



# Who are you?

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**Annual Snapshot of  
Citizens Advice Bureaux clients**

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Citizens Advice Bureaux deliver frontline advice services through over 280 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 2018/19, the Citizens Advice Service in Scotland helped over 295,000 people deal with almost 875,000 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 seventh edition of the "Who Are You?" series we take a look at those who came to Citizens Advice Bureaux service points during November 2018. During that time data was collected on almost 18,000 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.

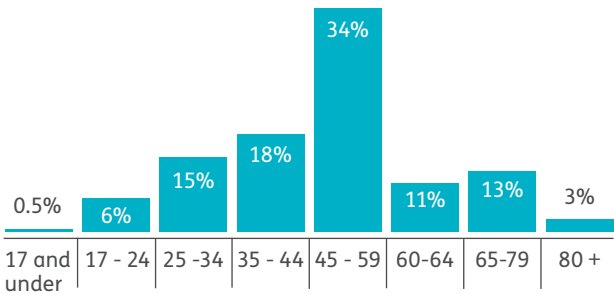


## 18-60+ Client age

The largest proportion<sup>1</sup> of clients (34%) was in the 45 to 59 years age group, while those aged 35 to 44 years accounted for 18%. One notable profile difference in this category are that there are a higher proportion of female, single parent clients (20%) than males (5%).

Although numbers are small (n=61), clients aged 17 or under were the most likely to be seeking benefits-related advice (73%); the next most likely was those aged 60 to 64 (69%). Clients aged 65 and over were by far the most likely (7%) to seek consumer-related advice. Debt-related advice was most commonly sought by clients aged 25 to 44 (25%), while the most common client group in relation to employment advice were those aged 25 to 34 (11%).

Chart 1: Client age groups



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 (12%). This trend is repeated in relation to utilities advice where, once again, those aged 80 and over are the most likely (22%) to be seeking this type of advice.



## Client gender

In terms of gender<sup>3</sup>, 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 more likely (20%) than males (17%) to have sought debt-

related advice. Conversely, males were marginally more likely (14%) than females (11%) to have sought advice in regard to financial issues and charitable support. In general profile terms, there are more female clients in part-time work (18%) than male clients (5%);

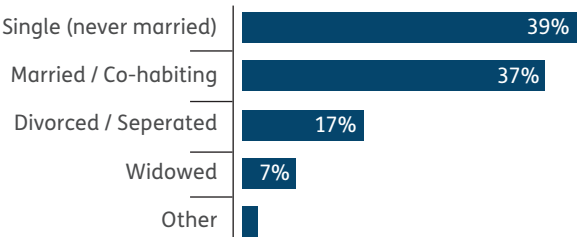


## Relationship status

The two most common client groups in terms of relationship status<sup>4</sup> were those who had never married (39%) and those married or co-habiting (37%). It was evident that there were more single male clients (42%) than single female clients (35%).

Clients who were single (60%), as well as those divorced/separated (58%), were most likely to have sought benefits-related advice; the same was true for those seeking debt-related advice (both 22%). Widowed clients had a greater likelihood of seeking utilities (17%); tax (12%); travel (6%); and consumer (5%) related advice.

Chart 2: Client relationship status



<sup>1</sup> Age group data was available for 17,527 clients

<sup>2</sup> 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.

<sup>3</sup> Gender data was available for 17,058 clients

<sup>4</sup> Relationship status data was available for 14,101 clients



## Caring responsibilities

The largest proportion of bureaux clients (65%) reported having no caring responsibilities<sup>5</sup>, while 26% were caring for children and 9% for an adult. General profile data showed that those with caring responsibilities for children are the least likely to be owner-occupiers (22%), and most likely to live in social rented accommodation (18%).

Those caring for an adult were more likely to seek benefits-related (65%) and tax-related (10%) advice than the other two groups. Clients caring for children had the highest likelihood of seeking advice in relation to housing (10%) and relationship issues (8%).

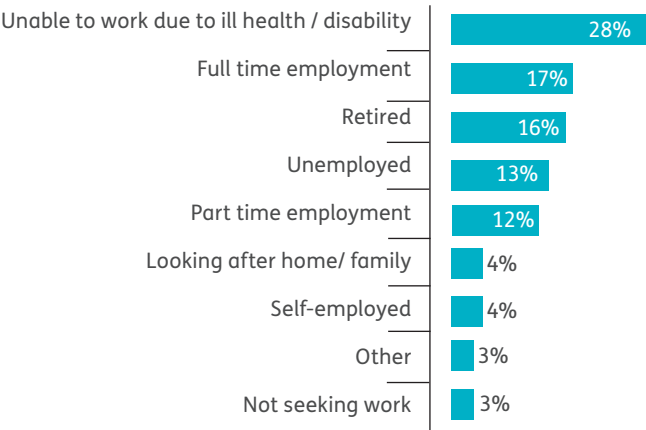


## Employment status

The largest client group in terms of employment status<sup>6</sup> were those unable to work due to ill-health or disability (28%). However, if all clients in either full- or part-time employment are considered together (29%), this becomes the largest group. In considering other demographics, the age group most likely to report being unable to work due to ill health or disability (47%) are those aged 60 to 64.

One in two clients employed part-time (50%) and more than one in three employed full-time (32%) 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. Students were the most likely (17%) to have sought housing-related advice, while retired clients were the most likely to have sought advice on utilities (15%).

Chart 3: Client employment status



<sup>5</sup> Caring responsibilities data was available for 14,011 clients  
<sup>6</sup> Employment status data was available for 14,457 clients



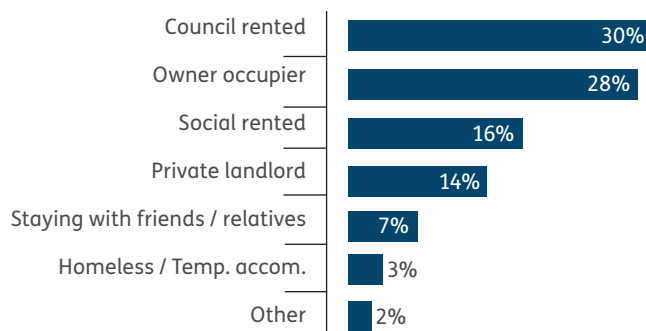


## Housing tenure

In terms of housing tenure<sup>7</sup>, 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. Wider analysis shows that clients reporting as self-employed are more likely to be owner-occupiers (43%) than those in full-time employment (36%).

Clients living in social rented accommodation were marginally the most likely (64%) to have sought benefits-related advice, followed by those in council rented accommodation (63%). Owner-occupier clients were as likely to have sought benefits-related advice (50%) as not; this same client group was the most likely to have sought consumer-related advice (7%). Those in social rented accommodation (12%) were also the most likely to have sought advice in relation to utilities.

Chart 4: Client housing tenure



The most likely to have sought employment-related advice were those living with relatives/friends (13%), or living in private rented accommodation (12%). Clients reporting themselves as being homeless or living in temporary accommodation were by far the most likely to have sought advice in relation to charitable support (19%), as well as the most likely to have sought housing-related advice (29%).

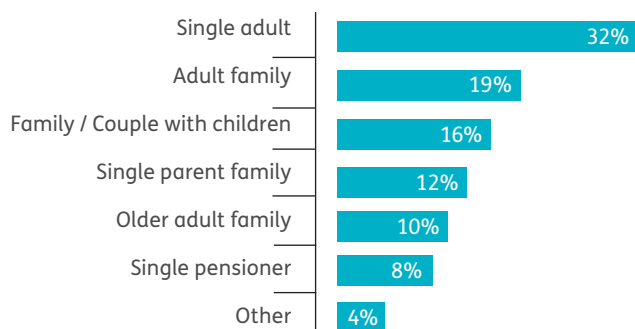


## Household composition<sup>8</sup>

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%).

One in three clients from single parent households (31%) sought advice in relation to debt, compared to one in two from households with children and more than one adult (21%). Clients from single parent households (11%) were also the most likely to have sought advice in relation to housing, as well as relationship-related advice (8%).

Chart 5: Client household composition



## Health condition / disability

Over half (59%) of clients reported that they had a health condition or disability<sup>9</sup> that limited what they could do. This client group was more likely to have sought benefits-related advice than not (72%), but less likely to have sought advice in

relation to debt (15%) or housing (7%). It could also be seen that 27% of clients in full-time employment reported having a limiting health condition or disability, while 32% of clients in part-time employment stated the same.

<sup>7</sup> Housing tenure data was available for 14,366 clients

<sup>8</sup> Household composition data was available for 13,796 clients

<sup>9</sup> Health condition/disability data was available for 13,795 clients



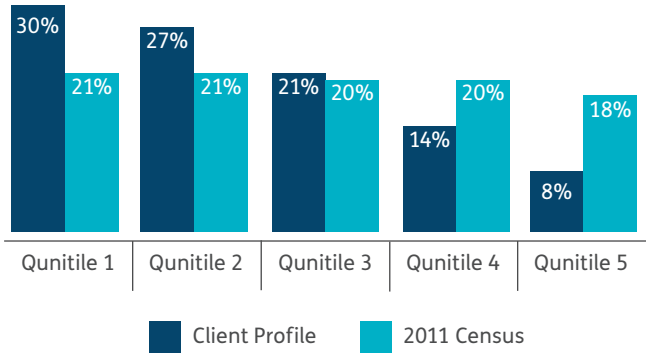
# Scottish Index of Multiple Deprivation

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.

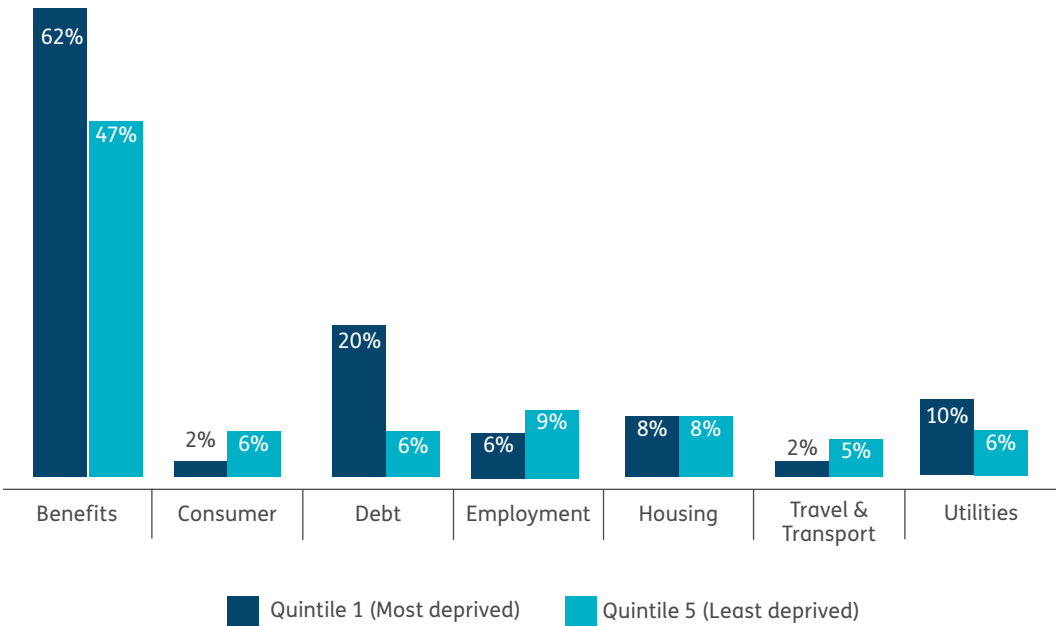
In considering SIMD it is useful to form the data zones into larger categories, with one of the most commonly used being the ‘quintile’; this divides Scotland into five equal groups with Quintile 1 (‘Q1’) containing the 20% most deprived data zones through to Q5, with the 20% least deprived data zones. As can be seen below, bureaux clients<sup>10</sup> from November 2018 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, that likelihood of seeking debt advice declines as deprivation decreases, while employment-related advice appears to increase as deprivation decreases. In contrast, housing related advice remains relatively constant across the deprivation levels.

Chart 7: Advice types by SIMD



<sup>10</sup> SIMD data was available for 15,225 clients

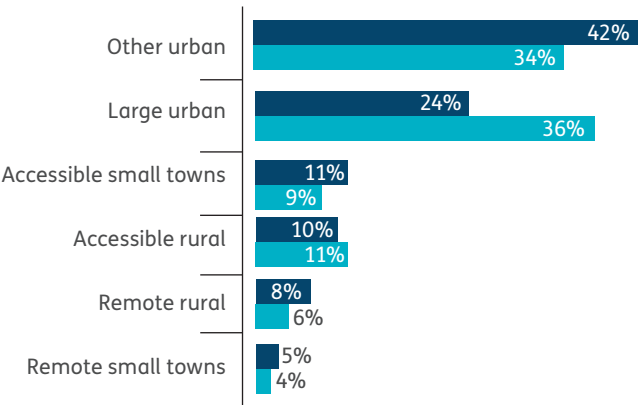


## Urban / Rural classification

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 2018. As has been found in previous years, bureaux clients were over-represented in other urban areas but under-represented in large urban areas.

Clients were least likely to seek advice regarding charitable support in large urban areas (3%), while those most likely to have sought health- (5%) or tax- (9%) related advice lived in remote rural areas. Those seeking utilities-related advice were almost as likely to live in remote rural areas (9%) than large urban areas (10%).

Chart 8: Client locations – urban/rural classification



## Concluding remarks

In spite of an increasingly difficult funding landscape and an increased demand for support, this 2018 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 2018 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.