



A report on Advice Issues for 2015/16

Caithness Citizens Advice Bureau



November 2016

Background

Scottish Citizens Advice Bureaux deliver frontline advice services in almost 300 locations across the country, from city centres to island communities. In 2015/16 the CAB network of 3,400 dedicated volunteers and paid staff helped over 310,000 people deal with over 910,000 advice issues. In this year, CAB recorded a financial gain for clients of £120 million.

Caithness Citizens Advice Bureaux was founded in 1982 and has offices in Thurso and Wick. It provides a generalist advice and information service offering high quality free, impartial, independent and confidential advice to the local community. Caithness CAB is a registered Scottish charity (SC002849).

Caithness CAB Summary:

- **People** - 30 volunteers & 11 staff
- **Advising** – 2,047 clients across 15 main advice subject areas with 6,373 enquiries on 11,076 advice issues (see CASTLE note below)
- **Financial Gain** - Generating a gain for clients of £1,256,354
- **Good Value** - for every £1 spent on core funding = £9.41 to clients
- **Debt Work** – 155 new debt cases, with a combined value of £1,070,014 or £6,903 on average, per case
- **Social Security Work** – the most common subject area of advice:
 - Accounting for 49% of all Caithness CAB queries
 - Assisting clients from initial contact to representation at appeal tribunal level, with 67% of hearings at first tier level resulting in a positive outcome for clients
 - Employment and Support Allowance (ESA) remains the biggest issue
- **Flexible Enquiry Options** - methods of contact with our clients:
 - Face to face – 4,124 (65%)
 - Telephone – 1,590 (25%)
 - Email/Fax – 153 (2%)
 - Letter – 506 (8%)

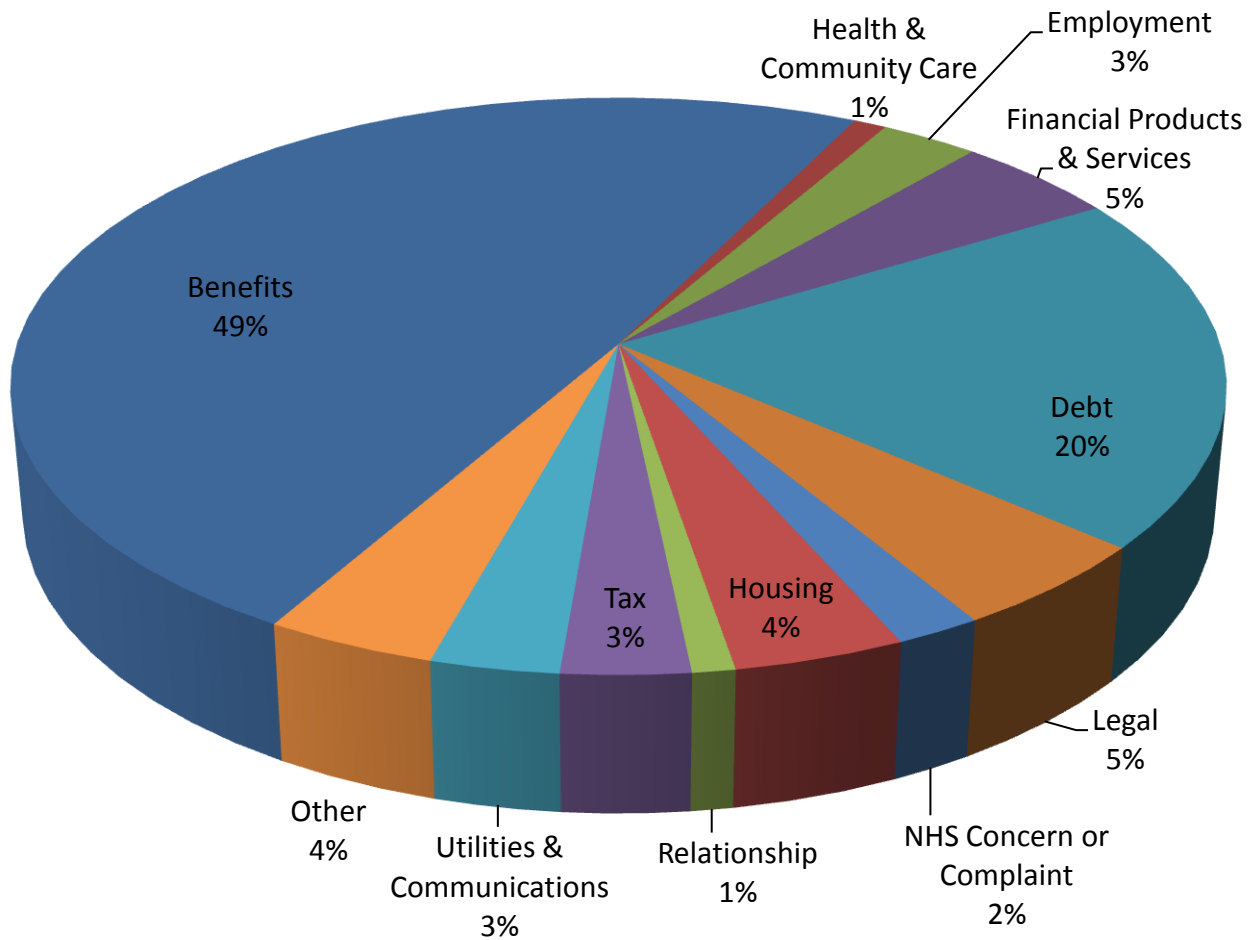
CASTLE

Caithness Citizens Advice Bureau uses the CASTLE electronic case recording system. This allows advice issues to be recorded to three levels. For example: (FIRST LEVEL) Benefits – (SECOND LEVEL) Attendance Allowance – (THIRD LEVEL) Appeals. 90% of the Scottish bureaux network use CASTLE, with the remainder using a paper based system which reports to level 2 only. Therefore to allow national comparisons and following standard CAS protocols, the figures used

in this report are to level 2 only. For reference, the total number of advice issues recorded by Caithness bureau to level 3 in 2015/16 is 13,131.

Caithness CAB Report 2015/16

Chart 1 shows Advice Issues by Category



'Other' – Travel, Transport & Holidays; Immigration, Asylum & Nationality; Education; Consumer Goods & Services.

Citizens Advice Bureaux record advice issues under 15 main advice subject areas, as shown in Chart 1. During 2015/16, Caithness Citizens Advice Bureau recorded 49% of their total advice issues under the Benefits heading, followed by 20% under the Debt heading. Together, these two subject areas made up over 6 in 10 of all advice queries advised on by Caithness CAB during the year.

Table 1 shows Caithness CAB Advice by Category compared to Scottish CAB averages

Caithness CAB		Scottish CAB	
Benefits, Tax Credits and National Insurance	49%	Benefits, Tax Credits and National Insurance	37%
Debt	20%	Debt	24%
Employment	3%	Employment	7%
Housing	4%	Housing	6%
Legal	5%	Legal	4%
Financial products and services	5%	Financial products and services	4%
Tax	3%	Tax	3%
Utilities and communications	3%	Utilities and communications	3%
Relationship	1%	Relationship	3%
Consumer Goods and Services	2%	Consumer Goods and Services	2%
Health and community care	1%	Health and community care	2%
NHS Concern or Complaint	2%	NHS Concern or Complaint	2%
Travel, transport and holidays	1%	Travel, transport and holidays	1%
Immigration, Asylum and Nationality	<1%	Immigration, Asylum and Nationality	1%
Education	<1%	Education	<1%

NB: Totals may not sum due to rounding.

Table 1 compares Caithness CAB advice percentages to the Scottish CAB service averages. Caithness CAB recorded a higher proportion of benefit work than the Scottish CAB average and a lower proportion of debt work. Other areas broadly followed the national trend with the exception of Housing and Employment which were slightly lower than the national average.

Table 2 shows the top 20 advice issues at Caithness CAB

Rank	Advice subject	Specific subject area	Number of advice issues
1	Benefits	Employment & Support Allowance (ESA)	1009
2	Benefits	Personal Independence Payment (PIP) – Daily Living	811
3	Benefits	PIP – Mobility	788
4	Debt	Other	680
5	Financial Products & Services	Charities	372
6	Debt	Council Tax arrears	344
7	Benefits	Disability Living Allowance (DLA) - Care	311
8	Benefits	DLA – Mobility	298
9	Benefits	Jobseekers Allowance	296
10	Benefits	Housing Benefit	280
11	Benefits	Attendance Allowance	254
12	Tax	Council Tax	202
13	Benefits	Other	186
14	Utilities & Communications	Fuel – regulated (gas, electricity)	183
15	Debt	Credit card debt	168
16	Debt	Catalogue & Mail Order debt	145
17	Benefits	Child Tax Credit	139
18	Debt	Remedies	132
19	Legal	Court – Sheriff: summary cause proceedings	128
20	Benefits	Working Tax Credit	125

Table 2 shows the top 20 advice issues recorded by Caithness CAB. As Benefits accounts for 49% of the overall advice issues for the bureau, it is perhaps unsurprising to see specific benefits related subjects at the top of the list.

DLA and PIP are shown separately in the table above. UK Government reforms to the social security system will eventually see all DLA claimants migrated to PIP.

The main items recorded under 'Debt – Other' included General Debt Advice, Money Advice Financial Statement and Money Advice Budgeting & Expenditure.

The main items recorded under 'Benefits – Other' included General Benefit Entitlement and Ancillary Benefits.

Under 'Financial Products & Services – Charities' the main headings recorded were Applications for Charitable Support and Food Banks/Parcels.

With 6 of the 15 main advice areas listed in the top 20 table, the breadth and depth of advice which can be offered by Caithness Citizens Advice Bureaux becomes evident. This holistic approach to advice giving allows the CAB to look at all issues for a client, rather than being restricted to one particular topic.

Table 3 shows advice trends current v previous year on key subject issues.

Issue	+/- %	Volume change
ESA	+17%	144
PIP – Daily Living	+42%	240
PIP – Mobility	+43%	239
Housing Benefit	-13%	(41)
Council Tax arrears	-19%	(81)
Council Tax	-10%	(22)
Debt remedies	+100%	66
Jobseekers Allowance (JSA)	+35%	76
Working Tax Credit	-2%	(2)
Attendance Allowance	-15%	(46)
Credit, Store & Charge card debts	+16%	23
Child Tax Credit	-11%	(18)
Charities	22%	66
Carers Allowance	-23%	(35)
Regulated Fuel	5%	8
DLA - Care	-37%	(186)
DLA - Mobility	-31%	(132)

Table 3 shows large increases in PIP related work and the expected decline in DLA related work as the transition continues on this disability benefit.

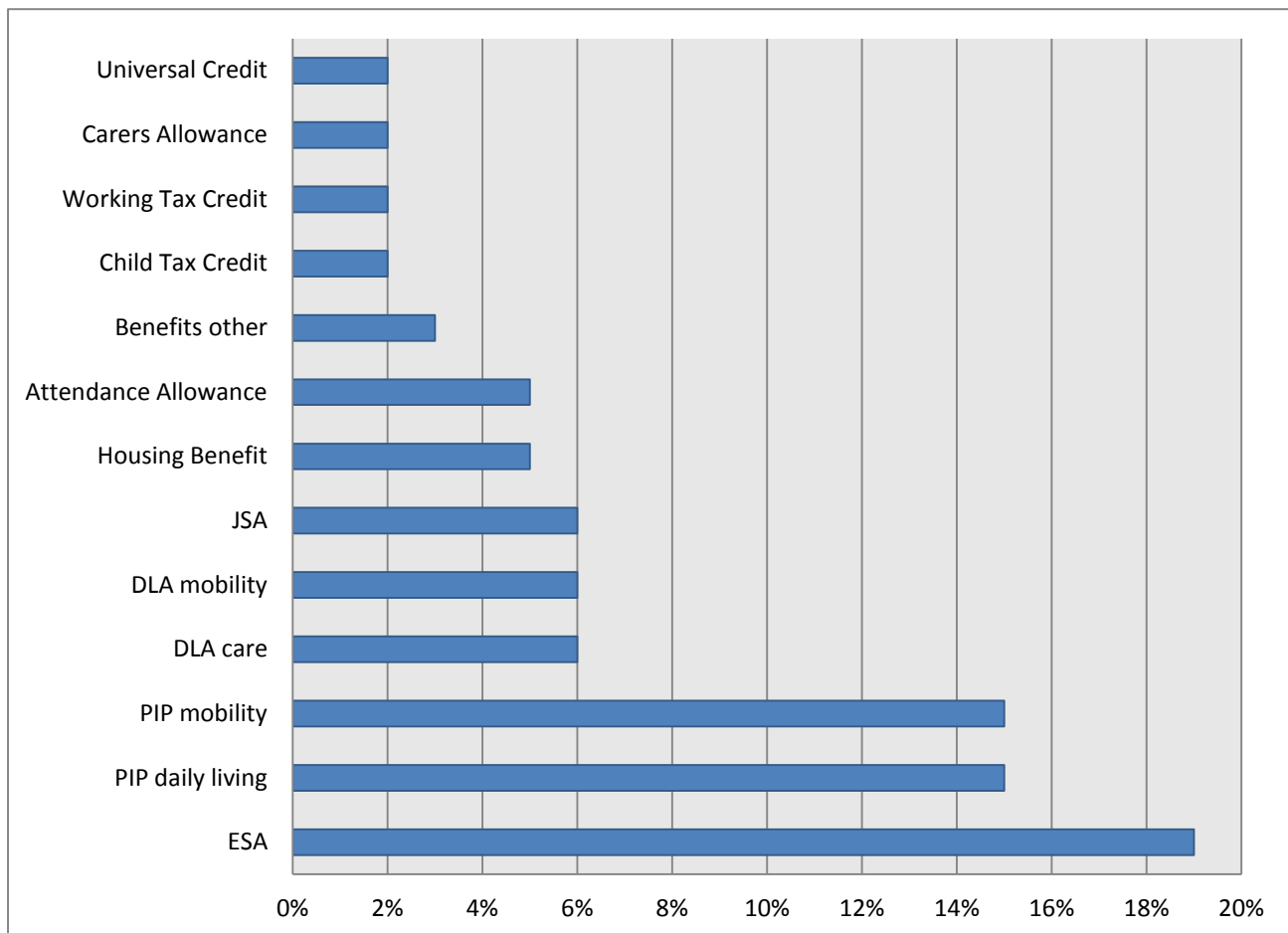
Increases for ESA, JSA, Debt Remedies and Charities should be noted, with the Charities heading covering Applications for Charitable Support and Food Banks/Parcels.

Top 5 advice areas in more detail

Benefits

With 49% of the overall total number of advice issues, Benefits was the largest subject area which clients looked for help on when they came to bureau.

Chart 2 shows the most common types of benefit queries by advice issue.



The main items recorded under 'Benefits – Other' included General Benefit Entitlement and Ancillary Benefits.

Chart 2 shows that ESA was the most popular benefits query at Caithness bureau in 2015/16. Clients raised most issues within ESA on the Claiming Process/Backdating, Entitlement, Payment, Work Capability Assessment and Appeals. Note the emergence of Universal Credit, although it only accounted for 2% of all benefit queries during this period. It is unlikely to become a significant advice issue in volume terms until the introduction of 'Full Service' to Wick Job Centre, at an unspecified future date.

Debt

With 20% of all advice queries, Debt was the second most popular subject clients looked for help with when they came to bureau.

Chart 3 shows the most common types of debt queries by advice issue.

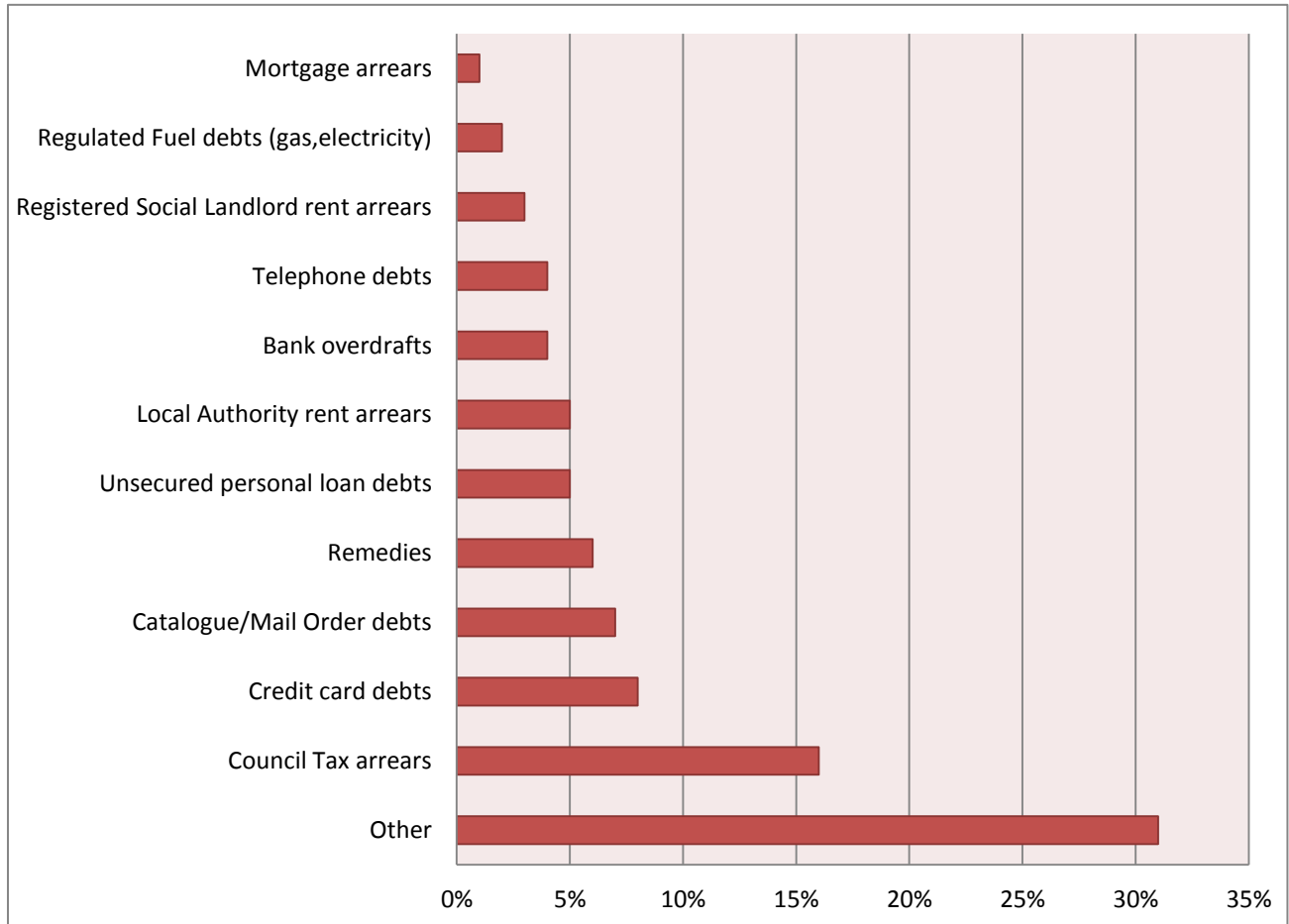


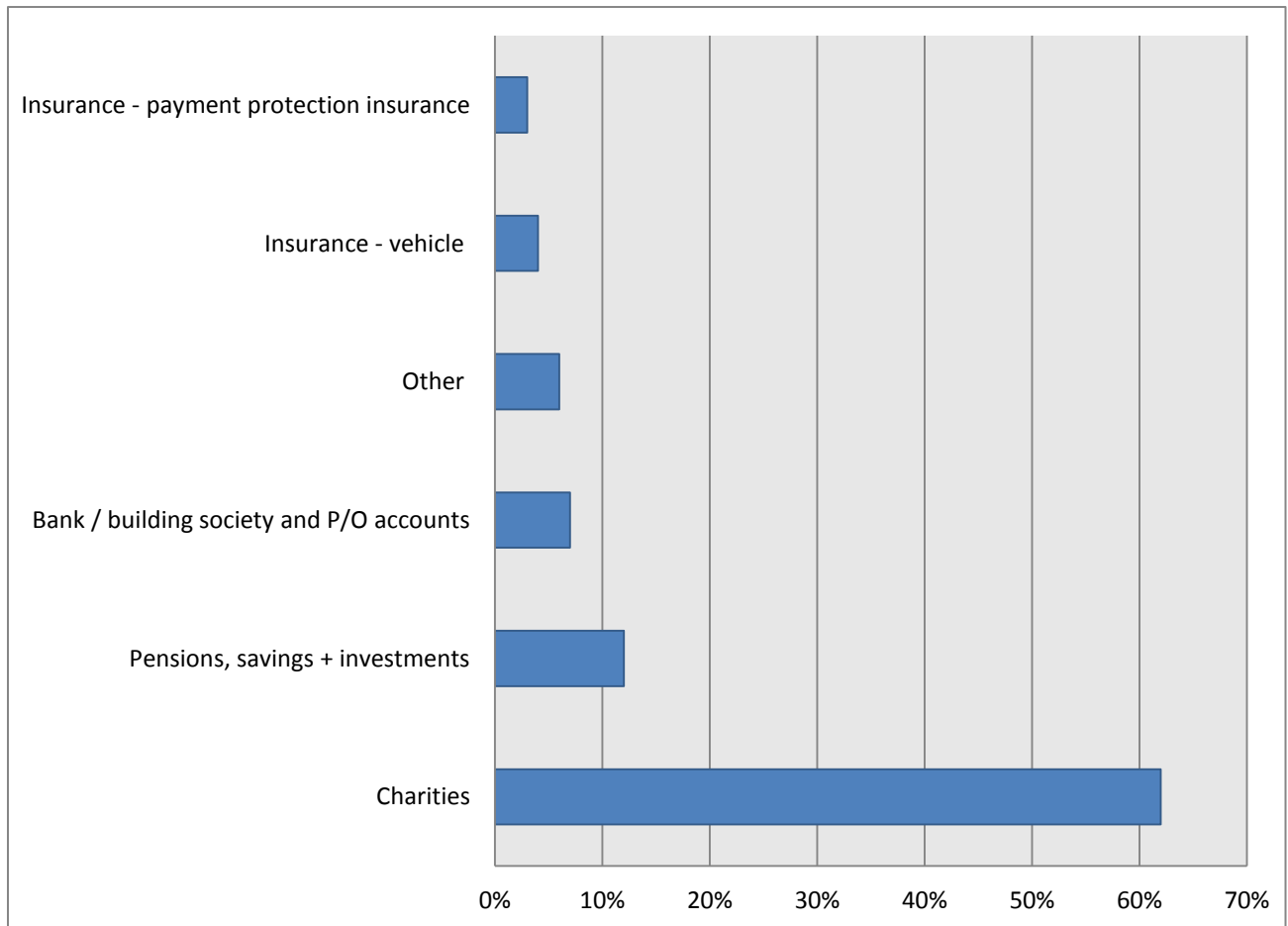
Chart 3 shows that Debt – Other was the most popular query relating to debt. The main items recorded under 'Debt – Other' included General Debt Advice, Money Advice Financial Statement and Money Advice Budgeting & Expenditure.

Specific issues raised under Council Tax arrears included Difficulty Making Payments, Liability for Debt, Enforcement Action and Summary Warrant proceedings.

Financial Products & Services

Financial Products and Services accounted for 5% of all queries in 2015/16.

Chart 4 shows the most common types of housing queries by advice issue.



The main item recorded under 'Financial Products & Services – Other' was Fraud/Scams.

Chart 4 shows that Charities issues were the most common Financial Products and Services issue clients looked for assistance on. The most commonly recorded aspects of this were relating to Food banks/parcels.

Issues relating to Pensions, savings and investments were the second most common and clients raised most issues on Contract terms and conditions.

Legal

Legal accounted for 5% of all advice queries in 2015/16.

Chart 5 shows the most common legal queries by advice issue.

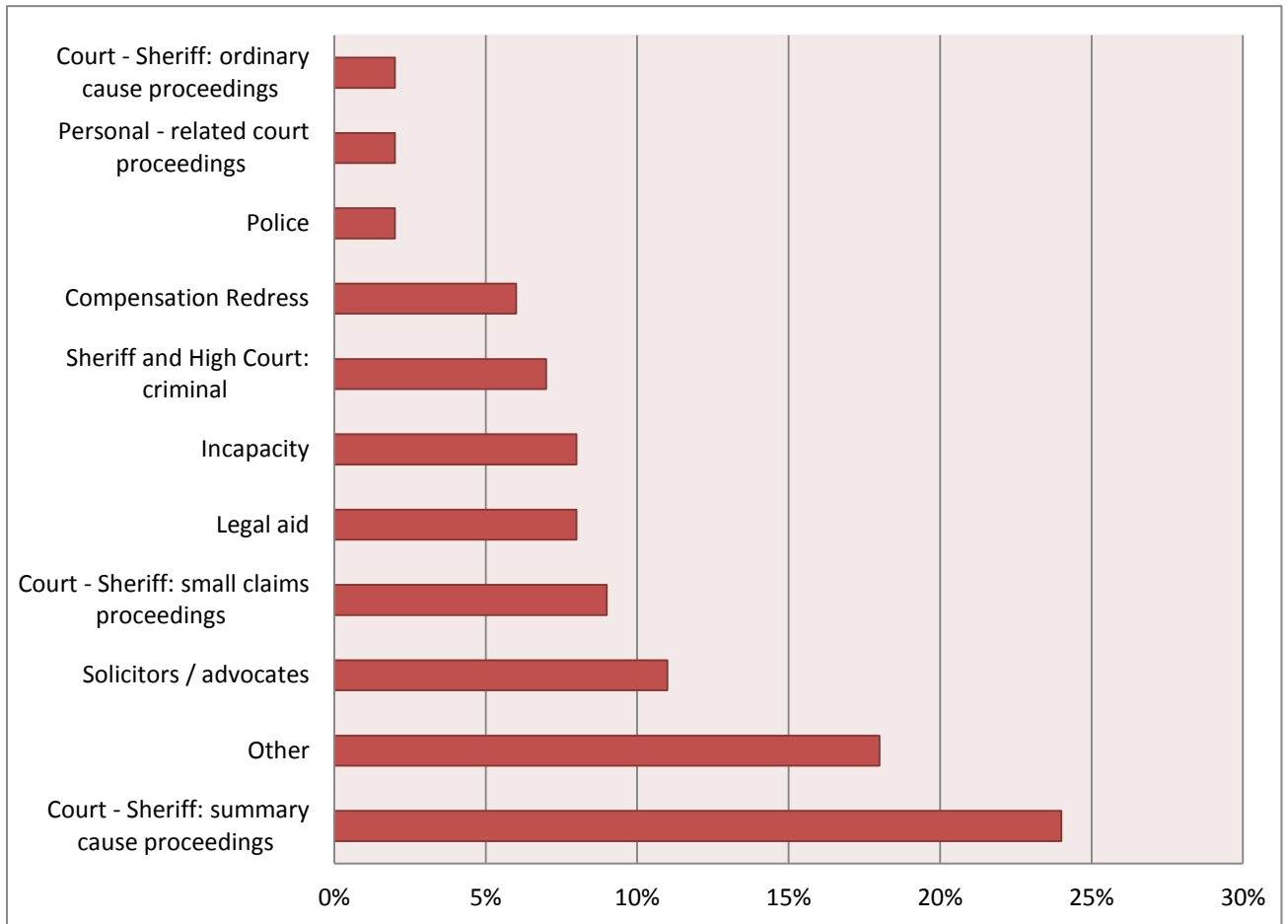


Chart 5 shows that the most common legal issue was to do with Sheriff Court: summary cause proceedings. Clients requested the most advice on Eviction – rent arrears within the area of Legal.

Second on the list was Legal – Other. Clients requested most advice within this area on Access to Information.

Housing

Housing accounted for 4% of all advice queries in 2015/16.

Chart 6 shows the most common Housing queries by advice issue.

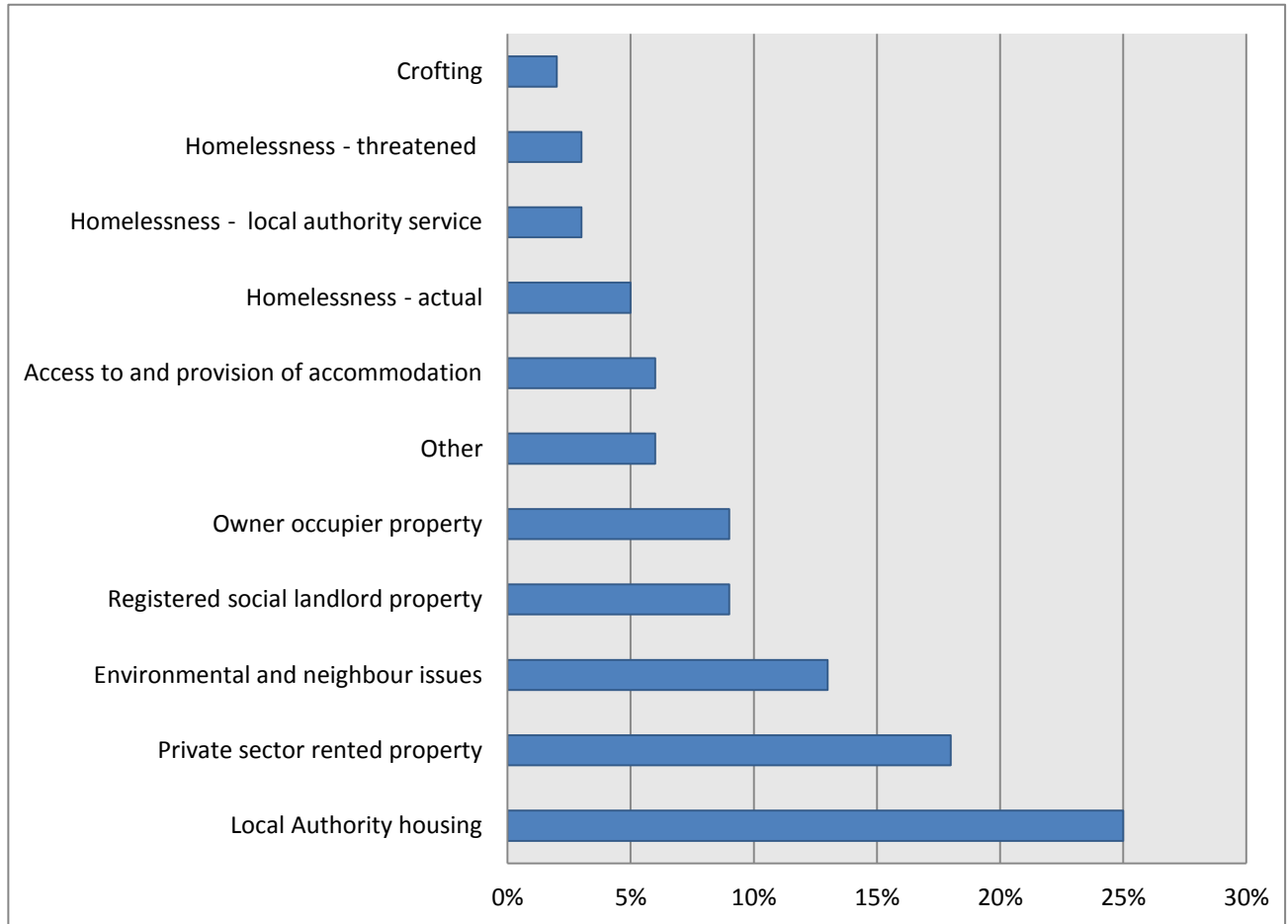


Chart 6 shows the most common Housing issue was Local Authority housing. The main item recorded under this heading was Suitability of accommodation issues.

The second most common query was related to Private Sector rented property issues, with 18% of overall Housing issues. Clients looked for advice on areas such as Rents, Deposits and Problems with letting agencies.

Issues under the Housing – Other category included Enquiries from Landlords and advice on Alternative forms of Accommodation.

Client Profile

As part of CAS membership conditions all bureaux are asked to complete a client profile form with their clients during the month of November, to give an indication of who is using the CAB service. Some of the findings are shown below. NB: the following results do not include every client seen by bureaux, just the ones who agreed to complete a client profile form, approximately 41% of total clients seen in the specific month under survey.

Chart 7 shows client profile by Age.

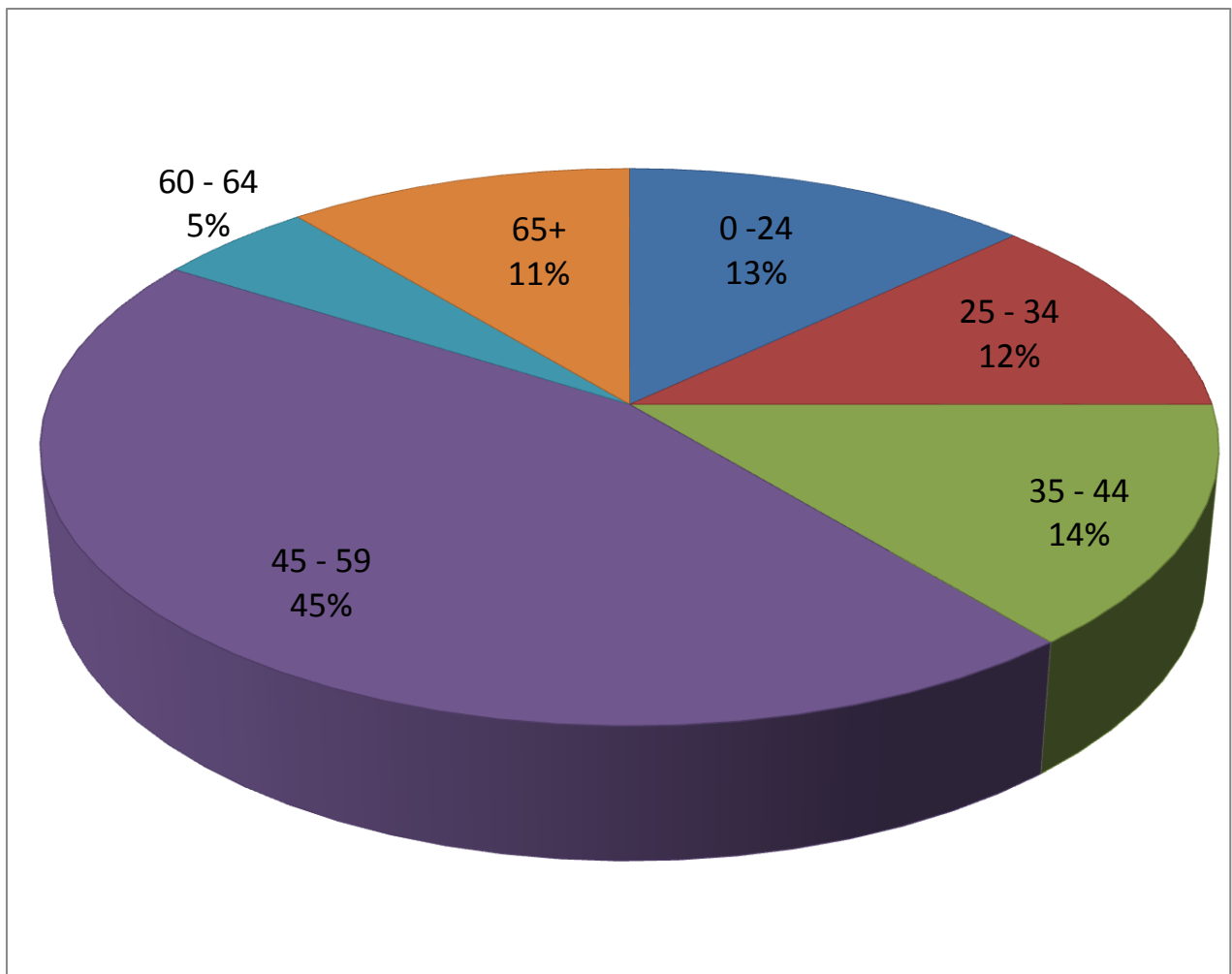


Chart 7 shows that of the respondents who completed the client survey, 45-59 is the most common age group of people visiting the CAB for advice. Young people (0-24) represented 13% of the people visiting the CAB for advice during the client profiling period, slightly more than the 65+ group at 11%.

Chart 8 shows client profile by Housing status.

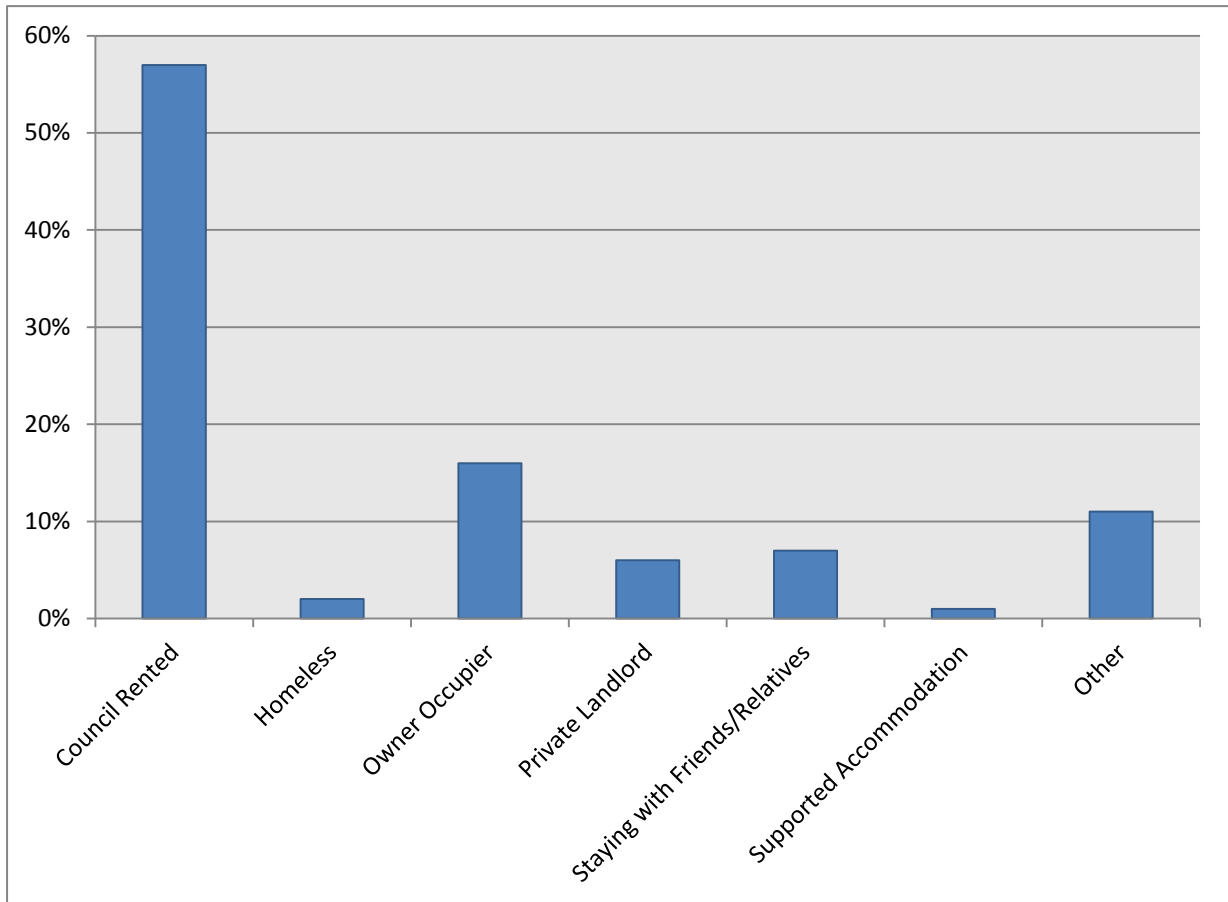


Chart 8 shows that of the respondents who completed the client survey, the most commonly recorded housing status was Council Rented. The category 'Other' includes other social rented/charitable trust and also where clients have not determined their housing status.

Table 4 shows client profile by Employment status.

Employment Status	%
Unable to work due to long term ill health/disability	25%
Unemployed	28%
Full time work	12%
Retired	10%
Part time work	7%
Self-employed	5%
Looking after home/family	2%
Student	1%
Not Seeking Work	3%
Unable to work due to short term ill health	7%

Table 4 shows that of the respondents who completed the client survey, the most commonly recorded employment status was Unemployed.

Around a quarter of client profile respondents recorded their employment status under the 'in work' categories.

Caithness Citizens Advice Bureau – Contact Details

Details for your nearest office are shown below:

Thurso office 10:00 – 14:00
1A Beach Court Monday to Friday
Thurso KW14 8AD
01847 894243

Wick office 10:00 – 14:00
123 High Street Tuesday to Thursday
Wick KW1 4LR
01955 605989

Email – bureau@caithnesscab.casonline.org.uk

Web – <https://caithnesscab.org/>

Twitter/Facebook - @caithnesscab

Caithness Citizens Advice Bureau provides free, impartial, independent and confidential advice. Caithness CAB is a registered Scottish charity (SC002849).

