However, there were some small differences in relation to the sexes, with females much more likely than males to seek advice regarding an NHS-related issue, while males were more likely to seek advice in relation to financial matters.

**Female CAB clients** are most likely to seek advice on NHS-related matters

(% in each advice category)



**Male CAB clients** are most likely to seek Advice on finance-related matters

(% in each advice category)



<sup>5</sup> Advice in relation to employment was, perhaps unsurprisingly, the largest advice category here (69%) so was excluded for the purposes of this illustration.

10. If considered in the same framework used above, i.e. looking at the proportion of all those seeking advice on one particular advice topic, some differences across the Scottish Index of Multiple Deprivation ('SIMD') quintile and urban/rural classifications are also evident. For example, the advice area with the largest proportion of clients in the most deprived SIMD quintile is financial matters (31%), while the advice area with the largest proportion of clients in the least deprived SIMD quintile is consumer issues (18%).

**Table 2: Advice area with largest proportion of clients, by SIMD & urban/rural classification**

<b>SIMD</b>	Topic with largest proportion	Topic with 2 <sup>nd</sup> largest proportion	<b>Urban/Rural</b>	Topic with largest proportion	Topic with 2 <sup>nd</sup> largest proportion
<b>1</b>	Financial only (31%)	Benefits only (30%)	<b>Large urban</b>	Immigration-only (69%)	Housing only (38%)
<b>2</b>	NHS only (29%)	Utilities only (28%)	<b>Other urban</b>	NHS only (43%)	Travel only (40%)
<b>3</b>	Utilities only (26%)	Housing only (24%)	<b>Accessible small towns</b>	Relationships only (11%)	Tax only (10%)
<b>4</b>	Consumer only (22%)	Legal only (22%)	<b>Remote small towns</b>	Debt only (7%)	Housing only (7%)
<b>5</b>	Consumer only (18%)	Immigration only (17%)	<b>Accessible rural</b>	Utilities only (12%)	Consumer only (12%)
			<b>Remote rural</b>	Consumer only (8%)	Benefits only (8%)

11. As to the other demographic variables, there are only a few categories where there are sufficient numbers (in terms of both demographic and advice code category) that allow for meaningful analysis. One of these is the age category, where each banding is unique in terms of proportion of each advice topic that it accounts for (see Table 3). For example, it can be seen that the highest proportions of those seeking advice regarding employment are in the 18-24 and 25-34 years age categories.

**Table 3: Advice area with largest proportion of clients, by age group**

	Topic with largest proportion	Topic with 2 <sup>nd</sup> largest proportion
<b>16-17<sup>6</sup></b>	<i>Benefits (1%)</i>	<i>Health (1%)</i>
<b>18-24</b>	Employment (13%)	Housing (10%)
<b>25-34</b>	Employment (24%)	Relationships (23%)
<b>35-44</b>	Relationships (26%)	Debt (22%)
<b>45-59</b>	Debt (38%)	Benefits (36%)
<b>60-64</b>	Tax (13%)	Financial (12%)
<b>65-79</b>	Travel (38%)	Utilities (11%)
<b>80+</b>	<i>Utilities (11%)</i>	<i>Travel (8%)</i>

<sup>6</sup> Categories in italics involve a very small number of clients

12. A similar outcome was evident in the consideration of marital status with, for example, consumer and travel-related issues ranking highly for those married or cohabitating. In contrast, those describing themselves as single more often sought advice regarding housing or employment.

**Table 4: Advice area with largest proportion of clients, by marital status**

	Most common advice area	Second most common advice area
<b>Single</b>	Housing (38%)	Employment (37%)
<b>Married/cohabitating</b>	Consumer (55%)	Travel (55%)
<b>Divorced/Separated</b>	Relationships (31%)	Debt (26%)
<b>Widowed</b>	Utilities (17%)	Tax (16%)

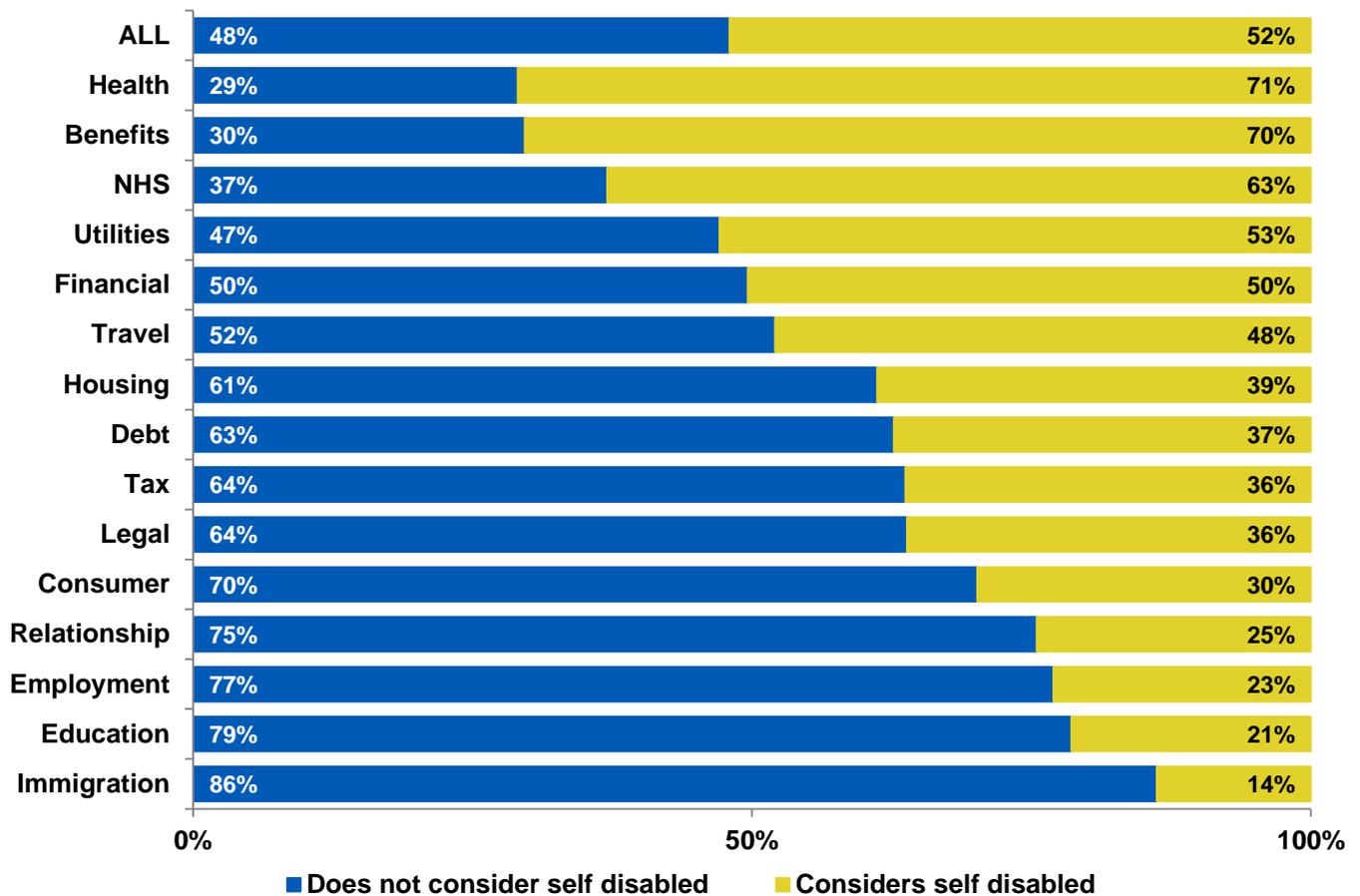
13. An examination of employment status produced findings of equal diversity, although it is perhaps unsurprising that those in some form of employment were most likely to be seeking advice in regard to employment itself. With regard to those describing themselves as unemployed, it is of interest to note that the proportions in relation to employment (17%) and benefits (18%) were almost equal.

**Table 5: Advice area with largest proportion of clients, by employment status**

	Topic with largest proportion	Topic with 2 <sup>nd</sup> largest proportion	Topic with 3 <sup>rd</sup> largest proportion
<b>Full-time employment</b>	Employment (51%)	Relationships (44%)	Debt (36%)
<b>Part-time employment</b>	Employment (18%)	Debt (16%)	Relationships (15%)
<b>Any employment</b>	Employment (69%)	Relationships (58%)	Debt (52%)
<b>Unemployed</b>	Financial (24%)	Benefits (18%)	Employment (17%)
<b>Unable to work</b>	Benefits (41%)	NHS (35%)	Health (27%)
<b>Retired</b>	Utilities (45%)	Travel (45%)	Consumer (41%)

14. Disability is a category often enquired about and while this is indeed recorded, due to variations in the way this question is asked across different surveys, it is not possible to compare this to the Scottish population as a whole. Also, as the question itself can be somewhat subjective we are not confident that the disability figures we record are accurate to any great degree. These figures, therefore, should only be taken as a rough description of what our clients report rather than anything more definitive. Additionally, due to the high number of 'prefer not to answer' responses we only have this information for two-thirds of our client profile sample (65%). In spite of these extensive caveats, the differences evident in Chart 3 are worthy of reporting.

**Chart 3: Proportion of those seeking advice on a particular topic, by whether or not they consider themselves to be disabled in some way**



**Concluding remarks**

15. It is clear from our client profile data that the Citizens Advice network not only continues to provide advice and support across a wide range of topics, but also does so to a diverse population across Scotland. Our ongoing data collection and monitoring helps to ensure that this breadth of service continues, so that all those living in Scotland know they can come to us for any type of advice.

If you have any questions, or would like more information on the data we produce, please contact the CAS Research Team.

[research@cas.org.uk](mailto:research@cas.org.uk)      0131-550-1156

