

# Advice trends

Quarterly client statistics of the Citizens Advice service in England and Wales

2015/16 Quarter 3

(October - December 2015)



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Citizens Advice dealt with 380,000 employment issues in 2015. 1 in 6 of those issues were about problems with pay and entitlements, including unauthorised deductions of wages. Problems ranged from people not being paid national minimum wage or holiday pay, to deductions for training or uniforms, and even simple wage theft.

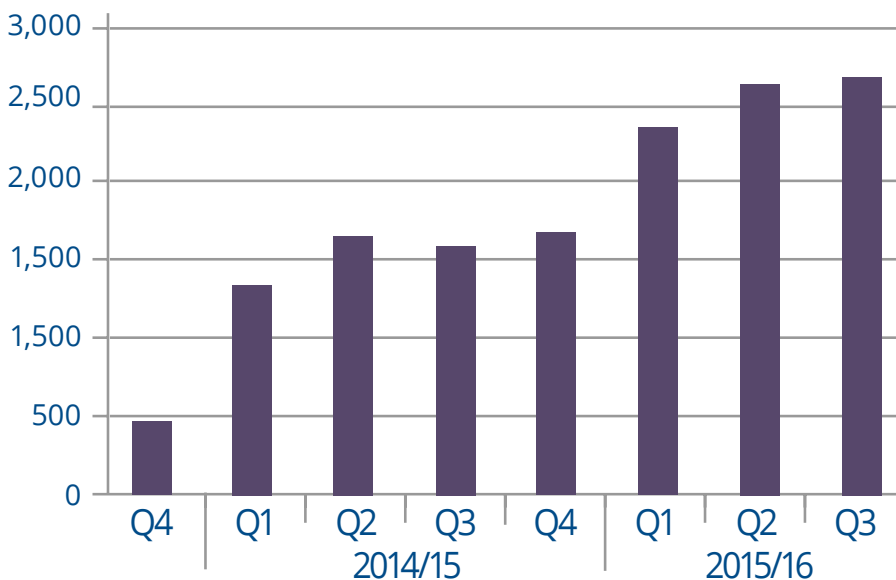
The number of clients Citizens Advice advised on **unauthorised deduction issues** has nearly doubled over the last year.



**84%**  
increase in unauthorised deduction issues

**114%**  
increase in online page views about pay and entitlements

### Number of clients advised on unauthorised deductions



Constantly changing shifts and confusion over working hours can lead to genuine mistakes where people aren't always paid what they're owed. At the same time, unscrupulous employers are misrepresenting people's work and deliberately underpaying them, making it hard for people to prove that they've been shortchanged.

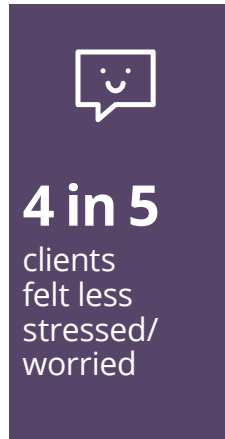
As more people are in casual and insecure work, it's particularly concerning that there's an emerging trend of pay errors and wage theft which can further undermine people's financial security.

**Gillian Guy**  
Chief Executive of  
Citizens Advice

## Of the people who came to us with problems with unlawful deductions we also advised:



## Following our employment advice:

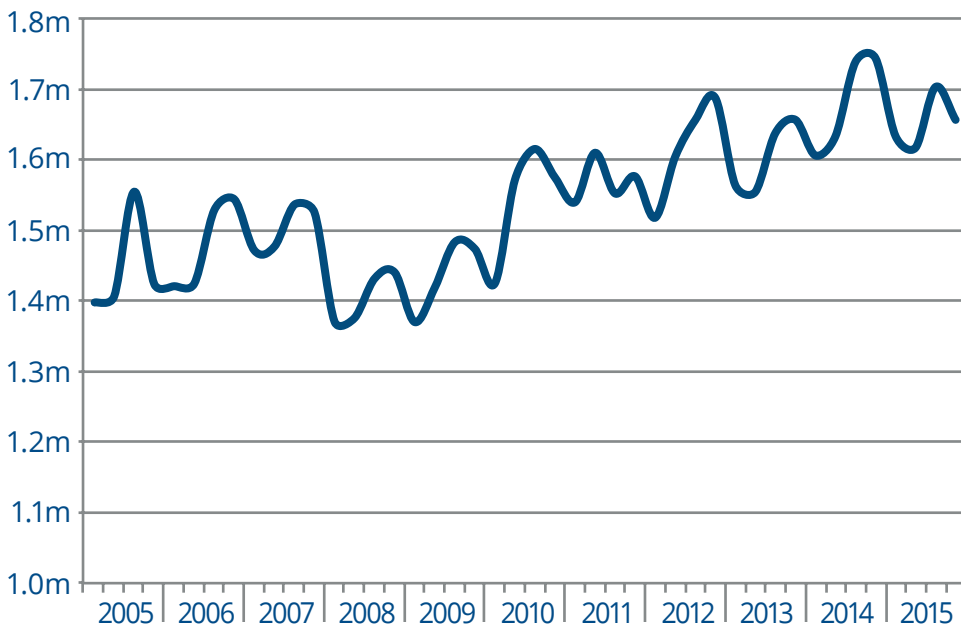


The cleaning company I work for was taken over and I've been messed around with my pay ever since. There was a six week period where I got almost nothing. I live alone and have no one to help me so I got behind on my council tax and my rent. They finally gave me my basic pay but still owe me for the over-time I worked last year. I recently realised that they're not even paying me the full hourly rate I'm entitled to.

**Jenny**  
A cleaner

## Temporary employees

Over the last decade, the number of people in temporary, agency and casual contracts has increased by over 250,000. These types of jobs can have fluctuating hours, leaving them more open to pay errors and deliberate underpayment.



Source: ONS:A01: Summary of labour market statistics. Date of publication: 17 February 2016

## Employment tribunals

Claims to employment tribunal have dropped by 66% since the introduction of fees in 2013.



Source: [www.gov.uk/government/collections/tribunals-statistics](http://www.gov.uk/government/collections/tribunals-statistics)

**Citizens Advice Maidstone helped over 160 people with unauthorised deduction last year.**

**Many of these people worked in the hospitality industry.**

“Many of the clients we see don't work set hours and their employer doesn't record their hours or work out their entitlements properly. People don't get paid for all the hours they've worked, don't get holiday pay, or don't get paid at all. We've seen cases where employees who've asked for their wages get sacked, or where people have tried to pursue their employer and the business has simply gone insolvent without paying up.”

**Tania Weber**  
Employment Caseworker  
Citizens Advice Maidstone

# Introduction

This free quarterly statistical bulletin is designed for the use of national government departments, regional agencies; voluntary sector organisations concerned with advice or social policy, and social policy researchers. It summarises our top level advice statistics, and provides a quarterly time series of statistics, according to the codes used by advisers to categorise the problems on which they advised clients. The bulletin also includes statistics for our self-help website and for the Consumer Service covering England and Wales.

All Local Citizens Advice statistics are for England and Wales, drawn from our client database in which all clients and their problems are recorded. However, there are important areas of work that are undertaken that are not reflected in the advice statistics – most notably financial education/capability group work.

**Appendix 1** summarises the profile of Local Citizens Advice clients – ethnicity, age, gender, disability, household type, employment status and housing tenure.

**Appendix 2** provides a summary of statistics on Local Citizens Advice for the last four quarters, and breaks every top tier category down into their sub-categories.

**Appendix 3** describes what the advice statistics represent and the distinction between counts of clients, enquiries, and advice issues (aka 'problems'). It also indicates other data that is collected on the Citizens Advice client database.

You can sign up for email alerts for the latest issue and download current and past issues at: [www.citizensadvice.org.uk/index/publications/advice\\_trends](http://www.citizensadvice.org.uk/index/publications/advice_trends) If you have queries or are interested in discussing further access to the data please email Peter Watson in the Corporate Management Information Team [CMIT@citizensadvice.org.uk](mailto:CMIT@citizensadvice.org.uk)

# Quarter 3 2015/16

## summary

Key Stats	Bureaux	Consumer	Web
How many people we helped	561,596	- <sup>1</sup>	5,855,270 <sup>2</sup>
Client contacts / website visits	1,190,736	204,925	8,437,836
Issues / website content views	1,334,581	143,861	12,208,104
Enquiries and gateways / cases	536,298	143,861	

Number of volunteers (members)	20,700
Number of members	316
Number of regular advice locations	2,600

<sup>1</sup> We do not record unique clients for the consumer service. We will estimate the number for the annual figures in Q4. This will be based on the number of enquiries.

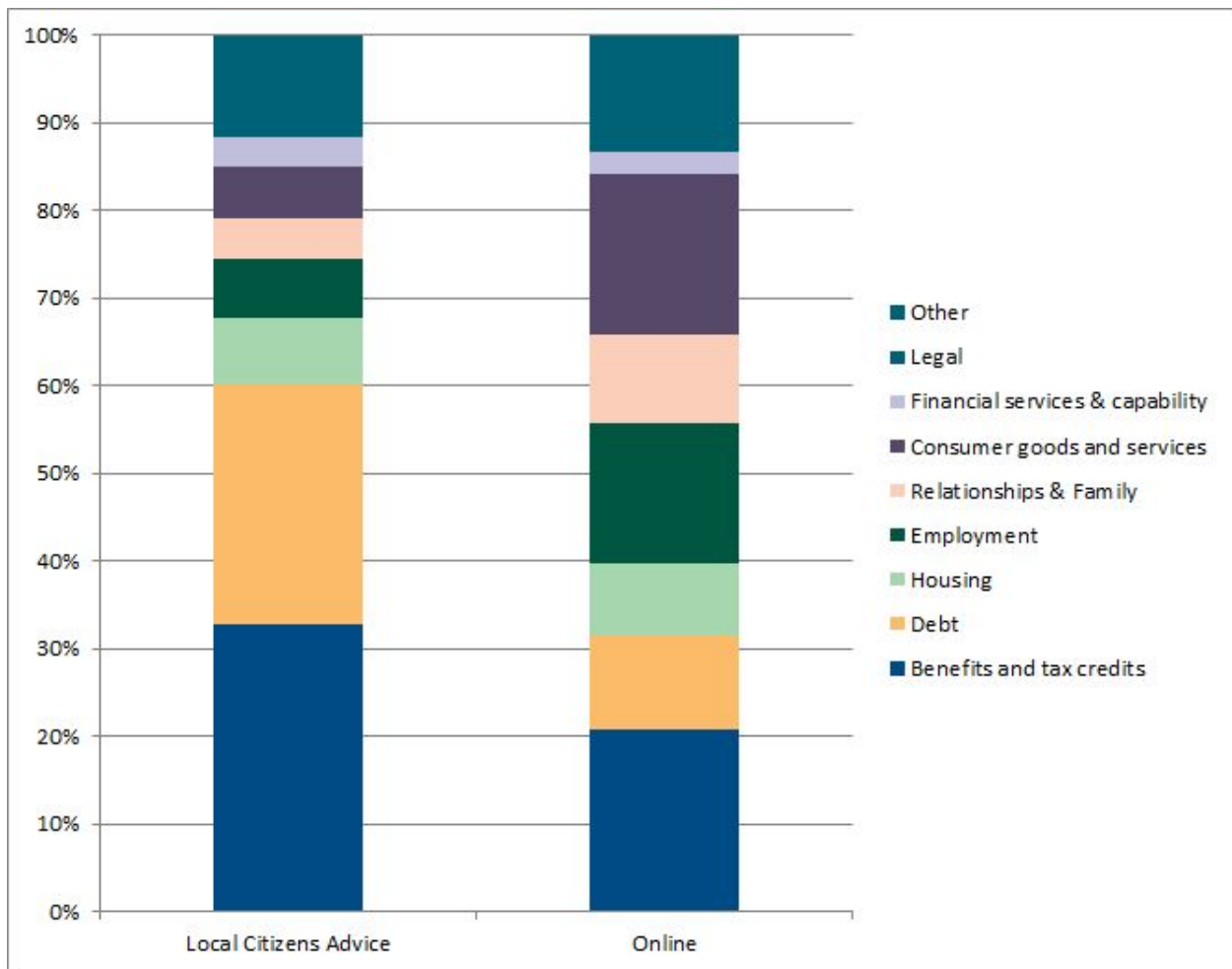
<sup>2</sup> The number of online visitors is a count of unique IP addresses.

The table below shows the scale of each issue category within each advice channel as well the percentage change based on the same quarter last year to negate seasonal variation.

Issues <sup>3</sup>	Local Citizens Advice		Consumer		Web	
	'000	%	'000	%	'000	%
Benefits & tax credits	439	0%			2,528	23%
Consumer goods & services <sup>4</sup>	78	-7%	110	76%	2,232	-31%
Debt	364	-5%			1,325	20%
Discrimination	6	25%			330	75%
Education	6	6%			118	43%
Employment	90	-1%			1,953	7%
Financial services & capability	45	21%	4	3%	293	105%
Health & community care	20	-3%	1	1%	238	46%
Housing	101	-3%	2	1%	985	7%
Immigration & asylum	18	11%			-	-
Legal	47	-1%			629	14%
Relationships & family	62	-3%			1,258	11%
Tax	11	11%			318	20%
Other	46	-3%	27	19%	-	-
<b>Total</b>	<b>1,335</b>	<b>-1%</b>	<b>144</b>	<b>-4%</b>	<b>12,208</b>	<b>5%</b>

<sup>3</sup> All issues are rounded to the nearest 1,000. The totals may vary slightly to summing the figures due to rounding.

<sup>4</sup> The consumer category includes the categories of Consumer, Travel and utilities & communications.



▲ Figure: Proportion of issues dealt with locally and online

Benefits and debts are the biggest issues dealt with by local Citizens Advice, and Benefits Issues are now the largest section (21%) of pages viewed online.

Consumer pages are down 31% and now make up 18% of online views. This is due to major restructure of the online content inline with new Consumer Legislation introduced in October 2015. Users are now able to find information and advice on fewer pages .

Overall employment makes up of 16% of online page views compared to 7% of issue in Local Citizens Advice.



# Key trends

## Local Citizens Advice

### Benefits

There is no overall change in benefits. PIP remains number one issue overall (80,100) and increased by 50%.

### Debt

The leading percentage increase of 20% is within overpayments of housing and council tax benefits. Council tax arrears remain the top debt issue (up 9%) and Debt Relief orders are now number 2 (up 14%). There have been decreases in most other debt categories. Payday loans are the biggest decrease (down 39%) and mortgages & other secure loans are down 25%. In addition to the longer term downward trend in consumer debt issues we have also seen reductions in some household bills such as fuel (-7%) and water debts (-1%).

Although not as large as in previous quarters, there are continuing small increases in Housing Association rent arrears (4%), with drops of 1% in local authority and private rent arrears.

### Housing

Overall housing issues are down by 3%. There have been larger decreases in four areas. Owner occupier is down 14%, housing association property is down 10% and both actual and threatened homelessness are down by 9%

### Employment

Employment issues have been relatively stable with just a 1% decrease. There are small decreases across most part 2 issues with a slightly higher drop of 8% in employment tribunals and 10% in applying for jobs. Two areas have increased with Redundancy up 5% and Pay and entitlements (the largest issue) up 1%.

### Relationships and family

There has been a 3% decrease in Relationship and family issues with small changes across most categories. However, Child maintenance/non-res parent and family are down 13%.

### Legal

Overall Legal issues have decreased by 1%. There are two codes which have increased: Criminal Justice (13%), Capacity to Act (3%) .

## Other

Other issues are down by 3%. Applications for charitable support is the biggest category and has increased 5%. Within this Macmillan grant applications are up 9%. Food bank issues are down (5%) for the second time, they had been increasing steadily over the last two years.

## Consumer goods and services

Consumer goods and services issues are down 7% with decreases across all categories. The biggest decrease of 24% is in Frauds and scams.

## Financial products and services

The major change in Financial products and services of 21% is due to increases in Personal Pensions (up 129%) and Financial capability (up 33%).

### Note: Pensions

The figures in this report exclude Pension Wise. As noted above we have seen an increase in issues relating to personal pensions and we have also seen a small increase in issues on State Retirement Pension (up 2%). These are linked to providing the Pension Wise service.

## Utilities and communications

The increase in Utilities and communications of 32% is across several categories including; Water and sewage up 101% (driven by Watersure/social tariff increase of over 400% which is probably linked to increased roll-out/promotion from Water Companies from April this year), Fuel up 36% and Internet/broadband up 26%.

## Health and community care

Health and community care issues are down by 3%. There have been three increases; General medical practice up 7%, Community care - not MH up 3% and Hospital services (non MH) up 2%.

## Tax and Immigration

These are both up 11%. The higher percentages increases are due to smaller volumes. The biggest increases are: Income tax up 15% (6,965 issues) and Refugees up 31% and National/Citizenship up 14%.

## Education

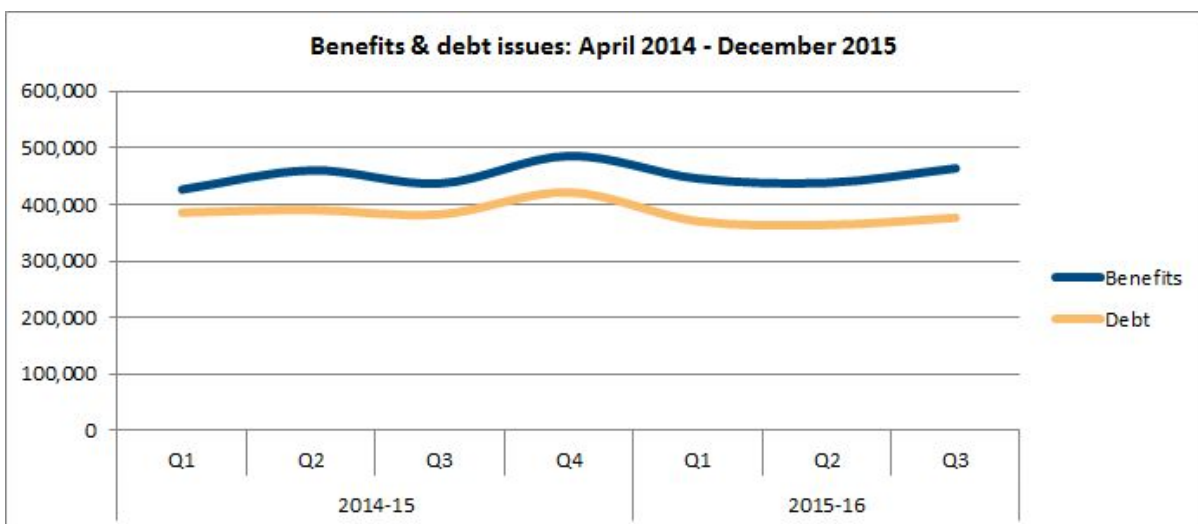
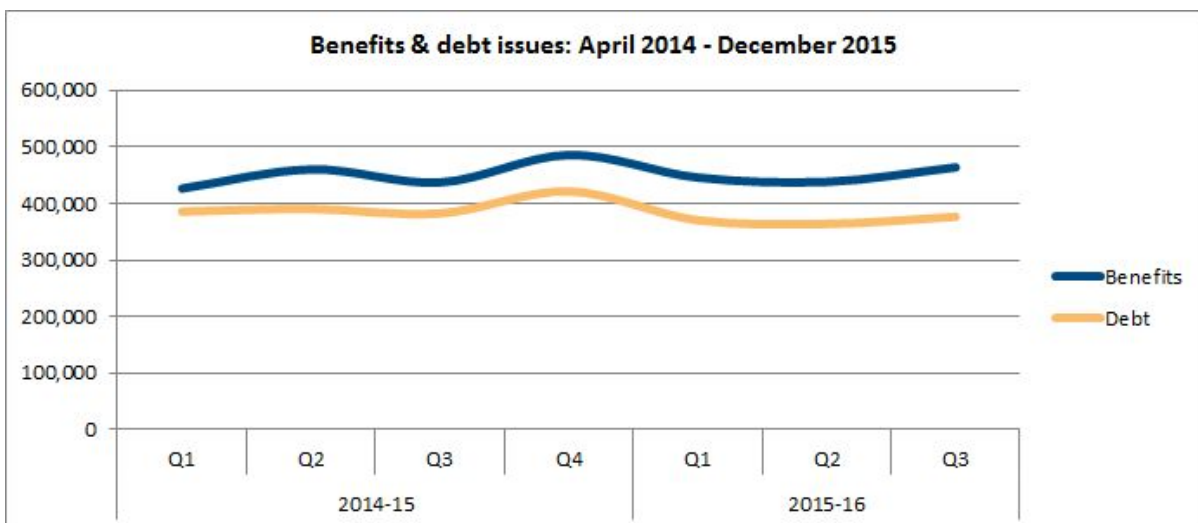
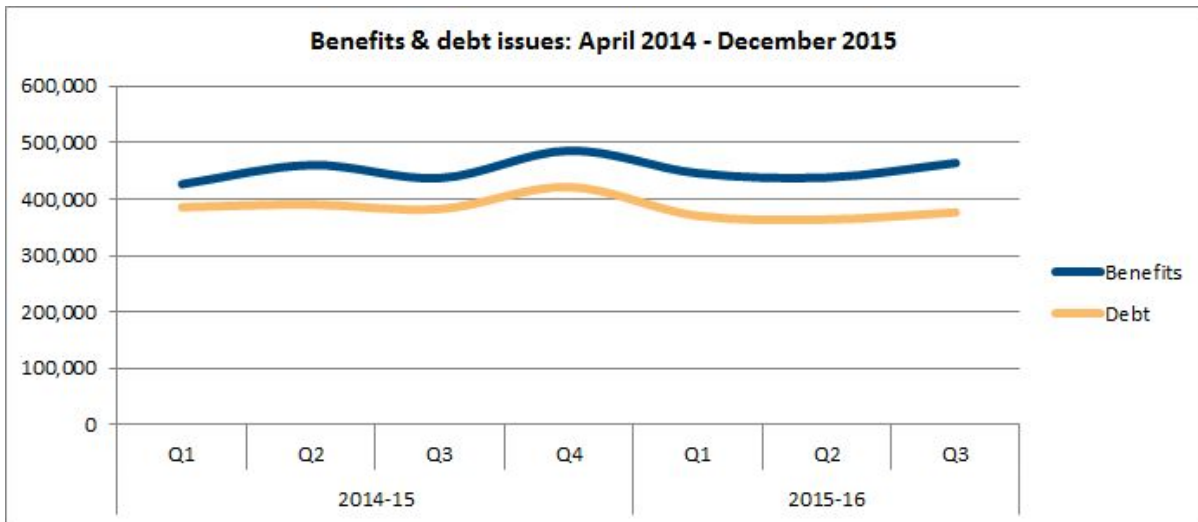
This is up by 6%. This is do to 20% increase in Schools, non-advanced education issues.

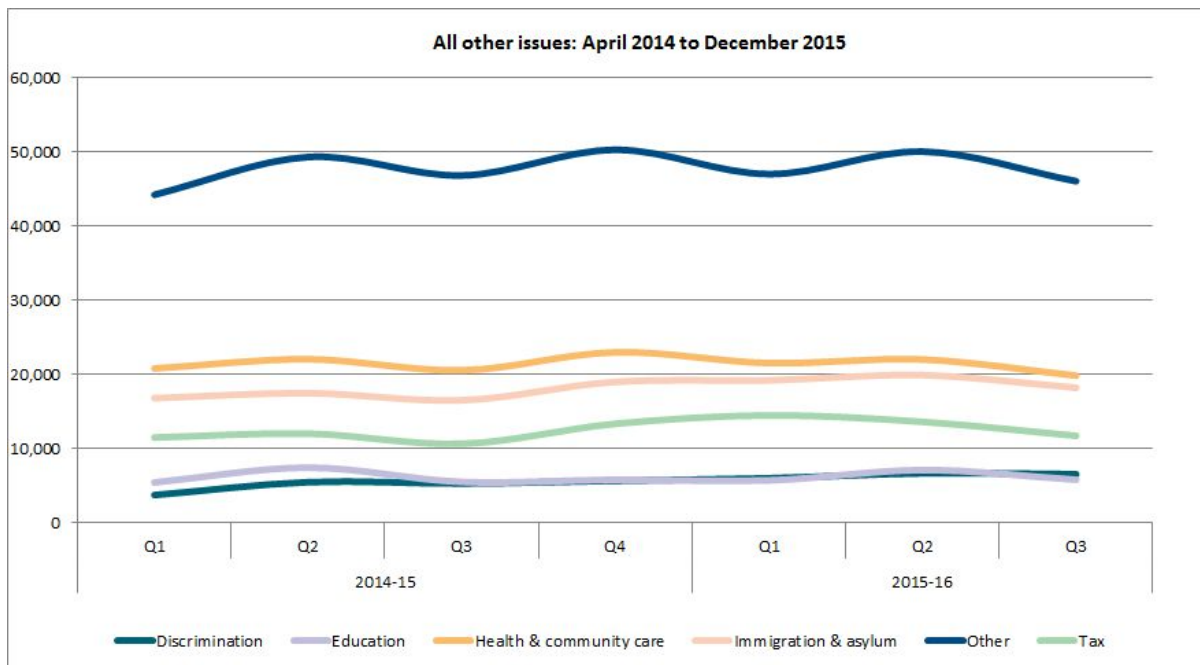
## Discrimination (including GVA and Hate crime)

There has been a 25% increase in Discrimination. 36% up in Gender Violence, 19% in discrimination and 6% in hate crime. We have been rolling out the Ask programme to routinely ask benefit and debt clients about Gender violence and

running a campaign to raise awareness of Gender Violence. Both of these are likely to have contributed to the increase in Gender Violence issues being recorded.

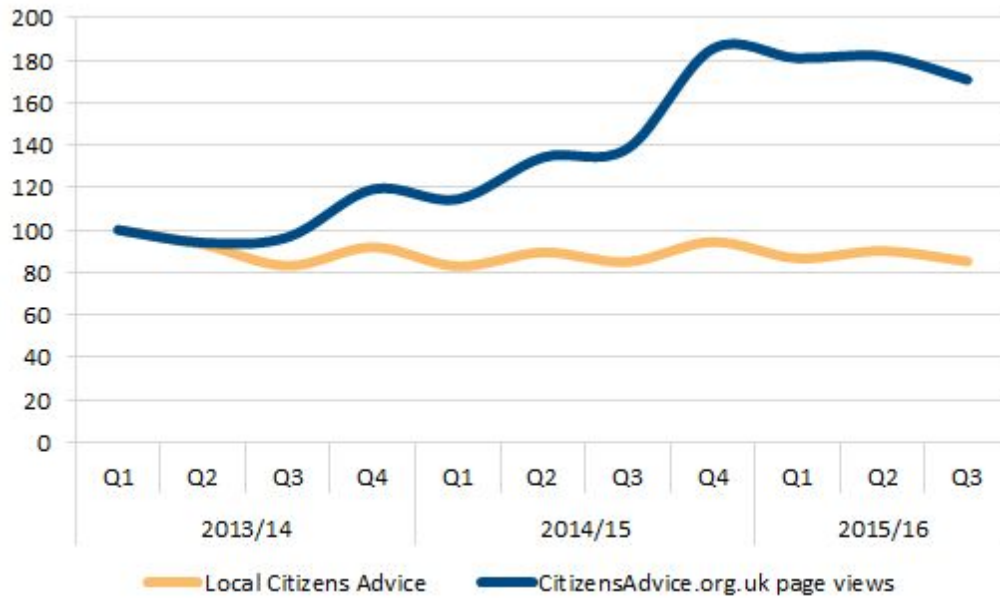
### Key graphs - Local Citizens Advice





# Benefits and welfare

The graph below shows the overall trends indexed to Quarter 1 2013/14



Q3 15-16	Local Citizens Advice		Web	
		%		%
<b>Benefits &amp; tax credits</b>				
<b>Issues</b>	<b>438,570</b>	<b>0%</b>	<b>2,527,882</b>	<b>23%</b>
<b>Clients</b>	<b>174,871</b>	<b>-1%</b>		

Part 2 – Top ten issues	Q3 15-16	% change
Personal independence payment	80,149	51%
Employment Support Allowance	67,314	-6%
Other benefits issues	48,956	-5%
Housing Benefit	49,223	-7%
Working & Child Tax Credits	42,584	-3%
Council tax reduction	22,026	-10%
Jobseeker's Allowance	19,837	-23%
Attendance Allowance	14,059	2%
Disability Living Allowance	13,076	-38%
Pension Credit	12,404	-6%

<b>Part 2 – Top increases</b>	<b>Q3 15-16</b>	<b>% change</b>
Universal credit	4	519%
Personal independence payment	80,149	51%
State retirement pension	3,631	3%
Attendance Allowance	14,057	2%

<b>Part 2 – Top decreases</b>	<b>Q3 15-16</b>	<b>% change</b>
Disability Living Allowance	13,079	-38%
Localised social welfare	4,437	-39%
Social Fund Loans-Budgeting	3,631	-26%
Jobseeker's Allowance	19,837	-23%

### Key areas of Citizensadvice.org

<b>Area of Citizensadvice.org</b>	<b>Number of views</b>	<b>% views in section</b>
Personal independence payment	562,000	22%
Help if on a low income	450,000	18%
Benefits introduction	269,100	11%
Benefits & tax credits in work	164,700	7%
Housing benefit	135,800	5%

## Comments on Benefits and tax credits

At the part three level the majority of increases are related to eligibility and entitlement, change of circumstances and making a claim.

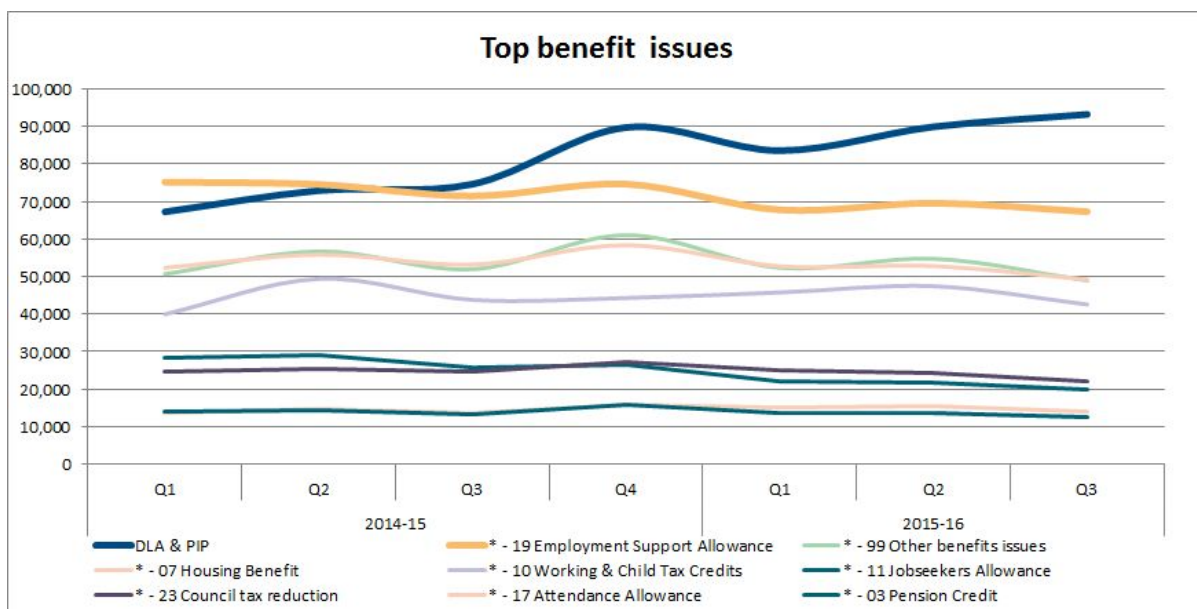
As anticipated with the roll out of **PIP** we are seeing significant increases in enquiries. PIP is now the biggest benefit (and overall) issue at 80,149 and is up 51% from Q3 last year. The major increases are in; appeals, up by 165% and challenging a decision up 831%. However, with the exception of Poor Administration which has decreased 53% to 251 issues, all PIP part codes have increased. To be expected DLA has decreased by 38%.

While **ESA** has dropped 6% and is now the second issue at 67,314. At the part three level there are five areas where increases are worth noting. Appeals is up by 10%, challenging a decision is up 7%, F2F Work capability assessment is up 14% and WCA paper based is up 10%. Premiums are up over 86% (to 1,287). This category was only introduced in Q3 last year however, there has been a steady growth quarter on quarter.

**Working and child tax credits** have decreased by 3% with 3 notable increases at part 3; Alleged fraud, error and disputes are up 37% (to 2,482), Making and managing a claim are up 6% (to 3,522) and change of circumstances is up 2% (to 5,221).

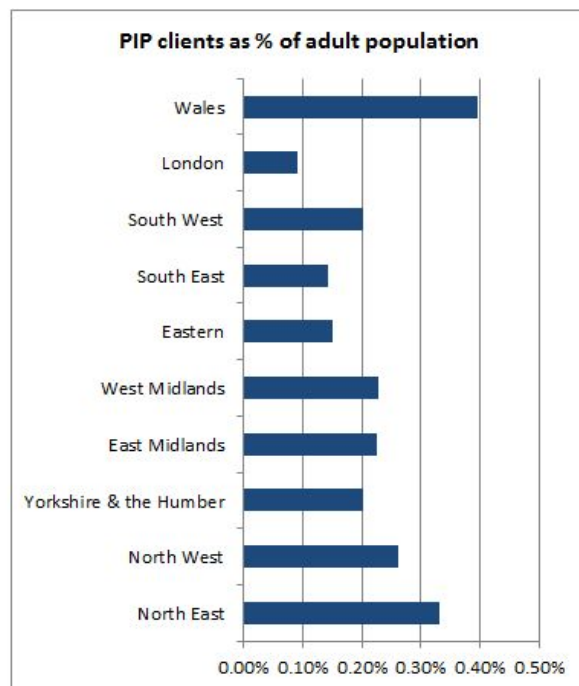
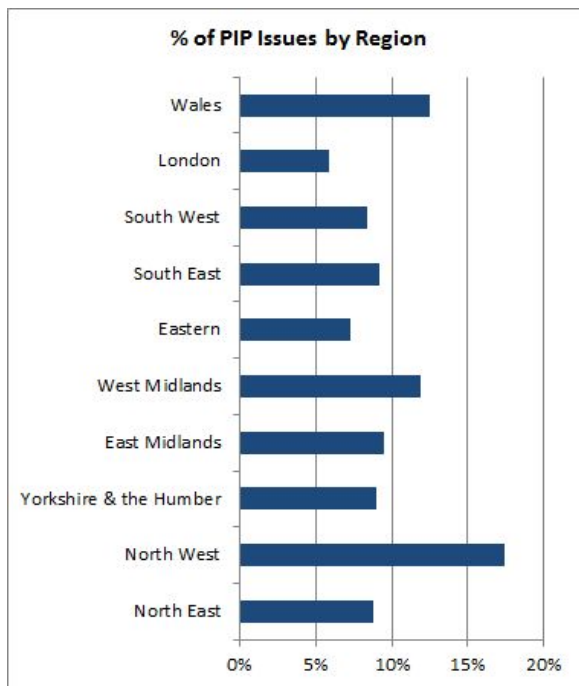
**Jobseeker allowance** is down by 23%. Sanctions are down by 40% (to 1,578) and there are decreases across all other part three codes.

Although **Universal Credit** is up by 527% it is still only 4,066 issues and only rolled out in relatively few areas.



## Personal independence payments (Q1 -Q3)

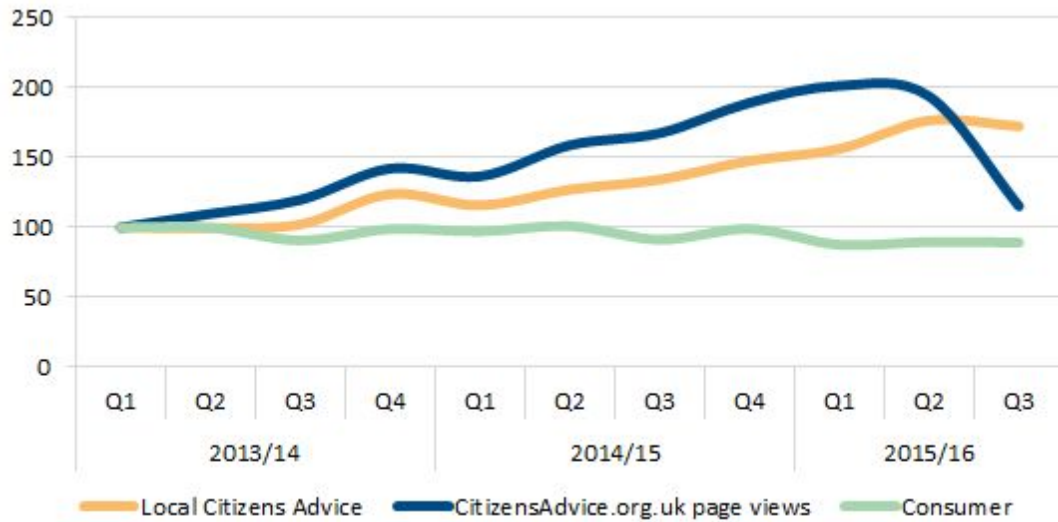
PIP	Number Issues	% Issues	% Pop
North East	6,961	8%	0.33%
North West	14,749	16%	0.26%
Yorkshire & the Humber	8,543	10%	0.20%
East Midlands	8,168	9%	0.22%
West Midlands	10,134	11%	0.23%
Eastern	6,987	8%	0.15%
South East	9,836	11%	0.14%
South West	8,653	10%	0.20%
London	5,940	7%	0.09%
Wales	9,789	11%	0.40%
<b>Grand Total</b>	<b>89,524</b>	<b>100%</b>	<b>0.20%</b>





# Consumer

The graph below shows the overall trends indexed to Quarter 1 2013/14



Q3 15-16	Local Citizens Advice		Consumer Service		Web
Consumer		%		%	%
Issues – All consumer	123,669	12%	143,861	-4%	2,525,915 -25%
Clients – All consumer	63,173	-1%	n/a	n/a	
Issues – Consumer goods and services	34,902	-7%	118,265	3%	2,232,453 -31%
Issues – Financial products and services	45,439	21%	4,198	-24%	293,462 105%
Issues – Travel and transport	12,231	2%	5,797	6%	
Issues – Utilities and communications	31,097	32%	15,601	-8%	

<b>Part 2 – Top issues for each section</b>	<b>Q3 15-16</b>	<b>% change</b>
Other goods & services	9,001	-14%
Building repairs & improvements	4,280	-5%
Second hand vehicles	3,267	-13%
Fraud and scams	1,906	-24%
Electrical appliances & repairs	1,590	-20%
Furnishings & floor coverings	1,446	-11%
Vehicle repairs/servicing	1,205	-12%
Personal Pensions	3,512	131%
Bank/Building & P/O Accounts	3,090	-5%
Credit Reference Agencies	2,682	20%
Other credit, fin. & insurance issues	1,414	-13%
Mortgages & secured loans	1,329	-2%
Vehicle insurance	1,267	0%
Payment protection insurance	1,053	-15%
Parking & Congestion	4,342	6%
Driving	2,934	-2%
Public transport	1,163	-15%
Fuel (gas, electricity, oil, coal, oil etc)	20,075	36%
Water & sewerage	4,471	102%
Mobile phones	1,606	-18%
Internet & broadband	1,015	26%
Telephone landline	957	-13%
<b>Part 2</b>	<b>Q3 15-16</b>	<b>% change</b>
Financial capability	25,750	33%

<b>Part 2 – Top increases</b>	<b>Q3 15-16</b>	<b>% change</b>
Personal Pensions	3,512	131%
Water & sewerage	4,471	102%
Fuel (gas, electricity, oil, coal etc.)	20,075	36%
Financial capability	25,750	33%
Internet & broadband	1,015	26%
Credit Reference Agencies	2,682	20%
Parking & congestion	4,342	6%

<b>Part 2 – Top decreases</b>	<b>Q3 15-16</b>	<b>% change</b>
Frauds and Scams	1,906	-24%
Electrical appliances & repairs	1,590	-20%
Mobile phones	1,606	-18%
Public Transport	1,163	-15%
Payment protection insurance	1,053	-15%
Other goods & services	9,001	-14%
Other credit, fin. & insurance issues	1,414	-13%
Second hand vehicles	3,267	-13%

### Key areas of Citizensadvice.org.uk

<b>Area of Citizensadvice.org</b>	<b>Number of views</b>	<b>% of views</b>
Report to Trading Standards	130,538	6%
Return faulty goods	83,026	4%
Problem with a used car	56,492	3%
Buying a used car	47,586	2%
Parking tickets on private land	43,353	2%
Who is eligible for a blue badge?	41,808	2%

## Comments on Consumer Issues

The numbers at part three for most consumer issues are quite small. The biggest increases are:

- Consumer goods and services. There are decreases across all part 2 codes. Frauds and Scams was the largest drop of 24% (to 1,906) followed by Electrical services and repairs down 20% (to 1,589).

Across all part 2 codes Faulty/dangerous/unsafe goods are down 3% (to 3,778).

- There are several significant increase at the part three level driving Fuel increases:
  - Selling and switching up 152% to 2,884
  - Warm home discounts up 67% to 3,596
  - Methods of payment up 44% to 1,757
  - Price of tariff up 42% to 3,002
- There was a decrease in Complaints of 20% to 1,246
- Water and sewage: Watersure & social tariffs issues have increased dramatically by 418% to 2,247. Payment and billing issues have increased 21% to 968.
- Parking and congestions increases (6%) are due to another 9% increase in Blue Badge, charge exemptions issues (to 2,847)
- The increases in Financial products and services is mainly due to an increase of 33% in financial capability. This is due to the expansion integrated money advice services providing fin cap alongside debt advice. The biggest part three Fin Cap increases are:
  - Income maximisation and benefits 29% 4,334
  - Dealing with debt 27% 5,520
  - Dealing with and understanding bills 47% 1,743
  - Getting the best deals: energy 89% 2,379
  - Budgeting and managing money 69% 6,121
  - Other advice on money saving / reducing expenditure 15% 1,643
  - Getting the best deals: Water 225% 1,128

# Debt

The graph below shows the overall trends indexed to Quarter 1 2013/14



Q3 15-16	Local Citizens Advice		Web	
		%		%
<b>Debt</b>				
<b>Issues</b>	<b>364,080</b>	<b>-5%</b>	<b>1,324,856</b>	<b>20%</b>
<b>Clients</b>	<b>97,653</b>	<b>-12%</b>		

Part 2 - Top ten issues	Q3 15-16	% change
Council tax arrears	52,663	9%
Debt Relief Order	36,391	18%
Credit, store & charge card debts	33,246	-11%
Unsecured personal loan debts	28,735	-18%
Other	25,630	-10%
Water supply & sewerage debts	17,393	-1%
Fuel debts	16,588	-7%
Rent arrears - housing associations	12,889	4%
Bank & building society overdrafts	12,704	-18%
Telephone & broadband debts	12,051	-17%

<b>Part 2 – Top increases</b>	<b>Q3 15-16</b>	<b>% change</b>
Overpts. Housing & Council Tax Benefits	8,735	21%
Debt Relief Order	36,391	18%
Unpaid parking penalty & cong. chgs.	4,648	16%
Council tax arrears	52,663	9%
Overpayments of other benefits	2,105	8%
Rent arrears - housing associations	12,889	4%
Hire purchase arrears	2,563	4%
Overpayments of WTC & CTC	11,247	3%

<b>Part 2 – Top decreases</b>	<b>Q3 15-16</b>	<b>% change</b>
Payday loan debts	3,976	-39%
Mortgage & secured loan arrears	7,374	-25%
Bankruptcy	10,186	-22%
Unsecured personal loan debts	28,735	-18%

### Key areas of Citizensadvice.org.uk

<b>Area of Citizensadvice.org</b>	<b>Number of views</b>	<b>% of views</b>
Bailiffs	279,900	17%
Help with debt	222,000	13%
Bankruptcy	209,000	13%

## Comments on debt issues

At the part 3 level dealing with repayments is often the biggest category, enforcement, collection, recovery method and bailiff action are up across many categories.

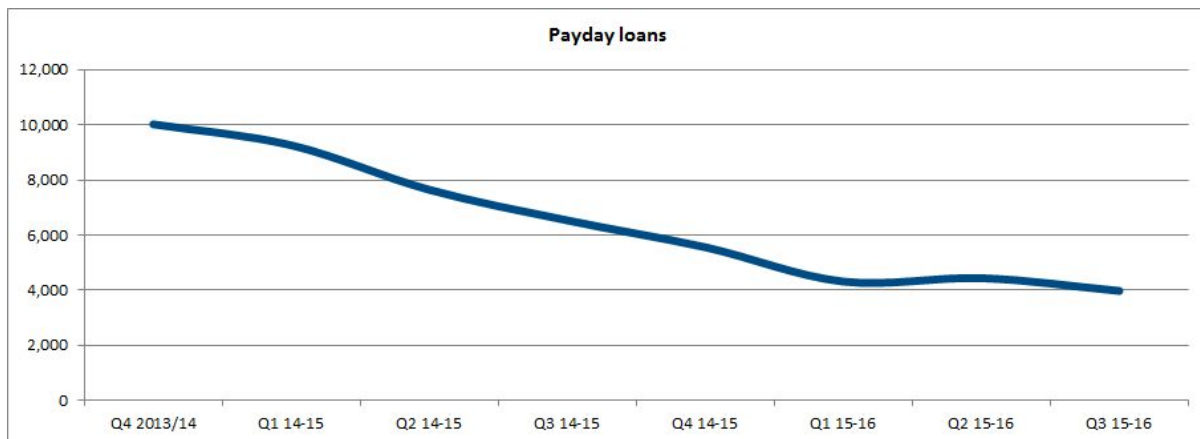
**Council tax arrears** remains the biggest single debt issue (52,663) and has increased by 9%. Bailiff and enforcement action issues account for 31% of issues.

The largest increase has been **overpayment of Housing & council tax benefits** (up 21%). **Overpayments of WTC and CTC** are up by 3%.

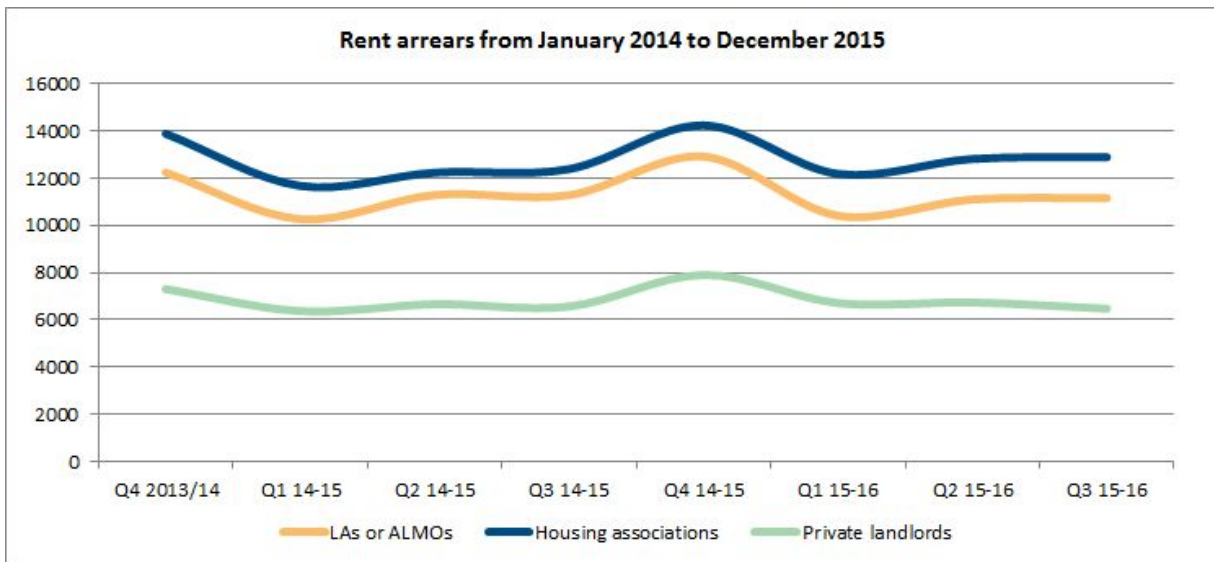
**Debt Relief orders** are now the second biggest issues and second biggest increase (36,391) up 18%. Within DRO's, the single biggest increase is advice on implications which is up 27%. IVA's are down 13% (to 3,117) and Bankruptcy issues are down by 22% (to 10,186).

**Unpaid parking and congestion charges** are up 16% to 4,648 and have a general upward trend over the last 7 quarters.

Apart from a small rise in Q1 2015-16, there had been a linear decrease in **payday loans** from January 2014, There has been a 39% decrease in Q3.



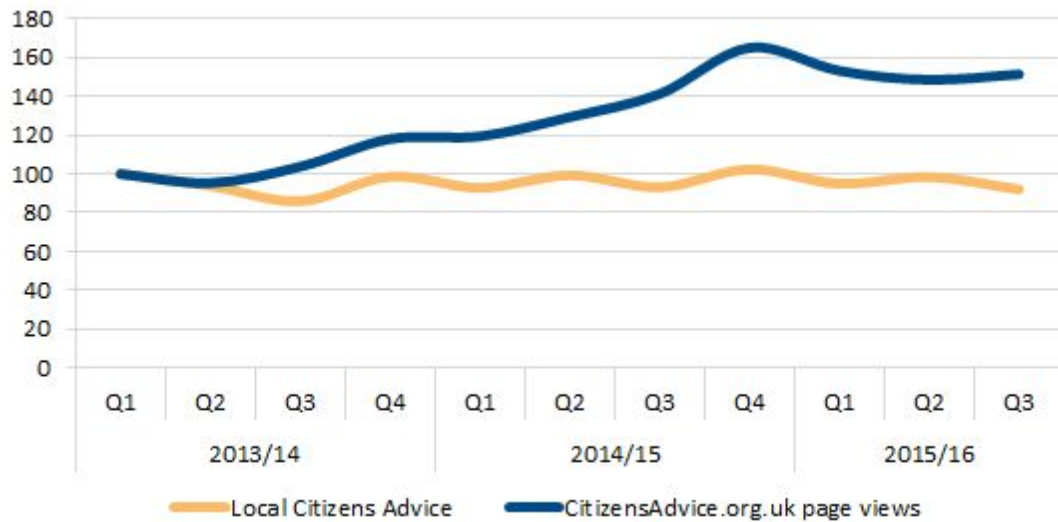
**Rent areas HA** are up 4%, while arrears to LA's and Private landlords are down 1%.





# Employment

The graph below shows the overall trends indexed to Quarter 1 2013/14



Q3 15-16	Local Citizens Advice		Web	
Employment	%		%	
Issues	90,359	-1%	1,952,960	7%
Clients	52,301	-2%		

Part 2	Q3 15-16	% change
Pay & Entitlements	20,744	1%
Dismissal	14,321	-6%
Terms & Conditions of Employment	11,487	-5%
Dispute resolution	10,078	-5%
Other	6,538	-2%
Redundancy	5,965	5%
Employment tribunals & appeals	4,366	-8%
Self Employment/Business	3,030	-6%
Parent & Carers rights	2,897	-4%
Resignation	2,475	-5%

<b>Part 2 – Top increases</b>	<b>Q3 15-16</b>	<b>% change</b>
Redundancy	5,965	5%
Pay & Entitlements	20,744	1%

<b>Part 2 – Top decreases</b>	<b>Q3 15-16</b>	<b>% change</b>
Applying for jobs	1,488	-10%
Employment tribunals & appeals	4,366	-8%

At the employment part three level the biggest increases (with issues > 1000) are:

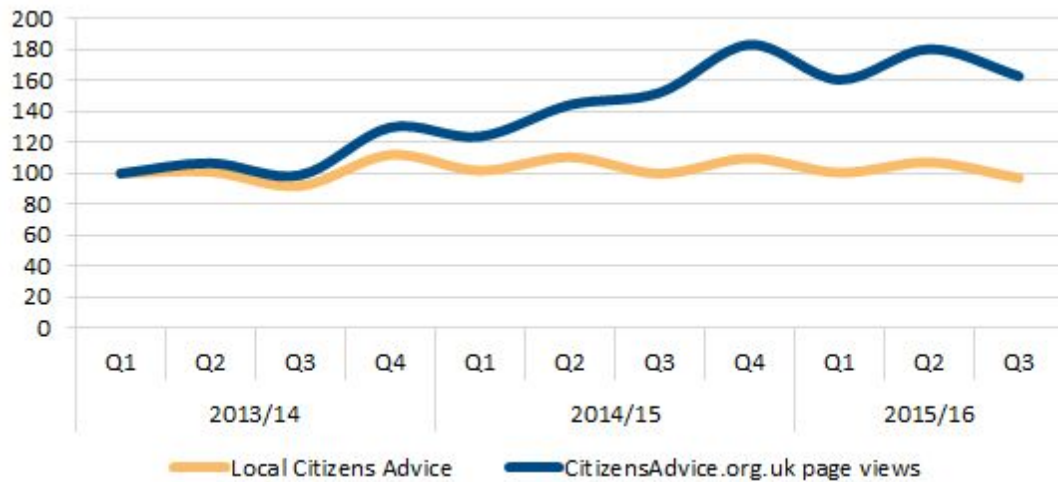
<b>Part 3 – Top increases</b>	<b>Q3 15-16</b>	<b>% change</b>
Unlawful deductions	2,835	69%
Selection for redundancy	1,301	13%
Holidays	2,697	9%
Sick Leave	1,530	7%
Sick pay (SSP)	3,196	6%
Wrongful Dismissal	1,305	4%
Employer redundancy pay	1,590	1%

### Key areas of Citizensadvice.org.uk

<b>Area of Citizensadvice.org</b>	<b>Number of views</b>	<b>% of views</b>
Rights at work	590,000	30%
Time off work	346,300	18%
Redundancy and dismissal	166,900	8%
Employment tribunals	161,300	8%

# Housing

The graph below shows the overall trends indexed to Quarter 1 2013/14



Q3 15-16	Local Citizens Advice		Web	
Housing		%		%
Issues	100,959	-3%	985,048	7%
Clients	63,075	-5%		

Part 2	Q3 15-16	% change
Private sector rented property	27,723	-2%
Threatened homelessness	12,804	-8%
Local Authority housing	8,240	-6%
Housing association property	8,187	-9%
Other housing issues	7,654	-5%
Access to & provision of accommodation	7,372	-1%
Environmental & neighbour issues	5,879	-4%
Owner occupier property	5,672	-13%
Actual homelessness	5,527	-8%
LA homelessness service	3,541	1%

Part 2 – Top increases	Q3 15-16	% change
LA homelessness service	3,541	1%

Part 2 – Top decreases	Q3 15-16	% change
Owner occupier property	5,672	-13%
Housing association property	8,187	-9%

### Key areas of Citizensadvice.org.uk

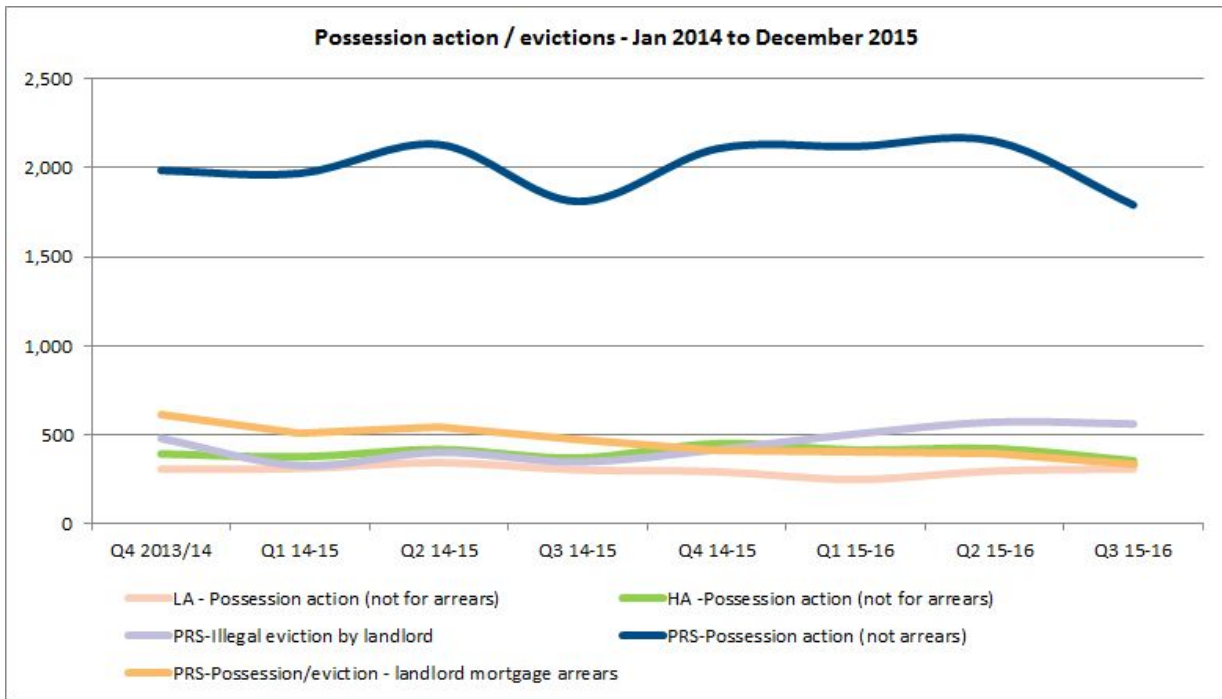
Area of Citizensadvice.org	Number of views	% of views
Subletting and lodging	88,000	9%
Common problems with renting	71,300	7%
Common problems with repairs	62,700	6%
Student housing	62,100	6%
Renting from a private landlord	61,700	6%

### Comments on housing issues

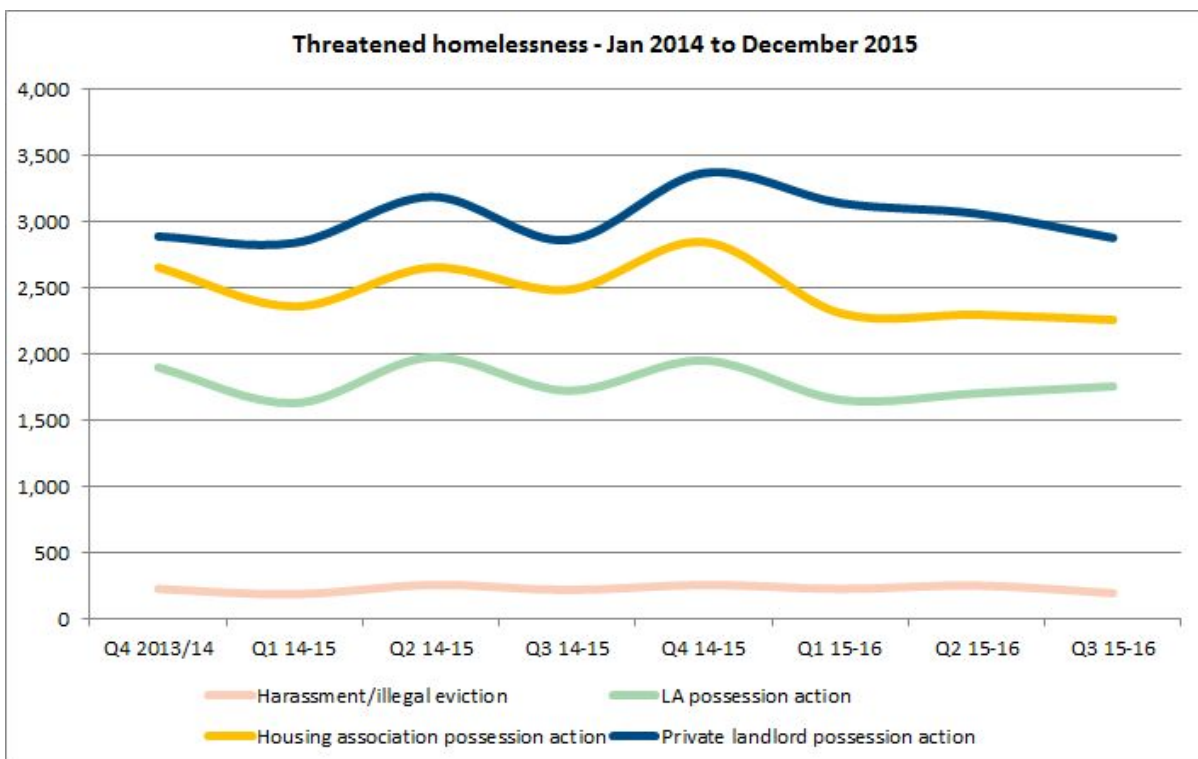
While **Private rented sector** issues have decreased by 2%, there are five notable issues that have increased. **Rents & other charges** (3,421) and **Repairs/Maintenance** (4,980) are both up 1%. **Suitability of accommodation** (1,102) is up 5%, **Security of tenure** (1,376) is up 7% and **Problems with letting agents** (1,608) are up 9%

**Possession claims** have decreased: 1% in **private rented sector** (to 1,791) and 4% in **HA** (to 422). In **LA** they have increased 2% to (308).

**Harassment / Illegal eviction** in PRS have increased by 22% (to 1,375). There were also 185 issues on retaliatory evictions (a new code in 2015/16).

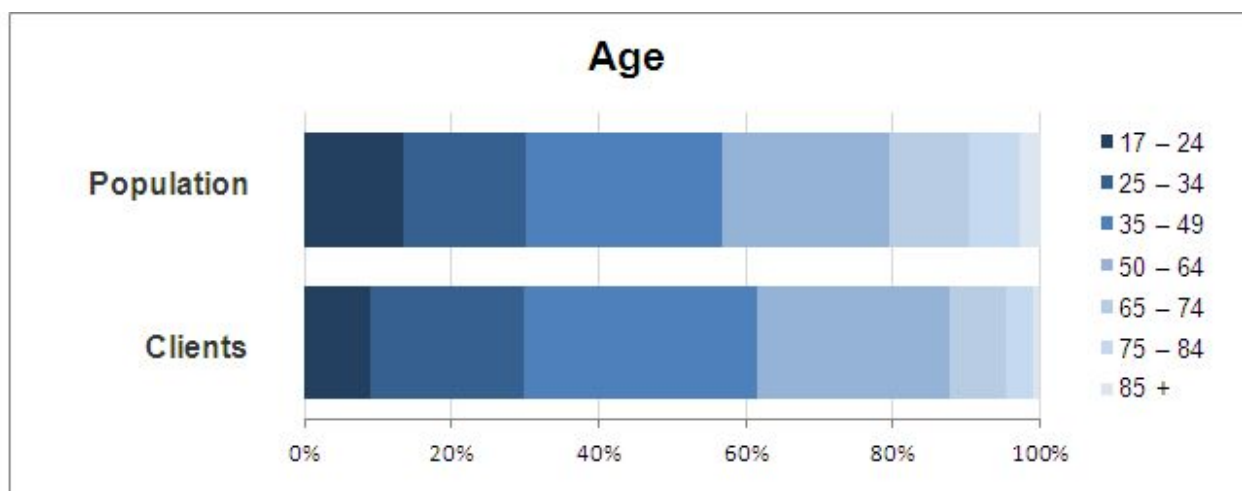
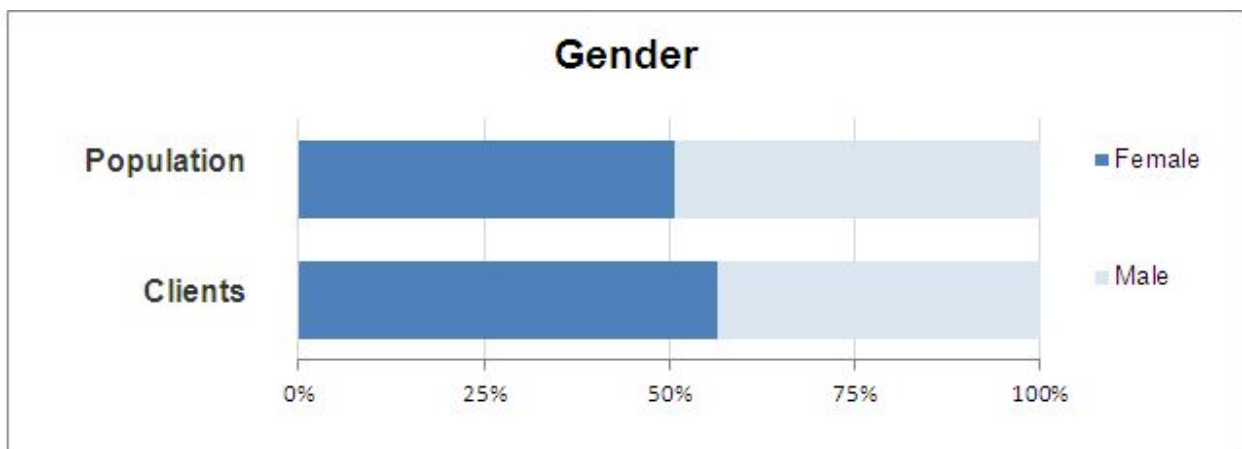


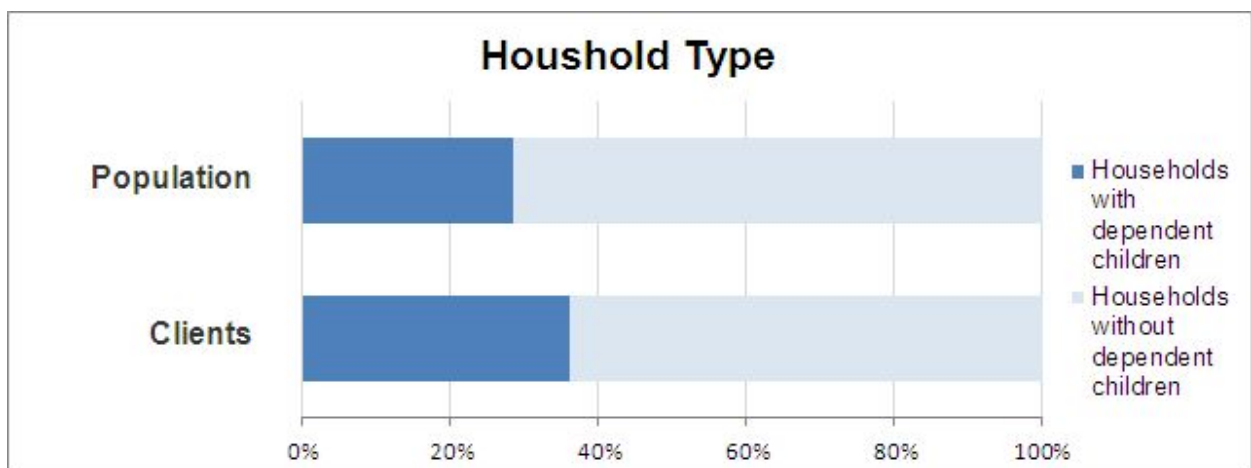
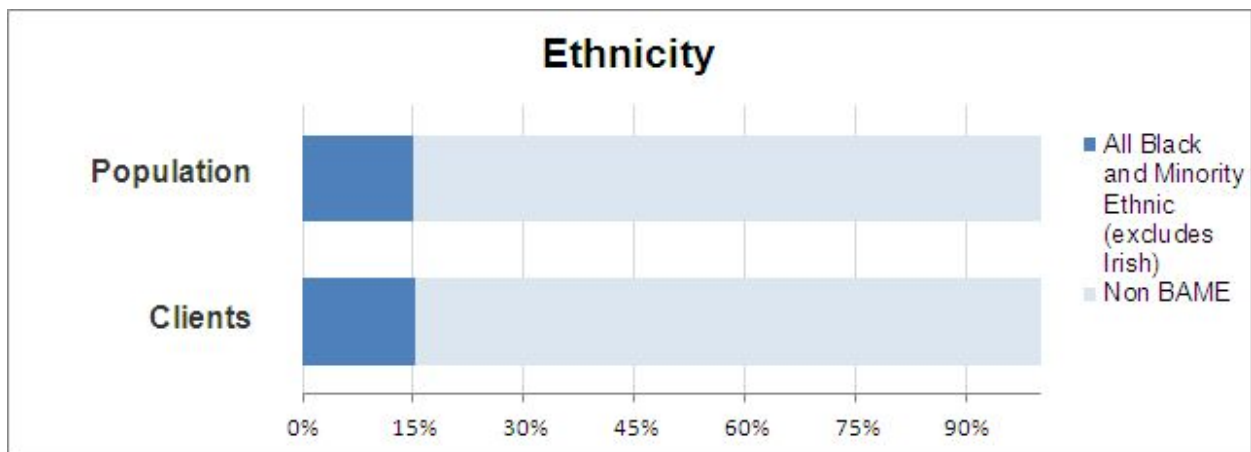
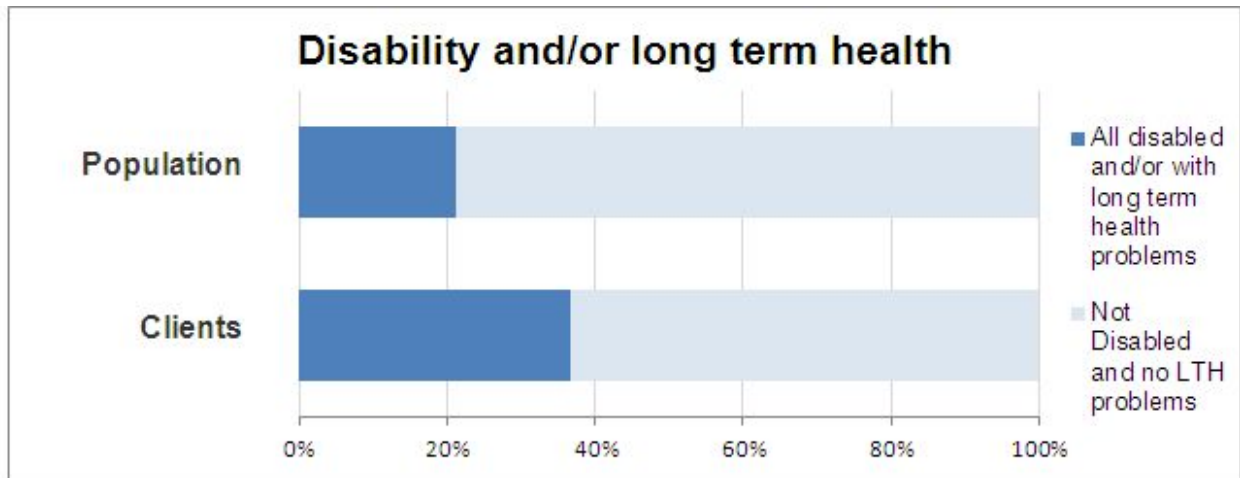
Overall **Threatened homelessness** is down 8%. Although **LA possession action** (1,758) is up 2% and **private landlord possession action** (2,879) is up 1%. There have been increases in three small areas: **Domestic violence** up 13% (to 228), **LA won't rehouse permanently** up 7% (to 213) and **relatives/friends unwilling/able to house** up 2% (to 1,588).

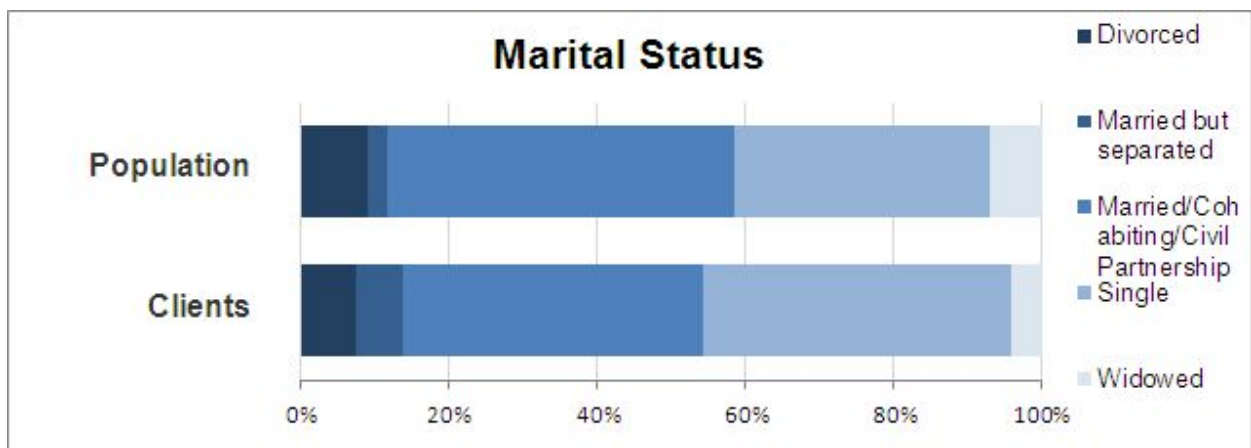
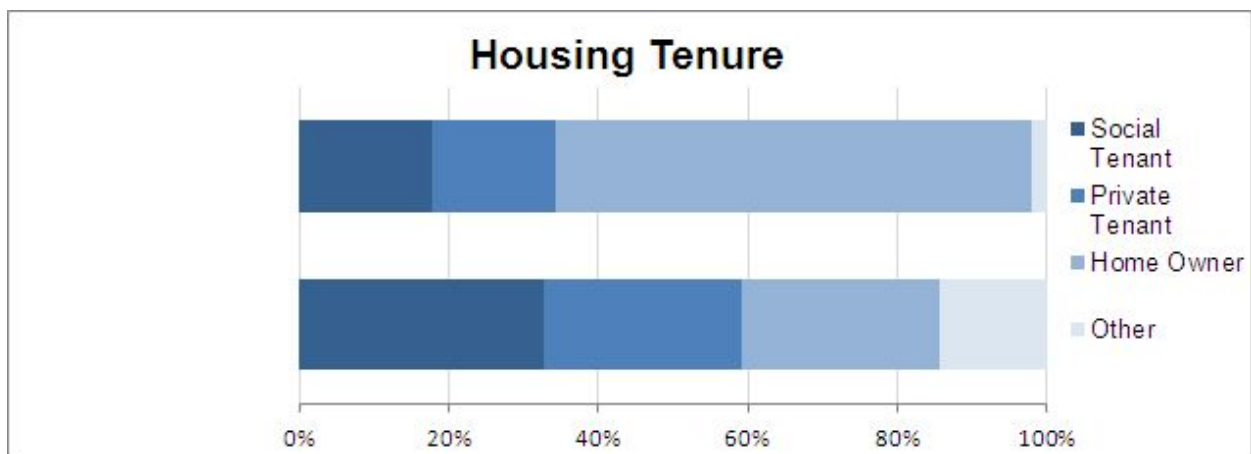
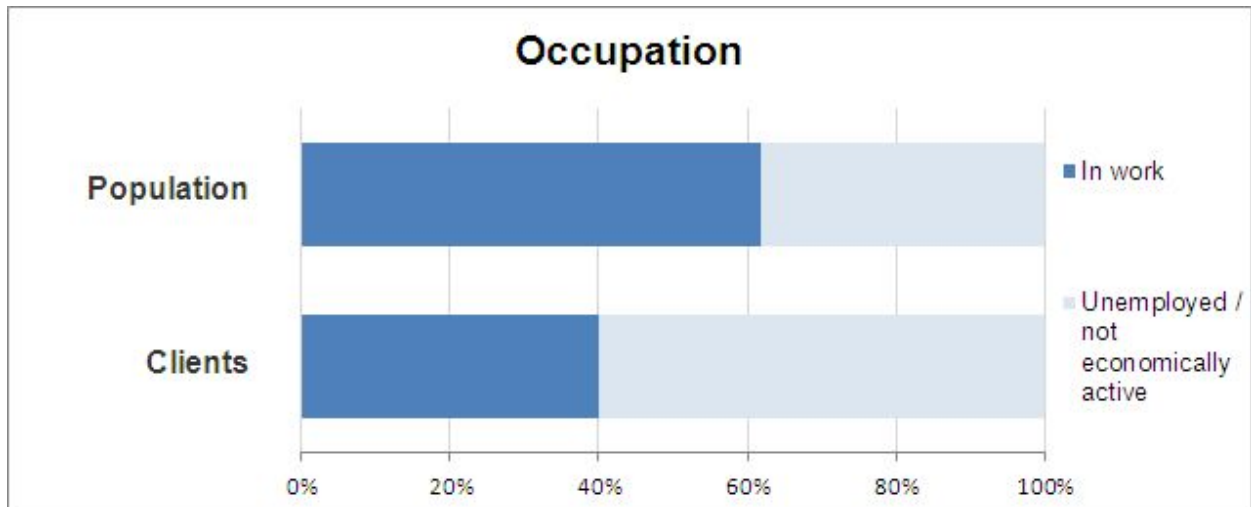


# Client profile

The following tables provide a percentage analysis based on those clients for whom that profile item was recorded. The percentage of all clients for whom it was not recorded is also shown for each item. Ethnicity, age, and gender are well recorded. For household type, employment status and tenure, the estimates are somewhat less reliable than for other characteristics as these are not recorded for about one third of clients. However, we have no reason to expect a particular bias in those recorded.









## Client Profile Tables

Gender	Percentage
Female	56%
Male	44%
<b>Total</b>	<b>100%</b>
Gender not recorded	6%

Age	Percentage
0 to 16	0%
17 to 24	9%
25 to 34	21%
35 to 49	31%
50 to 64	27%
65 to 74	8%
75 to 84	4%
85+	1%
<b>Total</b>	<b>100%</b>
Age not recorded	10%

<b>Ethnic origin</b>	<b>Percentage</b>
African	4%
Caribbean	2%
Other Black background	1%
Bangladeshi	1%
Indian	2%
Pakistani	2%
Other Asian background	2%
Mixed White/Black African	0%
Mixed White/Black Caribbean	1%
Mixed White/Asian	0%
Other Mixed background	1%
White British	75%
White Irish	1%
Roma/Gypsy/Traveller	0%
Other White background	7%
Chinese	0%
Any other ethnic group	2%
<b>Total</b>	<b>100%</b>
Black and minority ethnic (BAME)	18%
Ethnic origin not recorded	12%

<b>Disability and long term health problems</b>	<b>Percentage</b>
Long term health problems and/or disability	38%
Not disabled or long term health problems	62%
<b>Total</b>	<b>100%</b>
Disability or health status not recorded	21%

<b>Disabled - type of condition</b>	<b>Percentage</b>
Disabled - cognitive impairment	1%
Disabled - hearing impairment	2%
Disabled - learning difficulty	2%
Disabled - mental health	22%
Disabled - multiple impairments	6%
Disabled - physical impairment (non-sensory)	19%
Disabled - visual impairment	1%
Long term health problems only	46%
<b>Total</b>	<b>100%</b>

Occupation (self defined)	Percentage
Carer - children	2%
Carer - elderly/disabled	2%
Employed <30 hours p/w	3%
Employed >= 30 hours p/w	4%
Employed between 16 and 29 hours p/w	7%
Employed <16 hours p/w	21%
Looking after home - no dependents	0%
Looking after home - dependents	3%
On Govt scheme for employed	0%
Other	4%
Permanently sick/disabled	14%
Retired	12%
Self-employed	5%
Student	2%
Unemployed	20%
Volunteer	0%
<b>Total</b>	<b>100%</b>
Occupation not recorded	64%
Inwork	40%
Unemployed or economically inactive	60%

Household type	Percentage
Couple	17%
Couple with dependent children	18%
Couple with non dependent children	3%
Single person	35%
Single person with dependent children	17%
Single person with non dependent children	4%
Other adult only	5%
Other with dependent children	1%
<b>Total</b>	<b>100%</b>
Household type not recorded	39%
Households with dependent children	36%
Households without dependent children	64%

Housing tenure	Percentage
Buying a home (mortgage, etc.)	14%
Homeless/hostel	2%
Other	2%
Own outright	12%
Prison	0%
Private tenant	26%
Rent free housing	0%
Shared ownership	1%
Social tenant	33%
Staying with relatives/friends	8%
<b>Total</b>	<b>100%</b>
Housing tenure not recorded	41%

# Appendix 1: Advice Issue statistics – last eight quarters

See separate Excel file/PDF for:

- Table 1: Advice issue statistics summary
- Table 2: Advice issue statistics by second tier categories

# Appendix 2: Understanding the advice statistics – what is recorded

All clients are recorded on a single database. Within a Local Citizens Advice there will be a single client record for an individual client, however often s/he returns to that office. The client record contains profile information on age, gender, ethnicity and disability, and other characteristics, including local authority and ward.

Whenever a client contacts the service, an adviser will search for their record and either add a new enquiry, or continue work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. A client may therefore have several enquiries over time. Each interaction with a client (called a contact) is also recorded within an enquiry, so an enquiry may consist of a single contact where straightforward advice is given, or multiple contacts for a complex ongoing case.

Within the enquiry, codes for 'advice issues' are recorded reflecting all the problems on which the client is being advised within that enquiry. A single enquiry may have multiple advice issues attached to it, so multiple issues can be associated with a client in any period.

## How issues are coded

Each issue is coded using a three tier code:

- First tier (Part 1) – the broad category of the problem (Benefit, Debt, etc.).
- Second tier (Part 2) – a more detailed breakdown, such as the type of debt or type of benefit for which advice is given.
- Third tier (Part 3) – describing the nature of the advice, such as negotiating repayments with the creditor for a particular debt, or advising on eligibility and entitlements for a particular benefit.

Notes on Part 1 categories:

- **Benefits and tax credits** contain all advice about new and existing claims, apart from debt resulting from benefit overpayments or loans.
- **Debt** contains all debt problems, including all utilities debts, rent or mortgage arrears, and benefit and tax credit debt.
- **Housing** contains all housing problems except those due to mortgage or rent arrears.
- **Utilities and communications** contains consumer problems with utilities/telecoms, excluding debt repayment problems.
- **Financial products and services** contains consumer problems with these, excluding consumer credit debt repayment problems.
- **Consumer goods and services** contains all other consumer problems – with the exception of travel, transport and holidays, which have their own category.

If a client returns for further help on the same enquiry, a new contact will be added. However, advisers do not add a duplicate code of existing issue codes if work continues on the same issue (e.g. negotiating repayments). Further issues are only added if the client presents with a further related problem (such as a new debt) or requires a new type of advice. Cases can span many months and issues may continue to be added as cases evolve.

In a complex debt case, a code would be recorded for each debt (e.g. five separate credit card debts would attract five codes). Codes may be added from other categories according to the advice required (e.g. Benefit codes would be added if the client was also advised on benefits they could claim, and a Relationship/Family code if the debts were associated with relationship breakdown which also required advice.)

### **Availability of further statistics**

If you require the second tier breakdown of the categories not included in Appendix 3, or if you are interested in third tier statistics please contact us. Counts of clients with particular types of problems and the profile of such clients can also be produced, although this depends on the availability of our staff resources and will attract a fee.

Please contact Peter Watson: [cmit@citizensadvice.org](mailto:cmit@citizensadvice.org).