

2010/11 East Midlands

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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 these statistics according to the codes used by our advisers to categorise the problems on which they gave advice.

Quarter 4 completes our annual statistics for 2010/11, so in this issue we are highlighting key trends for the whole year.

Statistics are drawn from our client database on which all clients and their problems are recorded. Appendix 1 describes what the advice statistics represent and the important distinction between counts of clients and advice issues. It also indicates other data that is collected on the Citizens Advice client database.

Appendix 2 summarises the profile of our clients – ethnicity, age, gender, disability, household type, employment status and housing tenure.

You can sign up for email alerts for the latest national version of Advice Trends and download current and past issues at:

http://www.citizensadvice.org.uk/index/publications/advice_trends.htm

If you have queries or are interested in discussing further access to the data please email our Corporate Management Information Team CMIT@citizensadvice.org.uk

2010/11 at a glance – East Midlands

	Q1 2010/11	Q2 2010/11	Q3 2010/11	Q4 2010/11
Total number of people helped with new or ongoing problems*	45,504	48,924	41,146	45,843
Percentage from black and ethnic minorities	8%	8%	8%	7%
Percentage long term health problems AND/OR disability	32%	31%	33%	33%
Total new problems	135,008	141,283	117,651	136,386

All East Midlands Bureaux	2010/11				Annual	
	April-June 10	July-Sept 10	Oct-Dec 10	Jan-Mar 11	Total	% of Total
Benefits & Tax Credits	41,329	44,403	36,846	43,323	165,901	31.3%
Consumer Goods & Services	2,963	3,358	2,629	2,605	11,555	2.2%
Debt	43,982	43,222	37,992	44,657	169,853	32.0%
Education	514	664	468	393	2,039	0.4%
Employment	11,441	12,273	10,172	11,048	44,934	8.5%
Financial Products & Services	2,761	3,108	2,505	2,861	11,235	2.1%
Health & Community Care	1,293	1,486	1,160	1,358	5,297	1.0%
Housing	8,432	9,685	7,491	8,796	34,404	6.5%
Immigration, Asylum & Nationality	1,205	1,339	982	1,066	4,592	0.9%
Legal	5,148	5,571	4,219	4,459	19,397	3.7%
Other	1,226	1,437	1,289	1,756	5,708	1.1%
Relationships & Family	7,027	7,639	5,845	7,174	27,685	5.2%
Signposting & Referral	3,493	3,084	2,288	2,446	11,311	2.1%
Tax	1,276	1,025	1,241	1,762	5,304	1.0%
Travel, Transport & Holidays	948	1,035	815	932	3,730	0.7%
Utilities & Communications	1,970	1,954	1,709	1,750	7,383	1.4%
Total	135,008	141,283	117,651	136,386	530,328	100%

* Client count: each person counted once only in quarter, however many times s/he returns. Daysheet clients are excluded from these figures. Daysheet clients are those without a full client record (4,735 in Q1, 3,508 in Q2, 1,071 in Q3, and 1,334 in Q4).

Overview of 2010/11

What problems did we advise about in 2010/11?

- In 2010/11 we advised 156,230 East Midlands clients about 530,328 problems.
- Debt and Benefits were the largest advice categories, as always, followed by Employment and Housing.
- These included:
 - 169,853 debt problems (including mortgage and rent arrears, and benefit overpayment debts)
 - 165,901 benefit problems
 - 44,934 employment problems
 - 34,404 housing problems (excluding arrears)

The rest of our work covers a wide range of other types of problems - see Fig 1, below.

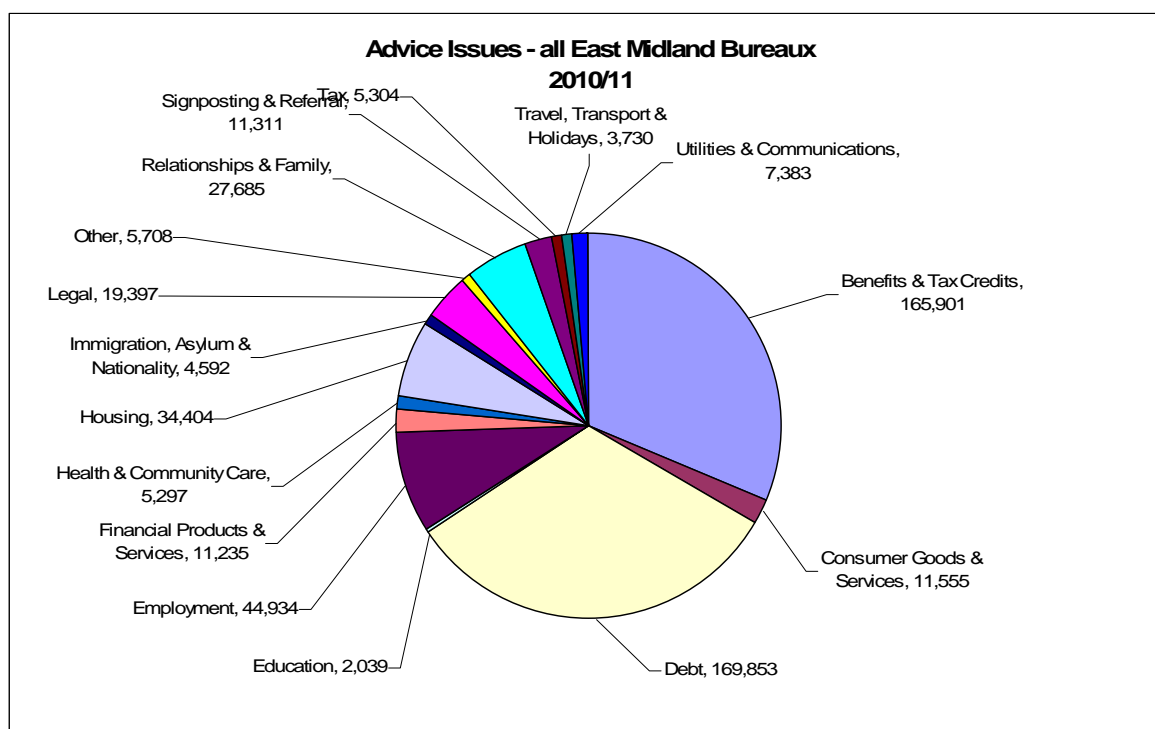


Figure 1: Advice by category in 2010/11 – East Midlands

A single enquiry by a client frequently involves multiple problems, particularly those requiring ongoing casework by specialists.

Typically:

- 45% of enquiries are resolved by giving the client information, or by referral or signposting to the appropriate statutory or voluntary agency
- 40% require detailed advice and help from our advisers
- 15% require ongoing casework.

When compared to the preceding year overall issues in the East Midlands and in the main four advice categories were generally slightly up in 2010/11.

- **All problems up 2.1% from 519,641 to 530,328**
- **Benefits and tax credit advice up 9.1% from 152,051 to 165,901**
- **Debt advice down - 4.0% from 176,868 to 169,853**
- **Employment advice up 2.1% from 44,016 to 44,934**
- **Housing advice up 16.2% from 29,606 to 34,404**

The above increases are particularly noteworthy as during 2009/10 most local Citizens Advice bureaux were able to advise more clients, using a grant from central government to cover the costs of additional opening hours of local branches to meet the increasing need for advice due to the recession. This increased capacity took full effect for one year, starting in Quarter 1 2009/10, and as a result the figures for the 2010/11 year, when this grant was not available, might have been expected to reflect the reduced capacity of the Service to see clients.

Some small categories of advice also showed relatively large increases; most notably Education, Tax, and Travel, Transport & Holidays. In contrast Signposting & Referral of clients to other advice providers was down by almost one third.

- **Education up 8.9% from 1,873 to 2,039**
- **Tax up 36.6% from 3,882 to 5,304**
- **Travel, Transport & Holidays up 13.9% from 3,274 to 3,730**
- **Signposting & Referral down 28.5% from 15,810 to 11,311**

Although the yearly total of problems about debt has declined (slightly) for the first time in four years, debt issues remain at a very high level. The year-on-year figures being 108,139 problems in 2007/08, 134,728 problems in 2008/09, 176,868 problems in 2009/10 and 169,853 problems in 2010/11.

Likewise, the number of people coming to see us about benefit problems remains at an all time high; the year-on-year figures for benefits advice being 81,366 problems in 2007/08, 110,715 problems in 2008/09, 152,051 problems in 2009/10 and 165,901 problems in 2010/11.

The upwards trend for both debt and benefit is shown below - Figure 2.

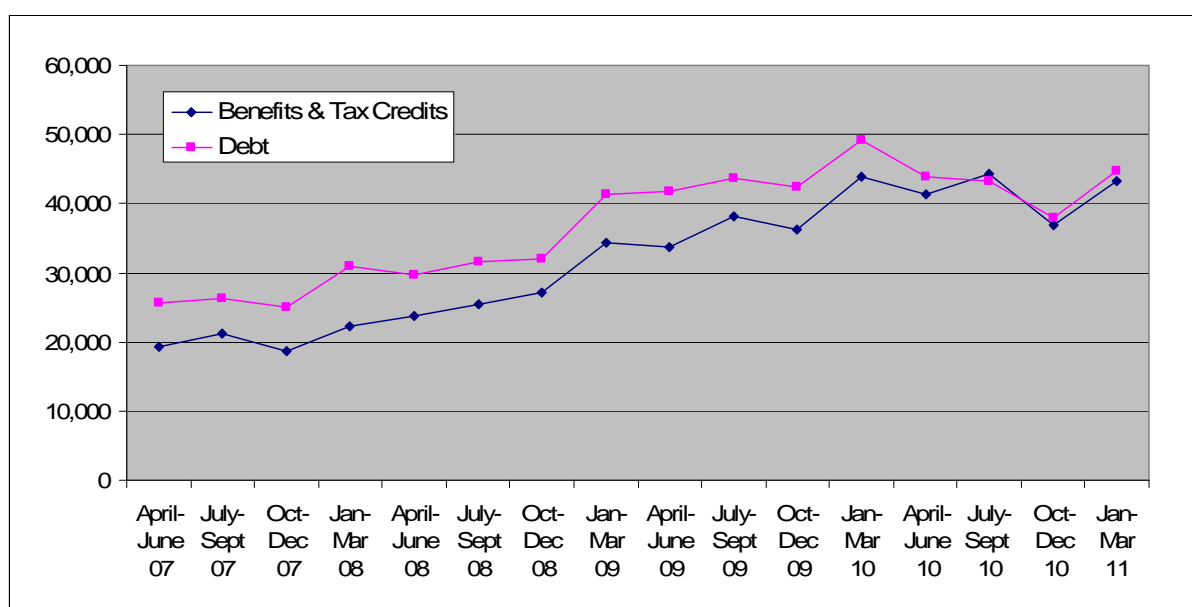


Figure 2: Benefit and Debt advice 2007-2011 – East Midlands

Debt

Overall debt advice issues are down by -4.0% compared to the last year. Congruent with this a number of large volume debt advice areas also showed a reduction compared to 2009/10. However, as previously noted during 2009/10 most East Midlands Citizens Advice bureaux were able to advise more clients using a grant from central government, and the figures for the current year, when this grant was not available, are believed to reflect the reduced capacity of the Service to see clients.

Reductions in debt advice issues compare to last year include:

- **Bank & building society overdrafts** down -10.0% from 12,903 to 11,615 problems
- **Catalogue & mail order debts** down -7.3% from 7,852 to 7,277 problems
- **Credit, store & charge card debts** down -14.1% from 29,553 to 25,375 problems
- **Fuel debts** down -10.9% from 9,126 to 8,131 problems
- **Mortgage & secured loan arrears** down -7.9% from 9,827 to 9,052 problems
- **Unsecured personal loan debts** down -8.2% from 23,914 to 21,946 problems

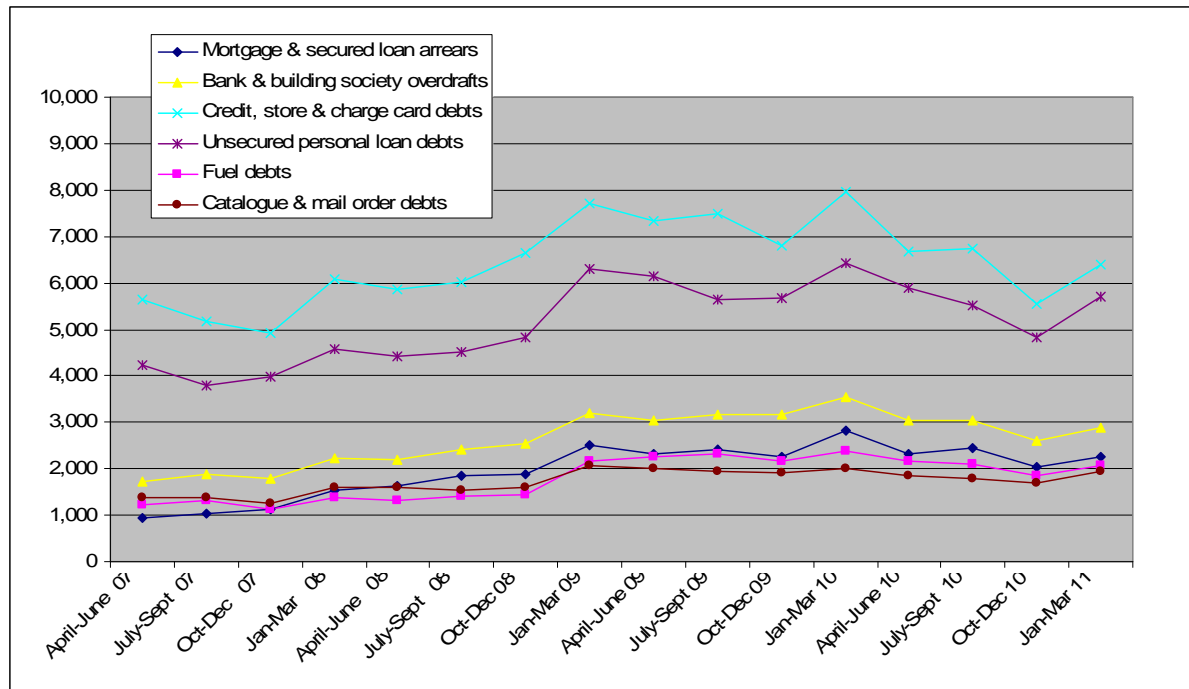


Figure 3: Trends in advice on large volume debt types – East Midlands

Despite the aforementioned overall reduction in debt issues, several types of debt continue to be of particular concern including telephone debts – both landline & mobile, rent arrears of all types, water debts, debts involving private bailiffs, and debt relief orders. There are also ongoing problems caused by the overpayment of income support and jobseekers allowance and housing and council tax benefits. In contrast overpayment of tax credits has been a longstanding problem for claimants, and we are very pleased the situation this year has continued last year's trend and improved again; overpayment of tax credits is an area where our social policy officers have made submissions to HMRC over a long-period.

- **Telephone debts - landline & mobile** (5,849 problems) - up 8.0%
- **Rent arrears to private landlords** (2,211 problems) – up 22.6%.
- **Rent arrears to Local Authorities or Arms Length Management Organisations** (2,978 problems) – up 10.7%
- **Rent arrears to housing associations** (1,680 problems) – up 9.7%
- **Water supply & sewerage debts** (5,720 problems) - up 2.1%
- **Private Bailiffs** (1,734 problems) - up 10.9%
- **Debt relief order** (11,910 problems) - up 24.4%
- **Overpayments of IS & / or JSA** (721 problems) - up 23.2%
- **Overpayments of Housing & Council Tax Benefits** (1,423 problems) - up 15.5%
- **Overpayments of WTC & CTC** (1,477 problems) – down 3.7%

Benefits

Overall benefit advice issues have risen by 9.1% compared to last year. Within the benefit advice area issues relating to Carers Allowance and Disabled Living Allowance all increased in 2010/11 compared to the preceding year while issues relating to council tax benefit remained static. In contrast Income Support and Incapacity Benefit issues continue to decrease due to the movement of eligible claimants to Employment and Support Allowance (ESA), and of lone parents to Jobseekers Allowance (JSA). Problems around the implementation of ESA have been documented by our Social Policy officers. JSA issues have remained static.

- **Incapacity Benefit** (2,016 problems) – down 30.2%
- **Income Support** (6,239 problems) – down 6.3%
- **Employment Support Allowance** (19,130 problems) – up 29.6%
- **Jobseekers Allowance** (10,386 problems) – down 0.4%
- **Carers Allowance** (4,746 problems) - up 13.9%
- **DLA - Care Component** (17,529 problems) - up 14.6%
- **DLA - Mobility Component** (15,086 problems) - up 12.0%
- **Council Tax Benefit** (15,372 problems) – down 0.6%

Recession-related employment problems

Unemployment-related advice has tended to decrease since peaking in early 2009. Specifically, redundancy advice issues have reduced by approximately 50% since this time, whilst dismissal advice has more or less remained static over the past 18 months. As noted above Jobseekers Allowance issues have reduced fractionally this year although they remain at a significantly elevated level in historical terms – see Figure 4

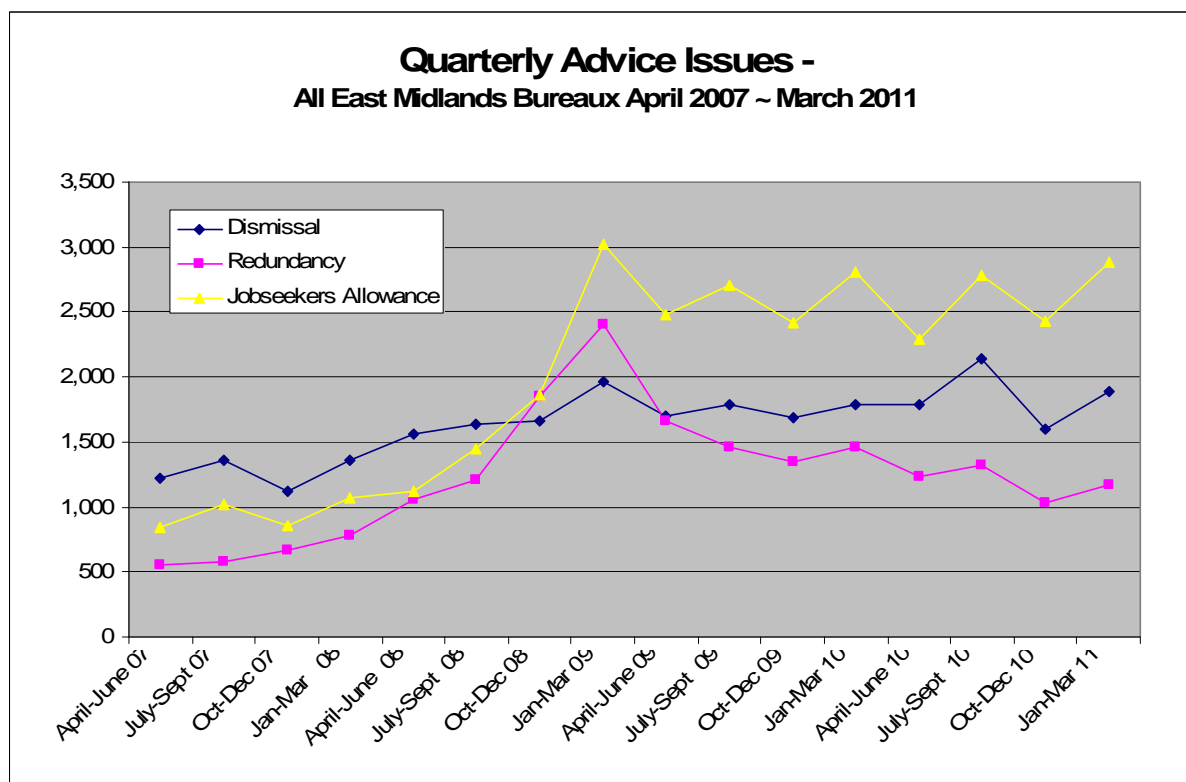


Figure 4: Trends in advice related to unemployment – East Midlands

Housing

Overall housing advice issues are up by 16.2% compared to last year. Two volume advice areas contributing to this increase are private rented housing and local authority housing. There has also been a large increase in the number of cases involving both threatened and actual homelessness and in issues relating to local authority homelessness service.

- **Private Sector Rented Property** (9,794 problems) – up 9.8%
- **Local Authority Housing** (3,210 problems) - up 10.5%
- **Threatened Homelessness** (3,992 problems) – up 28.1%
- **Actual Homelessness** (1,806 problems) – up 26.5%
- **LA Homelessness service** (1,279 problems) – up 50.1%

Relationships and family

Overall the number relationships and family advice issues have increased by 4.3% compared to last year, rising from 26,532 to 27,685 problems. The main advice area continues to be divorce, separation, and dissolution followed by problems relating to children. Relationship problems accounted for just over five percent of all problems in 2010/11.

Tax

Overall tax-related advice issues have increased 36.6% to 5,304 issues compared to the previous year's total of 3,882. Despite the apparent increase tax remains a small advice area accounting for about one percent of all problems presented to East Midlands bureaux in 2010/11. One possible explanation for the observed increase in tax issues is that HMRC has recently introduced a new National Insurance and PAYE Service (NPS) which has been used to issue tax coding notices for the first time. HMRC's have said that "the transition to the new system has brought to light some discrepancies in our existing records and this is resulting in a number of incorrect Coding Notices being issued", which has affected both employees and pension recipients.

Immigration and asylum

Overall immigration and asylum related advice issues have risen 5.6% compared to last year with 4,592 issues recorded in 2010/11 compare to 4,347 in the preceding year. The main area people have sought advice is the immigration status of family, dependents & partners. Immigration and asylum problems account about one percent of all problems presented to East Midlands bureaux in 2010/11.

Education

Overall education related advice issues have risen 8.9% compared to last year with 2,039 issues recorded in 2010/11 compare to 1,873 in the preceding year. However, education remains a very small advice area and accounted for just 0.4% of all problems presented to East Midlands bureaux in 2010/11.

How does the East Midlands compare with the national picture?

Overall per capita advice issues in the East Midlands have tended to be lower than the average for all England and Wales. There is, however, a reasonably close correlation, with increasing demand in the East Midlands mirroring the increase in demand for advice seen across the wider service. This is especially the case since early 2009, Figure 5. The situation for the main four recession-related advice areas of jobseekers allowance, mortgage and secured loan arrears, redundancy, and dismissal is essentially similar, with increasing demand in the East Midlands mirroring the increase in demand for advice seen across the wider service. Demand for recession-related advice has mirrored the national picture much more closely than is the case for all advice, Figures 6, 7, 8, and 9.

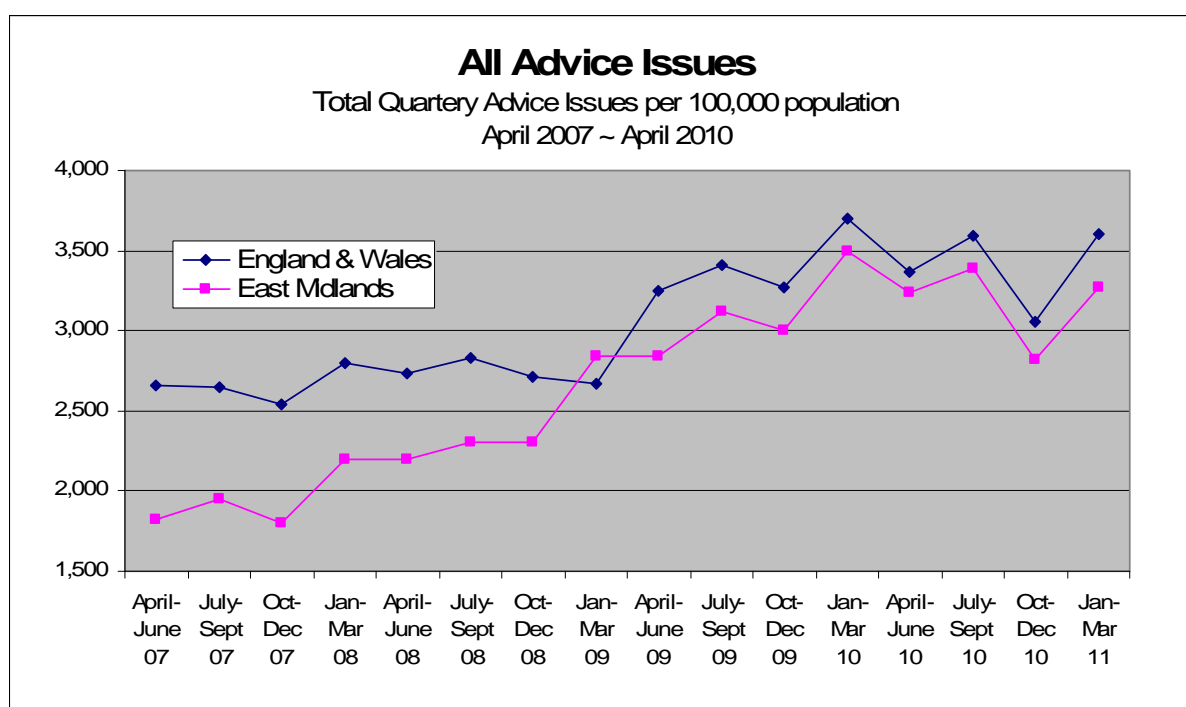


Figure 5: Total Per Capita Advice Issues:- East Midlands Vs All England and Wales (April 2007 – March 2011)

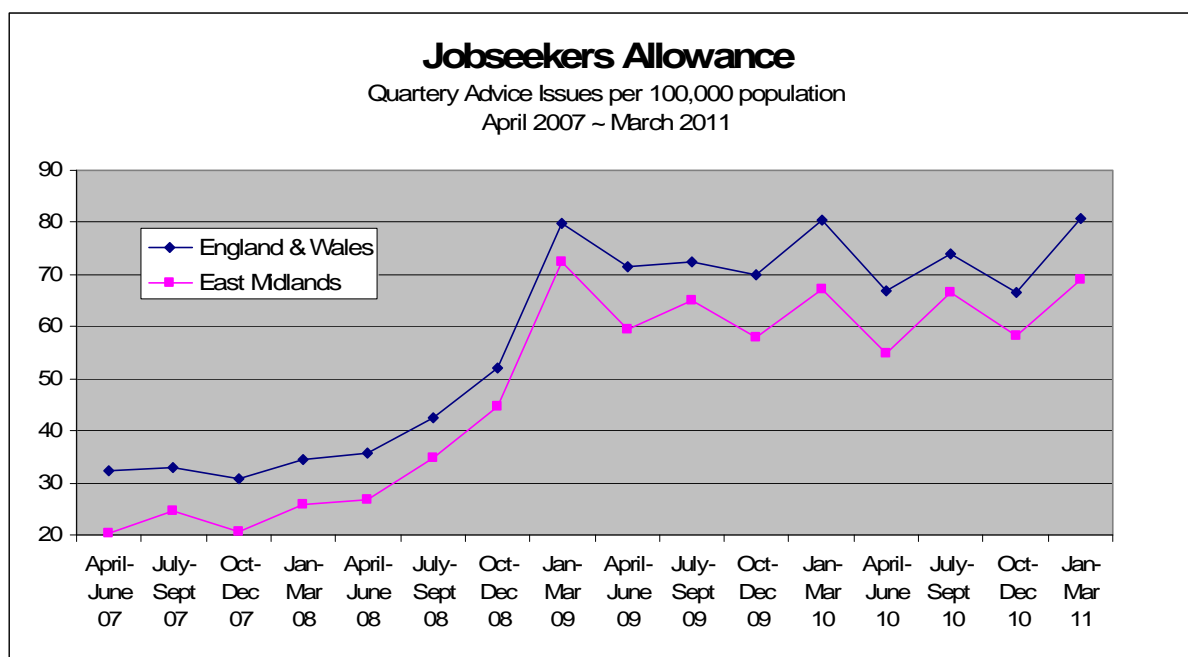


Figure 6: Quarterly Per Capita Jobseekers Allowance Advice Issues:- East Midlands Vs All England and Wales (April 2007 – March 2011)

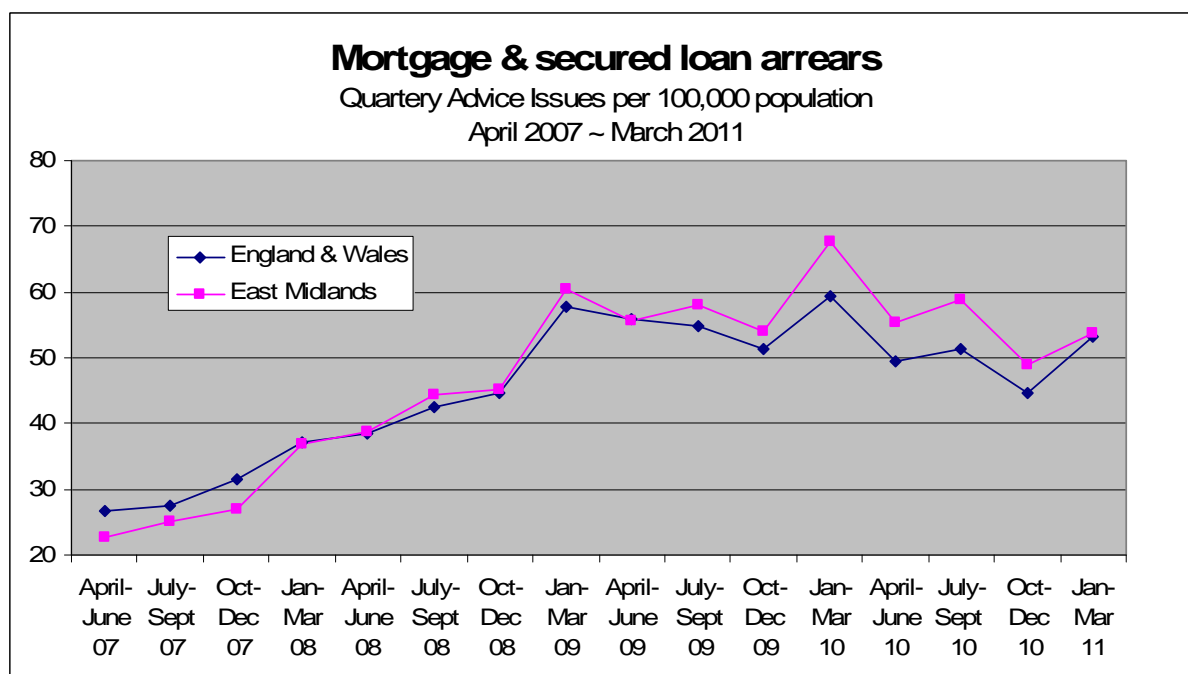


Figure 7: Quarterly Per Capita Mortgage and Secured Loan Arrears Advice Issues:- East Midlands Vs All England and Wales (April 2007 – March 2011)

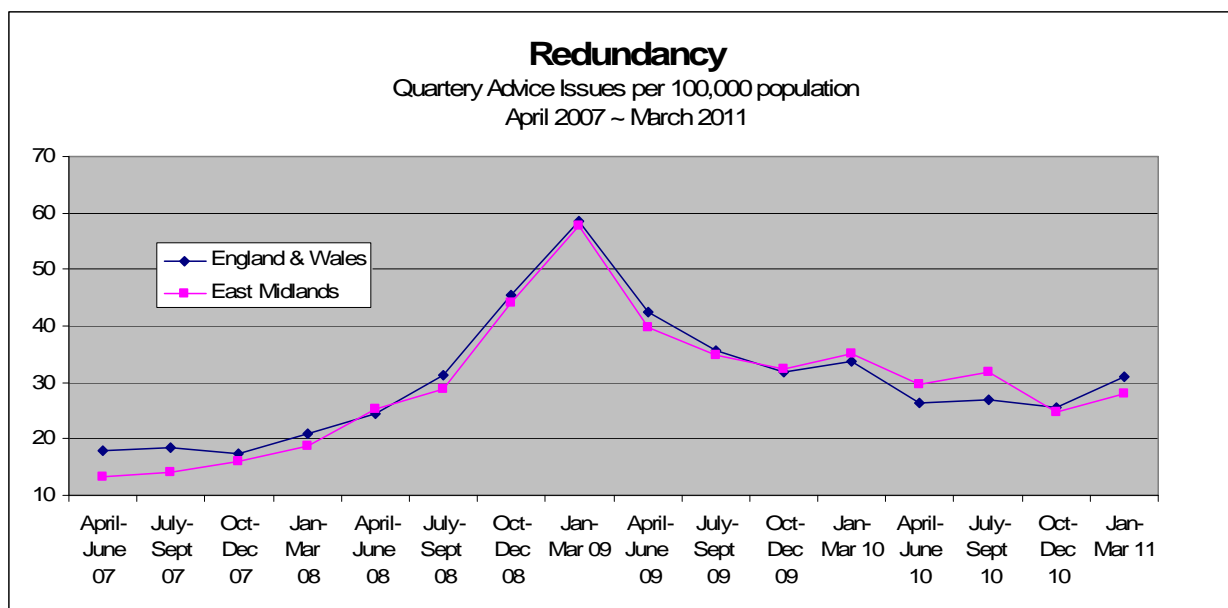


Figure 8: Quarterly Per Capita Redundancy Advice Issues:- East Midlands Vs All England and Wales (April 2007 – March 2011)

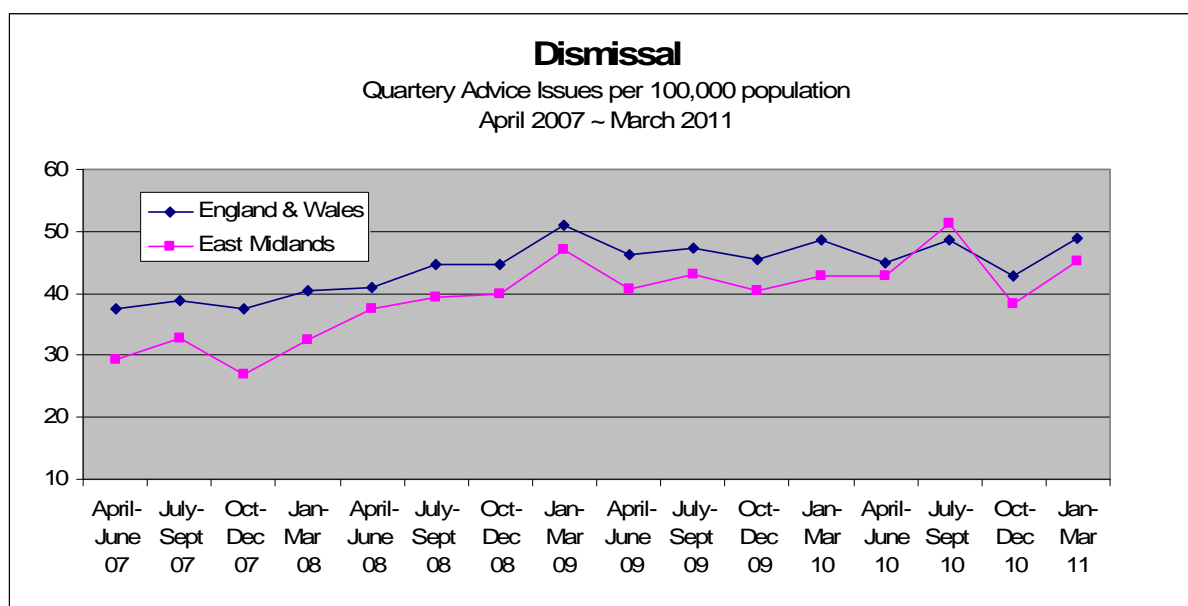


Figure 9: Quarterly Per Capita Dismissal Advice Issues:- East Midlands Vs All England and Wales (April 2007 – March 2011)

Who were our clients in the East Midlands in 2010/11?

- 54% were women.
- 32% were disabled or had long-term health problems of those clients where these items were known, and 24% were recorded as disabled alone.
- 8% of clients were from black and minority ethnic backgrounds.

Ethnicity and nationality

- As noted above 8% of clients were from black and minority ethnic backgrounds. These include 2.4% from Black backgrounds, 2.8% from Asian backgrounds and 1.2% from mixed backgrounds.
- A further 5.7% of clients were from 'Other white background', which is mainly White European (excluding White British and Irish.) We do not record the nationality of all our clients but, where recorded, Polish and Portuguese are the most common European nationalities.

Age

- 77.4% of our clients were aged 25-64, with 11.2% aged under 25 and 11.4% aged 65 or over. The growth in client numbers has been disproportionately greater amongst those aged 25-64, so that the proportions of younger and older clients has slightly reduced since 2008/09 but is not now changing.

Households with children

- 14.7% of clients were single parents and 20.0% were couples with dependent children. Thirty four percent were single with no dependent children and 23.0% were couples with no dependent children

Employment status

- 24.5% of clients were in full-time employment, 13.0% in part-time employment, 3.3% were self-employed – a total of 40.8% in paid employment. The remaining clients were predominantly unemployed (28.6%), retired (14.1%) or permanently sick or disabled (9.5%).

Housing tenure

- 37.8% were owner-occupiers (own outright or buying with a mortgage), 22.9% were social housing tenants, 24.1% private sector tenants, and 10.7% did not have their own home (homeless, hostel or living with relatives/friends).

(Appendix 2 gives full details of our 2010/11 East Midlands client profile by quarter).

Appendices

Appendix 1: Understanding the advice statistics – what is recorded

All clients are recorded on a single database. Within a bureau there will be a single client record for an individual client, however often s/he returns to that bureau. 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 bureau, 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.)

Appendix 2: Regional client profile 2010/11

The total number of unique clients seen in the East Midlands in 2010/11 was 156,230 of whom 145,582 had profile data. 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 at least 40% of clients.

Gender	Q1	Q2	Q3	Q4
Female	54.3%	54.3%	53.3%	54.6%
Male	45.7%	45.7%	46.7%	45.4%
Total	100%	100%	100%	100%
Gender not recorded	0.5%	0.4%	0.3%	0.2%

Age	Q1	Q2	Q3	Q4
0 to 16	0.3%	0.2%	0.2%	0.2%
17 to 24	10.9%	10.5%	10.9%	10.7%
25 to 34	20.0%	18.4%	20.1%	20.2%
35 to 49	32.8%	30.0%	32.5%	32.4%
50 to 64	24.8%	22.5%	25.1%	24.7%
65 to 74	7.1%	6.7%	7.1%	7.3%
75 to 84	3.3%	3.0%	3.3%	3.6%
85+	0.8%	0.7%	0.8%	0.8%
Total	100%	100%	100%	100%
Age not recorded	8.3%	7.9%	6.8%	5.8%

Disability and long term health problems	Q1	Q2	Q3	Q4
Disabled	25.4%	24.5%	24.2%	23.2%
Not Disabled	74.6%	75.5%	75.8%	76.8%
Total	100%	100%	100%	100%
All long term health problems and/or disability	32%	31%	33%	33%
Disabled status not recorded	18.8%	18.3%	16.6%	15.1%

Percentages quoted for i) disability and ii) disability and/or health problems may be over-estimates, because the unknown group may be unrepresentative.

Ethnic origin	Q1	Q2	Q3	Q4
African	1.1%	1.2%	1.3%	1.2%
Caribbean	0.9%	0.9%	0.9%	0.9%
Other Black background	0.3%	0.3%	0.3%	0.3%
Bangladeshi	0.2%	0.2%	0.3%	0.2%
Indian	1.3%	1.3%	1.2%	1.1%
Pakistani	0.6%	0.7%	0.7%	0.6%
Other Asian background	0.8%	0.7%	0.7%	0.7%
Mixed W/B. African	0.2%	0.3%	0.2%	0.2%
Mixed W/B. Caribbean	0.4%	0.4%	0.5%	0.5%
Mixed White/Asian	0.2%	0.2%	0.2%	0.2%
Other Mixed background	0.3%	0.2%	0.3%	0.2%
White British	86.4%	86.0%	85.7%	86.0%
White Irish	0.6%	0.6%	0.6%	0.6%
Roma/Gypsy/Traveller	0.1%	0.1%	0.1%	0.1%
Other White background	5.4%	5.5%	5.9%	5.9%
Chinese	0.2%	0.2%	0.2%	0.2%
Any other ethnic group	1.0%	1.1%	1.1%	1.0%
Total	100%	100%	100%	100%
Black and Minority Ethnic *	8%	8%	8%	7%
Ethnic origin not recorded	4.9%	4.8%	4.5%	3.7%

* BAME includes Irish, excludes
Other White

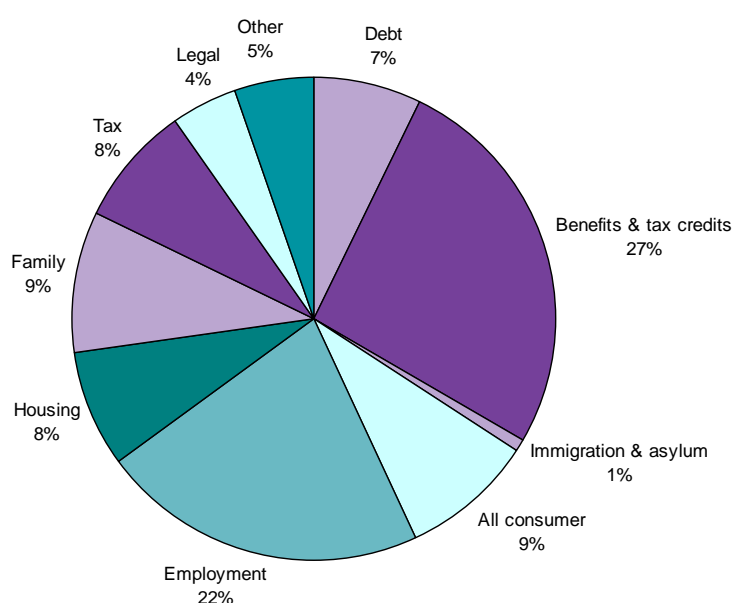
Household Type	Q1	Q2	Q3	Q4
Couple	23.0%	22.8%	23.1%	22.9%
Couple with dependent children	20.1%	20.0%	19.7%	20.2%
Couple with non-dependent children	3.4%	3.5%	3.3%	3.2%
Single person	33.3%	33.8%	34.0%	33.7%
Single person with dependent children	15.2%	14.5%	14.6%	14.5%
Single person with non-dependent children	2.4%	2.4%	2.3%	2.4%
Other adult only	2.4%	2.7%	2.8%	2.6%
Other with dependent children	0.2%	0.3%	0.2%	0.3%
Total	100%	100%	100%	100%
Household type not recorded	39%	39%	36%	32%

Occupation				
Note: all occupations are self-defined	Q1	Q2	Q3	Q4
Carer – children	2.5%	2.4%	2.2%	2.6%
Carer – elderly/disabled	0.7%	0.7%	0.9%	0.8%
Employed < 30 hrs p/w	12.8%	12.8%	12.6%	13.8%
Employed >= 30 hrs p/w	24.5%	25.2%	24.6%	23.7%
Looking after home – no dependents	0.3%	0.4%	0.4%	0.4%
On Govt scheme for employment	0.0%	0.0%	0.0%	0.0%
Other	1.6%	1.6%	1.5%	1.6%
Permanently sick/disabled	10.0%	9.3%	9.7%	9.1%
Retired	14.1%	14.2%	14.1%	14.0%
Self employed	3.4%	3.3%	3.4%	3.3%
Student	1.5%	1.6%	1.6%	1.5%
Unemployed	28.5%	28.3%	28.7%	28.9%
Volunteer	0.2%	0.3%	0.3%	0.3%
Total	100%	100%	100%	100%
Occupation not recorded	37%	37%	34%	31%

Housing Tenure	Q1	Q2	Q3	Q4
Buying Home (mortgage, etc.)	26.4%	25.1%	24.4%	24.6%
Homeless (including Bed & Breakfast tenant)	0.8%	1.1%	0.9%	0.9%
Hostel	0.3%	0.3%	0.3%	0.3%
Other	1.8%	1.7%	1.8%	1.7%
Own Outright	12.7%	12.6%	12.7%	12.9%
Prison	0.6%	0.9%	1.2%	0.8%
Private Tenant	23.9%	24.1%	24.1%	24.3%
Rent-Free Housing	1.0%	1.0%	0.9%	1.0%
Shared Ownership	0.8%	0.9%	0.9%	0.8%
Social Tenant	22.7%	22.4%	23.3%	23.2%
Staying with relatives/friends	9.1%	9.9%	9.5%	9.4%
Total	100%	100%	100%	100%
Tenure not recorded	44.4%	43.5%	40.5%	36.3%

Appendix 3: Adviceguide from the year 2010/11

In parallel to our individual service provided by local bureaux, 9.5 million visitors made over 14 million visits to 'Adviceguide' – our public web-site providing detailed information on rights. Use of Adviceguide has grown by a third in the last year.



National Adviceguide page views by category in 2010/11

Employment is the second biggest category for Adviceguide after benefits, whilst debt predominates alongside benefit in the problems of individual clients helped by bureaux. It's clear that the different methods of access attract some very different types of client. Access to a bureau, particularly for those in employment, is known to be a difficulty. Equally important is access to the internet and the ability to use the information provided, set against the need of some clients for one-to-one help. Debt is often a particularly complex set of problems for which individuals require skilled help, which is reflected in its relatively smaller share on Adviceguide.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

Citizens Advice

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www.adviceguide.org.uk

Citizens Advice is an operating name of The National Association of Citizens Advice Bureau.

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