



## Community Legal Service: Assessing Need for Legal Advice in Scotland Technical & Graphical Report

# **COMMUNITY LEGAL SERVICE: ASSESSING NEED FOR LEGAL ADVICE IN SCOTLAND**

## **TECHNICAL & GEOGRAPHIC REPORT**

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## CHAPTER ONE INTRODUCTION

1.1 In March 2003 the Legal Studies Research Team of The Scottish Executive's Justice Department commissioned **mrug** research, the University of Salford and SeeIt Ltd to assess the levels of need for legal advice in 4 Community Legal Service (CLS) pilot partnership areas in Scotland.

1.2 **mrug** research were commissioned to carry out a quantitative research survey to evaluate the prevalence and nature of justiciable problems within 4 pilot areas – Glasgow West, Fife, Edinburgh and Argyll & Bute. In addition, qualitative research was conducted with representatives of the pilot partnerships, following a presentation of the results to each pilot partnership. Professor Deborah Baker of the University of Salford and SeeIT Ltd were commissioned to develop a proxy-based model with the aim of providing a predictor of the level of legal need applicable to the whole of Scotland.

1.3 This document complements the main report produced (Overview Report) and provides detailed information on the survey methods, the full results for the 4 geographic regions, and the appendix of supporting information.

1.4 The Overview Report contains details of the background to the project, the aims and objectives, the overall findings and conclusions.

### QUESTIONNAIRE DEVELOPMENT AND PILOTING

1.5 The survey aspect of the research was developed from the original Paths to Justice<sup>1</sup> and Legal Services Research Centre studies in England and Wales<sup>2</sup>. Draft questionnaires were developed following a series of briefing meetings with representatives of the advisory group.

1.6 Screening questions established experience of a justiciable problem\* in the last 5 years and whether or not the problem(s) was important to resolve. Respondents then completed one of 2 questionnaires. Those with justiciable problems important to resolve answered a detailed questionnaire about their experience and advice seeking behaviour. In order to assess the effectiveness of the questionnaire, 2 versions were administered. The longer 25 minute questionnaire was used in Glasgow West and Fife, whilst a shortened 10 minute version was used in Edinburgh and Argyll & Bute. Those without justiciable problems answered a short 3/4 minute questionnaire to gather basic demographic data; this was the case in all 4 areas. Copies of all questionnaires can be found in the Appendix of this report. The pathways followed by the long and short versions of the questionnaire are detailed overleaf.

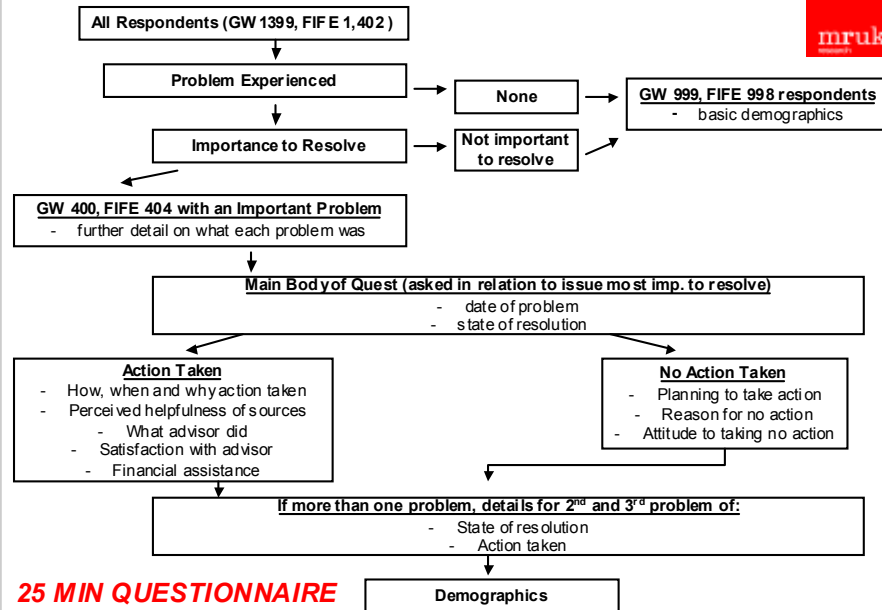
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<sup>1</sup> Genn, H (1999) *Paths to Justice: What people do and think about going to law*, Oxford: Hart Publishing.

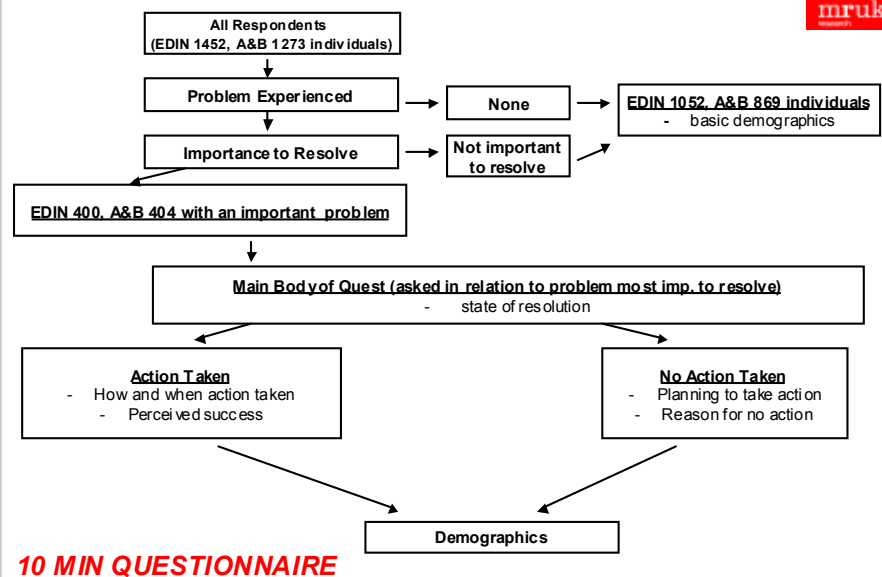
<sup>2</sup> Pleasence, P, Buck, A, Goriely, T, Taylor J, Perkins, H and Quirk, H (2001) *Local Legal Need*, London: Legal Services Commission, LSRC Research Paper No. 7.

\* A justiciable problem was considered to be the experience of one or more issues from a predetermined list of possible areas of legal need, which the individual considered important to resolve.

## QUESTIONNAIRE PATHWAY – GLASGOW WEST, FIFE



## QUESTIONNAIRE PATHWAY – EDINBURGH, ARGYLL & BUTE



1.7 All questionnaires were piloted. The objectives of the pilots were as follows:

- to test the effectiveness of the questions used in the questionnaire and encourage open and honest responses to questions;
- to establish any areas where respondents experienced difficulty in answering questions in order that the smooth running of the questionnaire can be ensured;

- *to establish clearly the length of time taken to administer the questionnaire (minimum & maximum);*
- *to ensure that the questionnaire was perceived as being appropriate and relevant by potential respondents.*

1.8 A pilot with the General Public across 2 locations was conducted. Following the pilot, a short feedback report was supplied by **mrug** to detail the pilot outcomes and recommendations. The key issue at this stage was questionnaire length as the first version piloted was too long. The questionnaire was revised and a second pilot carried out. The changes to the revised questionnaire at this stage were relatively minor, relating mainly to clarification of wording and routing.

## SAMPLING

1.9 The fieldwork with the general population was constructed to generate a minimum of 400 interviews with people who had a “justiciable problem” in the last 5 years which they considered to be “important” to resolve. Those with no problem or no problem important to resolve completed a short questionnaire collating demographic characteristics. To ascertain prevalence levels interviews using the short questionnaire continued until the target of 400 interviews with those who had a justiciable problem had been reached. The table below details how many of each type of interview were conducted in each partnership area. As it was anticipated that the number of minority ethnic origin individuals would naturally be relatively few within the General Population Survey, a boost survey was conducted in the Glasgow West area. This allowed for a greater number of interviews to be conducted with this group to allow for comparison.

**Table 1.1: Sample size in pilot partnership area**

AREA	PROBLEM PERCEIVED IMPORTANT (PPI)	NO PROBLEM / NO PERCEIVED IMPORTANT PROBLEM (NPPI)	TOTAL SAMPLE
GLASGOW WEST (GEN.POP)	400	999	1,399
GLASGOW WEST (MINORITY ETHNIC ‘BOOSTER’ SAMPLE)	100	177	277
FIFE	404	998	1,402
EDINBURGH	400	1,052	1,452
ARGYLL & BUTE	404	869	1,273

1.10 The Glasgow booster survey of minority ethnic respondents had a target of 100 interviews with people who had a justiciable problem in the last 5 years that was important to resolve. There were a further 177 who had no problem or no problem important to resolve. However, of these 177 respondents only 50 completed the basic demographic questionnaire. There were 127 short interviews terminated or abandoned (recorded on interviewer record sheet – no data captured). This was due to concern among the minority ethnic respondents (already hesitant about the research) about being asked 2 questions concerning problems experienced, followed by personal classification questions.

1.11 The following table demonstrates the distribution of interviews across all the postcodes in each of the 4 pilot partnership areas. The sample generated is broadly representative of the distribution of the population across the 4 areas.

**Table 1.2: Geographic distribution of interviews – Glasgow West**

POSTCODE AREAS	% OF SAMPLE
G11	19
G12	16
G13	30
G14	19
G15	17
<b>TOTAL</b>	<b>1,399</b>

**Table 1.3: Geographic distribution of interviews - Fife**

POSTCODE AREAS	% OF SAMPLE
DD6	6
FK10	5
KY1	10
KY2	6
KY3	4
KY4	5
KY5	5
KY6	7
KY7	7
KY8	7
KY10	5
KY11	8
KY12	6
KY14	7
KY15	5
KY16	6
<b>TOTAL</b>	<b>1,402</b>

**Table 1.4: Geographic distribution of interviews - Edinburgh**

POSTCODE AREAS	% OF SAMPLE
EH1	4
EH3	5
EH4	13
EH5	7
EH6	3
EH7	2
EH8	7
EH9	6
EH10	11
EH11	4
EH12	8
EH13	3
EH14	4
EH15	3
EH16	3
EH17	2
EH28	5
EH29	7
EH30	4
<b>TOTAL</b>	<b>1,452</b>

**Table 1.5: Geographic distribution of interviews – Argyll & Bute**

<b>POSTCODE AREAS</b>	<b>% OF SAMPLE</b>
G82	10
G83	8
G84	6
PA20	2
PA21	2
PA22	2
PA23	5
PA27	2
PA28	3
PA29	2
PA30	4
PA31	4
PA32	2
PA33	2
PA34	9
PA35	2
PA37	3
PA38	1
PA42	3
PA43	3
PA44	1
PA45	2
PA46	1
PA47	2
PA48	2
PA49	2
PA60	1
PA65	2
PA66	2
PA67	2
PA72	3
PA75	4
PA76	2
<b>TOTAL</b>	<b>1,273</b>

## **MAIN FIELDWORK**

1.12 Having fully considered and discussed a number of possible quantitative interviewing methods, with the advisory group a face-to-face, in-home interviewing approach was agreed. This was particularly important given the potentially sensitive nature of the interview and the potential need for reassurance about the use of the information being gathered. A ‘random walk’ sampling technique was utilised. ‘Random walk’ sampling overcomes a number of weaknesses associated with a pre-selected sample. ‘Random walk’ does not rely on drawing a household sample based on Register Voters or the Postal Address File and therefore does not miss out people who were not registered voters (most often those in deprived areas or on low incomes) or households which have moved or are new build property. Sample points were stratified across the full range of postcodes in each of the 4 pilot partnership areas. This ensured that a broad geographic spread of the population was surveyed. Within each sample point, each interviewer was given a random address starting point (giving specific house number and street name) from which to start interviewing. This would be where the first interview was attempted by each interviewer; thereafter they followed a set of rules to locate



other addresses. The interviewer requested an interview at every 5<sup>th</sup> address in the street, alternatively turning left and right into other streets wherever they were encountered. This ensured a random pattern was followed.

1.13 The interviewing was scheduled to cover 3 time bands; weekday daytimes, weekday evenings and weekends, to ensure an appropriate mix of working and non-working respondents had the opportunity to be included. A system of 3 “call backs” was incorporated for those addresses where no one was at home when the interviewer first called, or, where an appropriate person for interview normally resided but was not in residence at that time. The “next birthday” selection technique within the household was employed by interviewers to ensure the individual selected for interview was randomly selected from those resident in the household.

## STATISTICAL RELIABILITY

1.14 The statistical reliability of any random quantitative research result depends upon 2 factors: the percentage value of the result itself and the sample size on which that result is based. The most commonly used measure of probability within the market research industry is the 95% confidence level. Therefore, the expressed level of accuracy refers to the margin of error around any research result within which we can be 95% certain the true value (the value we would obtain if we interviewed the entire population) would lie. The following table of statistical reliability is provided for information.

**Table 1.6: Statistical reliability**

Sample Size	% GIVING PARTICULAR ANSWER		
	10%/90%	30%/70%	50%/50%
100	± 6.0	± 9.2	± 10.0
200	± 4.2	± 6.5	± 7.1
400	± 3.5	± 7.3	± 7.8
500	± 2.7	± 4.1	± 4.5
600	± 2.4	± 3.7	± 4.1
700	± 2.3	± 3.5	± 3.8
800	± 2.1	± 3.2	± 3.5
900	± 2.0	± 3.1	± 3.3
1000	± 1.9	± 2.9	± 3.2
1500	± 1.5	± 2.4	± 2.6
2000	± 1.3	± 2.0	± 2.2
3000	± 1.1	± 1.7	± 1.8
4000	± 0.9	± 1.4	± 1.6

1.15 For example with a sample size of 400 where 10% of respondents hold a particular view, we can be 95% confident that the result lies between 6.5% and 13.5% with the most likely result being 10% itself. In short, statistical reliability increases with larger sample sizes and with greater strength of opinion. In many instances the small base numbers in the results of the individual pilot partnership area results do not allow for analysis of sub-groups such as demographics, or other characteristics. Though the main fieldwork would potentially include a small number of interviews with minority groups (due to its representative nature), additional interviews, known as a ‘booster’ samples, may be appropriate to capture more robust data than would not occur naturally via the main survey. For this reason a ‘booster’ sample was conducted with minority ethnic sample in Glasgow West consisting of 100

respondents with a justiciable problem important to resolve (MEPPI). The base numbers are noted in the Glasgow West section of the report and these should be taken into consideration by the reader.

1.16 There are a number of abbreviations used throughout the report. The definitions relate to the type of respondent, and are as follows:

- |              |   |  |
|--------------|---|--|
| <b>PPI</b>   | - | <i>'Had problem perceived important'</i> – respondents who had a problem in the last 5 years they considered very or quite important to resolve.   |
| <b>MEPPI</b> | - | <i>'Minority ethnic had problem perceived important'</i> – Minority ethnic who had a problem in the last 5 years they considered very or quite important to resolve.                     |
| <b>NPPI</b>  | - | <i>'No problem / no problem perceived important'</i> – Respondents who may or may not have had a problem in the last 5 years but did not consider it very or quite important to resolve. |

## GROUP DISCUSSIONS

1.17 It was important to elicit and discuss perceptions of the research findings among members of the partnership in each area. There were 2 key objectives. The first was to highlight any areas of the research or the proxy which differed from the experiences or expectations of the partnership. Secondly, the group discussions provided the opportunity to explore partnership members' perceptions and opinions of which method would be most effective in assessing levels of legal need, as well as investigating how any findings may be envisaged to inform future strategy planning. Partnership members were invited to the discussions held locally in each area. Prior to each event members were sent top line findings to familiarise themselves with the data before attending the discussion. They were also sent a brief questionnaire to complete prior to the discussion to ascertain their perceptions of what were the most common justiciable problems in their area, their own remit / role and their opinions of the demographic characteristics of people experiencing particular justiciable problems. In Argyll & Bute 2 separate group discussions were held due to the greater geographic spread of partnership representatives. The group discussions were organised and hosted by **mrnk** research. Attendance of representatives of the partnership and associated organisations was as follows in each area:

- Glasgow West (11 representatives) 11/09/03:
  - Glasgow City Council Drumchapel Social Work Services
  - Glasgow City Council Development and Regeneration Services
  - Glasgow West Money Advice
  - Drumchapel Social Inclusion Partnership
  - Blake Stevenson
  - Drumchapel Law and Money Advice Centre
  - Three Eyes Project
  - Drumchapel Citizens Advice Bureau
  - The Open Gate (Drumchapel Opportunities)

- Fife (13 representatives) 11/11/03:
  - Fife Council - 5 people (representing Local Services Support, Housing and Policy & Organisational development)
  - Fife NHS Board
  - Citizens Advice and Rights Fife
  - Children Rights Office
  - Council for Voluntary Service (CVS) Fife
  - Malcolm Jack and Matheson (Solicitors)
  - Victim Support Fife
  - Fife Community Mediation
  - Fife Rights
  
- Edinburgh (8 representatives) 05/11/03:
  - City of Edinburgh Council – 3 people (representing Corporate Services, Dept. of Social Work, Housing Services)
  - Central Citizens Advice Bureau
  - Edinburgh – Portobello Citizens Advice Bureau
  - Wester Hailes Community Help & Advice Initiative
  - Shelter Housing Aid Centre
  - Granton Information Centre
  
- Argyll & Bute (9 representatives) attended 2 sessions on 18/11/03 at Inveraray and 19/11/03 at Lochgilphead:
  - Argyll & Bute Women's Aid (2 representatives)
  - Bute Advice Centre
  - Macarthur Stewart (Solicitors)
  - Mull & Iona Information Service
  - Argyll & Bute Citizens Advice Bureau
  - Council for Voluntary Service (CVS) Fife
  - Argyll & Bute Care & Repair
  - Trading Standards

1.18 The group discussions involved short presentations of the findings from the primary research and the proxy model work. The participants then discussed the results in relation to their experience and expectations whilst also investigating how effective they perceived each method to be in assessing levels of legal need. All the discussions were moderated by **mrnk** Research Executives and tape recorded for analysis. The findings from these group discussion sessions are explored in the findings chapters for each of the 4 pilot partnership areas.

## SUMMARY

1.19 A quantitative survey of the general public was conducted in 4 pilot partnership areas:

Glasgow West	– 1399 general public, and 277 minority ethnic respondents
Edinburgh	– 1452 general public
Argyll & Bute	– 1273 general public
Fife	– 1402 general public

1.20 A ‘Random walk’ methodology employed using pre-selected start points. Interviewing conducted over weekday daytimes / evenings and weekends. Three call backs were employed where no-one was at home and a ‘Next birthday’ selection technique was employed to obtain the interviewee. Screening questions ascertained if that person experienced an issue / problem in last 5 years (from a prompt list) and if it was considered by the respondent important to resolve. If so a 25 minute(Glasgow West, Fife) or 10 minute(Edinburgh, Argyll & Bute) interview was carried out to investigate experience. If not a 3/4 minute interview was administered, gathering basic demographic information. In this way we were able to ascertain the prevalence of justiciable problems considered important to resolve.

1.21 400 interviews in Glasgow West and Edinburgh and 404 in Fife and Argyll & Bute with those who had justiciable problems important to resolve from general population was achieved (target of 400). In Glasgow West a further 100 interviews were conducted with minority ethnic individuals who had justiciable problems important to resolve. Interviewing continued until these had been achieved, thereby achieving large numbers of short interviews with those who had no justiciable problems / or none important to resolve.

1.22 Partnership members in all 4 areas were invited to group discussions which involved a presentation of survey and proxy findings and a discussion of the findings in relation to their experience, perceptions and expectations. Partnership members were also asked about their perceived use and preference of method, and explored their views on how both survey and proxy information could inform future strategy.

## CHAPTER TWO                      GLASGOW WEST FINDINGS

### DEMOGRAPHIC PROFILE – GLASGOW WEST

2.1     This section explores the demographic profile of respondents comparing:

- 400 who had a problem perceived important (PPI)
- 999 who had no problem or no problem perceived importance (NPPI)
- 1,399 who had a problem perceived important or who had no problem / no problem perceived important (all respondents, PPI + NPPI)
- 100 minority ethnic respondents who had a problem perceived important (MEPPI)

2.2     There were some differences in the demographics of those who had a justiciable problem important to them to resolve and those who did not. Respondents with a justiciable problem important to resolve were slightly more likely to be:

- in rented accommodation (70% compared with 59% who had no justiciable problem);
- in receipt of Income Support (41% vs 26%) or housing benefit (36% vs 23%);
- people with children in the home (38% vs 26%);
- from the G15 area (22% vs 14%);
- unemployed/looking after family and home (28% vs 15%).

2.3     Differences between the general population who had a justiciable problem important to resolve and the minority ethnic sample with a justiciable problem important to resolve were more apparent. These minority ethnic respondents were more likely to be:

- male (59% of minority ethnic respondents with a justiciable problem were male compared with 42% of the general population with a justiciable problem);
- married (50% of minority ethnic respondents compared with 28% of the general population);
- have children at home (78% of minority ethnic respondents compared with 38% of general population);
- live in rented accommodation (83% of minority ethnic respondents were renters vs 70% of general population);
- unemployed or looking after the home (64% of minority ethnic respondents vs 28% of general population);
- have no formal qualifications (76% of minority ethnic respondents vs 48% of general population);
- have a very low income (26% of minority ethnic respondents had a household income less than £5,000 per annum vs 7% of general population).

### Detail of demographic profile – Glasgow West

2.4     This section considers the profile of respondents in terms of age, gender and other key characteristics. A slightly higher proportion of females were interviewed. In line with the Paths to Justice Scotland study<sup>3</sup>, little difference can be found in terms of the gender of those

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<sup>3</sup> Genn, H and Patterson, A (2001) *Paths to Justice Scotland: What people in Scotland do and think about going to law*, Oxford: Hart Publishing.

with problem perceived important and those with no problem / no important problem. Minority ethnic respondents with a justiciable problem important to resolve were more likely to be male than in the general population.

**Table 2.1: Gender**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
Male	42	39	40	59
Female	58	61	60	41
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

2.5 The age profile of respondents was spread across the 6 age bands. The age profile of those with a justiciable problem perceived important was consistent with those who had no problem / no problem important to resolve. As in the Paths to Justice Study Scotland study there were fewer older respondents with a problem. Minority ethnic respondents with a justiciable problem perceived important were less likely to be aged over 45 yrs.

**Table 2.2: Age**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
16 – 24	11	12	11	11
25 – 34	21	22	22	40
35 – 44	21	17	18	30
45 – 54	15	13	13	13
55 – 64	13	10	11	4
65+	19	25	24	1
Refused	-	1	*	1
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

\* = less than 1%

2.6 In terms of marital status the profile is similar for those who had a justiciable problem perceived important and those who did not. There was higher proportion of minority ethnic respondents with a justiciable problem who were married.

**Table 2.3: Marital status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
Single, that is, never married	31	32	32	30
Cohabiting	7	11	10	4
Married, living with Husband / Wife	28	28	28	50
Married, separated from Husband / Wife	11	8	9	9
Divorced	10	7	8	4
Widowed	14	14	14	3
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

2.7 Those with no justiciable problem / no justiciable problem perceived important were slightly less likely to have children at home, 26% compared with 38% who had a justiciable

problem. Minority ethnic respondents with a problem were much more likely to have children at home (78%).

**Table 2.4: Number of children under 16yrs in home**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
None	62	74	71	22
One	19	15	16	28
Two	13	5	9	31
Three +	7	3	4	19
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

2.8 In relation to housing tenure, those who had a justiciable problem important to resolve were more likely to be renters. This was true in the general population (70%) and among minority ethnic respondents (83%) when compared with those who had no problem / no important to resolve problem (59%).

**Table 2.5: Housing tenure**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
Own it outright	11	17	15	4
Buying with the help of a mortgage or loan	17	21	20	7
Pay part rent and part mortgage (shared ownership)	-	*	*	-
Rent it	70	59	62	83
Live here rent free (not squatting)	4	3	3	6
Squatting	-	*	*	-
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

\* = less than 1%

2.9 Physical / mental impairments were consistently reported by a fifth of the general population whether or nor they had a justiciable problem important to resolve. Very few minority ethnic respondents reported such an impairment (2%).

**Table 2.6: Long term physical or mental impairment**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
Yes	20	18	19	2
No	79	81	80	98
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

2.10 The employment status of the general population was comparable for those who had a justiciable problem important to resolve and those who did not. Minority ethnic respondents were more likely to be unemployed seeking work / looking after family and home, 64% compared with 28% of the general population with a justiciable problem important to resolve.

**Table 2.7: Employment status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
In paid full time work (30 or more hours per week), as an employee or self employed	24	26	26	17
In paid part time work (less than 30 hours per week), as an employee or self employed	7	11	10	4
Unemployed and seeking work	12	8	9	33
On a government training scheme	*	1	1	-
In full time education (or vacation from full time education)	3	5	4	7
Sick or disabled (up to 6 months)	1	1	1	-
Sick or disabled (6 months or longer)	11	9	10	2
Looking after the home or family	16	7	10	31
Caring for a sick, elderly or disabled person	2	1	1	-
Wholly retired from paid work	24	28	27	2
Doing something else	1	2	1	4
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

2.11 About half of the general population (regardless of status in relation to justiciable problems) had no formal qualifications. This compares with 76% of minority ethnic respondents with a justiciable problem important to resolve who had no formal qualifications.

**Table 2.8: Qualifications**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
No formal qualifications	48	48	48	76
Standard Grades or 'O' Grades	19	18	18	8
Highers	9	6	7	7
Vocational qualifications e.g. SCOTVEC / SQA	3	3	3	2
Trade Qualifications e.g. City and Guilds	7	6	6	2
HNC / HND	6	6	6	2
Degree / Honours Degree / PhD	8	11	10	2
Other responses	2	2	2	1
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

2.12 Respondents who had a justiciable problem were only slightly more likely to be in receipt of some form of state benefit, 33% of the general population compared with 39% of those with no problem or one not important to resolve. However, differences in the type of benefit received were discernable. Those with a justiciable problem were more likely to receive Income Support or Housing Benefit and less likely to receive a State Pension. minority ethnic respondents with a problem were also more likely to receive Income Support or Housing Benefit.



**Table 2.9: State benefits**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
Income Support	41	26	30	51
State Retirement Pension	19	27	25	1
Job Seekers Allowance	3	3	3	5
Working Families Tax Credit (formerly Family Credit)	4	4	4	3
Disabled Person's Tax Credit (formerly Working Allowance)	*	*	*	-
Incapacity Benefit	6	8	7	1
Severe Disablement Allowance	1	1	1	-
Industrial Injury Disablement Benefit	*	*	*	-
Invalid Care Allowance	2	1	1	-
War Disablement Pension or War Widow's Pension	1	*	*	-
Widow's Pension, Bereavement Allowance of Widowed Parent's (formerly Widowed Mother's) Allowance	*	1	1	-
Housing Benefit	36	23	27	54
Disability Living Allowance	9	7	8	1
Attendance Allowance	2	2	2	-
No, none of these	33	39	37	34
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

\* = less than 1%

2.13 The following table details respondents' ethnicity. In relation to the minority ethnic sample a relatively high number of "other groups" were recorded using the standard ethnic origin classification. These respondents would potentially be from countries such as Iraq, Iran, Bosnia, Kosovo, Turkey and Afghanistan – as current standard classification does not take into account these countries or origins.

**Table 2.10: Ethnicity**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
White – British	91	92	91	-
Other white	3	3	3	-
Mixed – White and Black Caribbean	1	*	*	3
Mixed – White and Black African	1	*	*	6
Mixed – White and Asian	-	*	*	1
Other mixed	1	*	*	6
Indian	-	1	1	6
Pakistani	2	2	2	29
Bangladeshi	-	*	*	2
Other Asian	1	*	1	7
Black – Caribbean	-	*	*	1
Black – African	-	*	*	9
Other black	-	*	*	-
Chinese	-	1	*	2
Any other group	2	1	1	28
Refused	-	*	*	-
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

\* = less than 1%

2.14 Household incomes were comparable for those with or without a justiciable problem important to resolve. Minority ethnic respondents, with a justiciable problem important to resolve, reported notably lower household incomes.

**Table 2.11: Total household income**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>	<b>MEPPI %</b>
Less than £5,000	7	14	12	26
£5,001 - £10,000	35	32	33	22
£10,001 - £15,000	12	10	11	8
£15,001 - £20,000	6	6	6	2
£20,001 - £25,000	1	3	3	2
£25,001 - £30,000	1	2	2	-
£30,001 - £40,000	2	2	2	2
£40,001 - £50,000	1	1	1	-
£50,001 - £60,000	1	1	1	-
£60,001 - £70,000	-	*	*	-
£70,001 - £80,000	*	*	*	-
Over £80,000	1	*	1	-
Don't know	9	8	8	15
Refused	25	20	21	23
<b>BASE</b>	<b>400</b>	<b>999</b>	<b>1399</b>	<b>100</b>

\* = less than 1%

2.15 We have not carried out any data analysis using either the Jarman Health Need Index or the Scottish Index of Multiple Deprivation. The data has been gathered in specific postcode sectors and not wards. It is not possible to carry out any useful analysis at individual postcode level due to small base numbers.

## PREVALENCE OF JUSTICIABLE PROBLEMS

2.16 We can ascertain from the data that the rate of problem prevalence (any of those prompted see Table 3.12 for listing) for the general population in Glasgow West was 29% of 1,399 (i.e. with a justiciable problem in the last 5 yrs which they considered important to resolve). This compares with 25% who had a justiciable problem in the last year important to resolve in the 2001 Microcosm Study<sup>4</sup>. Paths to Justice Scotland found the problem prevalence was 26%. The prevalence rate among minority ethnic respondents with an important problem to resolve in Glasgow West was slightly higher at 36% of 277. Within Glasgow West there were variations in the rate of problem prevalence as can be seen in the following chart. Prevalence was lowest in G12 at 20% and peaked in G15 at 37%.

<sup>4</sup> Palmer, C and Monaghan, C (2001) *The Public Perspective on Accessing Legal Advice and Information: Key Findings from a Microcosm Study*, Edinburgh: Scottish Executive.

**Table 2.12: Prevalence of justiciable problems by postcode**

	%	BASE
G11	26	<b>265</b>
G12	20	<b>221</b>
G13	29	<b>423</b>
G14	29	<b>260</b>
G15	37	<b>230</b>

**JUSTICIABLE PROBLEMS EXPERIENCED – GLASGOW WEST**

2.17 The respondents were shown a show card listing potentially justiciable problems and asked which, if any, they had experienced in the last 5 years. By establishing the proportion of the total sample that experienced each issue, it is possible to calculate the level of incidence of each problem. The most common justiciable problems experienced were related to neighbours (19% of 1,399). Neighbour problems were more common in G11 (25%) or G12 (23%) than they were in other areas. Neighbourhood disputes were also most prevalent in the Microcosm Study (12% of 1,351 had experienced in the last year). Indeed the findings generally from the Microcosm were comparable with the total sample in Glasgow West. Other common justiciable problems among the sample were related to housing (6%), faulty goods/services (6%), benefits (5%) or being a victim of crime (5%). The pattern of problems experienced was similar among minority ethnic respondents. A higher proportion of minority ethnic respondents had experienced justiciable problems with discrimination (8% of 277) or immigration (7% of 277).

**Table 2.13: Experiences in last 5 years**

	<b>PPI + NPPI %</b>	<b>MEPPI + NMEPPI %</b>	<b>Microcosm %</b>
Problems to do with neighbours	19	12	12
Problems to do with employment	3	6	4
Benefit problems	5	5	4
Problems with discrimination	2	8	2
Problems to do with housing	6	3	6
Problems with faulty goods or services	6	3	4
Problems with divorce / separation / problems to do with relationships / children	2	1	3
Problems with an injury due to accident	2	1	2
Problems to do with medical negligence	1	1	
Problems with unfair treatment by police	2	1	2
Immigration problems	1	7	*
Problems related to being a victim of a crime	5	4	7
Problems to do with money	4	2	5
<b>BASE</b>	<b>1399</b>	<b>277</b>	<b>1351</b>

\* = less than 1%

2.18 The table below shows how important it was to the respondents to resolve the justiciable problem. The base for each problem consists of those respondents who had experienced that problem in the last 5 years. It appeared from the data that some justiciable problems were perceived to be more important to resolve than others, specifically, problems with neighbours, benefit and housing problems were all perceived as the most important to resolve.

**Table 2.14: Importance that problem was resolved – PPI & NPPI**

	<b>Very important %</b>	<b>Important %</b>	<b>Neither / nor %</b>	<b>Not very important %</b>	<b>Not at all Important %</b>	<b><u>BASE</u></b>
Problems to do with neighbours	59	19	8	15	-	<b>266</b>
Problems to do with employment	19	15	26	38	2	<b>47</b>
Benefit problems	46	16	11	28	-	<b>76</b>
Problems with discrimination	31	23	27	15	4	<b>26</b>
Problems to do with housing	54	22	8	16	-	<b>90</b>
Problems with faulty goods or services	33	29	13	26	-	<b>80</b>
Problems with divorce / separation / problems to do with relationships / children	36	18	33	12	-	<b>33</b>
Problems with an injury due to accident	42	15	21	21	-	<b>33</b>
Problems to do with medical negligence	6	24	24	41	6	<b>17</b>
Problems with unfair treatment by police	38	19	29	14	-	<b>21</b>
Immigration problems	10	70	10	10	-	<b>10</b>
Problems related to being a victim of a crime	18	15	53	14	-	<b>72</b>
Problems to do with money	17	7	69	7	-	<b>59</b>

Base: (Those experiencing problem)

2.19 The following table demonstrates the importance attached to justiciable problems experienced by minority ethnic respondents. Similar levels of importance can be noted when compared with the general population. The minority ethnic respondents tended to give higher importance to problems related to employment or discrimination than the general population.

**Table 2.15: Importance that problem was resolved – MEPPi & NMEPPi**

	<b>Very Important %</b>	<b>Important %</b>	<b>Neither/ Nor %</b>	<b>Not Very Important %</b>	<b>BASE</b>
Problems to do with neighbours	69	19	6	6	<b>32</b>
Problems to do with employment	44	31	13	13	<b>16</b>
Benefit problems	43	36	14	7	<b>14</b>
Problems with Discrimination	41	41	14	5	<b>22</b>
Problems to do with housing	50	38	13	-	<b>8</b>
Problems with Faulty goods or services	38	38	13	13	<b>8</b>
Problems with Divorce / separation / problems to do with relationships / children	33	33	33	-	<b>3</b>
Problems with an injury due to accident	-	-	67	33	<b>3</b>
Problems to do with medical negligence	33	-	33	33	<b>3</b>
Problems with Unfair treatment by police	25	25	25	25	<b>4</b>
Immigration problems	47	42	5	5	<b>19</b>
Problems related to being a victim of a crime	10	20	50	20	<b>10</b>
Problems to do with money	20	20	60	-	<b>5</b>

Base: (Those experiencing problem)

**Table 2.16: Number of problems and type of problem by grouping – Glasgow PPI**

	Total	Number of Problems						
		One	Two	Three	Fours	Five	Six	Eight
<b>BASE</b>	<b>400</b>	<b>329 (82% of Total)</b>	<b>49 (12% of Total)</b>	<b>11 (3% of Total)</b>	<b>5 (1% of Total)</b>	<b>3 (Less than 1% of Total)</b>	<b>2 (Less than 1% of Total)</b>	<b>1 (Less than 1% of Total)</b>
Experienced: Problems to do with neighbours	52%	50%	57%	73%	100%	33%	50%	100%
Experienced: Problems to do with employment	4%	2%	14%	9%	-	33%	50%	-
Experienced: Benefit problems	12%	11%	14%	36%	-	33%	50%	-
Experienced: Problems with discrimination	4%	2%	12%	-	20%	33%		100%
Experienced: Problems to do with housing	18%	15%	22%	18%	80%	100%	50%	100%
Experienced: Problems with faulty goods/ services	13%	10%	24%	9%	20%	67%	100%	
Experienced: Problems with divorce/ separation etc	5%	2%	4%	36%	20%	100%	50%	100%
Experienced: Problems with injury due to accident	5%	4%	6%	-	20%	-	100%	100%
Experienced: Problems to do with medical negligence	2%	1%	2%	9%	20%	-	-	100%
Experienced: Problems with unfair treatment by police	3%	2%	-	9%	20%	33%	50%	100%
Experienced: Immigration problems	2%	2%	-	-	-	-	-	-
Experienced: Problems related to being victim of crime	7%	-	33%	64%	20%	33%	50%	100%
Experienced: Problems to do with money	4%	-	10%	36%	80%	33%	50%	-

Base: (Those experiencing problem)

2.20 The majority (82%) of respondents in the PPI sample had experienced 1 justiciable problem, important to resolve in the last 5 years.

**Table 2.17: Those with more than one problem – what other problems they had – Glasgow PPI**

	Total	Problem answering questionnaire for if more than one problem									
		Neighbours	Employment	Benefit	Discrimination	Housing	Faulty goods/ services	Divorce/ separation etc	Injury due to accident	Medical negligence	Unfair treatment by police
<b><u>BASE</u></b>	<b>71</b>	<b>35</b>	<b>6</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>2</b>
Other problem: Neighbours	13%	-	17%	29%	-	25%	20%	40%	-	-	100%
Other problem: Employment	6%	3%	-	14%	-	-	-	40%	-	-	-
Other problem: Benefits	8%	9%	17%	-	-	-	-	-	33%	-	50%
Other problem: Discrimination	8%	6%	17%	14%	-	25%	-	-	-	-	50%
Other problem: Housing	25%	37%	33%	-	-	-	-	20%	33%	-	50%
Other problem: Faulty goods	18%	14%	33%	14%	-	25%	-	60%	33%	-	-
Other problem: Divorce/ Separation etc.	10%	9%	17%	14%	-	25%	-	-	-	100%	-
Other problem: Injury due to accident	6%	6%	-	-	-	-	20%	20%	-	-	-
Other problem: Medical negligence	4%	6%	-	-	-	-	-	-	33%	-	-
Other problem: Unfair treatment by police	4%	6%	-	-	-	-	-	-	33%	-	-
Other problem: Victim of a crime	38%	34%	17%	43%	100%	-	40%	60%	67%	100%	-
Other problem: Money	21%	31%	-	-	-	-	20%	60%	-	-	-

Base: (Those experiencing more than one problem)

2.21 As problems related to neighbours were the most frequently experienced, it is logical that these people were also the most likely to have experienced more than 1 justiciable problem. They were also more likely to have experienced problems related to Housing (37%), being a victim of crime (34%) and money (31%).

**Table 2.18: Number of problems and type of problem by grouping – Glasgow minority ethnic - MEPPi**

	Total	Number of Problems at SQ1			
		One	Two	Three	Four
<b>BASE</b>	<b>100</b>	<b>91 (91% of total)</b>	<b>5 (5% of total)</b>	<b>3 (3% of total)</b>	<b>1 (1% of total)</b>
Experienced: Problems to do with neighbours	28%	27%	40%	33%	-
Experienced: Problems to do with employment	13%	11%	20%	33%	100%
Experienced: Benefit problems	12%	11%		33%	100%
Experienced: Problems with discrimination	19%	18%	40%		100%
Experienced: Problems to do with housing	7%	7%	-	33%	-
Experienced: Problems with faulty goods/ services	7%	7%	-	33%	-
Experienced: Problems with divorce/ separation etc	2%	2%	-	-	-
Experienced: Problems with injury due to accident	1%	-	-	33%	-
Experienced: Problems to do with medical negligence	1%	-	-	-	100%
Experienced: Problems with unfair treatment by police	2%	2%	-	-	-
Experienced: Immigration problems	17%	15%	40%	33%	-
Experienced: Problems related to being victim of crime	3%	-	40%	33%	-
Experienced: Problems to do with money	2%	-	20%	33%	-

Base: (Those experiencing problems)

2.22 As with the PPI sample, the majority of MEPPi respondents (91%) had also experienced just 1 justiciable problem important to resolve in the last 5 years.

**Table 2.19: Those with more than one problem – what other problems they had – Glasgow minority ethnic – MEPPi**

	Total	Problem answering questionnaire for if more than one problem				
		Neighbours	Employment	Housing	Medical negligence	Immigration
<b>BASE</b>	<b>9</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</b>
Other problem: Employment	22%	-	-	-	100%	33%
Other problem: Benefits	22%	-	-	-	100%	33%
Other problem: Discrimination	33%	-	100%	-	100%	33%
Other problem: Faulty goods	11%	-	-	100%	-	-
Other problem: Injury due to accident	11%	-	-	100%	-	-
Other problem: Victim of a crime	33%	67%	-	-	-	33%
Other problem: Money	22%	67%	-	-	-	-

Base: (Those experiencing more than one problem)

2.23 Where the sample size allowed comparisons of the demographic profile of respondents reporting each type of problem as important to resolve has been analysed. In most instances this was not possible due to the small number of people who had experience of each problem. These comparisons all relate to the general population sample of 1,399 as the base numbers within the minority ethnic samples were too small to carry out any robust analysis.

2.24 Only notable differences in demographic profiles of people with important problems have been detailed below. Where no differences are noted, none are apparent. We have considered a number of factors to develop this profile:

- |                                    |                           |
|------------------------------------|---------------------------|
| - gender                           | - socio – economic group  |
| - age                              | - tenure                  |
| - marital status                   | - impairment / disability |
| - presence of children in the home | - employment status       |
| - benefits received                | - qualifications          |
| - household income                 |                           |

2.25 A fifth of the general population (19%) had experienced problems to do with neighbours. This was found to be higher among 45-54 yrs (26%) or 55-64 yrs (28%) compared with younger respondents. There were 6% of the general population who had experienced problems to do with housing in the last 5 years. This was more common among those with children at home, 10% compared with 5% who had no children at home. A small proportion of the general population (6%) had experienced problems to do with faulty goods or services in the last 5 years. A higher prevalence was found amongst AB's (13%) and those with Higher Education qualifications (14%). Amongst the general population there were 63% who received some form of benefit. Of the same sample 5% experienced a benefit problem. There was a higher prevalence among 16 to 24yrs (10%) and lower prevalence amongst 65+ yrs (2%). From the general population, 5% had experienced a problem related to being victim of crime. Those with a household income of £25,001+ per annum were more likely to have been victims of crime (11%) as were AB respondents (10%).

### **Detail of justiciable problems experienced – Glasgow West**

2.26 All of the 400 respondents from the general population and the 100 minority ethnic respondents who had experienced one or more justiciable problem(s) important to resolve were asked to detail what the specific problem was. Where more than one problem was experienced under the same problem heading e.g. someone who had noisy neighbours and a planning dispute, they were also asked which was the most important for them to resolve.

#### *Problems with Neighbours*

2.27 Neighbour problems were the most common (19%) accounting for half of the problems experienced among the general population. The vast majority of the problems related to noise / anti-social behaviour (85%). Noise and anti-social behaviour was more common in G13 (91%) and G15 (95%) than in other postcode areas.



**Table 2.20: Issues with neighbours**

	<b>PPI %</b>	<b>MEPPI %</b>
Noise / anti-social behaviour	85	89
Boundary dispute	2	4
Parking dispute	4	4
Planning problem	3	0
Problems with kids / youths	6	4
Cleaning dispute	4	4
Cars / speeding	4	0
Drug dealing	1	7
Other responses	9	0
<b>BASE</b>	<b>207</b>	<b>28</b>

Base: (Those with neighbour problems perceived important to resolve)

2.28 There were 32 PPI and 3 MEPPI who had more than one neighbour problem. In most instances respondents felt it most important to resolve the problem relating to noise / anti-social behaviour (66% of PPI and 100% of MEPPI).

### *Employment problems*

2.29 We found that 16 PPI (3%) and 13 MEPPI (6%) respondents had experienced an employment problem. The PPI respondents were predominantly from G13, G14 or G17. Within the PPI sample there were more males with employment problems than females. For PPI respondents the employment problem commonly related to being sacked or made redundant (44% of 16), harassment (19% of 16) or other rights (13% of 16). For MEPPI respondents it was most strongly related to not having a work permit (83% of 13). We found that 3 PPI and 1 MEPPI respondent reported having more than one employment problem.

### *Benefit problems*

2.30 There were 5% of both PPI and MEPPI who had experienced a problem with benefit; this amounted to 47 and 11 respondents respectively. The PPI respondents with a benefit problem were most often from G13, G14 or G17. Female PPI respondents had experienced benefit problems more commonly than males. The PPI sample was split with about half having experienced a problem with legal entitlement and about half having a problem with amount of entitlement. Over 9 in 10 of the MEPPI had a problem with legal entitlement.

### *Discrimination problems*

2.31 Discrimination problems were more common amongst the minority ethnic respondents MEPPI - 8% compared with 2% of PPI. Amongst PPI respondents (14 people) and MEPPI respondents (18 people) the most common type of discrimination was related to race, 57% and 100% respectively. No-one had experienced more than one type of discrimination.

### *Housing problems*

2.32 There were 6% of PPI (69 people) and 3% of MEPPI (7 people) who had had a housing problem in the last 5 years. Within the PPI sample housing problems were most apparent in G11, G13 or G17. There were more female PPI respondents who had housing problems than male. A wide range of types of housing problems had been experienced. Among the PPI sample that had experienced a housing problem the most common were communal repairs or maintenance (30%), getting the landlord to do the repairs (17%) or unsafe living conditions in rented accommodation (12%).

**Table 2.21: Issues with housing**

	<b>PPI %</b>	<b>MEPPI %</b>
Planning permission or consent	3	-
Specially adapted housing	4	-
Selling or buying property	3	14 (1)
Communal repairs or maintenance	30	14 (1)
Unsafe living conditions – rented	12	-
Getting a deposit back – rented	3	-
Getting the landlord to do repairs	17	86 (6)
Getting the landlord to provide other service under the terms of the lease	10	-
Eviction or several rent payments in arrears	6	-
Homelessness	3	14 (1)
Look for smaller / bigger house	10	14 (1)
Don't know	7	-
Other responses	7	-
<b>BASE</b>	<b>69</b>	<b>7</b>

Base: (Those with housing problems perceived important to resolve)

2.33 There were 10 PPI respondents who had more than one housing problem important to resolve, with again a wide range of issues mentioned.

### *Problems with faulty goods or services*

2.34 In the PPI sample there were 6% (49 people) who had a problem with faulty goods or services compared with 3% (8 people) of MEPPI. Within the PPI sample faulty goods or services were most commonly experienced by those living in G13 or G17. Female PPI respondents were more likely than males to have had problems with faulty goods or services. The most common issues related to refund (39% of PPI) or replacement (49% of PPI). There were only 2 PPI who had more than one problem with faulty goods or services.

### *Problems with relationships*

2.35 Problems with relationships, divorce or separation were recorded as affecting 2% of the PPI and 1% of the MEPPI. Among the 18 PPI respondents who had experienced such problems there were a variety of issues including difficulties with custody/access to children (28%) and disputes over money, pensions or property in relation to a divorce or separation (22%). Only 2 PPI had more than one relationship problem.

### *Problems due to accident*

2.36 Justiciable problems due to accident were reported by 2% of PPI and 1% of MEPPI having experienced this in the last 5 years. Most of the 19 PPI who had an accident had suffered an injury or accident and gone to a doctor / dentist / hospital (89%). No-one had more than one accident problem.

### *Problems due to medical negligence*

2.37 Very few respondents had experienced a medical negligence problem, 1% of PPI (5 people) and 1% of MEPPI (1 person). Almost all of these cases were related to medical treatment.

### *Problems with unfair treatment by police*

2.38 Overall 2% (12 people) of PPI and 1% (2 people) of MEPPI had a problem with being unfairly treated by police in the last 5 years. Among the 12 PPI respondents 42% stated they had been wrongfully arrested, a quarter complained about verbal abuse / rudeness and a further quarter about harassment. Three people had more than one problem with unfair treatment by police.

### *Immigration problems*

2.39 Immigration problems were raised by 1% of PPI (8 people), this compares with 7% of MEPPI (17%). The MEPPI sample was split with about half mentioning obtaining citizenship (53%) as the problem and half relating it to obtaining authority to remain in the UK (53%). There were 4 MEPPI who had more than one problem related to immigration.

## **THE MAIN PROBLEM – GLASGOW WEST**

2.40 The most significant part of the questionnaire was asked of those with a justiciable problem important to resolve and in relation to the main problem respondents had experienced. If respondents had experienced more than one problem they were asked to answer the questions in relation to the most recent, serious issue. The following table details the problems that respondents stated was their most recent, serious problem.

**Table 2.22: Problem to which questionnaire responses relate**

	<b>PPI %</b>	<b>MEPPI %</b>
Neighbours	50	28
Employment	3	11
Benefit	11	10
Discrimination	3	16
Housing	13	7
Faulty goods or services	9	6
Divorce / separation / problems with relationships or children	3	2
Injury due to accident	4	-
Medical negligence	1	1
Unfair treatment by police	2	2
Immigration	2	17
<b>BASE</b>	<b>400</b>	<b>100</b>

Base: (Total PPI / MEPPI sample)

### **Background to the main problem – Glasgow West**

2.41 The vast majority of PPI respondents stated that they had a problem with something ‘the other side’ were doing (85%). Female PPI respondents were more likely to say they had a problem with the other side 90% compared with 78% of males. Likelihood of having a problem with the other side increased with age, 94% of those over 65 years had a problem with the other side compared with 78% of 16 to 24 year olds. A further 6% of PPI respondents said the other side had a problem with them and 6% had no dispute with individual. Minority ethnic respondents were more likely to report that the other side had a problem with them, 18% compared with 6% of the general population. Although respondents had been asked about justiciable problems important to resolve in the last 5 years (since 1998), most respondents answered the questions in relation to situations that had begun in 2002 (27%) or 2003 (32%).

**Table 2.23: Year situation began**

	<b>PPI %</b>	<b>MEPPI %</b>
1998	9	4
1999	5	1
2000	12	9
2001	12	10
2002	27	36
2003	32	34
Don't know	4	6
<b>BASE</b>	<b>400</b>	<b>100</b>

Base: (Total PPI / MEPPI sample)

2.42 Most problems were still ongoing (57% of PPI and 71% of MEPPI) although a minority had recently been resolved.

**Table 2.24: Year situation ended**

	<b>PPI %</b>	<b>MEPPI %</b>
1998	*	0
1999	1	0
2000	4	0
2001	5	5
2002	11	9
2003	20	14
Has not ended yet	57	71
Don't know	3	1
<b>BASE</b>	<b>400</b>	<b>100</b>

Base: (Total PPI / MEPPI sample)

\* = less than 1%

2.43 All of those with a justiciable problem important to resolve were asked to select a statement from a show card that best reflected the current situation with regard to their problem.

**Table 2.25: Current position relating to problem**

	<b>PPI %</b>	<b>MEPPI %</b>
Agreement has been reached with the other party	29	22
Currently trying to solve problem <u>without</u> help or advice from others	20	17
Currently trying to solve problem <u>with</u> help or advice from others	26	34
Not planning to take any action	11	10
Have given up trying to resolve the problem	15	18
Court action is planned	1	1
Court action is completed	1	-
<b>BASE</b>	<b>400</b>	<b>100</b>

Base: (Total PPI / MEPPI sample)

2.44 As can be seen in the above table the PPI sample was split. There were 29% who stated that agreement had been reached with the other party, 26% were currently trying to solve the problem with help or advice and 20% were currently trying to solve the problem without help or advice. This pattern was broadly reflected in the MEPPI responses. However, MEPPI respondents who were currently trying to solve the problem were more likely to be doing so with help or advice from others.

### **Self Help – Glasgow West**

2.45 Within the 400 PPI respondents with a justiciable problem there were 37% who tried to or planned to try and resolve the problem themselves (before looking for any help or advice). This compared with 28% of the 100 MEPPI respondents. Among the 188 PPI respondents who sought advice or help the proportion who had actually tried to resolve the problem themselves was higher (51%). Of the 28 MEPPI respondents who sought advice or help, 29% had tried to resolve the problem themselves. Of the 95 PPI who sought advice or help after first trying to resolve the problem themselves, the vast majority had contacted the other side (85%). Of the 212 PPI respondents who had not sought advice or help, 25% planned to try and resolve the problem themselves. Again most of these planned to contact

the other side (61%). For comparison, 28% of the 72 MEPPI respondents who had not sought advice or help had tried to resolve the problem themselves.

## INFORMATION OR ADVICE SEEKING BEHAVIOUR – GLASGOW WEST

2.46 Of the 400 PPI respondents with a justiciable problem 46% intended to seek help or advice at the start of the problem. This compares with 55% (of 336) from the Microcosm Study. This was higher among those living in G12 (53%) or G14 (56%). Minority ethnic respondents were less likely to intend to seek help or advice at the start of the problem (28%). All of those with a justiciable problem important to resolve were then given a show card of various sources of information and advice and asked which they had used to gain information or advice.

**Table 2.26: Action taken to try and resolve issue**

	<b>PPI %</b>	<b>MEPPI %</b>
Tried to get information or advice from a self help guide / library	1	-
Tried to get information or advice from an internet site	1	-
Tried to get information or advice from the local council or other public authority	28	11
Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	3	1
Tried to get information or advice from a law centre	1	1
Tried to get information or advice from a trade union or professional body	1	1
Tried to get information or advice from a lawyer or solicitor	9	5
Tried to get information or advice from the police	14	8
Tried to get information or advice from a Doctor / other Health Professional	3	1
Tried to get information or advice from a mediator / conciliator	1	-
Tried to get information or advice from a Member of Parliament	2	5
Tried to get information or advice from a Member of Scottish Parliament	2	4
Tried to get information or advice from a Ombudsman	*	-
No, none of these	53	72
<b>BASE</b>	<b>400</b>	<b>100</b>

Base (Total PPI / MEPPI sample)

\* = less than 1%

2.47 Overall, 47% of PPI and 28% of MEPPI had tried to get information or advice from one or more of the sources prompted. The nature of the problem clearly had an impact on the source of information and advice. The large proportion of neighbourhood problems correlating to the higher incidence of contacting local council / public authority or police. (Details can be found in Table 7.24). The largest single proportion had tried to get information or advice from the local Council / public authority (28% of PPI and 11% of MEPPI). Within the PPI sample females (31%) had more often tried to get information or advice from the local council / public authority when compared with males (23%). Also in the PPI sample 35 – 44 year olds and 55 – 64 year olds reported a slightly higher likelihood to contact their local council for help or advice for their problem. Those living in G12 (18%) or G14 (17%) were less likely to have contacted the local council than those living in other areas. A further 14% of PPI and 8% of MEPPI had contacted the police for information or advice (a greater proportion of 55 – 64 year olds in the PPI sample - 22% - had contacted the police). Almost one in ten PPI had tried to get information or advice from a lawyer / solicitor (higher for males – 12% Vs 6% of females – and 45 – 54 year olds 14%) compared with 5%

of MEPPI. A further 5% of MEPPI had sought information or advice from a Member of Parliament. Other sources were used by a small minority of PPI or MEPPI respondents.

2.48 There were 53% of those with a justiciable problem who had not contacted any of the advice sources suggested. This was particularly high for those who had benefit problems (79%) or faulty goods / service problems (76%) and those aged 16 – 24 years old (70%). Older respondents aged 55 – 64 year olds were less likely to have not sought help (44% hadn't contacted any of the prompted sources). The sources used for advice or help in the Microcosm study were comparable with the Glasgow West findings. In the Microcosm slightly fewer had contacted the Council (22% Vs 28%). However, in the same study a higher proportion had contacted CAB (14% Vs 3%) or a lawyer / solicitor (19% Vs 4%).

2.49 Respondents with neighbour problems were more likely to approach the Council (37%) or police (25%) for advice. For employment problems the majority hadn't sought any help, although a third (31%) had contacted lawyers / solicitors for advice. The local council / public authority were the main choice for advice for people with housing problems (52%). Lawyers / solicitors were understandably a key source for help for those with divorce / separation problems (58%), as they were for those who had experienced an injury due to an accident (47%) and had issues relating to unfair police treatment (44%, although 22% also contacted the police). Respondents with immigration problems looked to more political sources of MPs (38%) and MSPs (25%).

2.50 Respondents with benefits, discrimination or faulty goods / services problems were most likely to have not sought help from any of the sources prompted (79%, 80% and 76% respectively had not sought help).

**Table 2.27 Glasgow Main - Help / advice sought by main problem type % - PPI**

	<b>Total %</b>	<b>Neighbours %</b>	<b>Employment %</b>	<b>Benefit %</b>	<b>Discrimination %</b>	<b>Housing %</b>	<b>Faulty goods %</b>	<b>Divorce %</b>	<b>Injury %</b>	<b>Medical neg %</b>	<b>Unfair Police %</b>	<b>Immigration %</b>
Self help guide / library	1	-	-	-	-	-	-	17	-	-	-	-
Internet site	1	-	8	-	-	-	3	-	-	-	-	-
Info or advice from the local council or other public authority	28	37	8	9	10	52	8	8	7	-	-	-
Info or advice from the Citizen's Advice Bureau or similar advice organisation	3	1	-	7	-	4	8	-	7	-	-	-
Law centre	1	1	-	-	-	-	-	-	7	-	-	13
Trade union or professional body	1	-	15	-	-	-	-	-	7	-	-	-
Lawyer or solicitor	9	4	31	5	-	4	3	58	47	-	44	13
Info or advice from the police	14	25	-	-	10	2	5	-	-	-	22	-
Doctor / other Health Professional	3	1	8	2	-	8	-	8	13	67	-	-
Mediator / conciliator	1	1	-	2	-	2	3	8	-	-	-	-
Member of Parliament	2	1	8	2	-	4	-	-	-	-	-	38
Member of Scottish Parliament	2	2	-	-	-	2	-	-	-	-	-	25
Ombudsman	*	-	-	-	-	-	3	-	-	-	-	-
No, none of these	53	51	62	79	80	38	76	25	27	33	33	25
<b>BASE</b>	<b>400</b>	<b>198</b>	<b>13</b>	<b>43</b>	<b>10</b>	<b>52</b>	<b>37</b>	<b>12</b>	<b>15</b>	<b>3</b>	<b>9</b>	<b>8</b>

Base: (Total PPI sample)

\* = less than 1%



**Table 2.28 Glasgow West - Help / advice sought by main problem type % - MEPPI**

Injury due to an accident – no problems reported as important to resolve

	Total %	Neighbours %	Employment %	Benefit %	Discrimination %	Housing %	Faulty goods %	Divorce %	Medical neg %	Unfair Police %	Immigration %
Self help guide / library	-	-	-	-	-	-	-	-	-	-	-
Internet site	-	-	-	-	-	-	-	-	-	-	-
Info or advice from the local council or other public authority	11	14	9	10	-	29	17	50	-	-	
Info or advice from the Citizen's Advice Bureau or similar advice organisation	1	-	-	-	-	-	-	-	-	-	6
Law centre	1	-	-	-	-	-	-	-	-	-	6
Trade union or professional body	1	4	-	-	-	-	-	-	-	-	-
Lawyer or solicitor	5	-	-	10	-	-	-	50	-	-	18
Info or advice from the police	8	14	18	-	6	-	-	-	-	50	-
Doctor / other Health Professional	1	-	-	-	-	-	-	-	100	-	-
Mediator / conciliator	-	-	-	-	-	-	-	-	-	-	-
Member of Parliament	5	-	9	10	-	-	-	-	-	-	18
Member of Scottish Parliament	4	-	9	-	-	-	-	-	-	-	18
Ombudsman	-	-	-	-	-	-	-	-	-	-	-
No, none of these	72	71	73	90	94	71	83	50	-	50	47
<b>BASE</b>	100	28	11	10	16	7	6	2	1	2	17

Base: (Total MEPPI sample)

Note: Care should be taken when analysing the MEPPI by problem type due to the very small base numbers. However, a general pattern can be noted on the table above that for many problems help was not sought.

2.51 Those who had tried to get information or advice from one of the prompted sources were then asked why they had taken that action. The low bases numbers should be noted. The table below details only PPI data as the MEPPi data is not sufficient to be robust.

**Table 2.29: Reasons for action - PPI**

	Have used previously %	Local %	Have the power to act %	Advised by someone else %	Didn't know where else to go %	Other %	BASE
Self help guide	50	-	-	50	-	-	2
Internet site	100	50	-	-	-	-	2
Local council or other public authority	28	4	58	9	25	-	111
Citizens Advice Bureau	27	-	-	73	18	-	11
Law Centre	-	-	25	50	25	-	4
Trade Union or Professional body	67	-	-	-	33	-	3
Lawyer or Solicitor	20	6	31	20	37	6	35
Police	13	2	91	9	11	-	56
Doctor or other Health Professional	17	-	8	42	33	-	12
Mediator Conciliator	20	-	-	40	40	-	5
Member of Parliament	25	-	75	-	-	-	8
Member of Scottish Parliament	17	-	33	33	17	-	6
Ombudsman	-	-	-	-	100	-	1

Base: (Those who had sought advice / information)

2.52 There were a number of different motivations for taking action in the way that respondents did. The main motivations were the belief that an organisation “had the power to act”, previous experience of using them or simply not knowing where else to go. This was true of PPI and MEPPi respondents. In total 60% of the 188 PPI respondents contacted a particular organisation as they ‘had the power to act’. Within the PPI sample the main motivation for contacting the local council / public authority was the belief that they “had the power to act” (58%). About a quarter had also “used them previously” and a similar proportion “didn’t know where else to go”. There was one clear reason for PPI respondents contacting the police with 91% believing “they had the power to act”. Lawyers / solicitors were contacted by PPI respondents for a broader range of reasons with the largest proportion stating that they “didn’t know where else to go” (37%) or believed they “had the power to act” (31%).

2.53 Most respondents sought advice or information within weeks of the situation occurring (59% of PPI, 57% of MEPPi). Within the PPI sample those living in G15 were less likely than those from other areas to have started to look for help or advice within weeks (37%). Very few sought advice or information after 6 months had lapsed (9% of PPI and 4% of MEPPi).

2.54 Throughout the rest of this section particular care should be taken in noting the low base numbers. No narrative has been included for the MEPPi sample for this reason. The following table demonstrates that the primary desired achievement when seeking advice or information was simply to solve the problem.

**Table 2.30: What was it that you wanted to achieve**

	<b>PPI %</b>	<b>MEPPI %</b>
To solve the problem	83	96 (27)
Advice on rights / legal rights	11	32 (9)
Advice on entitlement to benefit or money	3	4 (1)
Someone to talk the problem over with	9	29 (8)
To get compensation	4	0
Get the other side to reduce their claim	1	0
Don't know	1	0
Other responses	3	0
<b>BASE</b>	<b>188</b>	<b>28</b>

Base: (Those who sought help / advice PPI & MEPPI)

2.55 Those who sought information or advice were asked whether they were successful or unsuccessful in obtaining information or advice.

**Table 2.31: Successful or unsuccessful in obtaining advice**

	<b>SUCCESSFUL %</b>		<b>BASE</b>	
	<b>PPI</b>	<b>MEPPI</b>	<b>PPI</b>	<b>MEPPI</b>
A self help guide / library	50	-	2	-
An internet site	50	-	2	-
Local council or other public authority	48	36 (4)	111	11
The Citizen's Advice Bureau or similar advice organisation	91	-	11	1
A law centre	75	100 (1)	4	1
A trade union or professional body	100	100 (1)	3	1
A Lawyer or Solicitor	74	20 (1)	35	5
Police	57	50 (4)	56	8
A Doctor	75	-	12	1
A mediator / conciliator	40	-	5	-
A Member of Parliament	38	40 (2)	8	5
A Member of Scottish Parliament	33	-	6	4
An Ombudsman	-	-	1	-

Base: (Those who sought help / advice – PPI & MEPPI)

2.56 There were mixed perceptions regarding success in obtaining advice or information. Overall (combining all 188 PPI respondents) 62% thought they had been successful. When considering these findings it is important to take into account the nature of problems experienced (a high proportion of neighbour problems) and what the respondents wanted to achieve when seeking advice or information. As most people (83% of PPI and 96% of MEPPI) wanted to resolve the problem, being unsuccessful could reasonably be related to a source not solving the problem. Yet it may not always have been within the role or remit of these sources to try and solve a given problem. It is interesting to note that age impacted on what the respondents set out to achieve. Although the majority of older respondents (aged over 55 years) wanted to resolve the problem there was a higher proportion than within other age groups who just wanted to talk the problem over with someone, 17% of 55 – 64 year olds and 12% of over 65's.

2.57 For the PPI sample the highest scores for being successful in getting advice or information were found among the small proportion who had contacted lawyers / solicitors (74%), Citizens Advice Bureau (91%), Law Centres (75%) or a doctor (75%). The perception of being successful was lower amongst those who contacted local council / public

authority (48%) and police (57%). Among PPI respondents who had contacted their local council / public authority there were some geographic differences. Those living in G15 perceived themselves as being more successful with 53% rating themselves as successful compared with 41% in G13 or 38% in G14. Similarly there were poor perceptions of success among those who had tried to get information or advice from MPs, MSPs or mediators / conciliators (Note: low base numbers).

2.58 Those who perceived themselves as being unsuccessful in obtaining advice or information were asked why they hadn't been successful in gaining advice or information. The vast majority of these respondents (regardless of which source they had been unsuccessful with) simply stated that the source was "not of any help" (86% of the 87 people who described themselves as unsuccessful).

2.59 The following 2 tables (one for PPI and one for MEPPi) show the respondents' perceptions about how helpful the information or advice was that they received from each particular source. The very low base numbers should be noted. Most (90% overall) of those who believed they had got information or advice felt it had been very or quite helpful. Among the PPI sample this was true of 68% of those who contacted the local council / public authority, 84% who contacted police and 92% who contacted a lawyer / solicitor.

**Table 2.32: Helpfulness of information provided - PPI**

	Very helpful %	Quite helpful %	Neither / nor %	Not very helpful %	Not at all helpful %	Don't know %	BASE
Self help guide / library	-	100	-	-	-	-	1
Internet site	100	-	-	-	-	-	1
Local Council/Public Authority	30	38	13	6	13	-	53
CAB / similar	50	30	-	-	10	10	10
Law centre	-	67	-	-	-	33	3
Trade Union / similar	33	67	-	-	-	-	3
Lawyer / Solicitor	54	38	4	-	4	-	26
Police	28	56	3	9	3	-	32
Doctor	56	22	-	11	11	-	9
Mediator / Conciliator	100	-	-	-	-	-	2
Member of Parliament	-	100	-	-	-	-	3
Member of Scottish Parliament	-	50	50	-	-	-	2

Base: (Those who were successful in obtaining info)

**Table 2.33: Helpfulness of information provided – MEPPi**

	Very helpful %	Quite helpful %	Neither / nor %	Not very helpful %	Not at all helpful %	BASE
Council / Public Authority	50 (2)	50 (2)	-	-	-	4
Law centre	100 (1)	-	-	-	-	1
Trade Union / similar	-	100 (1)	-	-	-	1
Lawyer / Solicitor	-	100 (1)	-	-	-	1
Police	50 (2)	25 (1)	-	-	25 (1)	4
Member of Parliament	100 (2)	-	-	-	-	2

Base: (Those who were successful in obtaining info) 2.60 Those who sought advice or information from an advisor were given a showcard and asked whether they had been given any advice on the factors listed, from their advisor. Among PPI respondents who had contacted the local council / public authority it was common for none of the listed types of advice or information to have been provided (40%). There were 30% who had been told

about the options or alternatives. A further 26% were told about procedures or what to do next and 21% given information about possible outcomes. Of the 56 PPI respondents who contacted the police, 27% were not given advice or information about any of the factors prompted in the list. However, almost 4 in 10 were told about possible outcomes. Similar proportions of the sample were told about procedures / what to do next (29%), possible outcomes (27%) or their legal position / rights (27%). Of the small number who had contacted a lawyer / solicitor, 31% had not been given advice or information about any of the factors prompted. However, most respondents had been told about their legal position / rights (60%) or procedures / what to do next (51%). A further 37% had been advised of possible outcomes.

2.61 Those who had sought advice or information were then asked (from a prompted list) what help or advice the advisor had given them about the best course of action. The PPI respondents who had contacted a local council / public authority were most commonly told to try and resolve the problem by talking directly to the other side (44%). Almost half were not given any of the types of advice from the prompted list. Similarly, for the 56 PPI respondents who had sought advice / information from the police half were not given any of the advice from the list prompted. The largest single proportion (29%) were told to try and resolve the problem by talking directly to the other side and 25% were advised to threaten the other side with legal action. Although 40% of PPI respondents who had contacted a lawyer / solicitor had also not been given any of the prompted types of advice, a wider range of responses were forthcoming about the advice that had been given. About 3 in 10 were told to start legal proceedings and a further 23% advised to threaten legal action. Almost a quarter were recommended to try and resolve the problem by talking directly to the other side.

**Table 2.34: Did advisor give advice on any of following – PPI**

	<b>Council/ Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer/ Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Your legal position / rights	9	36	50	33	60	27	-	20	25	17	-
Your entitlements to benefits / money	2	27	-	-	11	-	-	-	-	-	
Procedures / what to do next	26	36	25	33	51	29	17	80	13	-	-
The cost	2	-	-	-	17	2	-	-	-	-	-
The options or alternatives	30	27	25	-	20	18	17	40	-	-	-
The possible outcomes	21	36	25	-	37	39	25	20	50	-	-
None	42	18	25	67	31	27	58	20	50	67	100
Other	1	-	-	-	-	4	-	-	-	17	-
<b>BASE</b>	<b>111</b>	<b>11</b>	<b>4</b>	<b>3</b>	<b>35</b>	<b>56</b>	<b>12</b>	<b>5</b>	<b>8</b>	<b>6</b>	<b>1</b>

Base: (Those who sought advice / information)

**Table 2.35: Did advisor give advice on any of following – MEPPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>MP %</b>	<b>MSP %</b>
Your legal position / rights	-	-	-	-	60 (3)	25 (2)	-	40 (2)	50 (2)
Your entitlements to benefits or money	9 (1)	-	-	-	20 (1)	-	-	-	-
Procedures / what to do next	18 (2)	100 (1)	100 (1)	100 (1)	20 (1)	38 (3)	100 (1)	40 (2)	50 (2)
The cost	-	-	-	-	20 (1)	-	-	-	-
The options or alternatives	18 (2)	-	-	-	20 (1)	-	-	40 (2)	25 (1)
The possible outcomes	18 (2)	100 (1)	-	-	20 (1)	<b>38 (3)</b>	-	60 (3)	<b>50 (2)</b>
None	55 (6)	-	-	-	20 (1)	50 (4)	-	40 (2)	50 (2)
Other	-	-	-	-	-	-	-	-	-
<b>BASE</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>5</b>	<b>4</b>

Base: (Those who sought advice / information)

**Table 2.36: What was offered by advisor as best course of action – PPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Try to resolve problem directly by talking to the other side	44	27	50	-	23	29	-	60	-	-	100
Get advice / help from another person or organisation	9	27	25	-	14	2	8	-	-	-	-
Threaten the other side with legal action	5	-	-	-	23	25	-	20	-	-	-
Start formal legal proceedings	2	-	-	-	29	-	-	-	13	-	-
Try a (professional) mediation / conciliation service / go to ombudsman	-	-	-	-	6	-	-	-	-	-	-
None of these	49	45	50	100	40	50	92	20	88	83	-
Other	-	-	-	-	6	2	-	-	-	17	-
<b>BASE</b>	<b>111</b>	<b>11</b>	<b>4</b>	<b>3</b>	<b>35</b>	<b>56</b>	<b>12</b>	<b>5</b>	<b>8</b>	<b>6</b>	<b>1</b>

Base: (Those who sought advice / information)

**Table 2.37: What was offered by advisor as best course of action – MEPPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>MP %</b>	<b>MSP %</b>
Try to resolve problem directly by talking to the other side	27 (3)	-	-	100 (1)	-	38 (3)	-	40 (2)	50 (2)
Get advice / help from another person or organisation	9 (1)	100 (1)	-	-	20 (1)	-	-	-	-
Threaten the other side with legal action	-	-	-	-	-	13 (1)	-	-	-
Start formal legal proceedings	9 (1)	-	-	-	20 (1)	-	-	-	-
Try a (professional) mediation / conciliation service / go to ombudsman	-	-	-	-	20 (1)	-	-	-	-
None of these	64 (7)	-	100 (1)	-	20 (1)	50 (4)	100 (1)	60 (3)	50 (2)
Other	-	-	-	-	20 (1)	-	-	-	-
<b>BASE</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>5</b>	<b>4</b>

Base: (Those who sought advice / information)

2.62 The same respondents who had sought advice or information were then asked what the advisor had actually done for them. As can be seen in the following tables, many respondents reported that the advisor had done nothing for them. Specifically this was true of 56% of those contacting a local council / public authority, 43% of those who contacted a lawyer / solicitor and 68% who contacted the police. From the PPI respondents who contacted a local council / public authority the largest proportion (36%) said they contacted the other side on their behalf. A further 14% said the council had negotiated with the other side on their behalf. Similarly among those who had contacted the police it was most common for the police to have contacted the other side on their behalf (25%). Among the small number of PPI respondents who had contacted a lawyer / solicitor a wider range of actions had been taken. There were 29% whose lawyer / solicitor had contacted the other side on their behalf and 20% whose lawyer / solicitor had negotiated on their behalf. A further quarter stated they had paperwork prepared on their behalf.



**Table 2.38: What did advisor actually do – PPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Contacted the other side on my behalf	36	18	50	-	29	25	8	40	-	-	100
Negotiated with the other side on my behalf	14	-	-	33	20	5	-	20	-	17	-
Prepared paperwork for me	1	-	-	33	26	2	-	40	-	-	-
Contacted another person / organisation on my behalf	1	9	-	-	6	-	8	-	-	-	-
Helped me contact another person / organisation	-	-	-	33	-	2	-	-	-	-	-
Accompanied me to court / tribunal / arbitration / mediation	-	-	-	33	9	2	-	-	-	-	-
Spoke on my behalf at court / tribunal / arbitration / mediation	2	-	-	33	11	2	17	20	-	17	-
Told me what to write in letter / say on phone	1	36	-	33	-	68	67	40	100	50	-
Nothing	56	36	50	33	43	2	-	-	-	17	-
Other	3	-	-	-	-	56	12	5	8	6	1
<b>BASE</b>	<b>111</b>	<b>11</b>	<b>4</b>	<b>3</b>	<b>35</b>	<b>25</b>	<b>8</b>	<b>40</b>	<b>-</b>	<b>-</b>	<b>1</b>

Base: (Those who sought advice / information)

**Table 2.39: What did advisor actually do – MEPPi**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>MP %</b>	<b>MSP %</b>
Contacted the other side on my behalf	36 (4)	-	-	100 (1)	-	38 (3)	-	40 (2)	75 (3)
Negotiated with the other side on my behalf	9 (1)	-	-	-	-	13 (1)	-	40 (2)	25 (1)
Prepared paperwork for me	-	-	-	-	20 (1)	-	-	-	25 (1)
Spoke on my behalf at court / tribunal / arbitration / mediation	-	-	-	-	20 (1)	-	-	20 (1)	25 (1)
Nothing	64 (7)	100 (1)	100 (1)	-	60 (3)	63 (5)	100 (1)	40 (2)	-
Other	-	-	-	-	20 (1)	-	-	-	-
<b>BASE</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>5</b>	<b>4</b>

Base: (Those who sought advice / information)

2.63 The respondents were then asked about how satisfied they were with what the advisor did. In general terms levels of satisfaction with specific types of advisor were mixed, but for most the level of satisfaction was poor. Highest levels of satisfaction among the PPI sample were recorded in relation to lawyer / solicitor (74% very or quite satisfied). Among the very small number who contacted a CAB or Mediator / Conciliator the level of satisfaction was also quite high. Just over half of those who had contacted the police were satisfied to some degree. About half of the small number who had contacted a doctor or Law Centre expressed satisfaction. Levels of satisfaction were low in relation to the local council / public authority – only 35% were satisfied and 57% were dissatisfied to some extent. Among the small numbers who had used other sources satisfaction was also very low and dissatisfaction high.

**Table 2.40: Satisfaction with advisors – PPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Very satisfied	15	18	25	-	31	18	8	20	13	-	-
Satisfied	20	55	25	33	43	34	50	80	-	17	-
Dissatisfied	20	-	-	33	3	20	8	-	38	50	100
Very dissatisfied	37	9	25	33	20	16	33	-	25	17	-
Don't know	8	18	25	-	3	13	-	-	25	17	-
<b>BASE</b>	<b>111</b>	<b>11</b>	<b>4</b>	<b>3</b>	<b>35</b>	<b>56</b>	<b>12</b>	<b>5</b>	<b>8</b>	<b>6</b>	<b>1</b>

Base: (Those who sought advice / information)

**Table 2.41: Satisfaction with advisors – MEPPi**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>MP %</b>	<b>MSP %</b>
Very satisfied	18 (2)	100 (1)	100 (1)	-	-	-	-	-	-
Satisfied	-	-	-	100 (1)	20 (1)	38 (3)	-	-	-
Dissatisfied	18 (2)	-	-	-	20 (1)	25 (2)	-	60 (3)	100 (4)
Very dissatisfied	45 (5)	-	-	-	40 (2)	38 (3)	100 (1)	20 (1)	-
Don't know	18 (2)	-	-	-	20 (1)	-	-	20 (1)	-
<b>BASE</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>8</b>	<b>1</b>	<b>5</b>	<b>4</b>

Base: (Those who sought advice / information)

2.64 Attending court / tribunal, mediation / conciliation or contacting an ombudsman was very uncommon among PPI and MEPPI respondents. Of the 12 PPI who went to court just over half were satisfied with the resolution.

**Table 2.42: Actions to try and resolve problem dispute**

	<b>PPI %</b>	<b>MEPPI %</b>
Attend (or formally contact) a court or tribunal	6	4
Attend any mediation or conciliation meeting involving a professional arbiter	3	7
Contact an ombudsman	1	-
No, none of these	90	89
<b>BASE</b>	<b>188</b>	<b>28</b>

Base: (Those who sought advice / information – PPI & MEPPI sample)

2.65 All of the 188 PPI and 28 MEPPI who had sought information or advice were asked to agree or disagree with several statements about the cost of seeking advice or help. For 84% of the PPI respondents and 93% of the MEPPI respondents the advice or help didn't cost anything. This was higher for PPI respondents living in G15 where 93% stated that the help or advice cost nothing. Therefore most of the sample was unable to respond to the statement about the value of the spent money on advice or help. We found 11% of the respondents felt that they couldn't afford the advice or help they wanted. Within the PPI sample this was higher in G13 where 20% felt they couldn't afford the advice or help desired. Of the 35 PPI who had contacted a lawyer / solicitor 9% (3 people) had received Legal Aid. A further 20% (7 people) had received some financial assistance but couldn't recall what it was and 71% (25 people) had received no financial assistance. The 10 respondents who had paid a lawyer / solicitor had generally paid under £1,000.

## **NO ADVICE TO DATE – GLASGOW WEST**

2.66 Within the PPI sample there were 212 respondents who had not sought advice or information to date, and of these 25% planned to try and resolve the problem. Among the 72 MEPPI respondents who had not sought advice or information around a quarter planned to do so in the future (28%). Those who did not plan to do anything to resolve the problem, or were uncertain, were asked why they had done or intended to do nothing. As can be seen in the following table a wide range of responses were put forward by the sample.

**Table 2.43: Reasons why intended to do nothing**

	<b>PPI %</b>	<b>MEPPI %</b>
No dispute with anybody / thought other person was right	3	4 (2)
Other side was already taking action	3	-
Did not think it was very important / Decided not to bother	18	23 (12)
Thought it would damage relationship with other side	8	19 (10)
Did not think anything could be done	23	38 (20)
Thought it would take too much time	2	-
Thought it would cost too much	1	-
Was scared to do anything	6	10 (5)
Problem was over and done with	35	21 (11)
Did not know where to go	5	4 (2)
Tried them before	3	-
Other responses	6	2 (1)
<b>BASE</b>	<b>158</b>	<b>52</b>

Base: (Those who intended to do nothing to resolve problem – PPI & MEPPI sample)

2.67 Over a third of PPI respondents (35%) and 21% of MEPPI respondents stated that the “problem was over and done with”. It was quite common for respondents in this position to feel that they “did not think anything could be done” (23% PPI and 38% MEPPI). About a fifth of PPI (18%) and MEPPI (23%) “did not think it was very important / decided not to bother”. Few PPI or MEPPI respondents who had not sought advice or information had considered getting help or advice from anyone on the prompted list. There were 22% of PPI and 29% of MEPPI who had considered contacting a local council / public authority. People living in G12 were more likely than others to have considered contacting the council, 35%. A further 11% of PPI and 17% of MEPPI had considered contacting the police. In the PPI survey those living in G14 were slightly more likely to have considered this course of action (23%).

**Table 2.44: Considered getting help / advice from any of following**

	<b>YES CONSIDERED %</b>	
	<b>PPI</b>	<b>MEPPI</b>
Local Council / Public Authority	22	29
CAB or similar	6	8
Law Centre	2	-
Trade Union / professional body	3	4
Lawyer / Solicitor	1	-
Insurance company	1	-
Police	11	17
Doctor	1	-
Member of Parliament	2	8
Member of Scottish Parliament	-	-
Ombudsman	1	4
<b>BASE</b>	<b>212</b>	<b>72</b>

Base: (Those with no advice / information to date – PPI & MEPPI sample)

2.68 It was of interest to consider why they decided not to contact these people or organisations. For almost a fifth of both samples the problem “was over and done with”. Similar proportions “decided not to bother” and 15% of PPI and MEPPI “did not think anything could be done”. The main barriers to making contact were therefore not tangible

but lay within the attitude of these respondents to seeking advice or information in relation to their problem or the stage the problem was at.

**Table 2.45: Reasons for not contacting such people/ organisations**

	<b>PPI %</b>	<b>MEPPI %</b>
No local facilities or resources	*	1
No dispute with anybody / thought other person was right	2	3
Other side was already taking action	5	13
Did not think it was very important	2	4
Decided not to bother	16	18
Thought it would damage relationship with other side	6	15
Did not think anything could be done	15	15
Thought it would take too much time	1	-
Thought it would cost too much	-	-
Was scared to do anything	5	6
Problem was over and done with	18	17
Did not know where to go	6	-
Tried them before	2	-
Other responses	4	1
Don't know	24	28
<b>BASE</b>	<b>158</b>	<b>52</b>

Base: (Those who intend to do nothing to resolve problem – PPI & MEPPI sample)

\* = less than 1%

2.71 This issue of attitude was further explored. The largest single proportion (46% PPI and MEPPI) stated “I think I’ve taken the right decision not to get help or advice”. In the PPI sample this was higher among females, 53% compared with 38% of males. There were a quarter of PPI respondents (38% of MEPPI) who said “I don’t intend to seek advice as I can deal with this myself”. It is important to note however, 10% of PPI (11% of MEPPI) “wished they had got some advice or help earlier” and 20% (only 6% of MEPPI) who simply “wished they had got some advice or help”. It was most common for these respondents to wish they had “tried to obtain advice from Local Council, Advice Organisation, Law Centre, Trade Union or Lawyer” (63% PPI and 83% MEPPI).

**Table 2.46: Which of following do you wish you had done**

	<b>PPI %</b>	<b>MEPPI %</b>
Sought information from a self help guide/ library	3	-
Sought information from an internet site	-	-
Tried to obtain advice from Local Council, Advice Organisation, Law Centre, Trade Union or Lawyer	63	83 (10)
Talked or wrote to the other side about trying to solve the problem / dispute	13	-
Obtained the service of a person or organisation to deal with the problem	29	17 (2)
Other responses	-	-
<b>BASE</b>	<b>63</b>	<b>12</b>

Base: (Those who wished they had got advice / information – PPI & MEPPI sample)

## **GROUP DISCUSSION FINDINGS – GLASGOW WEST**

### **First reactions**

2.69 When evaluating the feedback from the group discussions it is important that a number of factors are taken into consideration. Most of the participants did not work across the full area of Glasgow West but were restricted to certain districts within the area. Therefore, it was difficult for participants to comment on how the findings from the primary research compared with their experience as most operated exclusively in the more deprived areas. This difficulty in relating the research findings to their experience was further compounded by the nature of participants' work. Most were specialists dealing with specific issues for example - only housing issues or debt / money problems or benefit problems. Therefore the participants did not have an overview and consequently many thought their areas of work were under-represented in terms of problems reported by the sample. This was specifically held in relation to debt, money and housing problems. These were often perceived to be under-reported among the participants representing these areas of work in the most deprived areas of Glasgow West.

### **Demographics of PPI and MEPPI respondents**

2.70 Group discussion participants generally accepted the demographic characteristics of the PPI and MEPPI samples. The profile of the PPI sample was generally accepted by participants working in both frontline and strategic roles, namely that those with a justiciable problem perceived important to resolve were more likely to be:

- Living in rented accommodation
- Receiving Income Support
- Living with children at home
- Unemployed
- Looking after the family / home

2.71 The profile of the MEPPI was also seen to be closely matched to expectations, namely that respondents with a justiciable problem perceived important to resolve were more likely to be:

- Male
- Married
- Living with children at home
- Unemployed
- Living in rented accommodation
- Without formal qualifications
- In receipt of a very low income

2.72 However, a minority of participants stated this was only their perception given a low exposure to minority ethnic clients in their professional capacity.

## **Prevalence of problems & justiciable problems experienced**

2.73 As mentioned above many participants worked in specific geographic areas within Glasgow West (predominantly Drumchapel) specialising in specific types of problem advice (housing, money and debt). However, despite concerns raised regarding the prevalence of different problems, the overall problem prevalence rate of 29% for the PPI sample and 36% for the MEPPi sample was in line with expectations. There was general surprise at the findings on the incidence of neighbour problems. These did not meet with their own experiences in specific areas and advice provision. Although issues relating to money were not explored in the survey, participants in particular had expected to see problems relating to housing and benefits to be more prominent. Both during the presentation of results and the consequent discussion, participants sought further clarification of the types of issues covered by each problem type.

2.74 Whilst the survey methodology was considered valid, participants questioned the reliability of respondents' perceptions of what their most important problems were, and the problem type they would consider their issue to fall within. For example, the incidence of benefit problems felt important to resolve was lower than expected due to the belief that to be applying for benefits respondents must have little or no income, so participants were not sure how people could perceive their benefit issues as anything other than important.

2.75 The demographic profiles for particular justiciable problems were considered to be logical by all participants. Overall, although the results of problem prevalence jarred somewhat with some participants' own perceptions, it was deemed important to consider that their own perceptions may not match the reality of legal need levels across Glasgow West in its entirety.

## **Advice seeking behaviour**

2.76 The level of respondents not seeking advice / help for their important problem (53% of the PPI sample) was unsurprising for the majority of participants, who felt that many people simply 'bury their head in the sand' when faced with such a situation. Personal experiences were that many people only approached the participants for advice / help once the situation had become very serious and legal action was being planned. Participants also made reference to the term 'Lumpers' from the Paths to Justice study, namely people who do have a problem but don't do anything about it for any reason. It was felt this apathy could be influenced by the respondents' perceptions of how effective reporting their problem may be in resolving it. There was also the perception that people fear making the situation worse by reporting it.

2.77 The higher proportion of respondents contacting the council for help / advice also concurred with participants' experiences, although it was commonly felt that a high proportion of respondents contacting the Council (and other organisations) were doing so because they misunderstood its remit and areas of responsibility. Consequently when an organisation could not help respondents, it appeared to have high levels of dissatisfaction. It was felt that there were significant improvements to be made in the areas of referrals, signposting and increasing awareness of the roles and responsibilities of different advice sources.



*“Many people are judging the success or relevance of or accuracy of advice not by the advice itself, but by people’s ability to take something from them, resolve it and hand it back to them.”*

*“They (respondents) may have unrealistic expectations of what the Police can do to sort out a neighbour problem, so satisfaction may be difficult as it goes back to being based on who has the power to act.”*

2.78 There was concern about the ‘fatalistic’ attitude of those not seeking advice or information. Participants perceived that issues such as the cost of advice and not knowing who to contact were having a larger impact than suggested by the research. There was therefore concern that despite the research, services could be ‘socially excluding’ due to perceptions and lack of awareness. The debate of this topic led respondents to reiterate the need for effective marketing, signposting and referral of advice providers.

### **Proxy model**

2.79 The areas highlighted by the proxy model mapping showing the areas as most / least needy were felt to be logical by the participants, although minimal comment was passed on these findings. However, the methodology of the proxy models was a cause for concern, namely due to the information inputs into each model. The Debt model in particular was viewed with caution due to the only input being Unemployment statistics. In England and Wales Court Statistics were also included, but these were unavailable at the time of research in Scotland.

## **SUMMARY**

### **Summary of key survey findings in Glasgow West**

2.80 We found that 29% of the general population reported experiencing a justiciable problem important to resolve, most commonly related to neighbours (19% of 1,399). There were slight demographic differences between those who had a justiciable problem important to resolve and those who did not. Around half (47%) of those who had a justiciable problem important to resolve (400) had sought information or advice.

2.81 From the 400 who had a justiciable problem important to resolve 37% had tried or planned to try and resolve the problem themselves. Of the 188 who sought advice or information 51% had tried to resolve the problem themselves first.

2.82 For those who sought information or advice the most common sources were: - local council / public authority (28%), police (14%), lawyer / solicitor (9%). In relation to Council / Public Authority or police There was poor respondent perception of success in getting advice or information from the local council / public authority and low levels of satisfaction.

2.83 Of those who had not yet sought advice or information (212) 25% planned to do something. Furthermore, 35% of the 212 who had not sought advice or information said the situation was resolved and 30% wished they had sought advice or information or sought it sooner.

2.84 A higher proportion sought help for unfair treatment by police, immigration, housing, injury due to an accident, divorce / separation and medical negligence. Those not seeking help was highest for faulty goods / services and benefit

### **Summary of feedback from the Glasgow West Group Discussions**

2.85 The Glasgow respondents were less centred on the role of the Scottish Executive in the process.

2.86 Key considerations impacted on participants' views of the survey / proxy findings:

- Participants tended to be located in Drumchapel
- Most were specialists dealing with specific problem areas

2.87 Thus many felt their own areas of expertise / geographic area to be underrepresented, especially those working with debt, money and housing problems.

2.88 Overall prevalence of justiciable problems was accepted (once discussed, debated and 'narrowly based' personal experiences overcome). The demographic profiles were considered logical. There was a general perception that many in the General Population misunderstood remits and areas of responsibility of the organisations (e.g. council) contacted. Hence there were high levels of dissatisfaction where organisations were reported to be of no help. It was considered that overall perception improvements could be made in relation to:

- Referrals

- Signposting
- Increasing awareness of roles / responsibilities of advice sources

2.89 Concern was raised about the ‘fatalistic’ attitude of those not seeking advice with the cost of advice and lack of awareness about who to contact perceived bigger issues than research suggested.

2.90 Although limited comment was passed on proxy, the minority who did comment agreed for the most part with areas highlighted as most / least needy. Some questioned the robustness of inputs, especially the Debt model.

## CHAPTER THREE FIFE FINDINGS

3.1 This section of the report considers the findings for Fife (Fife Council area). Where notable and appropriate, comparisons are made between sub-groups e.g. demographics.

### DEMOGRAPHIC PROFILE - FIFE

3.2 The following charts and tables show in detail the demographic profile of respondents comparing:

- 404 who had a problem perceived important (PPI)
- 998 who had no problem / no problem perceived importance (NPPI)
- 1,402 who had a problem perceived important or who had no problem / no problem perceived important (PPI + NPPI)

3.3 There were some differences in the demographics of those who had a justiciable problem important to them to resolve and those who did not. Respondents with a justiciable problem important to resolve were slightly more likely to be:

- In rented accommodation (79% compared with 66% who had no justiciable problem)
- In full time employment (30% compared to 26%)
- In receipt of Income Support (34% vs 26%) or Housing Benefit (33% vs 18%)

### Details of demographic profile – Fife

3.4 This section considers the profile of respondents in terms of age, gender and other key characteristics. A slightly higher proportion of females than males were interviewed. Little difference can be noted in terms of the gender of those with a problem perceived important and those with no problem / no important problem. This is consistent with findings of the Paths to Justice Study.

**Table 3.1: Gender**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Male	41	38	39
Female	59	62	61
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

3.5 The age profile of respondents was well spread across the 6 age bands. The age profile of those with a justiciable problem perceived important was slightly more biased towards those aged 35 to 54 years. The table below illustrates the slight variances between the respective age profiles.

**Table 3.2: Age**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
16 – 24	17	24	22
25 – 34	25	20	21
35 – 44	19	15	16
45 – 54	15	11	12
55 – 64	11	10	10
65+	14	19	18
Refused	*	*	*
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

\* = less than 1%

3.6 In terms of marital status there were few differences in the profiles of those who had a justiciable problem perceived important and those who did not. As could be anticipated, those who are divorced were slightly more likely to have experienced a justiciable problem perceived important to resolve.

**Table 4.3: Marital status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Single, that is, never married	30	35	34
Cohabiting	12	11	11
Married, living with Husband / Wife	28	29	29
Married, separated from Husband / Wife	8	6	6
Divorced	13	7	9
Widowed	9	11	11
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

3.7 Those with no justiciable problem / no justiciable problem perceived important were slightly less likely to have children at home (40% with 'none' compared with 35% who had a justiciable problem).

**Table 4.4: Number of children under 16 years in home**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
None	60	65	64
One	21	22	21
Two	13	10	11
Three +	6	3	4
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

3.8 In relation to housing tenure, those who had a justiciable problem important to resolve were more likely to be renters.

**Table 3.5: Housing tenure**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Own it outright	7	12	11
Buying with the help of a mortgage or loan	12	17	16
Pay part rent and part mortgage (shared ownership)	1	*	1
Rent it	79	66	70
Live here rent free (not squatting)	1	4	3
Squatting	-	-	0
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

\* = less than 1%

3.9 Physical / mental impairments were consistently reported by around a fifth of the general population whether or not they had a justiciable problem important to resolve.

**Table 3.6: Long term physical or mental impairment**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Yes	10	8	8
No	88	92	91
Don't know	2	*	1
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

\* = less than 1%

3.10 The employment status of the general population was broadly comparable for those who had a justiciable problem important to resolve and those who did not / had no problem. The more significant difference to note is the higher instance of retirement amongst those who did not have a justiciable problem important to resolve, a fact that mirrors the slightly higher proportion of people aged over 65 in this group.

**Table 3.7: Employment status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
In paid full time work (30 or more hours per week), as an employee or self employed	30	26	27
In paid part time work (less than 30 hours per week), as an employee or self employed	8	12	11
Unemployed and seeking work	13	12	12
On a government training scheme	1	1	1
In full time education (or vacation from full time education)	5	4	4
Sick or disabled (up to 6 months)	1	*	1
Sick or disabled (6 months or longer)	5	3	4
Looking after the home or family	19	15	16
Caring for a sick, elderly or disabled person	*	1	1
Wholly retired from paid work	17	25	23
Doing something else	*	*	*
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

• = less than 1%

3.11 Just over half of the general population (regardless of status in relation to justiciable problems) had no formal qualifications. Only very minor variations were observed in the profile of qualifications held by those with and without justiciable problems that were important to resolve.

**Table 3.8: Qualifications**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
No formal qualifications	56	55	56
Standard Grades or 'O' Grades	20	22	22
Highers	5	6	6
Vocational qualifications e.g. SCOTVEC / SQA	4	5	4
Trade Qualifications e.g. City and Guilds	10	7	8
HNC / HND	3	3	3
Degree / Honours Degree / PhD	1	2	2
Other responses	-	-	-
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

3.12 Respondents who had an important justiciable problem were no more likely to be in receipt of some form of state benefit than people who did not or had no problem. As the table below illustrates, 41% of those with a justiciable problem important to resolve were in receipt of some kind of state benefit compared to 43% of those who did not have a justiciable problem important to resolve. There are more marked differences however between the types of benefit received. Those with a justiciable problem were more likely to receive Income Support or Housing Benefit and less likely to receive a State Pension.

**Table 3.9: State benefits**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Income Support	34	26	28
State Retirement Pension	15	20	19
Job Seekers Allowance	2	4	4
Working Families Tax Credit (formerly Family Credit)	1	3	3
Disabled Person's Tax Credit (formerly Working Allowance)	*	*	*
Incapacity Benefit	3	1	2
Severe Disablement Allowance	1	1	1
Industrial Injury Disablement Benefit	*	*	*
Invalid Care Allowance	-	*	*
War Disablement Pension or War Widow's Pension	*	*	*
Widow's Pension, Bereavement Allowance of Widowed Parent's (formerly Widowed Mother's) Allowance	-	*	*
Housing Benefit	33	18	22
Disability Living Allowance	7	3	4
Attendance Allowance	*	*	*
No, none of these	41	43	42
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

\* = less than 1%

3.13 The ethnic profile of those respondents who had experienced a justiciable problem important to resolve was no different to that of respondents who had not experienced such problems. The table below illustrates the similarities between the profiles in respect of ethnicity.

**Table 3.10: Ethnicity**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
White – British	96	96	96
Other white	3	3	3
Mixed – White and Black Caribbean	-	-	-
Mixed – White and Black African	-	*	*
Mixed – White and Asian	-	*	*
Other mixed	*	-	*
Indian	-	*	*
Pakistani	-	-	-
Bangladeshi	-	-	-
Other Asian	-	-	-
Black – Caribbean	-	-	-
Black – African	-	-	-
Other black	-	-	-
Chinese	-	-	-
Any other group	-	-	-
Refused	*	*	*
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

\* = less than 1%

3.14 Household incomes were comparable for those with or without a justiciable problem important to resolve. The table below lists the breakdown of income levels for PPI and NPPI respondents and illustrates the similarities between the two.

**Table 3.11: Total household income**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Less than £5,000	17	17	17
£5,001 - £10,000	18	21	20
£10,001 - £15,000	5	6	6
£15,001 - £20,000	7	6	6
£20,001 - £25,000	1	3	2
£25,001 - £30,000	*	1	1
£30,001 - £40,000	1	*	1
£40,001 - £50,000	*	*	*
£50,001 - £60,000	-	*	*
£60,001 - £70,000	-	*	*
£70,001 - £80,000	-	*	*
Over £80,000	-	*	*
Don't know	22	22	22
Refused	30	23	25
<b>BASE</b>	<b>404</b>	<b>998</b>	<b>1402</b>

\* = less than 1%



## PREVALENCE OF JUSTICIABLE PROBLEMS

3.15 We can ascertain from the data that the rate of justiciable problem prevalence (any of those prompted see Table 4.13) for the general population in Fife was 29% of 1,402 (i.e. with a justiciable problem in the last 5 yrs which they considered important to resolve). This compares with 25% who had a justiciable problem in the last year important to resolve in the 2001 Microcosm Study. In the study 'The Paths to Justice' the problem prevalence was 26%. As such, the justiciable problem prevalence in the Fife region would appear to be higher.

**Table 3.12: Prevalence of justiciable problems by postcode**

	<b>%</b>	<b>BASE</b>
DD6	31	<b>80</b>
FK10	33	<b>75</b>
KY1	19	<b>135</b>
KY2	28	<b>88</b>
KY3	40	<b>62</b>
KY4	36	<b>69</b>
KY5	35	<b>72</b>
KY6	25	<b>102</b>
KY7	26	<b>97</b>
KY8	27	<b>93</b>
KY10	39	<b>64</b>
KY11	21	<b>117</b>
KY12	32	<b>90</b>
KY14	24	<b>104</b>
KY15	38	<b>65</b>
KY16	28	<b>89</b>

## JUSTICIABLE PROBLEMS EXPERIENCED

3.16 The respondents were asked to read a show-card listing potentially justiciable problems and were asked to say which (if any) they had experienced in the last 5 years. The most common justiciable problems experienced were related to neighbours (21% of 1,402). Neighbourhood disputes were also most prevalent in the Microcosm Study where 12% of 1,351 had experienced in the last year. The other most common justiciable problems experienced amongst the sample were related to faulty goods/services (5%), money (4%), being a victim of crime (3%) and benefits (3%).

**Table 3.13: Experiences in last 5 years**

	<b>All respondents PPI + NPPI %</b>	<b>Microcosm %</b>
Problems to do with neighbours	21	12
Problems to do with employment	1	4
Benefit problems	3	4
Problems with discrimination	*	2
Problems to do with housing	2	6
Problems with faulty goods or services	5	4
Problems with divorce / separation / problems to do with relationships / children	2	3
Problems with an injury due to accident	1	2
Problems to do with medical negligence	*	
Problems with unfair treatment by police	*	2
Immigration problems	-	*
Problems related to being a victim of a crime	3	7
Problems to do with money	4	5
<b>BASE</b>	<b>1402</b>	<b>1,351</b>

\* = less than 1%

3.17 The table below shows how important it was to resolve the justiciable problem. The base for each problem consists of those respondents who had experienced that problem in the last 5 years. It is important to note that the bases sizes for all but “problems to do with neighbours” are relatively small and so the reader should exercise caution when interpreting findings. It appears from the data that some justiciable problems were perceived to be more important to resolve than others, specifically, problems with neighbours, employment, benefit, housing and problems with divorce / separation / relationships / children.

**Table 3.14: Importance that problem was resolved – PPI and NPPI**

	<b>Very important %</b>	<b>Important %</b>	<b>Neither / nor %</b>	<b>Not very important %</b>	<b>Not at all Important %</b>	<b>BASE</b>
Problems to do with neighbours	69	21	4	6	*	<b>297</b>
Problems to do with employment	79	14	7	-	-	<b>14</b>
Benefit problems	66	15	5	15	-	<b>41</b>
Problems with discrimination	60	-	-	20	20	<b>5</b>
Problems to do with housing	65	19	6	10	-	<b>31</b>
Problems with faulty goods or services	59	22	5	12	1	<b>76</b>
Problems with divorce / separation / problems to do with relationships / children	74	16	6	3	-	<b>31</b>
Problems with an injury due to accident	56	11	11	22	-	<b>9</b>
Problems to do with medical negligence	29	14	43	14	-	<b>7</b>
Problems with unfair treatment by police	-	100	-	-	-	<b>1</b>
Immigration problems	-	-	-	-	-	<b>0</b>
Problems related to being a victim of a crime	38	11	33	13	4	<b>45</b>
Problems to do with money	54	22	19	5	-	<b>63</b>

Base: (Those experiencing problem)\* = less than 1%

3.18 81% of the Fife PPI sample had experienced just one problem. It is evident that neighbour and money problems were most common amongst respondents with 2 problems. The minority of PPI with 3 problems were also likely to have experienced problems related to neighbours, being a victim of crime and money.

**Table 3.15: Number of problems and type of problem by grouping – Fife – PPI**

	<b>Total</b>	<b>One problem</b>	<b>Two problems</b>	<b>Three problems</b>	<b>Four problems</b>	<b>Five problems</b>
<b>BASE</b>	<b>404</b>	<b>326 (81% of total)</b>	<b>53 (13% of total)</b>	<b>21 (5% of total)</b>	<b>3 (1% of total)</b>	<b>1 (less than 1% of total)</b>
Experienced: Problems to do with neighbours	66%	67%	60%	71%	67%	100%
Experienced: Problems to do with employment	3%	2%	9%	10%	33%	-
Experienced: Benefit problems	8%	5%	13%	29%	67%	100%
Experienced: Problems with discrimination	1%	1%	-	-	33%	-
Experienced: Problems to do with housing	6%	6%	6%	14%	33%	100%
Experienced: Problems with faulty goods/ services	15%	15%	13%	14%	33%	100%
Experienced: Problems with divorce/ separation etc	7%	4%	21%	14%	33%	100%
Experienced: Problems with injury due to accident	1%	1%	4%	10%	-	-
Experienced: Problems to do with medical negligence	1%	1%	-	-	-	-
Experienced: Problems with unfair treatment by police	*	-	2%	-	-	-
Experienced: Problems related to being victim of crime	5%	-	15%	67%	-	-
Experienced: Problems to do with money	12%	-	57%	71%	100%	-

Base: (Those experiencing problems) \* = less than 1%

**Table 3.16: Those with more than one problem – what other problems they had – Fife**

	Total	Problem answering questionnaire for if more than one problem						
		Neighbours	Employment	Benefit	Housing	Faulty goods/ services	Divorce/ Separation etc	Injury due to accident
<b>BASE</b>	<b>78</b>	<b>41</b>	<b>6</b>	<b>9</b>	<b>4</b>	<b>8</b>	<b>8</b>	<b>2</b>
Other problem: Neighbours	12%	-	50%	11%	25%	13%	25%	50%
Other problem: Employment	3%	5%	-	-	-	-	-	-
Other problem: Benefits	9%	5%	67%	-	-	-	-	50%
Other problem: Discrimination	1%	-	-	11%	-	-	-	-
Other problem: Housing	5%	7%	-	11%	-	-	-	-
Other problem: Faulty goods	5%	7%	-	11%	-	-	-	-
Other problem: Divorce/ Separation etc.	10%	20%	-	-	-	-	-	-
Other problem: Injury due to accident	3%	-	-	-	-	13%	13%	-
Other problem: Unfair treatment by police	1%	2%	-	-	-	-	-	-
Other problem: Victim of a crime	28%	34%	-	44%	25%	25%	13%	-
Other problem: Money	62%	59%	50%	67%	100%	75%	63%	-

Base: (Those experiencing more than one problem)

3.19 Respondents with more than 1 problem were most likely to have experienced a neighbour problem and perceive it as important / most important to resolve. There was a higher likelihood that those with neighbour problems had also experienced problems relating to money (59%) and being a victim of crime (34%). Money problems were generally common amongst those with more than one problem.

3.20 Where the sample size allowed, comparisons of the demographic profile of respondents reporting each type of problem as important to resolve has been analysed. In most instances this was not possible due to the small number of people who had experience of each problem. These comparisons all relate to the general population sample of 1,402. Only notable differences have been detailed below. Where no differences are noted none are apparent. We have considered a number of factors to develop this profile:

- gender
- age
- marital status
- presence of children in the home
- benefits received
- household income
- socio – economic group
- tenure
- impairment / disability
- employment status
- qualifications

3.21 A fifth of the general population (21%) had experienced problems to do with neighbours. The problem was most prevalent amongst those receiving housing benefit (32% compared to 18% of those not receiving housing benefit), income support (29% compared to 18% of those not receiving income support) and those who had an impairment that affected

their daily lives (29% compared to 20%). The problem was also more prevalent amongst respondents who were renting accommodation (24%) than amongst home owners (13%). A small proportion of the general population (5%) had experienced problems to do with faulty goods or services in the last 5 years. Analysis of the profile data does not indicate that any one group of people are more or less affected by this problem.

### **Detail of justiciable problems experienced – Fife**

3.22 All of the 404 respondents who had experienced one or more justiciable problem(s) important to resolve were asked to detail what the specific problem was. Where more than one problem was experienced under the same problem heading e.g. someone who had noisy neighbours and a planning dispute, they were also asked which was the most important for them to resolve.

#### *Problems with Neighbours*

3.23 Neighbour problems were the most common (21%) and were mentioned by two thirds of all those who had one or more justiciable problems important to resolve. The vast majority of the problems related to noise / anti-social behaviour (91%). The next most prevalent problem to do with neighbours was found to be drug dealing (4%).

**Table 3.17: Issues with neighbours**

	<b>PPI %</b>
Noise / anti-social behaviour	91
Drug dealing	4
Problems with kids / youths	2
Parking dispute	2
Boundary dispute	1
Planning problem	1
Cleaning dispute	*
Cars / speeding	-
Other responses	1
<b>BASE</b>	<b>267</b>

Base: (Those with neighbour problems perceived important to resolve)

\* = less than 1%

3.24 There were only 10 respondents who had more than one neighbour problem, 9 of whom felt it was most important to resolve the problem relating to noise / anti-social behaviour.

#### *Employment Problems*

3.25 We found 13 respondents (1% of the total population) had experienced an employment problem. A profile of this group is not reliably built up due to the small base number. For PPI respondents the employment problem commonly related to being sacked or made redundant (7 of 13 respondents) or unfair disciplinary procedures (2 of 13). 1 respondent reported having more than one employment problem.

### *Benefit Problems*

3.26 Of the total population, 3% had experienced a problem with benefit, amounting to 41 of the 1,402 respondents. 33 of these perceived their problem important to resolve. The PPI sample was split with about half having experienced a problem with legal entitlement and about half having a problem with amount of entitlement. 2 of these respondents had more than one benefit problem.

### *Discrimination Problems*

3.27 Discrimination problem were mentioned by 5 respondents in total, 3 of who perceived their problem important to resolve. One problem related to age discrimination, one to gender discrimination and the third to disability discrimination.

### *Housing Problems*

3.28 There were 2% (31 people) of the total population who had had a housing problem in the last 5 years, of these 26 people felt their justiciable problem to be important to resolve. A wide range of housing problems had been experienced. Among the PPI sample who had experienced a housing problem perceived important to resolve the most common issues were eviction or several rent payments in arrears (27% of 26), homelessness (23% of 26) and getting the landlord to do repairs (15% of 26) or other services under the terms of the lease (8% of 26).

3.29 Five of the 26 respondents who had a problem related to housing, raised other housing problems. These included specially adapted housing (2 respondents), looking for smaller / larger house (1 respondent) and sewage problems (1 respondent).

**Table 3.18: Issues with housing**

	<b>PPI with housing problems %</b>
Eviction or several rent payments in arrears	27
Homelessness	23
Getting the landlord to do repairs	15
Getting the landlord to provide other service under the terms of the lease	8
Selling or buying property	8
Communal repairs or maintenance	4
Unsafe living conditions – rented	4
Look for smaller / bigger house	4
Getting a deposit back – rented	4
Planning permission or consent	-
Other responses	19
<b>BASE</b>	<b>26</b>

Base: (Those with housing problems perceived important to resolve)

### *Problems with Faulty Goods or Services*

3.30 Overall 5% (76 people) of the general population had experienced a problem related to faulty goods or services. Of these 62 people (15% of the PPI sample). The 62 respondents mainly had problems related to faulty goods, over half (58%) concerned replacements and another 35% related to refunds.

### *Problems with Relationships*

3.31 Problems with relationships, divorce or separation affected 31 respondents, 2% of the total population. Of these 28 respondents felt their problem to be important to resolve. Among the 28 PPI respondents who had experienced such problems there were a variety of issues. The problems most commonly cited were disputes over division of assets (64% of 28 respondents), access arrangements for children (32% of 28), obtaining maintenance for children (29% of 28) and obtaining child support (29% of 28). Of the 28 PPI who reported an important relationship problem, 11 said they had more than one problem in this area. Where PPI had more than one relationship problem, the issue most commonly cited as being the most important was the division of assets (7 of the 11 respondents).

### *Problems due to Accident*

3.32 1% of all respondents (9 people) reported a justiciable problem important to resolve related to accidents, with 6 of these viewing their problem as important to resolve. Five of the 6 respondents who suffered a serious injury went to their doctor. No-one had more than one accident problem.

### *Problems due to Medical Negligence*

3.33 Very few respondents had experienced a medical negligence problem: less than half a percent of all respondents (7 people in total).

### *Problems with Unfair treatment by Police*

3.34 We found one person claimed to have had a problem with unfair treatment by police.

### *Immigration Problems*

3.35 No respondents claimed to have had a problem related to immigration.

## THE MAIN PROBLEM – FIFE

3.36 The most significant part of the questionnaire was asked of those with a justiciable problem important to resolve and in relation to the main problem respondents had experienced. If respondents had experienced more than one problem they were asked to answer the questions in relation to the most recent, serious issue. The following table details the problems that respondents based their questionnaire responses on i.e. the most serious, recent problem if more than one experienced.

**Table 3.19: Problem to which questionnaire responses relate**

	<b>PPI %</b>
Neighbours	64
Employment	3
Benefit	6
Discrimination	*
Housing	5
Faulty goods or services	14
Divorce / separation / problems with relationships or children	5
Injury due to accident	*
Medical negligence	*
Unfair treatment by police	-
Immigration	-
<b>BASE</b>	<b>404</b>

Base: (Total PPI Sample)

\* = less than 1%

## Background to the main problem – Fife

4.37 The majority of PPI respondents stated that they had a problem with something the other side were doing (79%). Frequency of claimed problems with the other side did not vary by gender or age in the Fife area. A further 8% of PPI respondents said the other side had a problem with them and 10% had no dispute with anybody. Although respondents had been asked about justiciable problems important to resolve in the last 5 years, the majority of respondents answered the questions in relation to situations that had begun in 2002 (25%) or 2003 (33%).

**Table 3.20: Year situation began**

	<b>PPI %</b>
1998	3
1999	4
2000	15
2001	16
2002	25
2003	33
Don't know	4
<b>BASE</b>	<b>404</b>

Base: (Total PPI Sample)



3.38 A majority of problems had been resolved (61% of PPI) and only 83 of these respondents (21%) were planning to take or were actively taking action.

**Table 3.21: Year situation ended**

	<b>PPI %</b>
1998	1
1999	2
2000	6
2001	7
2002	19
2003	30
Has not ended yet	30
Don't know	4
<b>BASE</b>	<b>404</b>

Base: (Total PPI Sample)

3.39 All of those with a justiciable problem important to resolve were asked to select a statement from a showcard that best reflected the current situation with regard to their problem. As can be seen in the following table, only a minority (around one in five) were trying to resolve the problem (whether with or without help). There were 61% who stated that agreement had been reached with the other party, 12% were currently trying to solve the problem with help or advice and 8% were currently trying to solve the problem without help or advice.

**Table 3.22: Current position relating to problem**

	<b>PPI %</b>
Agreement has been reached with the other party	61
Currently trying to solve problem <u>without</u> help or advice from others	8
Currently trying to solve problem <u>with</u> help or advice from others	12
Not planning to take any action	10
Have given up trying to resolve the problem	8
Court action is planned	*
Court action is completed	*
<b>BASE</b>	<b>404</b>

Base: (Total PPI Sample)

\* = less than 1%

### **Self help – Fife**

3.40 Of the 90 PPI respondents who sought advice or help, around half (49%) had tried to resolve the problem themselves before looking for help. Of the 45 PPI who sought advice or help after first trying to resolve the problem themselves, the vast majority had contacted the other side (95%). Of the 314 PPI respondents who had not sought advice or help, only 13% planned to try and resolve the problem. Of the 42 respondents who said that they planned to do something to try and resolve the problem, many planned to contact the other side (45%), but just as many said they did not know (43%).

## INFORMATION OR ADVICE SEEKING BEHAVIOUR – FIFE

3.41 Of the 404 PPI respondents with a justiciable problem, 19% intended to seek help or advice at the start of the problem. This was a lower proportion than was observed in the Microcosm research (where 55% of 336 respondents intended to seek advice or help at the start of the problem). All of those with a justiciable problem were then given a showcard of various sources of information and advice and asked which they had used to try and resolve the issue. Overall, 22% of PPI had tried to get information or advice from one or more of the sources prompted. The nature of the problem clearly had an impact on the source of information and advice. Ten of the twenty PPI who had relationship problems sought help from Lawyers, and of the 28 PPI who sought help from the police, 27 had problems with Neighbours.

**Table 3.23: Action taken to try and resolve issue**

	<b>PPI %</b>
Tried to get information or advice from a self help guide / library	-
Tried to get information or advice from an internet site	-
Tried to get information or advice from the Local Council or other Public Authority	17
Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	1
Tried to get information or advice from a law centre	-
Tried to get information or advice from a trade union or professional body	*
Tried to get information or advice from a Lawyer or Solicitor	4
Tried to get information or advice from an insurance company	-
Tried to get information or advice from the police	7
Tried to get information or advice from a Doctor / other Health Professional	*
Tried to get information or advice from a mediator / conciliator	-
Tried to get information or advice from a Member of Parliament	*
Tried to get information or advice from a Member of Scottish Parliament	-
Tried to get information or advice from a Ombudsman	-
No. none of these	78
<b>BASE</b>	<b>404</b>

Base: (Total PPI Sample)

\* = less than 1%

3.42 The largest single proportion had tried to get information or advice from the local council / public authority (17% of PPI). There was a slightly greater incidence of females contacting this source (19% vs 13% of males), although those seeking advice from the local council / public authority were less likely to be aged 16 to 24 years old (9%) or 35 to 44 years old (7%). Other sources of information and advice were approached by much smaller proportions of the PPI. A further 7% of PPI had contacted the police for information or advice (greater for respondents aged 55 to 64 years old – 20%), whilst 4% of PPI had tried to get information or advice from a lawyer / solicitor. Other sources were used by a small minority of PPI respondents. There were a large majority (78%) of the 404 respondents who had a justiciable problem important to resolve who had contacted none of the sources of information or advice shown on the card. This was particularly high amongst those with a problem related to faulty goods or services, and also those aged 16 to 24 years old (90%) and 35 to 44 year olds (88%). In the Microcosm study, there were significantly fewer instances of respondents not having contacted any of the sources of help or advice listed on the showcard (29% of 336). Amongst the PPI respondents in the Fife area who did contact any

of those sources, the profile of sources approached was broadly comparable with that in the Microcosm study.

**Table 3.24: Fife - Help / Advice sought by main problem type % - PPI**

	Total	Neighbours	Employment	Benefit	Discrimination	Housing	Faulty goods	Divorce	Injury	Medical neg	Unfair Police	Immigration
Self help guide / library	-	-	-	-	-	-	-	-	-	-	No problems reported as important to resolve	
Internet site	-	-	-	-	-	-	-	-	-	-		
Info or advice from the local council or other public authority	17	19	18	12	50	50	-	-	-	-		
Info or advice from the Citizen's Advice Bureau or similar advice organisation	1	-	9	8	-	-	-	-	25	-		
Law centre	-	-	-	-	-	-	-	-	-	-		
Trade union or professional body	*	-	9	-	-	-	-	-	25	-		
Lawyer or Solicitor	4	1	9	4	-	5	2	50	-	-		
Info or advice from the police	7	10	-	4	-	-	-	-	-	-		
Doctor / other Health Professional	*	*	-	-	-	-	-	-	-	-		
Mediator / conciliator	-	-	-	-	-	-	-	-	-	-		
Member of Parliament	*	-	-	4	-	-	-	-	-	-		
Member of Scottish Parliament	-	-	-	-	-	-	-	-	-	-		
Ombudsman	-	-	-	-	-	-	-	-	-	-		
No, none of these	78	79	64	77	50	50	98	50	50	100		
<b>BASE</b>	404	258	11	26	2	22	58	20	4	3		

Base: (Total PPI sample)

\* = less than 1%

3.43 The proportion of respondents seeking help from the prompted list of sources was generally very low, although those contacting the local council / public authority were more likely to have experienced problems relating to neighbours (19%), employment (18%), benefits (12%), discrimination (50% - of 2 respondents) and housing (50%). The 7% of the total PPI sample contacting the police were largely made up of the 10% of respondents with neighbour problems taking that course of action.

3.44 Those who had tried to get information or advice from one of the prompted sources were then asked why they had taken that action. The low base numbers should be noted.

**Table 4.25: Reasons for action**

	Have used previously %	Local %	Have the power to act %	Advised by someone else %	Didn't know where else to go %	Other %	BASE
Self help guide	-	-	-	-	-	-	-
Internet site	-	-	-	-	-	-	-
Local Council or other Public Authority	24	10	52	25	15	-	<b>67</b>
Citizens Advice Bureau	25	25	25	75	50	-	<b>4</b>
Law Centre	-	-	-	-	-	-	-
Trade Union or Professional body	-	-	50	50	-	-	<b>2</b>
Lawyer or Solicitor	25		56	13	6	-	<b>16</b>
Insurance Company	-	-	-	-	-	-	-
The police	-	7	100	7	4	-	<b>28</b>
Doctor or other Health Professional	50	-	50	-	-	-	<b>2</b>
Mediator Conciliator	-	-	-	-	-	-	-
Member of Parliament	-	-		100	-	-	<b>1</b>
Member of Scottish Parliament	-	-	-	-	-	-	-
Ombudsman	-	-	-	-	-	-	-

Base: (Those who had sought help / advice)

3.45 There were a number of different motivations for taking action in the way that respondents did. The main motivations were the belief that an organisation “had the power to act”, had been advised to contact them by someone else or had previous experience of using them. In total, 76 of the 90 PPI respondents (84%) contacted a particular organisation as they “had the power to act”. Within the PPI sample the main motivation for contacting the local council / public authority was the belief that they “had the power to act” (52%). About a quarter had also “used them previously” and a similar proportion had been advised to contact them by someone else. There was one clear reason for PPI respondents contacting the police with all 28 respondents (100%) believing “they had the power to act”. Having the perceived “power to act” was also the main reason for those who approached lawyers / solicitors (56% cited this as a reason). Of the 90 respondents interviewed who had sought help or advice, 36% sought advice or information within weeks of the situation occurring, and 47% within 6 months. A further 13% sought advice or information after 6 months had lapsed.

3.46 Of the respondents interviewed who had approached their local council (or other public authority), virtually all (94%) had contacted them for information or advice before anyone else. A high proportion (69%) of those who approached a lawyer or solicitor also approached them before anyone else. In contrast, the approaches made to the police appear to have been more reluctant: Only 32% of those who approached the police for information or advice did so before anyone else. For the majority (68%), the police were approached after first seeking help elsewhere. The table below shows the order in which different

sources were approached. The reader should note the base sizes in the right hand column when interpreting the responses.

**Table 3.26: Order in which sources of advice were contacted**

	1 <sup>st</sup> %	2 <sup>nd</sup> %	3 <sup>rd</sup> %	4 <sup>th</sup> %	BASE
Self help guide	-	-	-	-	-
Internet site	-	-	-	-	-
Local Council or other Public Authority	94	6	-	-	<b>67</b>
Citizens Advice Bureau	100	-	-	-	<b>4</b>
Law Centre	-	-	-	-	-
Trade Union or Professional body	100	-	-	-	<b>2</b>
Lawyer or Solicitor	69	25	6	-	<b>16</b>
Insurance Company	-	-	-	-	-
Police	32	68	-	-	<b>28</b>
Doctor or other Health Professional	-	100	-	-	<b>2</b>
Mediator / Conciliator	-	-	-	-	-
Member of Parliament	100		-	-	<b>1</b>
Member of Scottish Parliament	-	-	-	-	-
Ombudsman	-	-	-	-	-

Base: (Those contacted each service for advice / information)

3.47 Throughout the rest of this section particular care should be taken in noting the low base numbers.

3.48 The following table demonstrates that the primary desired achievement when seeking advice or information was simply to solve the problem (89%). The other main reasons were to talk the problem over with someone (16%) and to get advice on rights / legal rights (11%).

**Table 3.27: What was it that you wanted to achieve**

	PPI %
To solve the problem	89
Someone to talk the problem over with	16
Advice on rights / legal rights	11
Advice on entitlement to benefit or money	4
To get compensation	3
Get the other side to reduce their claim	1
Other responses	5
<b>BASE</b>	<b>90</b>

Base: (Those who sought help / advice)

3.49 Those who sought information or advice were asked whether they were successful or unsuccessful. There were mixed perceptions about success. Overall (combining all 90 PPI respondents who sought advice or information) 86% thought they had been successful. When considering these findings it is important to take into account the nature of problems experienced (a high proportion of neighbour problems) and what the respondents wanted to achieve when seeking advice or information. As most (89%) of the PPI wanted to solve the problem, being unsuccessful could reasonably be attributed to the problem not having been solved as a result of the advice or information sought. Yet it may not always be within the role or remit of these sources to try and solve a given problem. It is interesting to note that age and gender impact on what the respondents set out to achieve. A higher proportion of

those in older age groups (35+) wanted to talk the problem over with someone. The differences between genders are more striking, with 19% of women compared with 9% of men wishing to talk the problem through with someone. For the PPI sample the highest scores for being successful in getting advice or information were found among the small proportion who had contacted lawyers / solicitors (88%) and the police (86%). The perception of being successful was lower amongst those who had approached their local council / public authority (45%).

**Table 3.28: Successful or unsuccessful in obtaining advice from...**

	Successful %	Unsuccessful %	BASE
A self help guide / library	-	-	-
An internet site	-	-	-
The Local Council or other Public Authority	45	55	67
The Citizen's Advice Bureau or similar advice organisation	100	-	4
A law centre	-	-	-
A trade union or professional body	100	-	2
A Lawyer or Solicitor	88	13	16
Insurance Company	-	-	-
Police	86	14	28
A Doctor	100	-	2
A mediator / conciliator	-	-	-
A Member of Parliament	100	-	1
A Member of Scottish Parliament	-	-	-
An Ombudsman	-	-	-

Base: (Those who sought help / advice)

3.50 Those who perceived themselves as being unsuccessful in obtaining advice or information were asked why they didn't receive advice or information. The vast majority of these respondents (regardless of which source they had been unsuccessful with) simply stated that the source was "not of any help" (88% of the 43 people who described themselves as unsuccessful). The following table shows the respondents' perceptions about how helpful the information or advice was that they received from each particular source. Very low base numbers should be noted. Most (87%) of those who believed they had been successful in getting information or advice felt that the information had been very or quite helpful. Among the PPI sample this was true of 80% of those who contacted the local council / public authority, 88% who contacted the police and 100% who contacted a lawyer / solicitor. Amongst the small number of respondents who felt that the advice or information was not very or not at all useful, the most common reason given was that it was "not the help I needed".

**Table 3.29: Helpfulness of information provided - PPI**

	<b>Very helpful %</b>	<b>Quite helpful %</b>	<b>Neither / nor %</b>	<b>Not very helpful %</b>	<b>Not at all helpful %</b>	<b>Don't know %</b>	<b>BASE</b>
Self help guide / library	-	-	-	-	-	-	-
Internet site	-	-	-	-	-	-	-
Council / Public Authority	50	30	3	10	7	-	<b>30</b>
CAB / similar	100	-	-	-	-	-	<b>4</b>
Law centre	-	-	-	-	-	-	-
Trade Union / similar	-	50	50	-	-	-	<b>2</b>
Lawyer / Solicitor	79	21	-	-	-	-	<b>14</b>
Insurance Company	-	-	-	-	-	-	-
Police	38	50	8	-	4	-	<b>24</b>
Doctor	100	-	-	-	-	-	<b>2</b>
Mediator / Conciliator	-	-	-	-	-	-	-
Member of Parliament	100	-	-	-	-	-	<b>1</b>
Member of Scottish Parliament	-	-	-	-	-	-	-
Ombudsman	-	-	-	-	-	-	-

Base: (Those who felt they had been successful in obtaining information / advice)

3.51 Those who sought advice or information from an advisor were given a showcard and asked whether they had been given any advice on the factors listed, from their advisor. Among PPI respondents who had contacted the local council / public authority it was common for none of the listed types of advice or information to have been provided (30%). There were 37% who had been told about the options or alternatives. A further 30% were told about procedures or what to do next and 24% given information about possible outcomes. Of the 28 PPI respondents who contacted the police, almost half (46%) were given advice or information about none of the factors prompted in the list. Around one in three (32%) however were told about possible outcomes and/or about procedures / what to do next (29%). Smaller numbers claim to have been given information about their legal position / rights (11%) or options / alternatives (11%).

3.52 Of the small number who had contacted a lawyer / solicitor (16 respondents in total), 19% had not been given advice or information about any of the factors prompted. However, most respondents had been told about their legal position / rights (69%), procedures / what to do next (44%) or the possible outcomes (44%). A further 31% had been advised of their entitlements to benefits or money.



**Table 3.30: Did advisor give advice on any of following – PPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Your legal position / rights	12	50	-	100	69	11	-	-	100	-	-
Your entitlements to benefits or money	-	75	-	-	31	-	-	-	-	-	-
Procedures / what to do next	30	50	-	50	44	29	-	-	-	-	-
The cost	4	-	-	-	19	-	-	-	-	-	-
The options or alternatives	37	-	-	-	25	11	-	-	-	-	-
The possible outcomes	24	-	-	-	44	32	-	-	-	-	-
None	30	25	-	-	19	46	50	-	-	-	-
Other	-	-	-	-	-	-	50	-	-	-	-
<b>BASE</b>	<b>67</b>	<b>4</b>	<b>-</b>	<b>2</b>	<b>16</b>	<b>28</b>	<b>2</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>

Base: (Those who sought advice / information)

3.53 Those who had sought advice or information were then asked from a prompted list what help or advice the advisor had given them about the best course of action. The PPI respondents who had contacted a local council / public authority were most commonly told to try and resolve the problem by talking directly to the other side (36%). Almost half (49%) were not given any of the types of advice from the prompted list. Similarly, for the 28 PPI respondents who had sought advice / information from the police, 39% were not given any of the advice from the prompted list. The largest single proportion (43%) was told to try and resolve the problem by threatening the other side with legal action. A smaller proportion (18%) claim to have been advised to try to resolve the problem by talking directly to the other side. Although one in four of the PPI respondents who had contacted a lawyer / solicitor had also not been given any of the prompted types of advice, a wider range of responses were forthcoming about the advice that had been given. Almost half (44%) were advised to threaten the other side with legal action, and nearly a third were advised to start formal proceedings (31%). Just under one in three (31%) were advised to try to resolve the problem by talking directly to the other side, and a further 31% were advised to get advice / help from another organisation.

**Table 3.31: What was offered by advisor as best course of action – PPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Try to resolve problem directly by talking to the other side	36	25	-	50	31	18	-	-	100	-	-
Get advice / help from another person or organisation	19	25	-	-	31	4	-	-	-	-	-
Threaten the other side with legal action	12	-	-	-	44	43	-	-	-	-	-
Start formal legal proceedings	6	-	-	-	31	-	-	-	-	-	-
Try a (professional) mediation / conciliation service / go to ombudsman	1	-	-	-	19	-	-	-	-	-	-
None of these	49	50	-	-	25	39	100	-	-	-	-
Other	1	-	-	50	6	11	-	-	-	-	-
<b>BASE</b>	<b>67</b>	<b>4</b>	<b>-</b>	<b>2</b>	<b>16</b>	<b>28</b>	<b>2</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>

Base: (Those who sought advice / information)

3.54 The same respondents who had sought advice or information were then asked what the advisor had actually done for them. As can be seen in the following table, many respondents reported that the advisor had done nothing for them. Specifically this was true of 37% of those contacting a local council / public authority, 31% of those who contacted a lawyer / solicitor and 71% who contacted the police. Of the respondents who contacted a local council / public authority the largest proportion (33%) said they negotiated with the other side on their behalf. A further 28% said the council had contacted the other side on their behalf. A smaller number (15%) also said that the council / authority had prepared paperwork for them. Similarly, among the small number of respondents who had contacted the police, the action most commonly taken by the police on their behalf was to have contacted the other side (21%), or to have negotiated with the other side (14%). Among the small number of respondents who had contacted a lawyer / solicitor, a wider range of actions had been taken. There were 38% whose lawyer / solicitor had negotiated with the other side on their behalf and 25% whose lawyer / solicitor had contacted the other side on their behalf. A further quarter (25%) stated they had spoken on their behalf at court / tribunal / arbitration / mediation. A number of respondents also claimed that the lawyer / solicitor had prepared paperwork, or contacted another organisation or helped the respondent to make contact with another organisation.

**Table 3.32: What did advisor actually do – PPI**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Contacted the other side on my behalf	28	-	-	-	25	21	-	-	100	-	-
Negotiated with the other side on my behalf	33	-	-	50	38	14	50	-	-	-	-
Prepared paperwork for me	15	-	-	-	19	-	50	-	-	-	-
Contacted another person / organisation on my behalf	6	25	-	-	19	-	50	-	-	-	-
Helped me contact another person / organisation	4	-	-	-	19	-	50	-	-	-	-
Accompanied me to court / tribunal / arbitration / mediation	1	-	-	-	6	-	-	-	-	-	-
Spoke on my behalf at court / tribunal / arbitration / mediation	-	-	-	-	25	-	-	-	-	-	-
Told me what to write in letter / say on phone	7	25	-	-	6	-	-	-	-	-	-
<b>Nothing</b>	<b>37</b>	<b>50</b>	-	<b>50</b>	<b>31</b>	<b>71</b>	<b>50</b>	-	-	-	-
Other	1	-	-	-	-	-	-	-	-	-	-
<b>BASE</b>	<b>67</b>	<b>4</b>	<b>0</b>	<b>2</b>	<b>16</b>	<b>28</b>	<b>2</b>	-	<b>1</b>	-	-

Base: (Those who sought advice / information)

3.55 It should be noted that only a very small number (6%) of those who had a justiciable problem important to resolve actually attended (or formally contacted) a court or tribunal, and all 5 of them said that they were satisfied or very satisfied with the resolution. No respondents had attended any mediation or conciliation meeting involving a professional arbiter.

**Table 3.33: Actions to try and resolve problem / dispute**

	<b>PPI %</b>
Attend (or formally contact) a court or tribunal	6
Attend any mediation or conciliation meeting involving a professional arbiter	-
Contact an ombudsman	1
No, none of these	93
<b>BASE</b>	<b>90</b>

Base: (Those who sought advice / help)

3.56 The respondents were then asked about how satisfied they were with what the advisor did. In general terms levels of satisfaction were mixed and varied by type of adviser. Highest levels of satisfaction among the PPI sample were recorded in relation to lawyer / solicitor (82% very or quite satisfied). Among the very small numbers who contacted a CAB, doctor or MP the level of satisfaction was also quite high. Three quarters of those for whom the police took action of some kind reported feeling satisfied or very satisfied with their actions, and only 14% (4 respondents in total) reported any level of dissatisfaction. Levels of satisfaction were lower in relation to the local council / public authority, with a higher level of dissatisfaction (47%) than satisfaction (39%).

**Table 3.34: Satisfaction with advisors**

	<b>Council / Authority %</b>	<b>CAB %</b>	<b>Law Centre %</b>	<b>Trade Union %</b>	<b>Lawyer / Solicitor %</b>	<b>Police %</b>	<b>Doctor %</b>	<b>Mediator / Conciliator %</b>	<b>MP %</b>	<b>MSP %</b>	<b>Ombudsman %</b>
Very satisfied	21	75	-	-	63	46	100	-	100	-	-
Satisfied	18	25	-	100	19	29	-	-	-	-	-
Dissatisfied	25	-	-	-	-	-	-	-	-	-	-
Very dissatisfied	22	-	-	-	6	14	-	-	-	-	-
Don't know	13	-	-	-	13	11	-	-	-	-	-
<b>BASE</b>	<b>67</b>	<b>4</b>	<b>-</b>	<b>2</b>	<b>16</b>	<b>28</b>	<b>2</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>

Base: (Those who sought advice / information)

3.57 All of the 90 PPI respondents who had sought information or advice were asked to agree or disagree with several statements about the cost of seeking advice or help. For 87% of the PPI respondents the advice or help didn't cost anything. Therefore most of the sample was unable to respond to the statement about how worthwhile their outlay had been. Only 3% of the respondents felt that they couldn't afford the advice or help they wanted. Of the 16 PPI who had contacted a lawyer / solicitor, 38% had received Legal Aid. A further 6% had received some financial assistance but couldn't recall what it was and 56% had received no finance. Of the 7 PPI who had paid a lawyer / solicitor, 2 paid under £100, 2 refused to answer and 3 claimed that they could not remember.

## NO ADVICE TO DATE

3.58 Within the PPI sample there were 314 respondents who had not sought advice or information to date, and of these only 13% planned to try and resolve the problem. Those who did not plan to do anything to resolve the problem (or were uncertain) were asked why they had done / intended to do nothing. As can be seen in the following table a wide range of responses were put forward by the sample. Nearly half of PPI respondents (44% of 272) who did not seek advice and didn't plan to stated that the "problem was over and done with". Many respondents had decided "not to bother" (25% of 272) or that the problem did not warrant any action. It was quite common for respondents in this position to feel that they "did not think anything could be done": 8% gave this reason. Notably, a much higher proportion of older respondents (aged 65+) said that they would do nothing about the problem because they did not know where to go for advice (19%).

**Table 3.35: Reasons why intended to do nothing**

	<b>PPI %</b>
Problem was over and done with	44
Decided not to bother	25
Did not think anything could be done	8
Thought it would damage relationship with other side	7
Did not know where to go	6
Tried them before	5
Was scared to do anything	4
Other side was already taking action	2
Thought it would cost too much	2
Thought it would take too much time	1
Did not think it was very important	1
No dispute with anybody / thought other person was right	-
Other responses / don't know	6
<b>BASE</b>	<b>272</b>

Base: (Those who had not sought advice and intended to do nothing to resolve problem)

3.59 Few PPI respondents who had not sought advice or information had considered getting help or advice from the list advisers with which they were prompted. The source of advice considered most often (by 22%) was local council / public authority, in particular amongst those with problems relating to neighbours (33%). A further 8% of PPI had considered contacting the police, and 6% the Citizens Advice Bureau.

**Table 3.36: Considered getting help / advice from any of following**

	<b>YES CONSIDERED (PPI) %</b>
Local Council / Public Authority	22
Police	8
CAB or similar	6
Lawyer / Solicitor	3
Ombudsman	2
Law Centre	1
Doctor	1
Member of Parliament	1
Trade Union / professional body	-
Insurance company	-
Member of Scottish Parliament	-
<b>BASE</b>	<b>314</b>

Base: (Those who had not sought help / advice)

3.60 It was of interest to consider why they decided not to contact these people or organisations. For around a fifth (21%) of the sample the problem was considered to be “over and done with”. Similar proportions (15%) “Decided not to bother” and 8% were sceptical, saying that they had “tried them before”. Fear of escalation was also a recurring theme (8% thought it would damage the relationship with the other side, and 3% claimed to be too scared to do anything). The main barriers to seeking advice or information in relation to their problem were therefore not tangible, but lay within the attitude of these respondents or were attributed to the stage the problem was at.

**Table 3.37: Reasons for not contacting such people/ organisations**

	<b>PPI %</b>
Problem was over and done with	21
Decided not to bother	15
Tried them before	8
Thought it would damage relationship with other side	8
Did not know where to go	7
They don't listen	3
Was scared to do anything	3
Did not think anything could be done	3
Other side was already taking action	2
Thought it would take too much time	2
Thought it would cost too much	2
Did not think it was very important	1
No local facilities or resources	-
No dispute with anybody / thought other person was right	-
Other responses	2
Don't know	31
<b>BASE</b>	<b>313</b>

Base: (Those who intend to do nothing to resolve problem)

3.61 This issue of attitude was further explored. The largest single proportion (60%) felt that the best description of their feelings (from a list of options) was “I think I’ve taken the right decision not to get help or advice”. Just over a quarter (28%) of PPI respondents who had not sought advice or information said the statement which best reflected their feelings was “I don’t intend to seek advice as I can deal with this myself”.

3.62 It is important to note however that 7% of PPI “wished they had got some advice or help earlier” and that 5% simply “wished they had got some advice or help”. Of these respondents, the most common regret was that they had not “tried to obtain advice from Local Council, advice organisation, law centre, trade union or Lawyer” (68% of those who wished they had sought advice or information or had sought it earlier).

**Table 3.38: Which of following do you wish you had done**

	<b>PPI %</b>
Tried to obtain advice from Local Council, advice organisation, law centre, trade union or Lawyer	68
Obtained the service of a person or organisation to deal with the problem	24
Don't know	8
Talked or wrote to the other side about trying to solve the problem / dispute	5
Sought information from a self help guide/ library	-
Sought information from an internet site	-
Other responses	-
<b>BASE</b>	<b>37</b>

Base: (Those who wished they had got advice / information or had sought it earlier)



## **GROUP DISCUSSION FINDINGS – FIFE**

### **First reactions**

3.63 Initial reactions were of surprise to the incidence of neighbour problems being reported as the most commonly experienced justiciable problem perceived important to resolve. This may be partly due to the specific areas of advice provided by certain organisations represented by participants (e.g. domestic abuse), but also by a belief that many people can ignore their problem until it becomes very serious and legal advice is necessary. However, due to the surprise regarding the differences in the prevalence by problem type some participants felt their own areas of specialist advice provision may have been underrepresented in the survey.

### **Prevalence of problems and justiciable problems experienced**

3.64 The overall prevalence level of 29% was deemed to be logical for the majority of participants who cited having seen similar statistical findings from other studies conducted. The range of possible problems presented in the survey questionnaire and the fact that it was determining any problems experienced in the last 5 years also reassured participants of the legitimacy of the overall prevalence rate. Participants were also comfortable with the prevalence of problem types, although concern was raised by a minority about their area of expertise being underrepresented – e.g. the issues of debt and domestic violence / abuse. The problems considered most important to resolve were generally accepted - those of neighbours, benefit, housing, employment, divorce and faulty goods. It was felt that the issues of housing and benefits tended to cluster together in people approaching participants' organisations for advice.

### **Demographics of PPI sample**

3.65 The demographic profile of the PPI sample was considered to be logical by the respondents, namely that they are more likely to be living in rented accommodation, receiving income support and Housing Benefit and have children at home. It was felt that neighbour problems also affected people who owned their own homes, but that they were less likely to report incidences of problems at Council offices. The issue of the nature of housing for those reporting neighbour problems was also explored with regards to the fact that people in rented accommodation may potentially live in areas of higher population density, living closer to their neighbours in homes of poorer build quality. Thus it was felt logical that people in these situations may be more likely to experience a problem regarding their neighbours.

### **Advice seeking behaviour**

3.66 The high proportion of respondents who did *not* seek advice / help when their problem began (8 out of 10 PPI respondents) was unexpected for the majority of partnership participants in Fife. It was perceived to be very high, although not entirely implausible. Participants had a vast experience of clients who had let a problem reach a critical stage before seeking advice, predominantly because they misunderstood the seriousness of the

issue, felt they could deal with it themselves or were simply not aware they had an important justiciable problem. It was also felt that respondents with faulty goods / services may often have not sought help because, in the words of one participant, “the trade is willing to exchange goods and organised retailers now provide people with better than the statutory requirement”. Consumers were perceived to be empowered to be able to resolve an issue themselves, and often when problems are reported to an organisation and advice is sought it can be related to the issue of rogue traders or conflicts in personality.

3.67 With regards to the minority who did seek advice, participants were surprised by the proportion of respondents who had sought advice from the police and were satisfied (86% of those contacting the police). However consequent discussion revealed that the Fife Police are perceived by participants to have a good working knowledge of civil law and are effective in signposting people to the correct organisations if they are unable to help. This perception also raised the issue of why the police were not involved in the partnership. The high satisfaction recorded for the respondents contacting a solicitor or lawyer for advice (88%) was felt to be influenced by possible client base ‘self selection’ (perhaps profit driven) and that solicitors / lawyers have a clearly defined role. The issue of satisfaction with advice / help sought was also felt to be linked to whether the organisation was able to just advise on an issue, or actually resolve it. It was considered logical that satisfaction would be higher amongst those who had had a justiciable problem resolved in their favour.

### **Proxy model**

3.68 The proxy models were felt overall to be logical with regards to the areas highlighted as being most / least needy. Concern was raised regarding the debt model consisting solely of unemployment data, and also that the ward-level results may not account for variances in deprivation within a ward boundary. Finally, the different shades of colour used for the ward maps to indicate different levels of deprivation were also felt to be too similar (blues and reds), and that completely different colours would be more suitable.

### **Role of proxy model / survey findings in future planning**

3.69 To summarise the discussion participants were asked how they perceived the findings from both the proxy model and the survey to be utilised in future strategy planning. Overall it was felt that both the methods of measuring legal need were informative and useful – the proxy model was felt to highlight key areas of legal need whilst the survey provided more detail on advice seeking behaviour.

## **SUMMARY**

### **Summary of key survey findings in Fife**

3.70 We found 29% of general population reported experiencing a justiciable problem important to resolve, most commonly related to neighbours (21% of 1402). There are slight differences in characteristics between those who had a justiciable problem important to resolve and those who did not. Only 22% of those who had a justiciable problem important to resolve (404) had sought information or advice  $\therefore$  78% (over  $\frac{3}{4}$ ) had not. For those who sought information or advice the most common sources were – local council / public authority (17%), police (7%), lawyer / solicitor (4%). There was poor respondent perception of success in getting advice / information or satisfaction with the end result from local council / public authority.

3.71 From the 404 with a justiciable problem, 21% had tried / planned to try and resolve the problem themselves. Of the 90 who had sought advice or information 49% tried to resolve the problem themselves first. 13% (42 people) who had not sought advice or information planned to do so.

3.72 Of 272 who intended to take no action:

- 44% said the problem was resolved
- 26% decided not to bother / that it wasn't important after all (slightly more likely to be true for males and those aged 25-44 whilst less likely for those 65+)

3.73 Those “seeking help” were highest (although for each only 50% sought help) for discrimination, housing, divorce / separation and injury due to accident. Those “not seeking help” were highest for medical negligence, faulty goods / services, neighbours, benefits and employment. Most thought they had taken the right decision not to get advice or help (60%). Around a quarter (28%) did not intend to seek advice as they thought they could deal with it themselves.

### **Summary of feedback from the Fife group discussion**

3.74 Prevalence of problems differed to expectations of some, and especially amongst a minority involved in specific areas of advice (e.g. domestic abuse). The prevalence rate of 29% was generally accepted – some felt it to be low but agreed that their opinion was influenced by their personal experiences. Demographic profiles were considered to be logical and were accepted.

3.75 The high proportion of respondents not seeking advice was unexpected overall. The high level of satisfaction with police as source of advice was considered plausible as there was a perception held that police in Fife were “clued up” on Civil law.

3.76 Proxy models were felt overall to be accurate in areas highlighted as most / least needy. Overall there was a perception that the proxy model serves to highlight areas of need whilst the survey can provide information on advice seeking behaviour and therefore both are useful to the partnership.

## CHAPTER FOUR      EDINBURGH FINDINGS

### DEMOGRAPHIC PROFILE – EDINBURGH

4.1 The following charts and tables show the demographic profile of respondents comparing:

- 400 who had a problem perceived important (PPI)
- 1,052 who had no problem / no problem perceived importance (NPPI)
- 1,452 who had a problem perceived important or who had no problem / no problem perceived important (PPI + NPPI)

4.2 The demographics of the general sample population were broadly in line with expectations of the local area in terms of gender, age, socio-economic group etc. There were some differences in the demographics of those who had a justiciable problem important to them to resolve and those who did not. Respondents with a justiciable problem important to resolve were slightly more likely to be:

- In rented accommodation (60% compared with 43% who had no justiciable problem),
- In receipt of Income Support (15% vs 5%)
- People with children in the home (32% vs 20%)
- Without formal qualifications (36% vs 25%)
- People with a physical or mental impairment (13% vs 7%).

#### Details of demographic profile – Edinburgh

4.3 There was an equal mix of male and females interviewed, with a slightly higher proportion of females amongst those with no problem / no important problem.

**Table 4.1: Gender**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Male	49	45	46
Female	51	55	54
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

4.4 The age profile of respondents was well spread across the age bands, with those with a problem perceived important slightly more likely to be aged 25 to 44 years, versus the general population.

**Table 4.2: Age**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
16 – 24	15	18	17
25 – 34	28	22	23
35 – 44	21	14	16
45 – 54	13	11	12
55 – 64	9	13	12
65+	15	21	19
Refused	1	*	*
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%

4.5 The findings for marital status were similar for both those with a justiciable problem perceived important and those who did not.

**Table 4.3: Marital status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Single, that is, never married	36	40	39
Cohabiting	9	10	10
Married, living with Husband / Wife	38	36	37
Married, separated from Husband / Wife	4	1	2
Divorced	6	4	4
Widowed	8	9	9
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

4.6 Those with a justiciable problem perceived important were slightly more likely to have children at home (32% with none vs 20% of those with no problem / no important problem).

**Table 4.4: Number of children under 16yrs in home**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
None	68	80	76
One	17	11	12
Two	14	8	10
Three +	2	2	2
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

4.7 Those with a justiciable problem perceived important were more likely to be renters than those with no problem / no important problem (60% vs 43% respectively)

**Table 4.5: Housing tenure**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Own it outright	15	27	24
Buying with the help of a mortgage or loan	24	27	26
Pay part rent and part mortgage (shared ownership)	*	*	*
Rent it	60	43	48
Live here rent free (not squatting)	1	3	2
Squatting	-	-	-
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%

4.8 There was a slightly higher tendency for those with a justiciable problem perceived important to have a physical / mental impairment – 13% compared to those with no problem / no important problem (7%) or the general population (8%).

**Table 4.6: Long term physical or mental impairment**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Yes	13	7	8
No	83	93	90
Don't Know	4	1	2
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

4.9 The employment status of the general population was in line with both those with a justiciable problem perceived important to resolve and those who did not. There was a slightly higher proportion of wholly retired respondents who had no problem / no important problem versus those who did (27% vs 17% respectively).

**Table 4.7: Employment status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
In paid full time work (30 or more hours per week), as an employee or self employed	42	41	41
In paid part time work (less than 30 hours per week), as an employee or self employed	11	12	11
Unemployed and seeking work	11	6	7
On a government training scheme	1	*	*
In full time education (or vacation from full time education)	7	10	9
Sick or disabled (up to 6 months)	*	*	*
Sick or disabled (6 months or longer)	5	2	2
Looking after the home or family	6	3	4
Caring for a sick, elderly or disabled person	1	*	*
Wholly retired from paid work	17	27	24
Doing something else	1	*	1
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%

4.10 Over a quarter (28%) of the general population had no formal qualifications, and this was higher amongst those who had a justiciable problem perceived important to resolve, (36%) compared to those didn't (25%).

**Table 4.8: Qualifications**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
No formal qualifications	36	25	28
Standard Grades or 'O' Grades	20	23	22
Highers	9	10	10
Vocational qualifications e.g. SCOTVEC / SQA	6	7	7
Trade Qualifications e.g. City and Guilds	9	9	9
HNC / HND	9	10	10
Degree / Honours Degree / PhD	12	15	14
Other responses	-	1	*
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%

4.11 Those with a justiciable problem perceived important to resolve were slightly more likely to be receiving some form of state benefit (43%) compared to those with no problem / no problem perceived important (36%) or the general population (62%). A higher proportion of those with a problem perceived important claimed to be receiving Income Support (15% vs 5% of those with no problem / no problem perceived important), whilst more of those with no problem / no important problem were in receipt of the State Pension (22% vs 15% of those with a justiciable problem perceived important).

**Table 4.9: State benefits**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Income Support	15	5	8
State Retirement Pension	15	22	20
Job Seekers Allowance	6	4	5
Working Families Tax Credit (formerly Family Credit)	5	4	4
Disabled Person's Tax Credit (formerly Working Allowance)	1	*	*
Incapacity Benefit	3	1	2
Severe Disablement Allowance	1	*	*
Industrial Injury Disablement Benefit	-	-	-
Invalid Care Allowance	1	-	*
War Disablement Pension or War Widow's Pension	*	-	*
Widow's Pension, Bereavement Allowance of Widowed Parent's (formerly Widowed Mother's) Allowance	1	*	*
Housing Benefit	5	1	2
Disability Living Allowance	2	1	1
Attendance Allowance	1	*	*
No, none of these	57	64	62
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%

4.12 Ethnicity was consistent across all respondents, with the vast majority White British.

**Table 4.10: Ethnicity**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
White – British	94	96	95
Other white	1	1	1
Mixed – White and Black Caribbean	-	*	*
Mixed – White and Black African	*	*	*
Mixed – White and Asian	-	*	*
Other mixed	-	*	*
Indian	*	1	1
Pakistani	2	1	1
Bangladeshi	*	*	*
Other Asian	*	*	*
Black – African	1	-	*
Other black	*	-	*
Chinese	1	*	*
Any other group	1	*	*
Refused	1	1	1
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%

4.13 Overall, household incomes were comparable for those with or without a justiciable problem perceived important to resolve. There was a slightly higher incidence of respondents with a justiciable problem perceived important to resolve to have an income of less than £5,000 a year (12% vs 6% of those with no problem / no important problem).

**Table 4.11: Household income**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Less than £5,000	12	6	8
£5,001 - £10,000	19	18	19
£10,001 - £15,000	11	12	11
£15,001 - £20,000	10	12	11
£20,001 - £25,000	5	6	6
£25,001 - £30,000	4	5	4
£30,001 - £40,000	*	3	3
£40,001 - £50,000	1	2	2
£50,001 - £60,000	*	1	1
£60,001 - £70,000	1	*	*
£70,001 - £80,000	-	*	*
Over £80,000	-	1	*
Don't know	14	14	14
Refused	23	19	21
<b>BASE</b>	<b>400</b>	<b>1052</b>	<b>1452</b>

\* = less than 1%



## PREVALENCE OF JUSTICIABLE PROBLEMS – EDINBURGH

4.14 We can ascertain from the data that the rate of problem prevalence (any of those prompted see Table 14 for listing) for the general population in Edinburgh was 28% of 1,452 (i.e. with a justiciable problem in the last 5 yrs which they considered important to resolve). This compares with 25% who had a justiciable problem in the last year important to resolve in the 2001 Microcosm Study. In The Paths to Justice the prevalence was 26%. Within Edinburgh there were variations in the rate of problem prevalence as can be seen in the following table. Prevalence was lowest in EH4 (12%) and EH10 (13%) whilst highest in EH17 (70%) and EH7 (64%).

**Table 4.12: Prevalence of justiciable problems by postcode**

	%	BASE
EH1	37	56
EH3	30	69
EH4	12	186
EH5	22	96
EH6	47	45
EH7	64	33
EH8	21	101
EH9	23	91
EH10	13	161
EH11	37	56
EH12	32	117
EH13	46	46
EH14	40	52
EH15	58	36
EH16	47	45
EH17	70	31
EH28	29	73
EH29	20	105
EH30	40	53

## JUSTICIABLE PROBLEMS EXPERIENCED – EDINBURGH

4.15 The respondents were shown a showcard listing potentially justiciable problems and asked which they had experienced in the last 5 years. The most common justiciable problems experienced were related to neighbours (22% of 1,452). Neighbour problems were more common in EH6 (36%), EH7 (39%), EH11 (36%), EH13 (30%), EH14 (29%), EH15 (42%), EH16 (38%), EH17 (55%), EH28 (37%), EH29 (37%) or EH30 (32%) than they were in other areas. Neighbourhood disputes were also most prevalent in the Microcosm Study (12% of 1,351 had experienced in the last year). The findings from the Microcosm were comparable with the total sample in Edinburgh, although a higher proportion in the latest study had experienced neighbour problems. The other most common justiciable problems among the sample were related to housing (8%), money (8%), faulty goods/services (7%) or being a victim of crime (6%).

**Table 4.13: Experiences in last 5 years**

	<b>PPI + NPPI %</b>	<b>Microcosm %</b>
Problems to do with neighbours	22	12
Problems to do with employment	4	4
Benefit problems	4	4
Problems with discrimination	3	2
Problems to do with housing	8	6
Problems with faulty goods or services	7	4
Problems with divorce / separation / problems to do with relationships/children	3	3
Problems with an injury due to accident	1	2
Problems to do with medical negligence	1	
Problems with unfair treatment by police	2	2
Immigration problems	*	*
Problems related to being a victim of a crime	6	7
Problems to do with money	8	5
<b>BASE</b>	<b>1452</b>	<b>1351</b>

\* = less than 1%

4.16 The table below shows how important it was to resolve the justiciable problem. The base for each problem consists of those respondents who had experienced that problem in the last 5 years. It appeared from the data that most of respondents who experienced a justiciable problem felt it important to resolve. However there were some justiciable problems perceived to be more important to resolve than others, specifically, problems with discrimination, benefits, housing, neighbours, being a victim of crime, divorce / separation and employment.

**Table 4.14: Importance that problem was resolved – PPI & NPPI**

	<b>Very important %</b>	<b>Important %</b>	<b>Neither / nor %</b>	<b>Not very important %</b>	<b>Not at all Important %</b>	<b>Don't know %</b>	<b>BASE</b>
Problems to do with neighbours	53	26	16	4	-	-	<b>323</b>
Problems to do with employment	50	25	20	5	-	-	<b>60</b>
Benefit problems	65	20	7	9	-	-	<b>54</b>
Problems with discrimination	74	15	8	3	-	-	<b>39</b>
Problems to do with housing	59	25	12	5	-	-	<b>110</b>
Problems with faulty goods or services	48	16	27	9	-	-	<b>108</b>
Problems with divorce / separation / problems to do with relationships / children	67	9	19	2	2	-	<b>43</b>
Problems with an injury due to accident	43	10	43	5	-	-	<b>21</b>
Problems to do with medical negligence	44	17	17	11	6	-	<b>18</b>
Problems with unfair treatment by police	65	12	23	-	-	6	<b>26</b>
Immigration problems	33	67	-	-	-	-	<b>3</b>
Problems related to being a victim of a crime	70	7	19	4	-	-	<b>90</b>
Problems to do with money	32	15	37	16	1	-	<b>109</b>

**Table 4.15: Number of problems and type of problem by grouping – Edinburgh**

	Total	Number of Problems at SQ1						
		One problem	Two problems	Three problems	Four problems	Five problems	Six problems	Eight problems
<b>BASE</b>	<b>400</b>	<b>188 (39% of total)</b>	<b>125 (31% of total)</b>	<b>57 (14% of total)</b>	<b>16 (4% of total)</b>	<b>9 (2% of total)</b>	<b>2 (less than 1% of total)</b>	<b>3 (less than 1% of total)</b>
Experienced: Problems with neighbours	65%	56%	66%	84%	75%	100%	-	100%
Experienced: Problems with employment	11%	6%	14%	7%	38%	33%	100%	33%
Experienced: Benefit problems	12%	3%	12%	16%	50%	56%	100%	100%
Experienced: Problems with discrimination	9%	3%	9%	23%	-	44%	-	67%
Experienced: Problems to do with housing	23%	12%	25%	32%	69%	67%	100%	67%
Experienced: Problems with faulty goods/ services	18%	13%	15%	30%	25%	33%	-	100%
Experienced: Problems with relationships	9%	4%	4%	25%	31%	11%	50%	-
Experienced: Problems with injury due to accident	3%	2%	2%	4%	6%	11%	-	33%
Experienced: Problems with medical negligence	3%	1%	5%	5%	6%	-	-	33%
Experienced: Problems with unfair treatment by police	6%	1%	2%	9%	19%	67%	100%	100%
Experienced: Immigration problems	1%	1%	1%	-	-	-	-	-
Experienced: Problems related to being victim of crime	18%	-	27%	40%	31%	56%	50%	67%
Experienced: Problems to do with money	13%	-	18%	26%	50%	22%	100%	100%

Base: (Those who experienced problem)

4.17 39% of the PPI had experienced 1 problem, half of which (56%) related to neighbours. Just under a third had experienced 2 justiciable problems, again predominantly related to neighbours but also as a victim of crime (27%) and housing (25%).

**Table 4.16: Those with more than one problem – what other problems they had – Edinburgh**

	Total	Problem answering questionnaire for if more than one problem									
		Neighbours	Employment	Benefit	Discrimination	Housing	Faulty goods/ services	Divorce/ Separation etc	Injury due to accident	Medical negligence	Unfair treatment by police
<b>BASE</b>	<b>212</b>	<b>95</b>	<b>15</b>	<b>19</b>	<b>8</b>	<b>34</b>	<b>14</b>	<b>16</b>	<b>1</b>	<b>5</b>	<b>5</b>
Other problem: Neighbours	28%	-	27%	47%	63%	56%	57%	50%	100%	20%	80%
Other problem: Employment	9%	4%	-	32%	13%	12%	7%	6%	-	-	40%
Other problem: Benefits	11%	9%	13%	-	-	24%	-	13%	-	-	40%
Other problem: Discrimination	10%	14%	7%	11%	-	6%	21%	-	-	20%	-
Other problem: Housing	17%	20%		42%	-	-	21%	31%	-	-	20%
Other problem: Faulty goods	15%	18%	13%	5%	-	21%	-	19%	-	40%	-
Other problem: Divorce/ Separation etc.	5%	3%	-	16%	-	9%	7%	-	-	-	-
Other problem: Injury due to accident	3%	4%	-	5%	-	3%	-	-	-	20%	-
Other problem: Medical negligence	3%	3%	7%	5%	-	-	7%	-	-	-	-
Other problem: Unfair treatment by police	8%	9%	-	11%	-	6%	14%	6%	-	-	-
Other problem: Immigration	0%	-	-	5%	-		-	-	-	-	-
Other problem: Victim of a crime	33%	41%	27%	11%	75%	12%	36%	25%	-	20%	100%
Other problem: Money	25%	26%	47%	16%	-	18%	7%	50%	-	20%	40%

Base: (Those who experienced more than one problem)

4.18 A high proportion (95 out of 212) respondents with more than one problem had experienced neighbour issues. Those with important / most important problems related to neighbours had also had problems most commonly regarding being a victim of crime (41%), money (26%), housing (20%) and faulty goods / services (18%). Where the sample size allowed, comparisons of the demographic profile of respondents reporting each type of problem as important to resolve has been analysed. In most instances this was not possible due to the small number of people who had experience of each problem. These comparisons all relate to the general population sample of 1,452 as the base numbers.

4.19 Only notable differences have been detailed below. Where no differences are noted none are apparent. We have considered a number of factors to develop this profile:

- |                                    |                           |
|------------------------------------|---------------------------|
| - gender                           | - socio – economic group  |
| - age                              | - tenure                  |
| - marital status                   | - impairment / disability |
| - presence of children in the home | - employment status       |
| - benefits received                | - qualifications          |
| - household income                 |                           |

4.20 Just over a fifth of the general population (22%) had experienced problems to do with neighbours. This was found to be higher amongst:

- 35 – 44 yrs (29%) or 45 – 54 yrs (31%)
- Those receiving Housing Benefit (34%) or Income Support (41%)
- Renters (26%)
- No formal qualifications (33%)
- Not working (33%)
- Those suffering an impairment (41%)
- Those with children (30%)
- Lower income households

4.21 8% of the general population had experienced a problem related to housing. Incidence was more common amongst:

- Those with children at home (12% vs 6% of those with none) and
- Respondents earning less than £10,000 per annum (12% compared with 3% of those earning over £25,001).
- People receiving Income Support (21%) or Housing Benefit (37%),
- Those who reported having a physical or mental impairment (15%)

4.22 7% of the general population had experienced this justiciable problem, with prevalence higher amongst those with a physical or mental impairment (15%).

4.23 A total of 6% of the general population had experienced a justiciable problem related to being a victim of crime. Prevalence of this problem was higher amongst those with a household income of £25,000+ per annum, those with children at home (12% vs 5% of those who had none) and also amongst minority ethnic respondents (15%).

### **Detail of main justiciable problems experienced**

4.24 All of the 400 respondents from the general population respondents who had experienced one or more justiciable problem(s) important to resolve were asked to detail what the specific problem was. If respondents had more than one justiciable problem perceived important to resolve they were asked which was the most important to resolve. The bases for the following section for each justiciable problem consist of those who stated it as important to resolve or most important to resolve if they had more than one justiciable problem.

### *Problems with Neighbours*

4.25 Neighbour problems were the most commonly reported justiciable problem (22% of the general population – 323 people) reported in Edinburgh. Half of those with a justiciable problem (200 out of 400 people) had experienced them relating to neighbours and felt them to be important to resolve/ most important problem to resolve if more than one important problem. The vast majority of the problems related to noise / anti-social behaviour (90%).

**Table 4.17: Issues with neighbours**

	<b>PPI %</b>
Noise / anti-social behaviour	90
Vandals	5
Boundary dispute	4
Parking dispute	4
Drug dealing	3
Flooding	3
Problems with kids / youths	3
Planning problem	1
Other responses	5
<b>BASE</b>	<b>200</b>

Base: (Those with neighbour problems perceived important to resolve)

### *Employment Problems*

4.26 4% (60 people) of Edinburgh's general population sample had experienced problems relating to employment in the last 5 years. Of these 26 PPI respondents reported they had experienced a problem perceived important (or most important to resolve if reporting more than one problem) related to employment. They were less likely to have no formal qualifications (12% vs 36% of total PPI) or be receiving any form of state benefit (85% answering they received no state benefit vs 57% of the total PPI sample) and more likely to be males (65% vs 49% of total PPI). The employment problem commonly related to being sacked or made redundant (35% of 26), unsatisfactory or dangerous working conditions (19% of 26), unfair disciplinary procedures (19% of 26), finding suitable work (15% of 26) and changes to terms and conditions of employment that made things worse (12% of 26). Other mentions were for harassment at work (8% of 26) and being threatened with the sack (4% of 26).

### *Benefit Problems*

4.27 Again, this problem was experienced by around 4% (54 people) of the general population sample. Within this proportion, 24 respondents had experienced a problem related to benefits they perceived important to resolve (or most important to resolve if they had more than one problem). These were predominantly from social class DE (80% vs 41% of total PPI) with a high proportion earning less than £5,000 per annum (46% vs 12% of total PPI sample). Over half (58% of 24) of those who had a benefits problem perceived important to resolve reported their issue related to legal entitlement to welfare benefits, grants, loans or pensions. Other issues included amount of entitlement (29% of 24) and paying back overpayments (21% of 24%).

### *Discrimination Problems*

4.28 3% (39 people) of the general population had experienced problems relating to discrimination in the last 5 years. Only 13 respondents had a problem with discrimination they felt was important to resolve or most important to resolve if more than one important problem (over half were of Pakistani ethnicity - 54%). The most common type of discrimination related to race (69% of 13).

### *Housing Problems*

4.29 Housing problems affected 8% (110 people) of Edinburgh's general population. Of these, 56 respondents had experienced a justiciable problem they perceived important to resolve / most important to resolve if they had more than one important problem to resolve. Key issues included communal repairs or maintenance (38% of 56), getting their landlord to do repairs (34% of 56) and planning permission or consent (14% of 56). There were a range of other issues also mentioned by a minority.

**Table 4.18: Issues with housing**

	<b>PPI %</b>
Communal repairs or maintenance	38
Getting the landlord to do repairs	34
Planning permission or consent	14
Selling or buying property	5
Unsafe living conditions – rented	5
Getting the landlord to provide other service under the terms of the lease	5
Boundaries or right of way or access to your property	4
Eviction or several rent payments in arrears	4
Looking for smaller / bigger house	4
Repossession of the home or several mortgage payments in arrears	2
Harassment by your landlord	2
Homelessness	2
Other	12
<b>BASE</b>	<b>56</b>

Base: (Those with housing problems perceived important to resolve)

### *Problems with Faulty Goods or Services*

4.30 39 respondents in total had experienced a problem relating to faulty goods / services that they had perceived important to resolve or most important if reporting more than one problem. The most common issues related to this problem were those of replacement (56% of 39) and refunds (31% of 39).

### *Problems with Relationships*

4.31 Problems with relationships, divorce or separation were low level affecting 3% (43 people) of the general population in Edinburgh. Of these 24 people perceived their problem important to resolve or most important to resolve if they had experienced more than 1 important problem. A range of issues were cited in relation to problems with relationships,

including difficulties in obtaining maintenance from a former partner for their children (42% of 24) and disputes over division of money, pensions or property in connection with a divorce or separation (38% of 24). Lesser mentions were also made of difficulties with custody or access arrangements for children, (29% of 24), difficulties in obtaining child support payments (25% of 24) and difficulties in obtaining maintenance for themselves (21% of 24).

#### *Problems due to Accident*

4.32 Problems due to accident were also uncommon with just 1% (21 people) of the total sample experiencing them – only 4 of these respondents perceived their problem important to resolve or most important if reporting more than one important problem, and 75% (3 people) stated they had visited a doctor, dentist or hospital with their injury.

#### *Problems due to Medical Negligence*

4.33 Again, the incidence of this type of problem was very low with 1% (18 people) reporting they had experienced a medical negligence problem – 6 of these people felt this problem to be important or most important to resolve, and the majority stated it related to problems incurred via medical treatment (83% of 6).

#### *Problems with Unfair treatment by Police*

4.34 Overall 2% (26 people) of the general population had a problem with being unfairly treated by police in the last 5 years. Of these 6 people felt their problem had been important or most important to resolve if more than 1 problem – key issues included a ‘lack of help’ (50% of 6), misinformation / lack of information (33% of 6) and unreasonable arrest (17% of 6).

#### *Immigration Problems*

4.35 Less than 1% of the general population (3 people) had experienced problems relating to Immigration, and those that did cited obtaining UK citizenship and / or authority to remain in the UK as the issues faced.

### **THE MAIN PROBLEM – EDINBURGH**

4.36 The most significant part of the questionnaire was asked of those with a justiciable problem important to resolve and in relation to the main problem respondents had experienced. If respondents had experienced more than one problem they were asked to answer the questions in relation to the most recent, serious issue. The following table details the problems that respondents based their questionnaire responses on i.e. the most serious, recent problem if more than one experienced.



**Table 4.19: Problem to which questionnaire responses relate**

	<b>PPI %</b>
Neighbours	50
Employment	7
Benefit	6
Discrimination	3
Housing	14
Faulty goods or services	10
Divorce / separation / problems with relationships or children	6
Injury due to accident	1
Medical negligence	2
Unfair treatment by police	2
Immigration	*
<b>BASE</b>	<b>400</b>

Base: (Total PPI Sample)                      \* = less than 1%

4.37 All of those with a justiciable problem important to resolve were asked to select a statement from a showcard that best reflected the current situation with regard to their problem. A quarter (26%) reported that agreement with the other party had been reached at time of interview. A third (33%) stated they were currently trying to resolve their problem with help / advice, although a fifth (18%) were not planning to take any action.

**Table 4.20: Current position relating to problem**

	<b>PPI %</b>
Agreement has been reached with the other party	26
Currently trying to solve problem <u>without</u> help or advice from others	13
Currently trying to solve problem <u>with</u> help or advice from others	33
Not planning to take any action	18
Have given up trying to resolve the problem	11
Court action is planned	2
<b>BASE</b>	<b>400</b>

Base: (Total PPI sample)

## **INFORMATION OR ADVICE SEEKING BEHAVIOUR – EDINBURGH**

4.38 All of those with a justiciable problem were then given a showcard of various sources of information and advice and asked which they had used to try and resolve the issue. Overall, 61% of PPI had tried to get information or advice from one or more of the sources prompted. This was consistent amongst different ages, although 16 to 24 year olds reported a lower likelihood to have sought help (49%). Of the 245 respondents who had sought help, 49% had done so “within weeks” whilst 34% sought advice “within 6 months” of the problem starting. The largest single proportion had tried to get information or advice from the local council / public authority (26%). 45-54 yr olds and those aged 65+ were more likely to have sought help from their local

council / public authority (33% and 34% respectively). The police were the next key source with 20% reporting they had contacted them for help / advice. Those with neighbour problems were more likely to have contacted the police for advice (34%), as were 35-44 yr olds and 55-64 yr olds (30% and 29% respectively). 13% sought help / advice from CAB, with females having used this source for information to a greater extent than males (17% vs 9%), along with 25 – 34 year olds (19%). Respondents with benefit (42%) and divorce / separation (58%) problems also reported a higher incidence of contacting the CAB for advice. Lawyers / solicitors were contacted by 8% of respondents with a problem considered important to resolve.

**Table 4.21: Action taken to try and resolve issue**

	<b>PPI %</b>
Tried to get information or advice from a self help guide / library	1
Tried to get information or advice from an internet site	2
Tried to get information or advice from the Local Council or other Public Authority	26
Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	13
Tried to get information or advice from a law centre	1
Tried to get information or advice from a trade union or professional body	2
Tried to get information or advice from a Lawyer or Solicitor	8
Tried to get information or advice from Insurance Company	*
Tried to get information or advice from the police	20
Tried to get information or advice from a Doctor / other Health Professional	2
Tried to get information or advice from a mediator / conciliator	2
Tried to get information or advice from a Member of Parliament	1
Tried to get information or advice from a Member of Scottish Parliament	1
Tried to get information or advice from a Ombudsman	1
No, none of these	39
<b>BASE</b>	<b>400</b>

Base: (Total PPI sample)

\* = less than 1%

**Table 4.22: Edinburgh - Advice / information sought by main problem type % - PPI**

	<b>Total</b>	<b>Neighbours %</b>	<b>Employment %</b>	<b>Benefit %</b>	<b>Discrimination %</b>	<b>Housing %</b>	<b>Faulty goods %</b>	<b>Divorce %</b>	<b>Injury %</b>	<b>Medical neg %</b>	<b>Unfair Police %</b>	<b>Immigration %</b>
Self help guide / library	<b>1</b>	1	-	4	-	-	-	-	-	-	-	-
Internet site	<b>2</b>	1	12	-	8	-	3	-	-	-	-	-
Info or advice from the local council or other public authority	<b>26</b>	26	8	42	8	50	15	8	25	17	-	-
Info or advice from the Citizen's Advice Bureau or similar advice organisation	<b>13</b>	5	4	42	31	11	10	58	25	-	17	50
Law centre	<b>1</b>	-	4	-	-	-	3	4	-	-	-	-
Trade union or professional body	<b>2</b>	-	23	-	8	-	-	-	-	17	-	-
Lawyer or Solicitor	<b>8</b>	2	4	8	-	11	8	58	-	17	17	-
Insurance	<b>*</b>	1	-	-	-	-	-	-	-	-	-	-
Info or advice from the police	<b>20</b>	34	-	4	31	-	-	-	50	-	67	-
Doctor / other Health Professional	<b>2</b>	-	-	4	-	-	-	4	50	67	17	-
Mediator / conciliator	<b>2</b>	1	8	8	-	-	-	13	-	-	-	-
Member of Parliament	<b>1</b>	1	4	-	-	2	-	-	-	-	-	-
Member of Scottish Parliament	<b>1</b>	-	4	-	-	-	3	-	-	-	-	50
Ombudsman	<b>1</b>	1	-	-	8	-	-	-	-	-	-	-
No, none of these	<b>39</b>	40	46	38	38	36	62	8	-	17	33	50
<b>Base</b>	<b>400</b>	<b>200</b>	<b>26</b>	<b>24</b>	<b>13</b>	<b>56</b>	<b>39</b>	<b>24</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>2</b>

Base: (Total PPI sample)

\* = less than 1%

4.39 A quarter (26%) of respondents with neighbour problems contacted the local council / public authority seeking advice / help, whilst a third (34%) approached the police. A key source for those with employment problems was, understandably, a Trade Union / Professional Body (23%). The Council and CAB were key sources for help / advice for those with benefit problems (42% went to each), whilst respondents experiencing discrimination issues most commonly sought advice from the CAB or the police (31% went to each). The Council was also the main source used for help for those affected by Housing problems (50%). Those with divorce problems not surprisingly approached lawyers / solicitors for help (58%), although the CAB was also a key source (58%).

4.40 Of all the problem types, those affected by faulty goods / services problems were the least likely to seek help with 62% not approaching any of the sources listed for advice. Those who sought information or advice were asked whether they were successful or unsuccessful in their attempt. There were significant proportions of respondents who perceived their contact was unsuccessful. 58% of those contacting the local council / public authority felt they had been unsuccessful in getting the help / advice they needed. Respondents who had experienced housing problems in particular felt they had been unsuccessful (68%), as did those over 65 (80% unsuccessful). Lack of perceived success was also high for those contacting the police as 55% claimed they had been unsuccessful. Respondents with neighbour problems were driving this perception (52% felt they had been unsuccessful). Perceived success was higher for those contacting the CAB with 60% claiming they had been successful. It was higher for males (72%) compared to females (53%) and, for a small number of respondents, also those with benefit, discrimination and faulty goods / services problems. Around half (53%) claimed they had been successful in contacting a lawyer / solicitor.

**Table 4.23: Successful or unsuccessful in obtaining advice from...**

	SUCCESSFUL %	UNSUCCESSFUL %	BASE
A self help guide / library	33	67	3
An internet site	86	14	7
The Local Council or other Public Authority	42	58	102
The Citizen's Advice Bureau or similar advice organisation	60	40	52
A law centre	67	33	3
A trade union or professional body	63	38	8
A Lawyer or Solicitor	53	47	32
An Insurance Company	-	100	1
Police	45	55	78
A Doctor	44	56	9
A mediator / conciliator	50	50	8
A Member of Parliament	-	100	3
A Member of Scottish Parliament	33	67	3
An Ombudsman	-	100	3

Base: (Those who sought help / advice)

## NO ADVICE TO DATE

4.41 Within the PPI sample there were 155 respondents who had not sought advice or information to date, and of these 29% planned to try and resolve the problem. Of these 45 people 71% reported they planned to resolve the problem by "contacting the other side". The remaining 71% of the 155 respondents who either didn't plan to do anything to resolve their problem (60%) or were unsure (11%) gave a range of reasons why they had chosen to do nothing. Of the 110 who hadn't sought advice at the time of interview and didn't plan to, 41% "decided not to bother / it wasn't very important after all", whilst the problem was "over and done with" for a quarter of people (25%).

**Table 4.24: Reasons why intended to do nothing**

	<b>PPI %</b>
Decided not to bother / not very important after all	41
Problem was over and done with	25
Did not think anything could be done	12
Was scared to do anything	10
Thought it would take too much time	5
Other side was already taking action	4
Thought it would damage relationship with other side	4
Did not know where to go	3
Tried them before	3
No local facilities or resources	1
Thought it would cost too much	1
Other	9
<b>BASE</b>	<b>110</b>

Base: (Those who intended to do nothing to resolve problem)

4.42 Those more likely to seek help were respondents with problems relating to divorce / separation (92%), injury due to accident (100%) and medical negligence (83%). Those less likely to have sought help were those who had experienced problems perceived important related to faulty goods / services (62%) or employment problems (46%).

## **GROUP DISCUSSION FEEDBACK - EDINBURGH**

### **First reactions**

4.43 As in Glasgow West there were many participants who specialised in specific areas of advice and so felt that the prevalence of problem types reported did not match their own experiences, and that possibly some issues such as debt and housing problems had been underrepresented in the survey. However, it was acknowledged by those participants that their own advice provision perhaps exposed them to a higher number of people with a particular problem which may well cloud their overall view of the most prevalent types of problem across Edinburgh. The current political and media focus on anti-social behaviour was also cited for possibly driving the incidence of neighbour problems as being the most prevalent problem type. It was felt that the extensive media coverage of anti-social behaviour may well have been “top of mind” amongst respondents, and thus may have well have influenced their perceptions of what problems they had that were most important. However, it was noted that neighbour problems had also been the most commonly reported problem in the Microcosm study which was conducted before the issue of anti social behaviour was subject to significant political and media attention. There was also some concern raised regarding the definitions used in the survey. Participants felt that respondents, for example, may well have reported having neighbour problems when in fact they had experienced an issue related to Housing.

### **Demographics of PPI sample**

4.44 The demographic profile of respondents reporting a justiciable problem they perceived to be important to resolve was, overall, deemed to be fairly logical. It was also felt

that all of the characteristics of the PPI sample also related to circumstances of 'poverty'. Those affected by poverty were deemed to be similar in nature to that of the PPI sample, namely that they are more likely to:

- be renting
- have children in the home
- have a physical / mental impairment
- be in receipt of Income Support
- have no formal qualifications

### **Prevalence of problems and justiciable problems experienced**

4.45 Participants viewed the overall problem prevalence level of 28% to be fairly low in comparison with their own experiences and expectation. This level of surprise was supported by the level of overall prevalence as reported in the questionnaires distributed amongst the participants before the group discussion. The expectation was that around 70% - 90% of the Edinburgh population had experienced a justiciable problem perceived important to resolve in the last 5 years. However, the participants who voiced their concern at the prevalence level from the survey also acknowledged that their perception was driven by their own experience and magnified exposure to people with justiciable problems. They also accepted that they worked in specific geographic areas where they perceived prevalence to be particularly high, when the survey finding related to the whole of Edinburgh. Overall, it was perceived that rather than contradict the reality of problem prevalence, the survey findings may actually be providing participants with information they had been previously unaware of. The incidence of problem types was perceived to match that of participants' experiences, although the proportion of respondents' perceiving their problems as important was surprising. This was particularly true for the survey result of neighbour problems being the most prevalent, and participants debated on whether this may have been influenced by the recent political and media focus on the issue of anti-social behaviour.

### **Advice seeking behaviour**

4.46 Overall the proportion of respondents with the PPI sample who sought advice (6 out of 10) was felt to be acceptable to participants. Participants were also comfortable with the result that the local council / public authority were the source of advice most commonly approached by respondents seeking advice. However, there was some debate over whether people in general are aware of whether the organisations they contact are Council-run or not, and also that people may be approaching the wrong sources for advice, and so feel they were unsuccessful because they did not obtain resolution to their problem. The participants accepted the incidence of respondents who had not sought help (4 out of 10 of the PPI sample) as logical. It was felt that people may not seek advice because they perceive nothing can be done to resolve their problem, or because of the possible consequences of taking some form of action:

"It would not surprise me that people with neighbour problems may not seek advice because 'I don't want to disrupt the relationship with my neighbours', whereas an issue about benefits is very resolvable. To me the proportion of people who don't seek advice or do anything about it – you have to take that alongside the likelihood that there can be

something done about it. About debt, there are 2 reasons why people don't seek advice. It could be the stigma about debt, or it could be a fear aspect because a lot of people turn away from the debt and don't look at it."

### **Proxy model**

4.47 The majority of participants perceived the Scottish Index of Multiple Deprivation (SIMD) data to be of significant use in mapping legal need – some had already used the statistics currently available in their own professional capacity. Deprivation indices were felt by a minority to be of more practical use when used as a predictor of legal need than a survey reporting perceived legal need. However, with regard to the proxy models concerns were raised regarding the statistical inputs for each model. In particular the Debt proxy model, which is calculated using unemployment levels in the Edinburgh area, was felt to be not particularly robust. Another concern was the provision of data at Ward level within the proxy models – it was felt that this may not allow for variances in the distribution and range of legal need and deprivation that may occur within a Ward. From an aesthetic perspective some participants also found it difficult to distinguish between the colours presented on the proxy model maps – it was felt that more distinctive colours should be used to show differences in the level of need, rather than different shades of the same colour.

### **Role of proxy model / survey findings in future planning**

2.61 The overall opinion of participants regarding a proxy model and a survey to map levels of legal need was that they are complementary methods which help to provide "the whole picture" and both were considered to be useful in planning future strategy of advice provision. Whilst the survey was felt to be possibly affected by the accuracy of respondents self reporting problems, the robustness of the current proxy inputs was also felt to need improving. Whilst the survey produced findings that at times differed with participants' experiences, it was felt that this would thus provide a different viewpoint to their own perceptions rather than an inaccurate representation.

## SUMMARY

Summary of key survey findings in Edinburgh

4.49 We found that 28% of general population reported experiencing a justiciable problem important to resolve, most commonly related to neighbours (22% of 1452).

4.50 There were slight differences in characteristics of those who had a justiciable problem important to resolve and those who did not.

4.51 Around 4 in 10 (39%) of those who had a justiciable problem important to resolve (400) had **not** sought information or advice. For those who sought information or advice the most common sources were, local council / public authority (26%), police (20%), CAB (13%). There was poor respondent perception of success in getting advice or information from local council / public authority or police.

4.52 Of the 155 who had not sought advice or information, 29% planned to try and resolve the problem. Of the 71% who didn't plan to (110 respondents), a quarter had already resolved the problem. However, 41% (45 respondents) "decided not to bother / not important after all" – 10% of total number with a problem important to resolve.

4.53 Those seeking help – highest for divorce / separation; injury due to accident and medical negligence. Those not seeking help – highest for faulty goods / services; employment problems.

### **Summary of feedback from the Edinburgh Group Discussions**

4.54 Again some members felt their areas of expertise under represented, although acknowledged this may be due to their focus on specific problem issues. There was some concern evident about the 'problem' definitions used in the survey – self reporting or admission was thought by some to be unreliable.

4.55 Prevalence of problems was also expected to be higher but it was accepted that this is influenced by their own experience and exposure to specific problem types – therefore the survey may be telling them what they don't already know.

4.56 The demographic profiles of those with problems were generally accepted, with the addition that many are linked with circumstances of 'poverty'.

4.57 Participants were comfortable with incidence of problems found in survey although surprise evident with proportions perceiving them as important (esp. neighbour problems)

- Some perception neighbour problems more prominent due to Government (and thus media) focus on anti-social behaviour.

4.58 Majority perception held that SIMD data is useful in mapping 'need', and minority questioned robustness of proxy models e.g. Debt need calculated by unemployment

- Perception SIMD data is more reliable at present than the output of the proxy
- Proxy felt to not fully recognise differences in deprivation / needs within wards.

There was the opinion that both survey and proxy are complementary and both of use in determining need in the partnership area.



## CHAPTER FIVE ARGYLL & BUTE FINDINGS

### DEMOGRAPHIC PROFILE – ARGYLL & BUTE

5.1 The following charts and tables show the demographic profile of respondents comparing:

- 404 who had a problem perceived important (PPI)
- 869 who had no problem / no problem perceived importance (NPPI)
- 1,273 who had a problem perceived important or who had no problem / no problem perceived important (PPI + NPPI)

5.2 There were some differences in the demographics of those who had a justiciable problem important to them to resolve and those who did not. Respondents with a justiciable problem important to resolve were slightly more likely to be:

- in rented accommodation (53% compared with 42% who had no justiciable problem),
- in receipt of Income Support (22% vs 14%) or Housing Benefit (22% vs 13%)
- people with children in the home (34% vs 27%)
- people with a physical or mental impairment (17% vs 10%).

#### Details of demographic profile – Argyll & Bute

5.3 There was a slightly higher proportion of females amongst those both with and without an important problem / no important problem.

**Table 5.1: Gender**

	PPI %	NPPI %	PPI + NPPI %
Male	35	38	37
Female	65	62	63
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

5.4 The age profile of respondents with and without a problem / no important problem was well spread across the age bands.

**Table 5.2: Age**

	PPI %	NPPI %	PPI + NPPI %
16 – 24	10	9	9
25 – 34	18	14	15
35 – 44	15	16	16
45 – 54	18	15	16
55 – 64	17	19	18
65+	22	27	25
Refused	*	*	*
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

\* = less than 1%

5.5 The marital status of respondents was similar for both those with a justiciable problem perceived important and those who did not or had no problem.

**Table 5.3: Marital status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Single, that is, never married	25	23	23
Cohabiting	8	8	8
Married, living with Husband / Wife	41	44	43
Married, separated from Husband / Wife	7	4	5
Divorced	10	6	7
Widowed	10	15	13
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

5.6 Those with a justiciable problem perceived important were slightly more likely to have children at home (34% vs 27% of those with no problem / no important problem).

**Table 5.4: Number of children under 16yrs in home**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
None	66	73	71
One	15	13	14
Two	13	10	11
Three +	6	4	4
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

6.7 With regards to housing tenure, those with a justiciable problem perceived important were more likely to be renters than those with no problem / no important problem (53% vs 42% respectively).

**Table 5.5: Housing tenure**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Own it outright	24	32	30
Buying with the help of a mortgage or loan	18	22	21
Pay part rent and part mortgage (shared ownership)	*	*	*
Rent it	53	42	46
Live here rent free (not squatting)	4	3	3
Squatting	*	*	*
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

\* = less than 1%

6.8 There was a slightly higher tendency for those with a justiciable problem perceived important to have a physical / mental impairment – 17% said yes compared to 10% of those with no problem / no important problem or the general population (12%).

**Table 5.6: Long term physical or mental impairment**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Yes	17	10	12
No	80	89	86
Don't Know	3	1	1
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

5.9 The employment status of the general population was in line with both those with a justiciable problem perceived important to resolve and those who did not. Wholly retired respondents were slightly more likely to have had no problem or no important problem compared to those who did (37% vs 29% respectively).

**Table 5.7: Employment status**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
In paid full time work (30 or more hours per week), as an employee or self employed	27	31	29
In paid part time work (less than 30 hours per week), as an employee or self employed	14	13	14
Unemployed and seeking work	9	5	6
On a government training scheme	*	*	*
In full time education (or vacation from full time education)	2	2	2
Sick or disabled (up to 6 months)	*	*	*
Sick or disabled (6 months or longer)	6	4	4
Looking after the home or family	11	8	9
Caring for a sick, elderly or disabled person	1	1	1
Wholly retired from paid work	29	37	34
Doing something else	*	*	*
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

\* = less than 1%

5.10 40% of the general population reported having no formal qualifications, driven predominantly by those with no justiciable problem / no important problem (43% had no qualifications compared to 34% of respondents with a justiciable problem perceived as important to resolve).

**Table 5.8: Qualifications**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
No formal qualifications	34	43	40
Standard Grades or 'O' Grades	24	24	24
Highers	6	8	7
Vocational qualifications e.g. SCOTVEC / SQA	9	5	7
Trade Qualifications e.g. City and Guilds	11	7	8
HNC / HND	4	4	4
Degree / Honours Degree / PhD	11	8	9
Other responses	1	2	*
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

5.11 Those with a justiciable problem perceived important to resolve were slightly more likely to be receiving some form of state benefit (59%) compared to those with no problem / no problem perceived important (48%) or the general population (46%). A higher proportion of those with a problem perceived important claimed to be receiving income support (22% vs 14% of those with no problem / no problem perceived important) and housing benefit (22% vs 13% respectively), whilst more of those with no problem / no important problem were in receipt of the State Pension (29% vs 23% of those with a justiciable problem perceived important).

**Table 5.9: State benefits**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Income Support	22	14	16
State Retirement Pension	23	29	27
Job Seekers Allowance	4	3	3
Working Families Tax Credit (formerly Family Credit)	8	6	7
Disabled Person's Tax Credit (formerly Working Allowance)	-	*	*
Incapacity Benefit	8	3	5
Severe Disablement Allowance	1	1	1
Industrial Injury Disablement Benefit	*	-	*
Invalid Care Allowance	2	1	1
War Disablement Pension or War Widow's Pension	-	*	*
Widow's Pension, Bereavement Allowance of Widowed Parent's (formerly Widowed Mother's) Allowance	1	2	2
Housing Benefit	22	13	16
Disability Living Allowance	8	4	5
Attendance Allowance	1	1	1
No, none of these	41	48	46
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

\* = less than 1%

5.12 Ethnicity was consistent across all respondents with the vast majority White British.

**Table 5.10: Ethnicity**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
White – British	98	98	98
Other white	*	1	1
Mixed – White and Black Caribbean	-	-	-
Mixed – White and Black African	-	*	*
Mixed – White and Asian	-	*	*
Other mixed	-	-	-
Indian	-	-	-
Pakistani	-	-	-
Bangladeshi	-	-	-
Other Asian	*	-	*
Black – African	-	-	-
Other black	-	-	-
Chinese	-	-	-
Any other group	*	-	*
Refused	1	1	1
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

5.13 Overall, household incomes were comparable for those with or without a justiciable problem perceived important to resolve. There was a slightly higher incidence of respondents with a justiciable problem perceived important to resolve to have an income of less than £10,000 a year (38% vs 31% of those with no problem / no important problem).

**Table 5.11: Household income**

	<b>PPI %</b>	<b>NPPI %</b>	<b>PPI + NPPI %</b>
Less than £5,000	13	10	11
£5,001 - £10,000	25	21	22
£10,001 - £15,000	14	13	13
£15,001 - £20,000	6	11	9
£20,001 - £25,000	7	5	6
£25,001 - £30,000	4	6	5
£30,001 - £40,000	2	3	3
£40,001 - £50,000	1	2	1
£50,001 - £60,000	1	1	1
£60,001 - £70,000	*	*	*
£70,001 - £80,000	-	1	*
Over £80,000	*	*	*
Don't know	9	8	8
Refused	16	21	19
<b>BASE</b>	<b>404</b>	<b>869</b>	<b>1,273</b>

\* = less than 1%

## **PREVALENCE OF JUSTICIABLE PROBLEMS – ARGYLL & BUTE**

5.14 We can ascertain from the data that the rate of problem prevalence (any of those prompted see Table 6.14 for listing) for the general population in Argyll & Bute was 32% of 1,273 (i.e. with a justiciable problem in the last 5 yrs which they considered important to resolve). This compares with 25% who had a justiciable problem in the last year important to resolve in the 2001 Microcosm Study. In The Paths to Justice the problem prevalence was 26%. Within the Argyll & Bute area there were variations in the rate of problem prevalence as can be seen in the following table. Although care should be taken due to the low base numbers when looking at the data at postcode level, prevalence was lowest in PA26 (0%) and PA34 (8%) whilst highest in PA22 (78%) and PA27 (69%).

**Table 5.12: Prevalence of justiciable problems by postcode**

*Please note that the base numbers by postcode are extremely low, so the following table is for information only.*

	%	BASE		%	BASE
G82	22	124	PA37	26	39
G83	28	97	PA38	56	18
G84	33	79	PA42	16	43
PA20	45	22	PA43	29	34
PA21	50	20	PA44	39	18
PA22	78	23	PA45	25	24
PA23	32	57	PA46	39	18
PA26	0	7	PA47	22	27
PA27	69	29	PA48	32	25
PA28	49	37	PA49	27	26
PA29	53	19	PA60	35	17
PA30	37	49	PA65	42	26
PA31	41	47	PA66	43	28
PA32	37	27	PA67	36	22
PA33	39	31	PA72	59	35
PA34	8	118	PA75	48	44
PA35	36	22	PA76	47	21

## JUSTICIABLE PROBLEMS EXPERIENCED – ARGYLL & BUTE

5.15 The respondents were shown a showcard listing potentially justiciable problems and asked which they had experienced in the last 5 years. The most common justiciable problems experienced were related to neighbours (13% of 1,273). Neighbourhood disputes were also most prevalent in the Microcosm Study (12% of 1,351 had experienced in the last year). The findings from the 2001 Microcosm Study are comparable with the total sample in Argyll & Bute. The other most common justiciable problems among the sample were related to housing (10%), faulty goods / services (6%) or benefit problems (6%).

**Table 5.13: Experiences in last 5 years**

	PPI + NPPI %	Microcosm %
Problems to do with neighbours	13	12
Problems to do with employment	4	4
Benefit problems	6	4
Problems with discrimination	2	2
Problems to do with housing	10	6
Problems with faulty goods or services	6	4
Problems with divorce / separation / problems to do with relationships / children	2	3
Problems with an injury due to accident	2	2
Problems to do with medical negligence	2	
Problems with unfair treatment by police	1	2
Immigration problems	*	*
Problems related to being a victim of a crime	2	7
Problems to do with money	3	5
<b>BASE</b>	<b>1,273</b>	<b>1,351</b>

5.16 The table below shows how important it was to resolve the justiciable problem. The base for each problem consists of those respondents who had experienced that problem in the last 5 years. It appeared from the data that most of respondents who experienced a justiciable problem felt it important to resolve. However there were some justiciable problems perceived to be more important to resolve than others, specifically, problems with benefits, housing, divorce / separation were all perceived as the most important to resolve.

**Table 5.14: Importance that problem was resolved – PPI & NPPI**

	<b>Very important %</b>	<b>Important %</b>	<b>Neither / nor %</b>	<b>Not very important %</b>	<b>Not at all Important %</b>	<b>Don't know %</b>	<b>BASE</b>
Problems to do with neighbours	66	12	5	15	1	-	<b>169</b>
Problems to do with employment	59	25	8	8	-	-	<b>51</b>
Benefit problems	75	10	10	6	-	-	<b>71</b>
Problems with discrimination	43	39	9	9	-	-	<b>23</b>
Problems to do with housing	73	14	3	9	1	-	<b>128</b>
Problems with faulty goods or services	44	33	7	15	1	-	<b>73</b>
Problems with divorce / separation / problems to do with relationships / children	72	3	17	7	-	-	<b>29</b>
Problems with an injury due to accident	59	21	10	10	-	-	<b>29</b>
Problems to do with medical negligence	64	14	11	11	-	-	<b>28</b>
Problems with unfair treatment by police	67	17	6	11	-	-	<b>18</b>
Immigration problems	100	-	-	-	-	-	<b>2</b>
Problems related to being a victim of a crime	46	-	50	4	-	-	<b>26</b>
Problems to do with money	30	19	44	7	-	-	<b>43</b>

Base: (Those who had experienced problem)

**Table 5.15: Number of problems and type of problem by grouping – Argyll & Bute**

	Total	Number of Problems at SQ1					
		One problem	Two problems	Three problems	Four problems	Five problems	Six problems
<b>BASE</b>	<b>404</b>	<b>309</b> <b>(76% of total)</b>	<b>67</b> <b>(17% of total)</b>	<b>16</b> <b>(4% of total)</b>	<b>10</b> <b>(3% of total)</b>	<b>1</b> <b>(less than 1% of total)</b>	<b>1</b> <b>(less than 1% of total)</b>
Experienced: Problems with neighbours	33%	34%	25%	38%	30%	100%	100%
Experienced: Problems with employment	11%	6%	21%	38%	60%	-	-
Experienced: Benefit problems	15%	11%	25%	25%	40%	-	100%
Experienced: Problems with discrimination	5%	3%	10%	13%	10%	-	100%
Experienced: Problems to do with housing	28%	23%	36%	69%	60%	100%	-
Experienced: Problems with faulty goods/ services	14%	13%	16%	19%	30%	-	-
Experienced: Problems with relationships	5%	3%	10%	19%	30%	100%	-
Experienced: Problems with injury due to accident	6%	5%	9%	6%	10%	-	100%
Experienced: Problems with medical negligence	5%	2%	16%	13%	20%	-	100%
Experienced: Problems with unfair treatment by police	4%	2%	10%	6%	10%	-	100%
Experienced: Immigration problems	0%	0%	-	-	10%	-	-
Experienced: Problems related to being victim of crime	3%	-	7%	25%	20%	100%	-
Experienced: Problems to do with money	5%	-	12%	31%	70%	100%	-

Base: (Those who experienced problems)

5.17 Around  $\frac{3}{4}$  of the total PPI sample had experienced just one justiciable problem, predominantly relating to neighbours (34%) and housing (23%).



**Table 5.16: Those with more than one problem – what other problems they had – Argyll & Bute**

	Total	Problem answering questionnaire for if more than one problem							
		Neighbours	Employment	Benefit	Discrimination	Housing	Faulty goods/ services	Divorce/ Separation etc	Injury due to accident
<b>BASE</b>	<b>95</b>	<b>20</b>	<b>13</b>	<b>11</b>	<b>2</b>	<b>20</b>	<b>5</b>	<b>9</b>	<b>1</b>
Other problem: Neighbours	8%	-	-	-	-	20%	20%	11%	-
Other problem: Employment	14%	10%	-	36%	-	15%	20%	-	-
Other problem: Benefits	16%	15%	31%	-	-	15%	20%	11%	-
Other problem: Discrimination	9%	15%	8%	9%	-	10%	-	11%	-
Other problem: Housing	23%	25%	62%	9%	-		20%	33%	-
Other problem: Faulty goods	13%	20%	23%	18%	-	5%	-	-	-
Other problem: Divorce/ Separation etc.	5%	5%	-	-	-	20%	-	-	-
Other problem: Injury due to accident	8%	15%	-	9%	-	5%	-	11%	-
Other problem: Medical negligence	5%	-	8%	-	-	15%	-	-	-
Other problem: Unfair treatment by police	7%	5%	-	9%	50%	5%	-	11%	100%
Other problem: Immigration	1%		8%		-		-		-
Other problem: Victim of a crime	13%	25%	8%	9%	50%	10%	-	11%	-
Other problem: Money	22%	20%	23%	27%	-	10%	20%	67%	-

Base: (Those who had experienced more than one problem)

5.18 For those respondents who had experienced more than one problem there were a range of other problems cited in addition to the main problem they were answering the questionnaire for. Interestingly, 62% of the 13 respondents who had a employment problem they perceived important or most important to resolve had also experienced problems regarding housing. Where the sample size allowed, comparisons of the demographic profile of respondents reporting each type of problem as important to resolve has been analysed. In most instances this was not possible due to the small number of people who had experience of each problem. These comparisons all relate to the general population sample of 1,273 as the base numbers.

5.19 Only notable differences have been detailed below. Where no differences are noted none are apparent. We have considered a number of factors to develop this profile:

- |                                    |                           |
|------------------------------------|---------------------------|
| - gender                           | - socio – economic group  |
| - age                              | - tenure                  |
| - marital status                   | - impairment / disability |
| - presence of children in the home | - employment status       |
| - benefits received                | - qualifications          |
| - household income                 |                           |

#### *Problems to do with neighbours*

5.20 13% of the general population had experienced problems to do with neighbours. This was found to be higher amongst:

- females (15% compared with 10% of males);
- under 55's (only 9% of 55+ had neighbour problems);
- lower income households (17% of those with an income of £10,000 or less compared with 8% of those earning £25,001+);
- renters (17% compared with 9% of home owners);
- those with a physical / mental impairment (19%);
- those unemployed / looking after home (20%);
- those receiving Income Support (24%) or Housing Benefit (22%).

#### *Problems to do with housing*

5.21 10% of the general population had experienced a problem related to housing, the second most commonly reported problem type. Incidence was more common amongst:

- under 55's, as only 7% of 55-64 year olds and 8% of 65+ year olds had had a housing problem compared with 14% of 45-54 year olds;
- respondents who were renting their property (12% compared with 7% of owners).

#### *Problems to do with faulty goods or services*

5.22 6% of the general population had experienced this justiciable problem, with prevalence higher amongst those earning over £25,001 per annum (10%) and AB respondents (11%).

### **Detail of main justiciable problems experienced – Argyll & Bute**

5.23 All of the 404 respondents from the general population respondents who had experienced one or more justiciable problem(s) important to resolve were asked to detail what the specific problem was. If respondents had more than one justiciable problem perceived important to resolve they were asked which was the most important to resolve. The bases for the following section for each justiciable problem consist of those who stated it as

important to resolve or most important to resolve if they had more than one justiciable problem.

### *Problems with Neighbours*

5.24 Neighbour problems were the most commonly reported justiciable problem (13% of the general population) in Argyll & Bute. Approximately a third of those with a justiciable problem (125 out of 404 people) had experienced them relating to neighbours and felt them to be important to resolve / most important problem to resolve if more than one important problem. The vast majority of the problems related to noise / anti-social behaviour (90%).

**Table 5.17: Issues with neighbours**

	<b>PPI %</b>
Noise / anti-social behaviour	90
Cleaning dispute	5
Boundary dispute	3
Parking dispute	2
People complaining	1
Cars / speeding	2
Problems with kids / youths	4
Drug dealing	3
Other responses	2
<b>BASE -</b>	<b>125</b>

Base: (Those with neighbour problems perceived important to resolve)

### *Employment problems*

5.25 4% (51 people) of Argyll & Bute's general population sample had experienced problems relating to employment in the last 5 years. Of these, 30 PPI respondents reported they had experienced a problem perceived important (or most important to resolve if reporting more than one problem) related to employment. They were less likely to be aged 16-24 (23% vs 10% of total PPI), be single (47% vs 25% of total PPI) and be renters (63% vs 53% of total PPI). Unsurprisingly those in full time employment had a higher likelihood of reporting employment problems (37% vs 27% of total PPI), were less likely to have no formal qualifications (17% with 'none' vs 34% of total PPI) or receive any form of state benefit (53% claiming none vs 41% of total PPI). 46% were also classed as ABC1 respondents compared to 30% of the total PPI. The employment problem commonly related to finding suitable work (23% of 30), being sacked or made redundant (20% of 30), "other" rights at work (17% of 30) and changes to terms / conditions that made things worse (13% of 30). Other mentions included unsatisfactory working conditions (10% of 30), being threatened with the sack (10% of 30), unfair disciplinary procedures (7% of 30) and harassment at work (7% of 30).

### *Benefit problems*

5.26 Justiciable problems relating to benefit in Argyll & Bute were experienced by 6% (71 people) of the general population sample. Within this proportion, 45 respondents had experienced a problem related to benefits they perceived important to resolve (or most important to resolve if they had more than one problem). A higher proportion of older

respondents reported this problem compared to the total PPI sample (24% of 55-64 yr olds vs 17% of total PPI), and were also slightly more likely to be widowed (18% vs 10% of total PPI). They were less likely to have children at home (78% with “none” vs 66% of total PPI) and renting (64% vs 53% of total PPI). Unsurprisingly 38% were retired (vs 29% of total PPI), they were more likely to be receiving the state pension (36% vs 23% of total PPI) and have an annual household income of less than £5,001 (24% vs 13% of total PPI). Key issues related to benefits problems included legal entitlement (56% of 45) and amount of entitlement (44% of 45) to welfare, benefits, grants, loans or pensions.

### *Discrimination problems*

5.27 2% (23 people) of the general population in Argyll & Bute had experienced problems relating to discrimination in the last 5 years. Of these 11 respondents had a problem with discrimination they felt was important to resolve (or most important to resolve if more than one important problem), although two thirds of these (64% of 11) refused to state the issue they had experienced. Singular mentions were made of race, age, social and sexual orientation based discrimination. The majority (73% of 11) were also male.

### *Housing problems*

5.28 Housing problems were the most commonly reported after problems with neighbours with 10% (128 people) claiming they had experienced them in the last 5 years. Of these, the majority (90 respondents) felt their housing problem was important problem to resolve / most important if reporting more than one problem. With the exception of gender (74% of these experiencing housing problems were female Vs 65% of total PPI) the demographic profile of respondents with housing problems was similar to that of the total PPI.

5.29 Key issues included communal repairs or maintenance (24% of 90), looking for a smaller / bigger house (23% of 90) and selling / buying property (20% of 90). There were a range of other issues also mentioned by a minority.

**Table 5.18: Issues with housing**

	<b>PPI %</b>
Those with housing problems perceived important	56
Communal repairs or maintenance	24
Looking for smaller / bigger house	23
Selling or buying property	20
Getting the landlord to do repairs	16
Homelessness	12
Planning permission or consent	9
Specially adapted housing	8
Getting the landlord to provide other service under the terms of the lease	4
Boundaries or right of way or access to your property	4
Eviction or several rent payments in arrears	2
Unsafe living conditions – rented	1
Other	5
<b>BASE</b>	<b>90</b>

Base: (Those with housing problems perceived important / most important to resolve)

### *Problems with faulty goods or services*

5.30 6% (73 people) of the general population experienced a problem relating to faulty goods / services. Of these, 44 respondents perceived their problem important to resolve or most important to resolve if reporting more than one problem. They were more likely to be married & living with spouse (66% vs 41% of total PPI), have no children at home (75% vs 66% of total PPI) and own their own home outright (50% vs 24% of total PPI). In addition respondents experiencing problems with faulty goods / services perceived important / most important to resolve were more likely to be older (57% of 44 were aged 55+ vs 39% of total PPI), retired (48% vs 29% of total PPI) and receiving a state pension (39% vs 23% of total PPI). Replacement (52% of 44) was the most common issue reported to have been experienced in relation to faulty goods and services, with other mentions of refunds (18% of 44), claims for damages due to faulty goods (14% of 44) and unfair delivery charges (5% of 44) also made.

#### *Problems with relationships*

5.31 The incidence of relationship problems relating to divorce / separation / relationships / children was quite low with only 2% (29 people) reporting they had experienced them in the last 5 years. Of these, 17 respondents felt their problem was important or most important to resolve, and a range of issues were cited. Over half (53% of 17) reported experienced disputes over the division of money / pensions / property in connection with a divorce or separation. Other issues included:

- difficulties with custody or access arrangements for children (35% of 17);
- difficulties obtaining maintenance from a former partner for your children (29% of 17);
- difficulties obtaining child support payments (24% of 17);
- difficulties obtaining maintenance from a former partner for yourself (18% of 17);
- difficulties agreeing to pay child support payments (12% of 17).

#### *Problems due to accident*

5.32 Again, incidence of justiciable problems experienced relating to injuries sustained due to an accident was low with 2% (29 people) of the population affected. Of these, 16 perceived their problem important (if more than one problem) to resolve, and most (75% of 16) had gone to the Doctor / dentist / hospital with their injury.

#### *Problems due to medical negligence*

5.33 2% (28 people) of the general population also reported experiencing a justiciable problem relating to medical negligence. Of these, 17 perceived their problem important / most important (if more than one problem) to resolve. The majority (65% of 17) claimed their problem required medical treatment.

### *Problems with unfair treatment by police*

5.34 1% (18 people) of PPI and had a problem with being unfairly treated by police in the last 5 years. 8 of these respondents felt their problem was important / most important (if more than one problem) to resolve, citing incidences of being unreasonably arrested (38% of 8), verbal / rudeness (13% of 8) and harassment (13% of 8) as the issues experienced.

### *Immigration problems*

5.35 Incidence of immigration problems was very low in Argyll & Bute – less than 1% (2 people). The one person who felt their problem important / most important to resolve had experienced issues relating to obtaining UK citizenship.

## **THE MAIN PROBLEM – ARGYLL & BUTE**

5.36 The most significant part of the questionnaire was asked of those with a justiciable problem important to resolve and in relation to the main problem respondents had experienced. If respondents had experienced more than one problem they were asked to answer the questions in relation to the most recent, serious issue. The following table details the problems that respondents based their questionnaire responses on i.e. the most serious, recent problem if more than one experienced.

**Table 5.19: Problem to which questionnaire responses relate**

	<b>PPI %</b>
Neighbours	31
Employment	7
Benefit	11
Discrimination	3
Housing	22
Faulty goods or services	11
Divorce / separation / problems with relationships or children	4
Injury due to accident	4
Medical negligence	4
Unfair treatment by police	2
Immigration	*
<b>BASE</b>	<b>404</b>

Base: (Total PPI Sample)

\* = less than 1%

5.37 All of those with a justiciable problem important to resolve were asked to select a statement from a showcard that best reflected the current situation with regard to their problem.

5.38 Just over a third (36%) reported that agreement with the other party had been reached at time of interview. A third (32%) stated they were currently trying to resolve their problem with help / advice, although over one in ten (12%) were not planning to take any action.

**Table 5.20: Current position relating to problem**

	<b>PPI %</b>
Agreement has been reached with the other party	36
Currently trying to solve problem <u>without</u> help or advice from others	11
Currently trying to solve problem <u>with</u> help or advice from others	32
Not planning to take any action	12
Have given up trying to resolve the problem	8
Court action is planned	*
Court action is completed	1
<b>BASE</b>	<b>404</b>

\* = less than 1%

Base: (Total sample)

### **INFORMATION OR ADVICE SEEKING BEHAVIOUR – ARGYLL & BUTE**

5.39 All of those with a justiciable problem were then given a showcard of various sources of information and advice and asked which they had used to try and resolve the issue. Overall, 66% of PPI had tried to get information or advice from one or more of the sources prompted. This was consistent amongst different ages, although 35-44 year olds and 45-54 year olds reported a higher likelihood to have sought help (26% for both had sought no help). Of the 267 respondents who had sought help, 55% had done so “within weeks” whilst 21% sought advice “within 6 months” of the problem starting. 8% left it until between 6 months and a year, 6% did so after more than 1 year and 10% were unsure / couldn’t recall. The largest single proportion had tried to get information or advice from their local council / public authority (39%). People with housing (69%) and neighbour (46%) problems were more likely to contact their council for help, as were females, if only slightly (41% vs 36% of males). 12% had also contacted their lawyer / solicitor for help / advice, with incidence higher amongst 35-44 year olds (23%) and 45-54 year olds 19%). Unsurprisingly, 76% of those with divorce / relationship problems had sought help / advice from a lawyer or solicitor. Closely behind lawyers / solicitors came the police, from whom 11% of the total PPI sample sought help or advice from for their problem. Respondents aged 25-34 years old or 35-44 years old were slightly more likely to contact the police for advice (15% and 16% respectively). People experiencing neighbour problems were also more likely to seek help / advice from the police (29%).

**Table 5.21: Action taken to try and resolve issue**

	<b>PPI %</b>
Tried to get information or advice from a self help guide / library	2
Tried to get information or advice from an internet site	2
Tried to get information or advice from the Local Council or other Public Authority	39
Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	5
Tried to get information or advice from a law centre	1
Tried to get information or advice from a trade union or professional body	1
Tried to get information or advice from a Lawyer or Solicitor	12
Tried to get information or advice from an insurance company	*
Tried to get information or advice from the police	11
Tried to get information or advice from a Doctor / other Health Professional	5
Tried to get information or advice from a mediator / conciliator	1
Tried to get information or advice from a Member of Parliament	1
Tried to get information or advice from a Member of Scottish Parliament	1
Tried to get information or advice from a Ombudsman	*
No, none of these	34
<b>BASE</b>	<b>404</b>

Base: (Total PPI sample)

\* = less than 1%



**Table 5.22: Argyll & Bute – Advice / information sought by main problem type %**

	Total	Neighbours	Employment	Benefit	Discrimination	Housing	Faulty goods	Divorce	Injury	Medical neg	Unfair Police	Immigration
Self help guide / library	2	2	10	4	-	1	2	6	-	-	-	-
Internet site	2	-	13	2	-	2	-	6	-	-	-	-
Info or advice from the local council or other public authority	39	46	27	40	55	69	5	6	-	6	25	100
Info or advice from the Citizen's Advice Bureau or similar advice organisation	5	1	13	11	-	4	2	29	-	-	-	100
Law centre	1	1	-	-	-	1	-	12	-	-	13	-
Trade union or professional body	1	-	10	-	-	1	5	-	-	-	-	-
Lawyer or Solicitor	12	4	13	2	-	13	7	76	31	24	25	100
Insurance	*	-	-	-	-	-	2	6	-	-	-	-
Info or advice from the police	11	29	-	-	9	1	-	12	13	-	50	-
Doctor / other Health Professional	5	1	10	-	-	-	-	6	44	59	-	-
Mediator / conciliator	1	-	10	-	-	1	-	12	-	-	-	-
Member of Parliament	1	-	-	-	-	1	2	-	-	-	13	-
Member of Scottish Parliament	1	-	-	2	-	1	-	-	-	-	13	-
Ombudsman	*	-	-	-	-	1	-	-	-	-	-	-
No, none of these	34	35	33	44	36	17	75	24	19	24	-	-
<b>BASE</b>	<b>404</b>	<b>125</b>	<b>30</b>	<b>45</b>	<b>11</b>	<b>90</b>	<b>44</b>	<b>17</b>	<b>16</b>	<b>17</b>	<b>8</b>	<b>1</b>

Base: (Total PPI sample)

\* = less than 1%

5.40 As in other areas respondents with neighbour problems were most likely to contact the local council / public authority (46%) or the police (29%) for help / advice. Respondents affected by employment issues contacted a range of advice providers, whilst those with benefit problems most commonly approached the Council (40%). The Council was also a key source of advice contacted by respondents experiencing discrimination (69%) or housing (55%) problems. Respondents with divorce / separation problems were most likely to approach lawyers / solicitors (76%) and to a closer extent, the CAB (29%). Doctors / Health Professionals were a key source approached by people affected by problems related to injuries sustained due to an accident (44%) or medical negligence (59%), as were lawyers / solicitors (31% and 24%) respectively for injuries / medical negligence. Again respondents with faulty goods / services problems were least likely to seek any help / advice from the sources listed (75% had used none of them). Those who sought information or advice were asked whether they were successful or unsuccessful in their attempt. There were significant proportions of respondents who perceived their contact was unsuccessful. 58% of those contacting the local council / public authority felt they had been unsuccessful in getting the help / advice they needed. Respondents who had experienced housing problems in particular felt they had been unsuccessful (60%), as did those with employment problems (88% unsuccessful). Perceived success was higher for those contacting the police as 59% claimed they had been successful. Respondents with neighbour problems were driving this perception (64% felt they had been successful). Overall 72% claimed they had been successful in getting the help / advice they needed following contacting a lawyer / solicitor – the highest level of perceived success of all the sources and consistent.

5.41 Although a low number of respondents had sought help from other sources, there was also greater perceived success amongst those who contacted the CAB (72% successful).

**Table 5.23: Successful or unsuccessful in obtaining advice**

	<b>SUCCESSFUL %</b>	<b>UNSUCCESSFUL %</b>	<b>BASE</b>
A self help guide / library	70	30	<b>10</b>
An internet site	50	50	<b>8</b>
The Local Council or other Public Authority	42	58	<b>159</b>
The Citizen's Advice Bureau or similar advice organisation	71	29	<b>21</b>
A law centre	60	40	<b>5</b>
A trade union or professional body	67	33	<b>6</b>
An Insurance company	-	100	<b>2</b>
A Lawyer or Solicitor	72	28	<b>50</b>
Police	59	41	<b>46</b>
A Doctor	55	45	<b>22</b>
A mediator / conciliator	50	50	<b>6</b>
A Member of Parliament	-	100	<b>3</b>
A Member of Scottish Parliament	33	67	<b>3</b>
An Ombudsman	-	100	<b>1</b>

Base: (Those who sought help / advice)

## NO ADVICE TO DATE – ARGYLL & BUTE

5.42 Within the PPI sample there were 137 respondents who had not sought advice or information to date and of these 42% planned to try and resolve the problem. Of these 57 people 75% reported they planned to resolve the problem by “contacting the other side”. The remaining 58% of the 137 respondents who either didn’t plan to do anything to resolve their problem (36%) or were unsure (22%) gave a range of reasons why they had chosen to do nothing. Of the 80 who hadn’t sought advice at the time of interview and didn’t plan to, the problem was “over and done with” for a quarter of people (26%). A further 16% thought nothing could be done and 15% simply “decided not to bother”.

**Table 5.24: Reasons why intended to do nothing**

	<b>PPI %</b>
Problem was over and done with	26
Did not think anything could be done	16
Decided not to bother	15
Thought it would damage relationship with other side	8
Did not know where to go	8
Thought it would take too much time	6
No dispute / thought other person was right	4
Was scared to do anything	3
Thought it would cost too much	3
Moved house / they moved	3
Other side was already taking action	1
No local facilities or resources	1
Not very important after all	1
Don’t know	26
<b>BASE</b>	<b>80</b>

Base: (Those who intended to do nothing to resolve problem)

5.43 Those more likely to seek help were respondents with problems relating to divorce / separation (76%), injury due to accident (81%) and medical negligence (76%), immigration (100%), unfair treatment by police (100%) and housing (83%). Those less likely to have sought help were those who had experienced problems perceived important related to faulty goods / services (75%) or benefit problems (44%).

## GROUP DISCUSSION FINDINGS – ARGYLL & BUTE

5.44 Due to the geographical spread of participants within Argyll & Bute, a significantly large territory, 2 separate group discussion sessions were held in different locations with one conducted in Inveraray and the other in Lochgilphead.

## **First reactions**

5.45 Initially concern was voiced regarding the sampling methodology of the survey to clarify that the method employed ensured an appropriate representation of rural and remote areas as well as urban settlements. Following this initial concern the survey methodology was explained and this reassured the participants that the sampling techniques employed would include the views of respondents across all areas, regardless of their concentration or proximity. The issue of rural representation was a key issue for all Argyll & Bute participants due to research currently underway at Aberdeen University to develop a new set of deprivation indices focusing on rural areas. A minority of participants from the Citizens Advice Bureau felt initially that the prevalence of problem types didn't match their expectation – whilst in principle they offer general advice on any issue the majority of their clients had sought advice on either money or benefits-related issues. However, following further discussion it was clarified that the Citizens Advice Bureau at present had a limited geographic reach and was located in an area with particularly high levels of debt-related problems. Finally, there was also concern raised about the accuracy of respondents self-reporting problems in the survey, driven by the possibilities of people who may be likely to under-report issues where they are at fault, wrongly perceive one problem as more important than another, or may exaggerate the level of importance associated with a problem.

## **Prevalence of problems and justiciable problems experienced**

5.46 The overall prevalence rate of 32% for the general population in Argyll & Bute was perceived to be lower than expected, particularly with regard to the survey asking about experiences from the last 5 years. When it was suggested that people are in reality only likely to remember any problems encountered in the last 18 months, the prevalence figure seemed more logical to participants. The issues perceived by PPI respondents to be at the upper end of the scale of importance to resolve, those of benefits, housing and divorce, were felt to be logical to participants and similar to their own experiences. It was also noted that all 3 issues can often be linked to one another:

*“You could have a marriage or relationship breakdown which impacts on income (benefits) and living arrangements (housing).”*

5.47 However, the exclusion of debt and money problems from the main survey required further discussion and clarification as to why they were not included, predominantly because the majority of participants dealt with these issues on a regular basis. Participants did not reject the finding that neighbour and housing problems were the most prevalent problem types in Argyll & Bute. Although participants felt that money problems comprised a significant proportion of the cases presented to them in a professional capacity, they acknowledged that people may be uncomfortable or unwilling to readily admit to having money / debt problems.

## **Demographics of the PPI sample**

5.48 The demographic characteristics of the PPI sample were as expected and it was considered logical by participants that those who had experienced a justiciable problem perceived important to resolve in the last 5 years were more likely to be:

- Renting
- In receipt of Income Support or Housing Benefit
- Living with children at home
- Affected by a physical or mental impairment

5.49 A minority who specialised in providing advice and support for domestic abuse issues felt that it affected people from all walks of life, and so did not fit with the general demographic pattern as found in the survey. A similar caveat was also mentioned in relation to those who have approached Trading Standards for advice and help with their problem – they too deal with clients of all types.

## **Advice seeking behaviour**

5.50 The total proportion of PPI respondents who had not sought help or advice for their problem, 34% in total, was considered to be logical to participants. It was also accepted that the sources most commonly contacted by people with justiciable problems were the local council / public authority, solicitors / lawyers or the police. The lower perceived levels of success for those seeking advice from the Council or police was also considered to be logical in that people approach these organisations to gain resolution to their problems, and if the advice they receive fails to fulfil that objectives then they consider that attempt to have been unsuccessful. The need for effective signposting and referral strategies operating between organisations (“effective multi-agency working”) was also raised by participants. It was deemed vital to ensure that people were aware of the right sources to approach for different types of advice and help, and that if people did approach the wrong organisation they were referred on seamlessly to those who were able to help. With regards to those respondents who had not sought advice and didn’t intend to, it was felt by the majority of participants that this may be driven by the perceived social stigma attached to admitting to having problems, and also that in close knit communities in the Argyll & Bute area, confidentiality of services may be perceived to be poorer (e.g. you may know or be related to the person you’re seeking advice from).

## **Proxy model**

5.51 The areas highlighted by the proxy models as being most / least needy generally matched the experiences and expectations of participants. The findings in relation to the most needy areas for debt, housing and welfare matched the experience of service delivery in those areas, although more detail was felt to be required regarding other wards to confirm these opinions. Participants were also aware and had used Scottish Index of Multiple Deprivation data. However, key concerns were raised regarding the data that feeds into the proxy models. The validity and robustness of the Debt proxy

model in particular was questioned due to the calculation being solely based on unemployment figures. Participants also reiterated the current project being conducted by Aberdeen University to create an accurate set of indices of deprivation specific to rural areas – there was the general perception that this may provide more accurate measurement of need in Argyll & Bute than current available statistics.

### **Role of proxy model / survey findings in future planning**

5.52 Overall the majority of participants perceived both the proxy model and survey data to be extremely useful and complementary to each other. Although focusing on different aspects of predicting levels of legal need, it was felt that both methods were valuable and added to participants' understanding of need in Argyll & Bute. The participants also commended the attendance of a Scottish Executive representative at the group discussion session, perceiving that their presence at the dissemination of information indicated the commitment of the Scottish Executive to the CLS development project.

## **SUMMARY**

### **Summary of Key Survey Findings in Argyll & Bute**

5.53 We found that 32% of the general population reported experiencing a justiciable problem important to resolve, most commonly related to neighbours (13% of 1273) or housing (10% of 1273). There were slight differences in characteristics between those who had a justiciable problem important to resolve and those who did not.

5.54 Around two thirds (66%) of those who had a justiciable problem important to resolve (404) had sought information or advice ∴ 34% did not. For those who sought information or advice the most common sources were, local council / public authority (39%), lawyer / solicitor (12%) and the police (11%). There was poor respondent perception of success in getting advice or information from local council / public authority or police. Of the 155 who had not sought advice or information, 42% planned to try and resolve the problem. Furthermore, 26% of the 80 who had not sought advice or information said the situation was “over and done with”, and 16% decided “not to bother / wasn’t important after all”.

5.55 Those seeking help was highest for unfair treatment by police, Immigration, housing, injury due to an accident, divorce / separation and medical negligence. Those “not seeking help” were highest for faulty goods / services and benefit.

### **Summary of Feedback from the Argyll & Bute Group Discussions**

5.56 Overall, proxy and survey were felt to complement each other with both seen to aid understanding of these issues. Concerns were initially raised regarding the survey methodology, to ensure that an appropriate mix of urban, rural and remote sample was achieved. This was answered in discussion during the session.

5.57 The prevalence level (32%) was perceived as lower than expected – especially when asking about any problems experienced in the last 5 years. However it was considered logical when discussed how most people recall problems commonly over the last 18 months – 2 years. The demographic differences between those with / without a problem were seen as logical. As in other areas, concern was raised regarding under reporting of debt / money problems, but neighbour / housing problems as the most prevalent was felt to be logical.

5.58 Most agreed Council / police are the first source contacted for advice, even though they may not be the most appropriate source for information

- The need for effective referral strategy was raised, as was the need for “effective multi-agency working”.

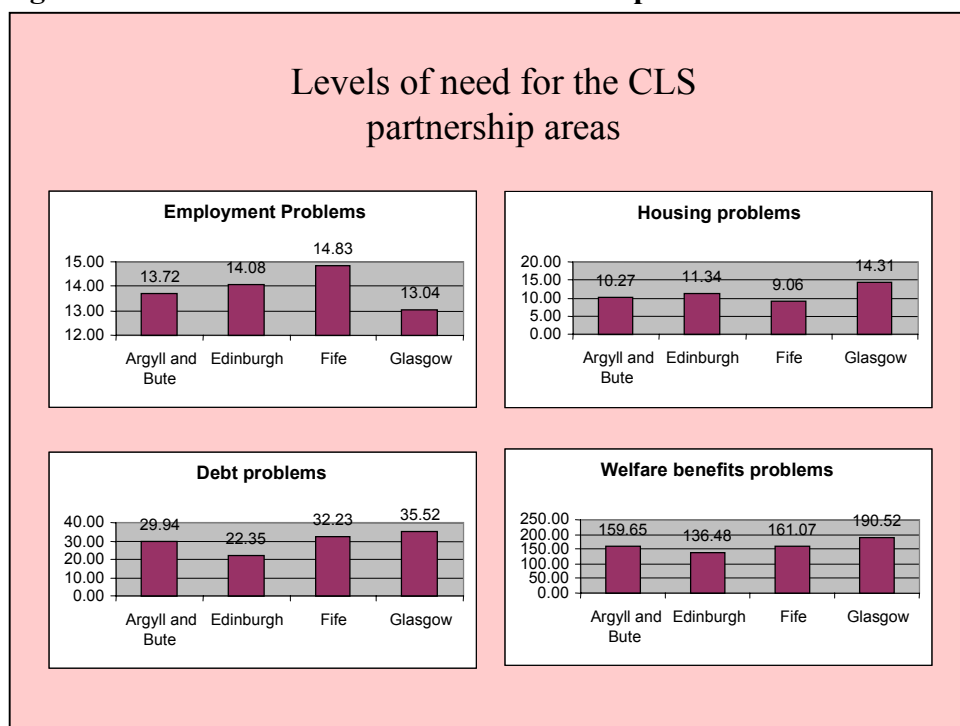
5.59 The proxy findings were also considered as logical, although some concern was raised over the need to have more data inputs e.g. Debt need = unemployment only was seen as insufficient. The proxy findings were accepted as logical in relation to debt, housing and welfare need, although more detail for other wards is required to confirm these initial opinions.

5.60 Scottish Executive’s approach to dissemination of this information was commended, with locally held meetings considered vitally important.

## APPLICATION OF CLS MODELS

6.1 We have constructed ward level scores for the whole of Scotland for 4 of the 6 proxy models developed for CLS partnerships in England. These are displayed in this report for 4 CLSPs – Argyll and Bute, Fife, Edinburgh and Glasgow West. It has not been possible to replicate the proxy models exactly, since there has been some difficulty in obtaining equivalent data sets and in constructing ward level scores. A list of modifications made to the proxy models is given in Appendix 2. A list of indicators needed for the proxy models is provided in Appendix 3, with a brief explanation of the problems encountered. For comparative purposes we have also constructed ward level scores for the Scottish Index of Multiple Deprivation (SIMD)<sup>5</sup> and the Jarman Index<sup>67</sup>. Since both scores produced almost identical results; the SIMD has been used in the following analyses. A web-site has been set up ([www.seeit.co.uk/legal](http://www.seeit.co.uk/legal)) that enables members of CLS Partnerships to view scores on all the measures so far completed for their own and any other area of Scotland they choose for comparative purposes.

**Figure 6.1: Levels of need for CLS Partnership areas**



<sup>5</sup> DETR. *Indices of Deprivation 2000*. London: DETR, 2000.

<sup>6</sup> Jarman B. Jarman Index. *British Medical Journal* 1991;302:527.

<sup>7</sup> Jarman B. Identification of underprivileged areas. *British Medical Journal* 1983;286:1705-1709.



## MEAN NEEDS SCORES FOR CLS PARTNERSHIP AREAS

6.2 These graphs compare the CLS Partnerships in terms of their mean scores on each of the proxy measures. Scores are calculated for each index per 1000 population. However THE SCALES ARE NOT COMPARABLE BETWEEN THE MODELS. The size of the score simply reflects the indicators used for its calculation.

- For *employment problems* Glasgow West has the lowest score of all the CLS partnerships and Fife has the highest.
- For *housing problems* Fife has the lowest levels of need and Glasgow West the highest.
- For *debt problems* Edinburgh has the lowest and Glasgow West the highest.
- For *welfare problems* Glasgow West has the highest levels of need and Edinburgh the lowest.

**Table 6.1: Correlations between proxy measures for CLS Partnership areas**

<b>Argyll and Bute</b>	Employment	Housing	Debt	Welfare	Deprivation
Employment	1.000	0.114	-0.057	-0.305	-0.343
Housing	0.114	1.000	0.719	0.805	0.658
Debt	-0.057	0.719	1.000	0.687	0.741
Welfare	-0.305	0.805	0.687	1.000	0.830
Deprivation	-0.343	0.658	0.741	0.830	1.000
<b>Fife</b>	Employment	Housing	Debt	Welfare	Deprivation
Employment	1.000	-0.438	0.113	-0.091	-0.106
Housing	-0.438	1.000	0.623	0.719	0.670
Debt	0.113	0.623	1.000	0.877	0.894
Welfare	-0.091	0.719	0.877	1.000	0.891
Deprivation	-0.106	0.670	0.894	0.891	1.000
<b>Edinburgh</b>	Employment	Housing	Debt	Welfare	Deprivation
Employment	1.000	0.523	0.182	-0.323	-0.197
Housing	0.523	1.000	0.644	0.182	0.330
Debt	0.182	0.644	1.000	0.710	0.854
Welfare	-0.323	0.182	0.710	1.000	0.876
Deprivation	-0.197	0.330	0.854	0.876	1.000
<b>Glasgow West</b>	Employment	Housing	Debt	Welfare	Deprivation*
Employment	1	0.257	-0.443	-0.854	-0.811
Housing	0.257	1	0.429	-0.096	0.004
Debt	-0.443	0.429	1	0.696	0.768
Welfare benefits	-0.854	-0.096	0.696	1	0.943
Deprivation	-0.811	0.004	0.943	0.943	1
* Scores taken from the Scottish Index of multiple deprivation					

## **CORRELATION BETWEEN PROXY MEASURES IN THE CLS PARTNERSHIP AREAS AND THEIR RELATION TO DEPRIVATION**

6.3 Table 1 shows patterns of inter correlation between the proxy measures and the Scottish Multiple Index of Deprivation (SIMD).\*

### *Debt and Welfare*

6.4 In all CLS Partnership areas welfare problems and those associated with debt are highly positively correlated with one another and also with higher levels of deprivation. Similar indices are used in all 3 proxy measures, so it would be reasonable to assume that an existing deprivation indicator such as SIMD would provide a good proxy for these kinds of problems.

### *Housing Problems*

6.5 There is more variability across CLS partnership areas in the relationship between housing problems, employment problems and other proxy measures and their association with deprivation. In Argyle and Bute and in the Fife CLS partnership areas, housing problems fall within the configuration of debt, welfare and deprivation. In Edinburgh and in the Glasgow West partnership area this relationship is more complex. In Edinburgh housing problems are most closely associated with employment problems and debt, but not with welfare problems or strongly with deprivation. In Glasgow West there is a weak to moderate correlation between housing problems and debt, but no correlation between any other of the indicators and housing problems.

### *Employment Problems*

6.6 In all CLS Partnership areas employment problems are inversely related to welfare problems and to deprivation, that is the higher the level of employment problems, the lower the level of welfare problems and of deprivation. In fact in Glasgow West these measures are strongly negatively correlated, suggesting substantially higher levels of employment problems in affluent areas and vice versa.

6.7 These patterns of correlation confirm the view that deprivation indicators do not in themselves constitute adequate proxies of the full range of legal problems. They also illustrate the variability in legal need that occurs across localities.

## **MAPPING PROXY MEASURES FOR CLS PARTNERSHIP AREAS.**

6.8 The following maps show how particular legal problems, as measured by the proxy indicators, are distributed at ward level in each of the CLS Partnership areas. Values for each partnership area are displayed in the Appendix.

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\* Similar analyses were performed using the Jarman Index. Results were almost identical, so they have not been shown.

6.9 The mapping of need uses Census Wards (CAS Wards) because this is the geography at which the majority of data for the proxy model is published (i.e. Census data). However they are not exactly coincident with the Council Ward boundaries.

6.10 All of the maps use a technique called choropleth mapping or thematic mapping to visualise the variation in a given indicator for each Ward. Red represents a high value compared to all Wards in Scotland and Blue a low value compared to all Wards in Scotland with varying shades between. Because many of the Wards appear within the middle of the range they are coloured the same.

6.11 On each map green dots pick out the 6 most affluent wards in each CLS Partnership area ● and white squares the 6 most affluent areas □ .

Fig 6.2: Key to Census Wards in Edinburgh

ID	Ward Name
1	Balerno
2	Baberton
3	Dalmeny/Kirkliston
4	Queensferry
5	Cramond
6	Davidson's Mains
7	Muirhouse/Drylaw
8	Craigleith
9	Pilton
10	Granton
11	Trinity
12	Newhaven
13	East Craigs
14	N.E. Corstorphine
15	Murrayfield
16	Dean
17	Stockbridge
18	New Town
19	Broughton
20	Calton
21	Harbour
22	Lorne
23	Gyle
24	S.E. Corstorphine
25	Parkhead
26	Craiglockhart
27	Stenhouse
28	Moat
29	Shandon
30	Dalry
31	Fountainbridge
32	Tolcross
33	Southside
34	Holyrood
35	Meadowbank
36	Mountcastle
37	Leith Links
38	Restalrig
39	Portobello
40	Milton
41	Murray Burn
42	Sighthill
43	Colinton
44	Firhill
45	Merchiston
46	North Morningside/Grange
47	Marchmont
48	Sciennes
49	Newington
50	Prestonfield
51	South Morningside
52	Fairliehead
53	Alnwickhill
54	Kaimes
55	Moredun
56	Gilmerton
57	Craigmillar
58	Duddingston

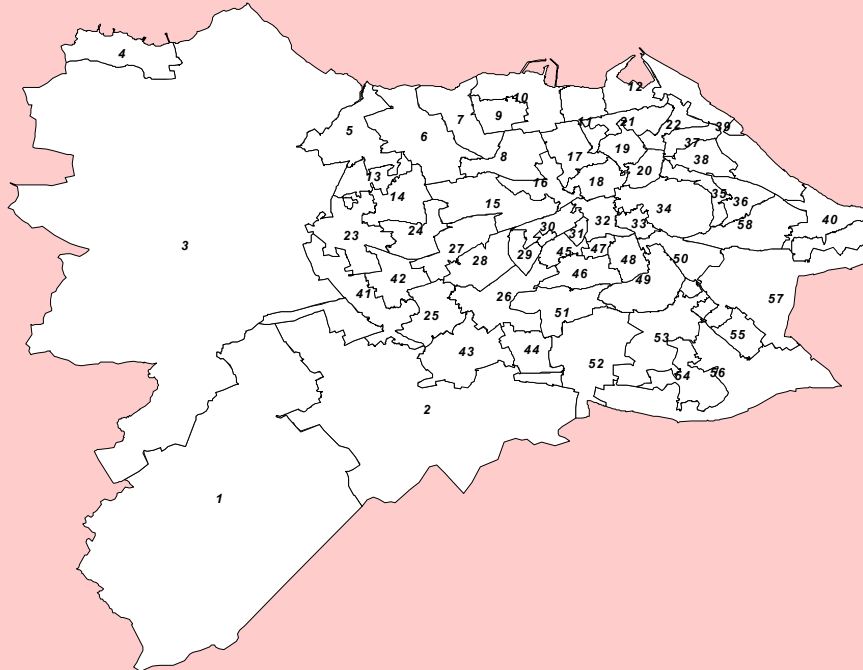
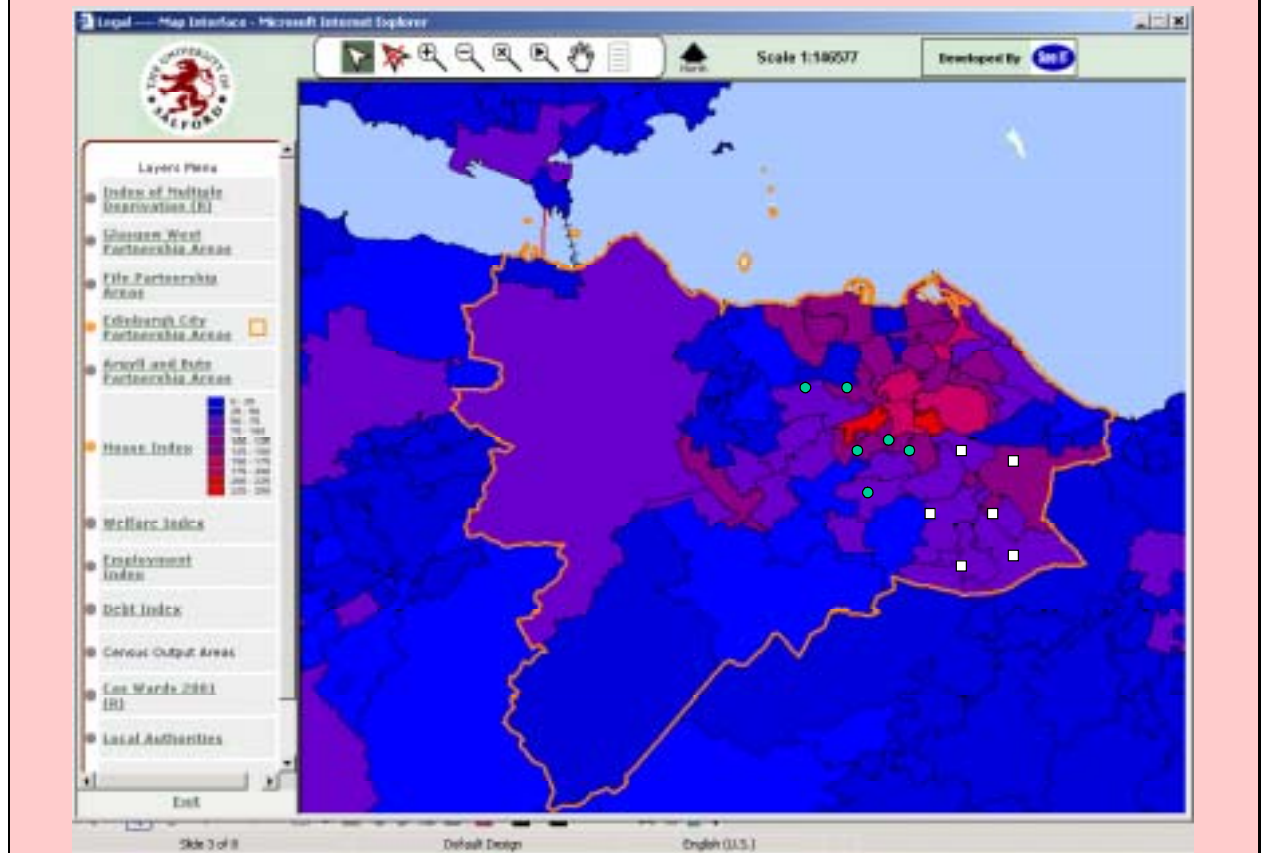


Fig 6.3: Employment Problems Index Map

Craigmillar, Muirhouse / Drylaw, Kaines and Stenhouse have the lowest level of need associated with employment problems.

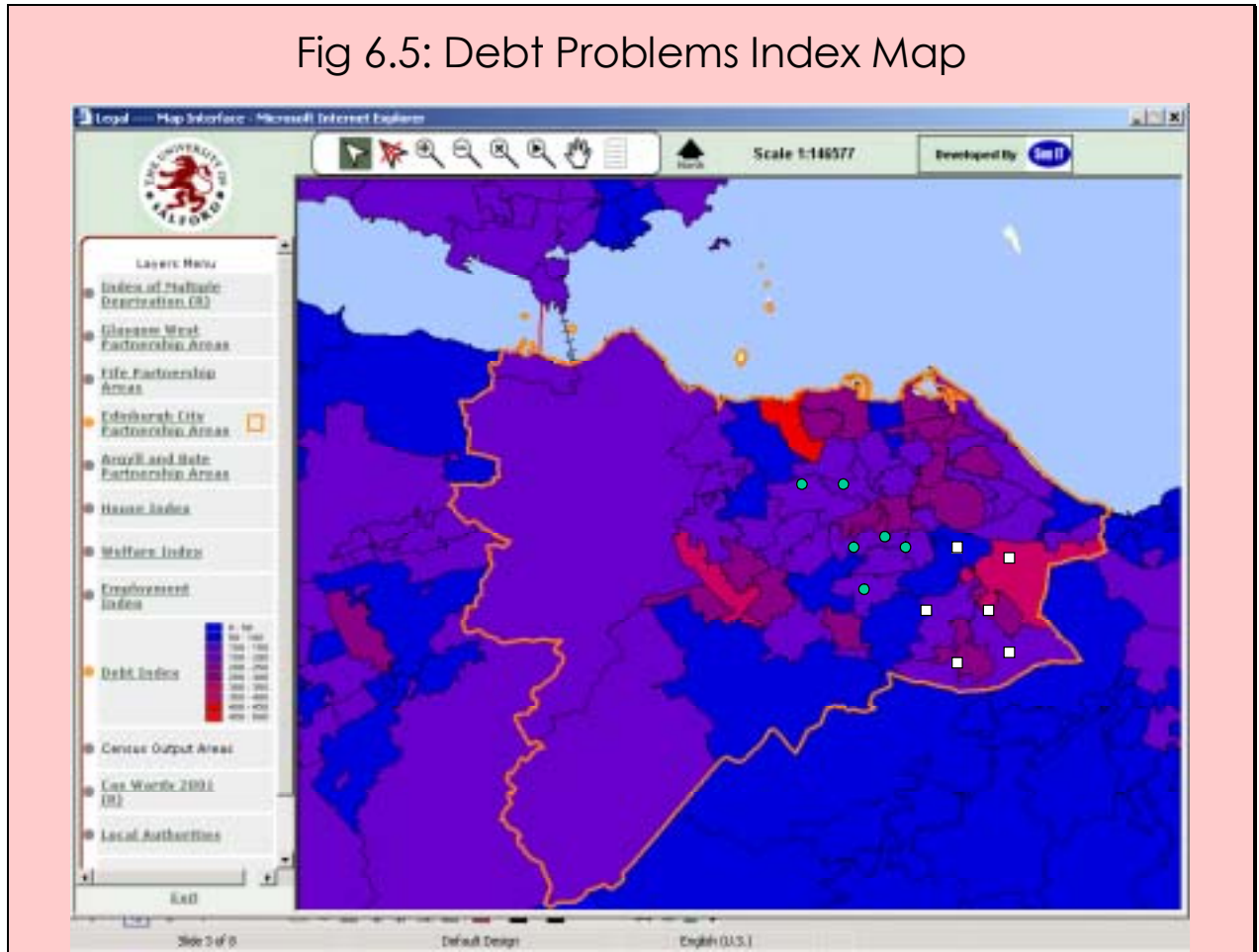
Fig 6.4: Housing Problems Index Map



Southside, Tollcross, Dalry and Holyrood have the highest levels of need for housing problems.

Duddingston, Milton, East Craigs and Alnwick Hill have the lowest levels of need relating to housing problems.

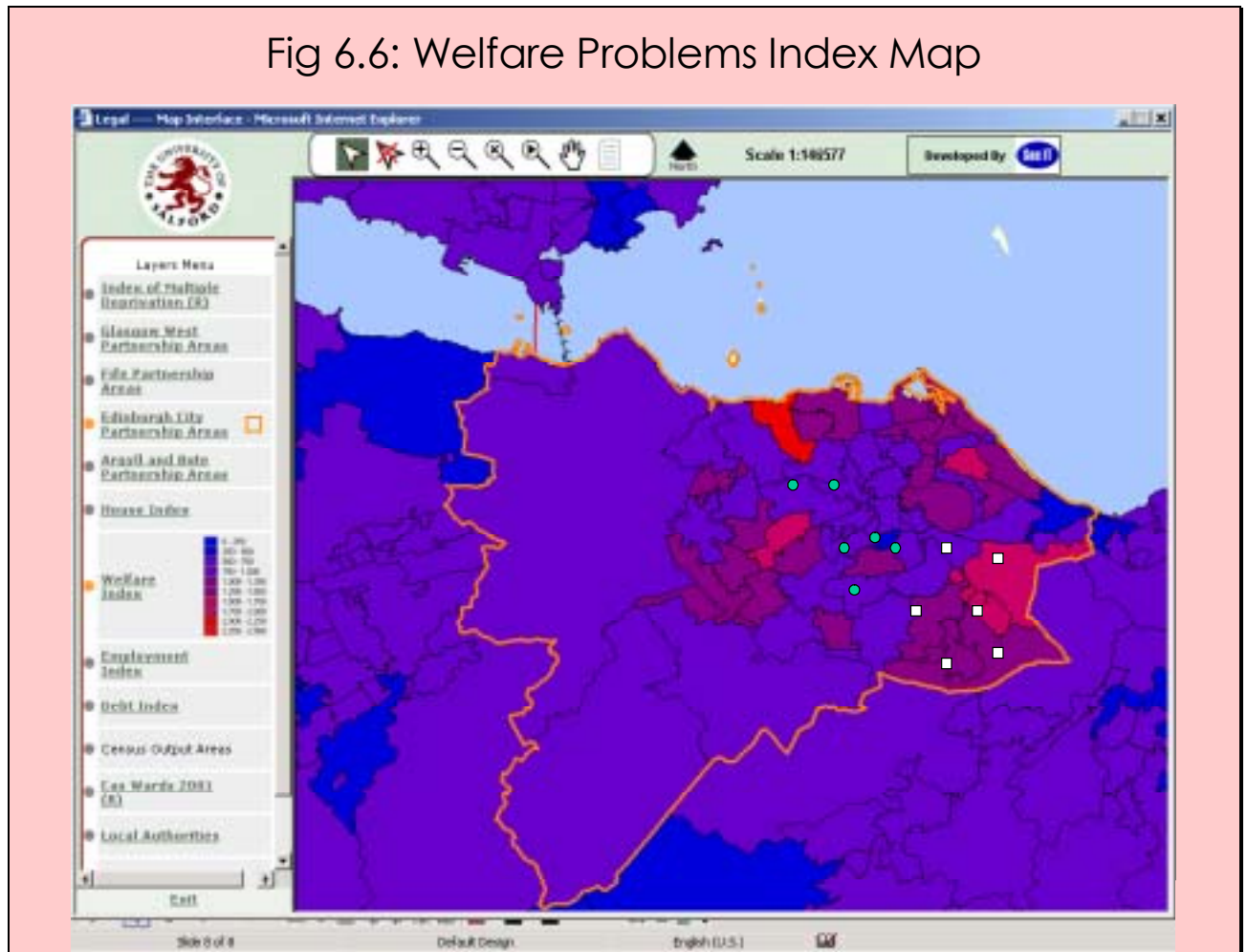
Fig 6.5: Debt Problems Index Map



Muirhouse / Drylaw, Craigmillar, Murrayburn and Calton are wards with the highest levels of need relating to problems with debt.

Portobello, Alnwick Hill, Duddingston and Mountcastle are wards with the lowest levels of need relating to debt.

Fig 6.6: Welfare Problems Index Map



Muirhouse / Drylaw, Craigmillar, Stenhouse and Restalrig, are wards with the highest levels of welfare need.

Tollcross, Southside, Broughton and Dalmerly / Kirkliston are the wards with lowest welfare need.



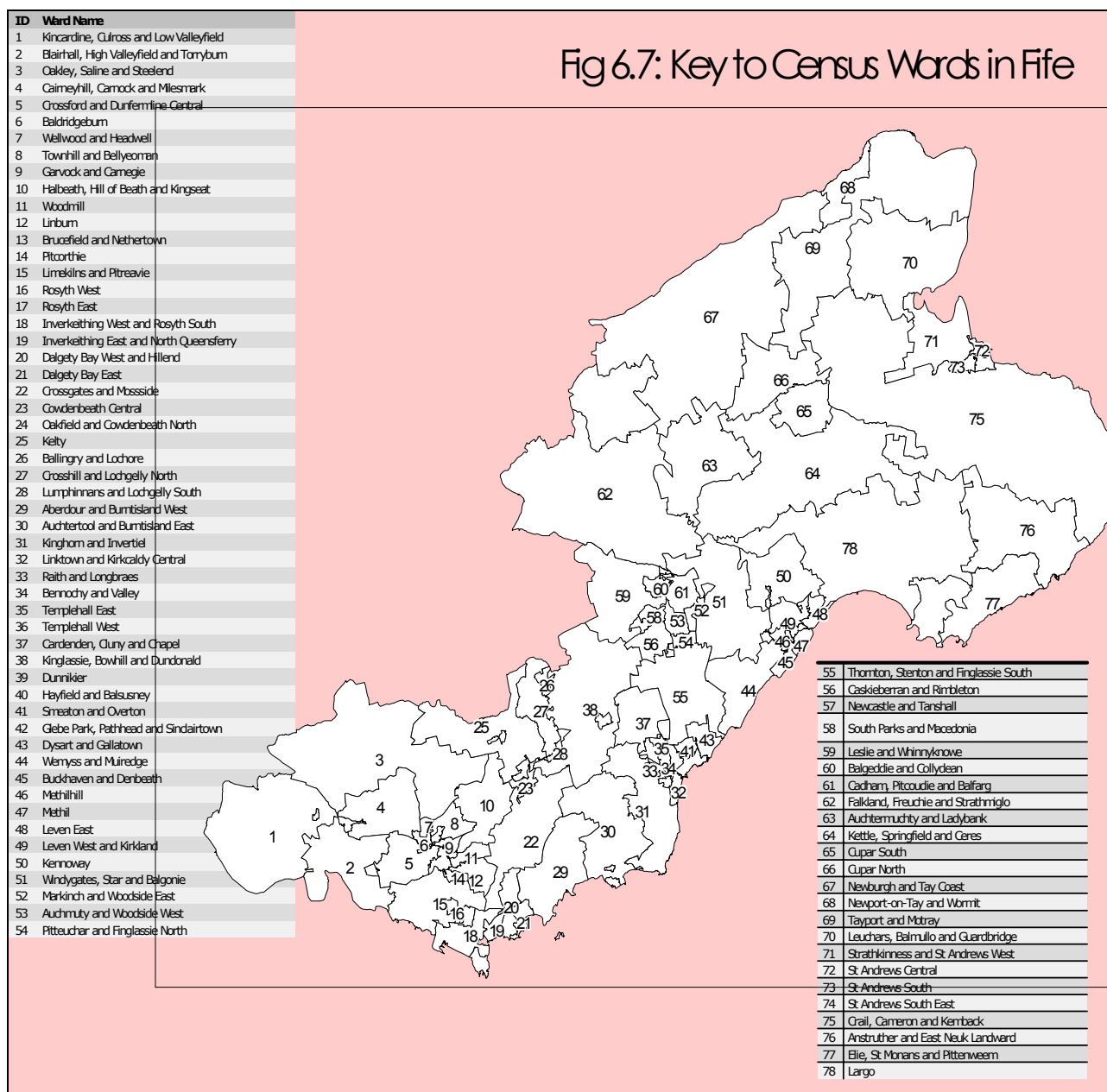
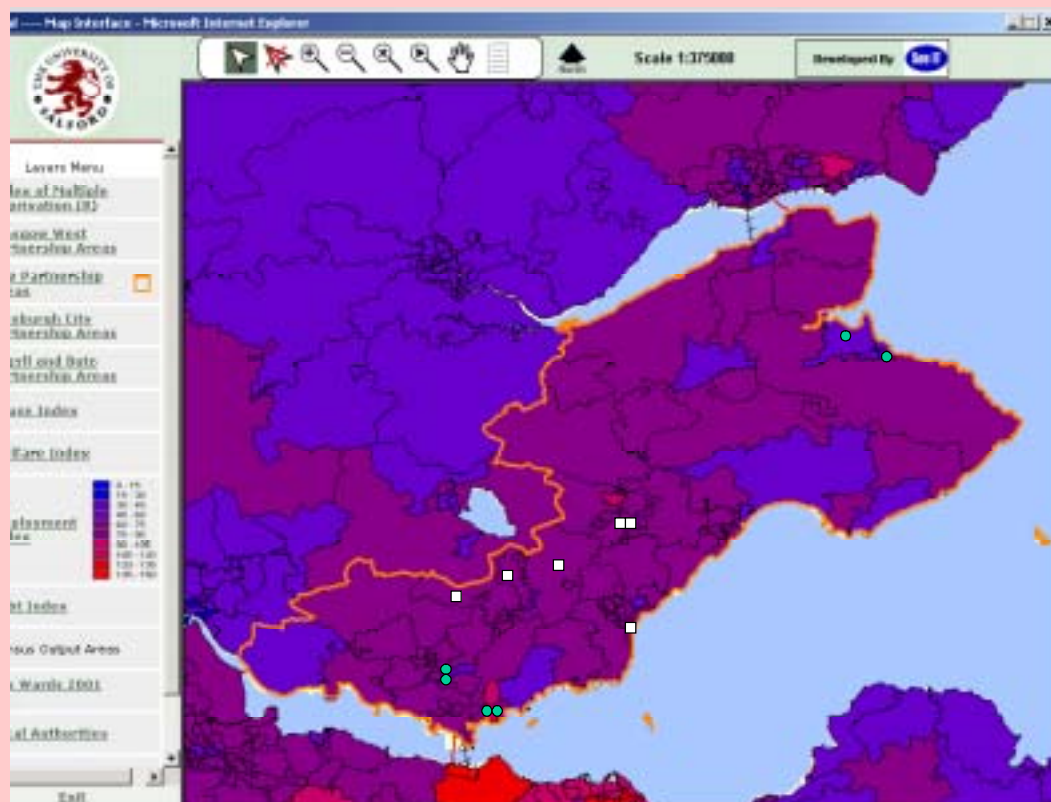


Fig 6.8: Employment Problems Index Map

The following wards - Inverkeithing West and Rosyth South, Thornton, Stenton and Finglassie South, Balgeddie and Collydean and Dalgety Bay West and Hillend have the highest level of need associated with employment problems.

St Andrews Central, Strathkinness, St Andrews West, St Andrews South and St Andrews South East have the lowest level of need associated with employment problems.

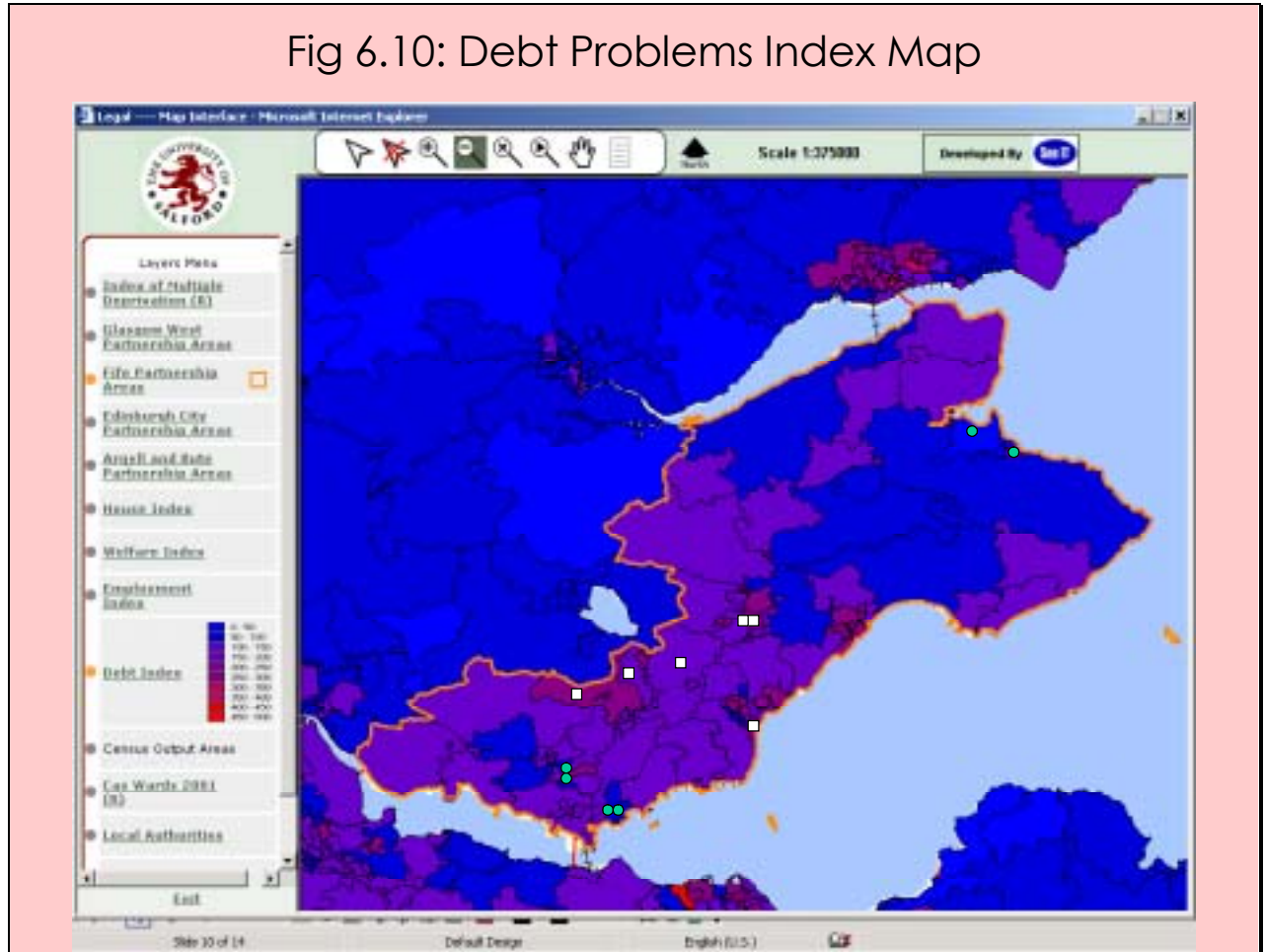
Fig 6.9: Housing Problems Index Map



Those Wards with the highest levels of need as derived from the model are Methil, Ballingry and Lochore, and interestingly St Andrews Central, though its inclusion is caused by the predominance of multi-occupation student households within St Andrews.

For housing problems, the wards with the lowest levels of need – are Dunnikier, Pitcorthie, Dalgety Bay West and Hillend and Dalgety Bay East.

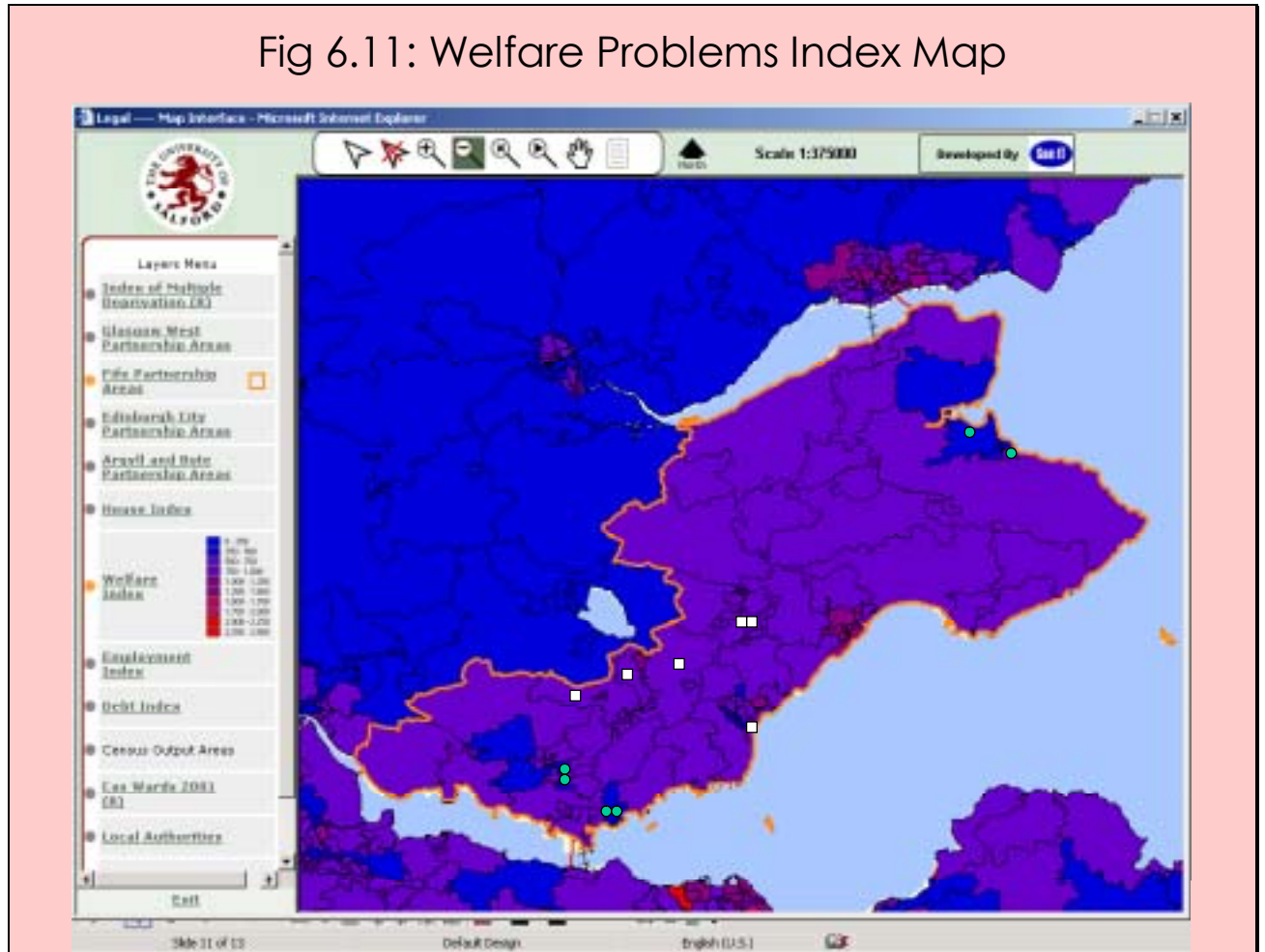
Fig 6.10: Debt Problems Index Map



For Debt problems, the wards with the highest levels of need – are Methil, Auchmuty and Woodside West, Smeaton and Overton and Newcastle and Tarshall.

The wards with the lowest levels of Debt related need – are Strathkinness, St Andrews West, St Andrews South and Newport-on-Tay and Wormit.

Fig 6.11: Welfare Problems Index Map

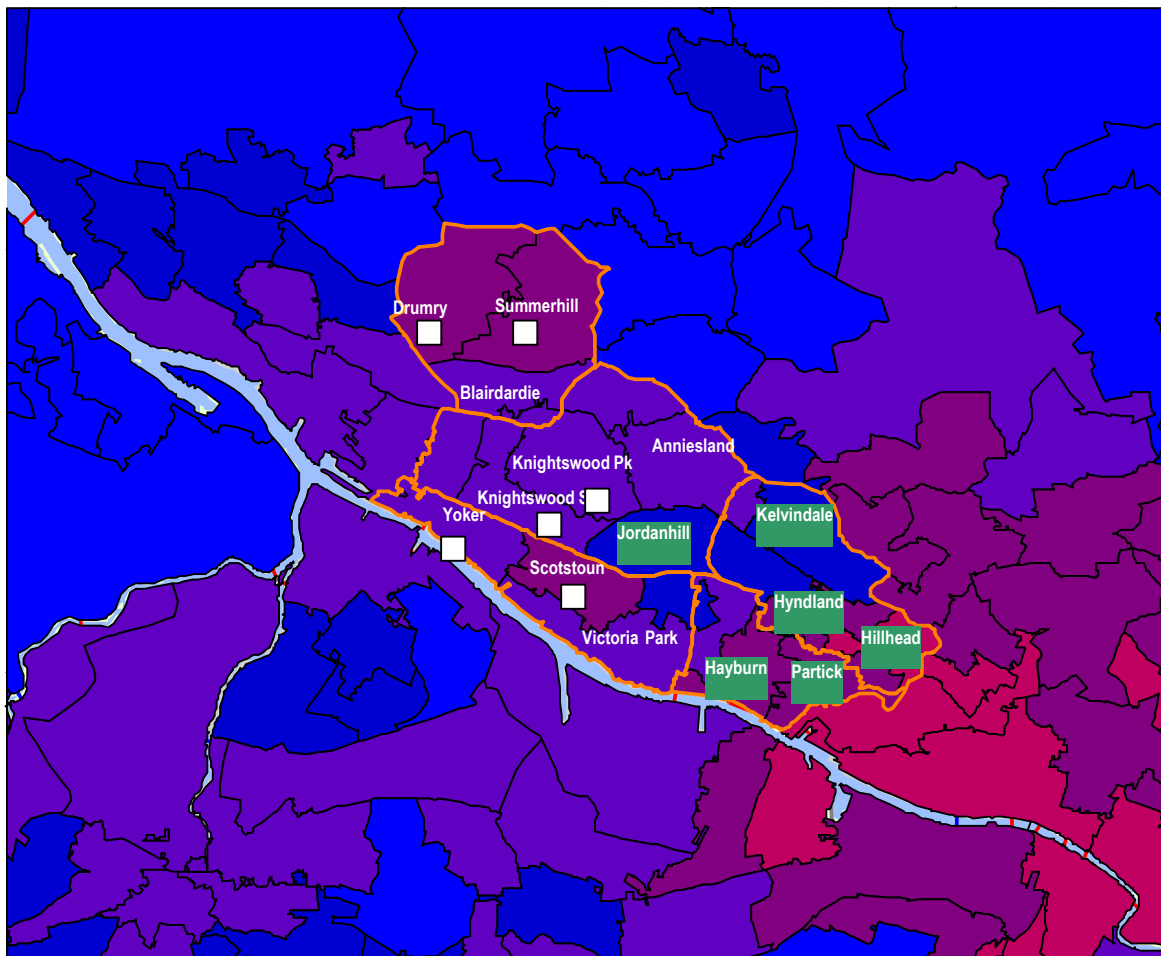


For Welfare problems, the wards with the highest levels of need are Smeaton and Overton, Buckhaven and Denbeath, Methil and Cowdenbeath Central.

For Welfare problems, the wards with the lowest levels of need are Dunnikier, St Andrews Central, Dalgety Bay West and Hillend and Pitcorrhie.



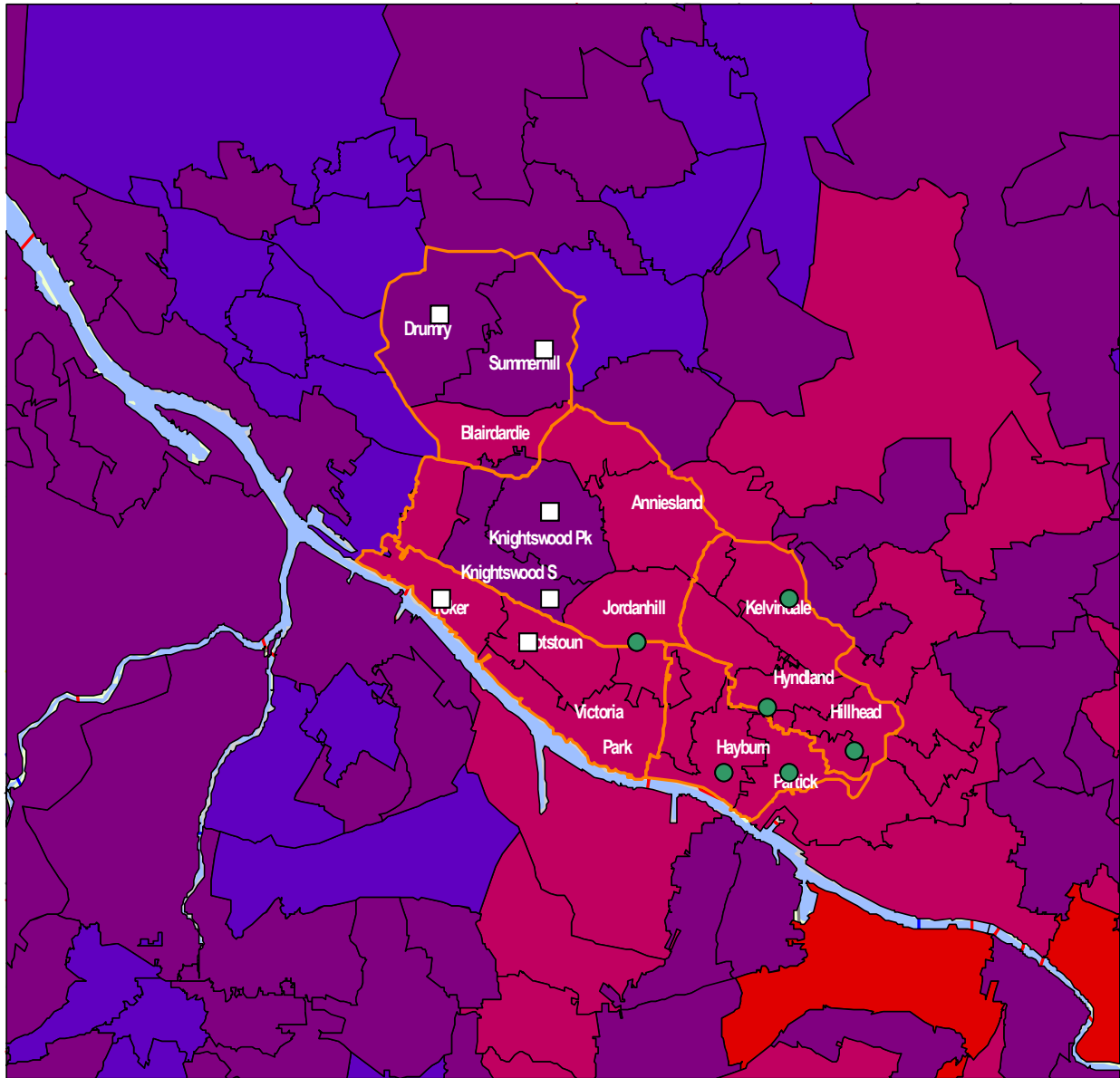
**Fig 6.12: Housing Index – Glasgow West CLSP**



### *Housing Problems*

For housing problems, four wards have highest levels of need - namely Hillhead, Partick, Hyndland and Hayburn. Wards with the lowest levels of housing problems are Anniesland, Blairdardie, Kelvindale and Jordanhill.

**Figure 6.13: Employment Index – Glasgow West CLSP**

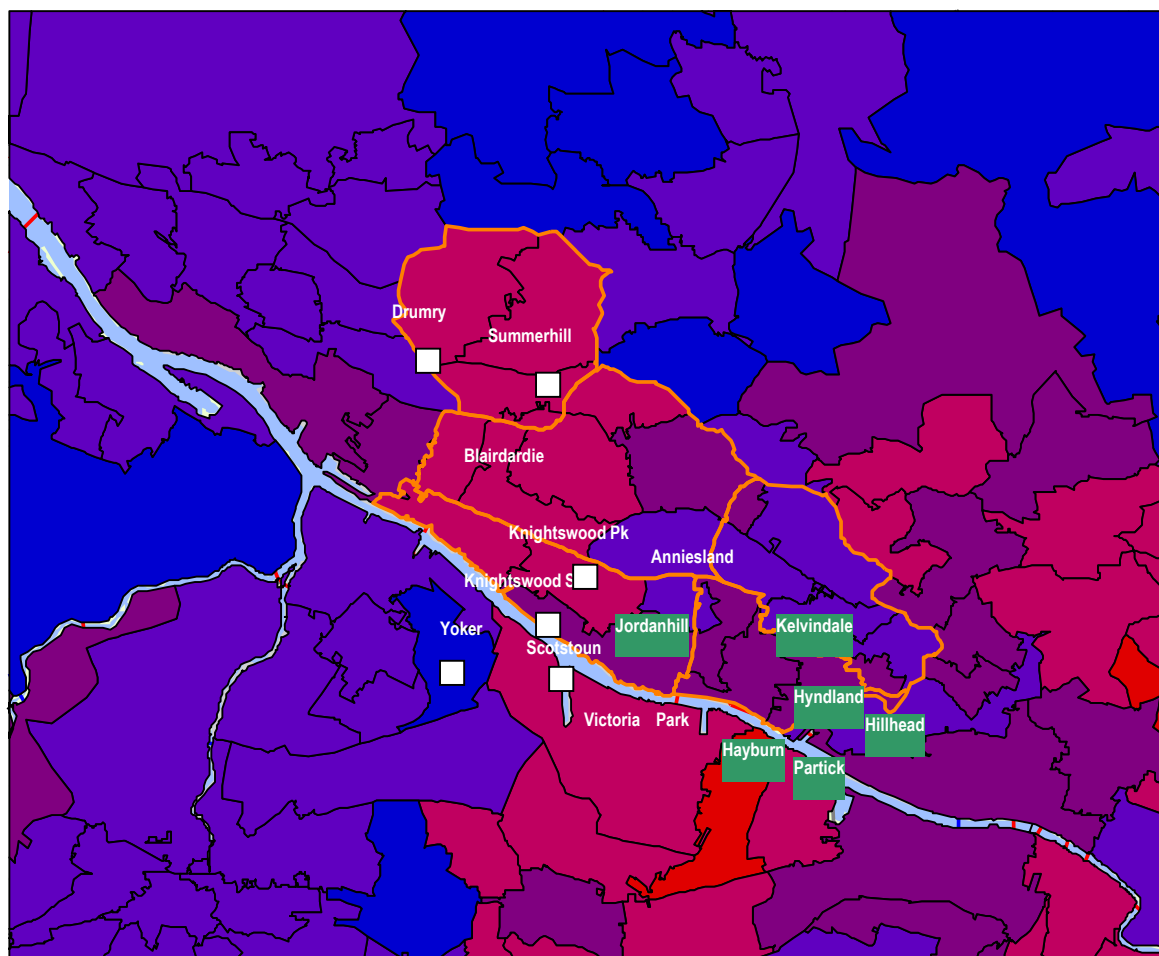


*Employment problems*

Hyndland, Hayburn, Partick and Hillhead are the areas that have the highest level of need associated with employment problems.

Knightswood South, Summerhill, Knightswood Park and Drumry have the lowest level of need associated with employment problems

**Figure 6.14: Welfare Index Glasgow West CLSP**

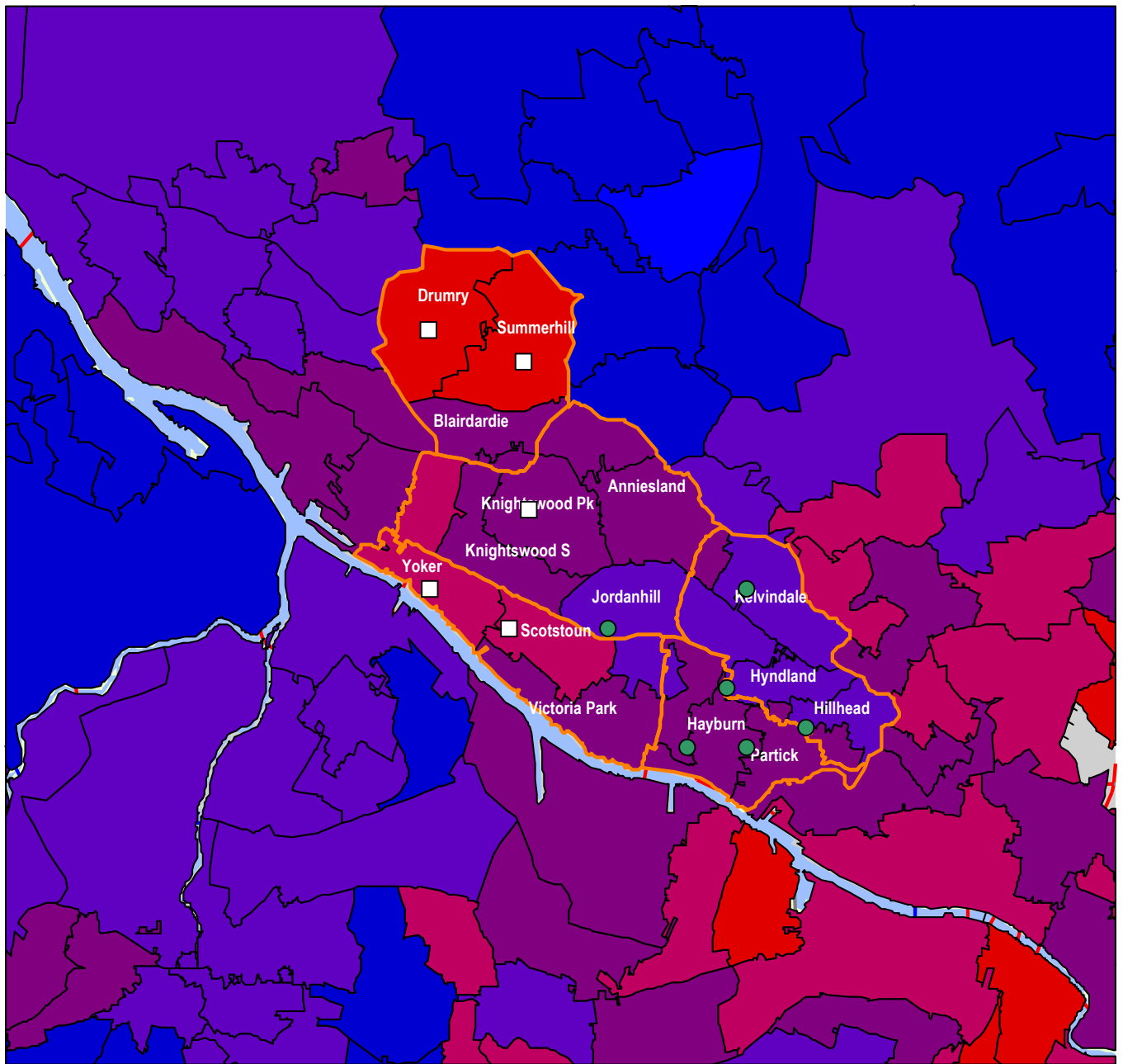


### *Welfare problems*

Similarly Drumry, Summerhill, Knightswood South and Knightswood Park all have high levels of welfare benefits problems. Kelvindale, Jordanhill, Hyndland and Hillhead had the lowest levels of need related to welfare problems.



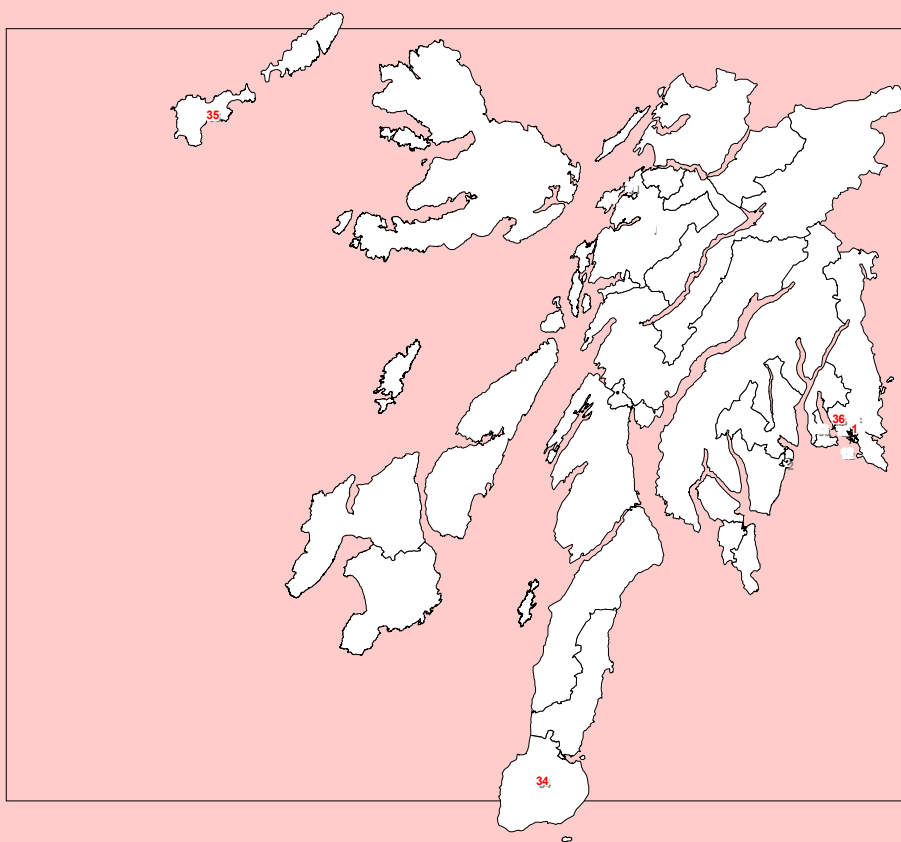
**Fig 6.15: Debt Index – Glasgow West CLSP**



### *Debt Problems*

Some of those wards with the lowest levels of need associated with employment and housing problems have the highest levels of need associated with debt problems. Summerhill, Drumry, Partick and Scotstoun have high levels of need associated with debt. Hillhead, Hyndland, Jordanhill and Kelvindale in contrast have low levels of debt related need.

Fig 6.16: Key to Census wards in Argyll and Bute



ID	Ward Name
1	Ardconnel - Kilmore
2	Ardenslate
3	Arrocnar, Luss, Arden and
4	Ardennell
5	Auchamore and Innellan
6	Awe
7	Bute Central
8	Bute North
9	Bute South
10	Campbeltown Central
11	Cardross
12	Craignish - Glenaray
13	East Central Helensburgh
14	East Central Kintyre
15	East Lochfyne
16	Garelochhead and Cove
17	Helensburgh Central
18	Helensburgh East
19	Helensburgh North
20	Helensburgh West
21	Holy Loch
22	Islay North, Jura and Colonsay
23	Islay South
24	Kilm and Hunter's Quay
25	Knapdale
26	Lochgilphead
27	Milton
28	Mull
29	North and West Kintyre
30	North Lorn
31	Oban Central
32	Oban North
33	Oban South
34	Roseneath, Clynder and Kilcreggan
35	South Kintyre
36	Tiree and Coll
37	West Helensburgh and Rhu

Fig 6.17: Employment Problems Index Map

For employment problems, the wards with the highest levels of need are: Mull, Oban North and Oban, Central and Islay North.

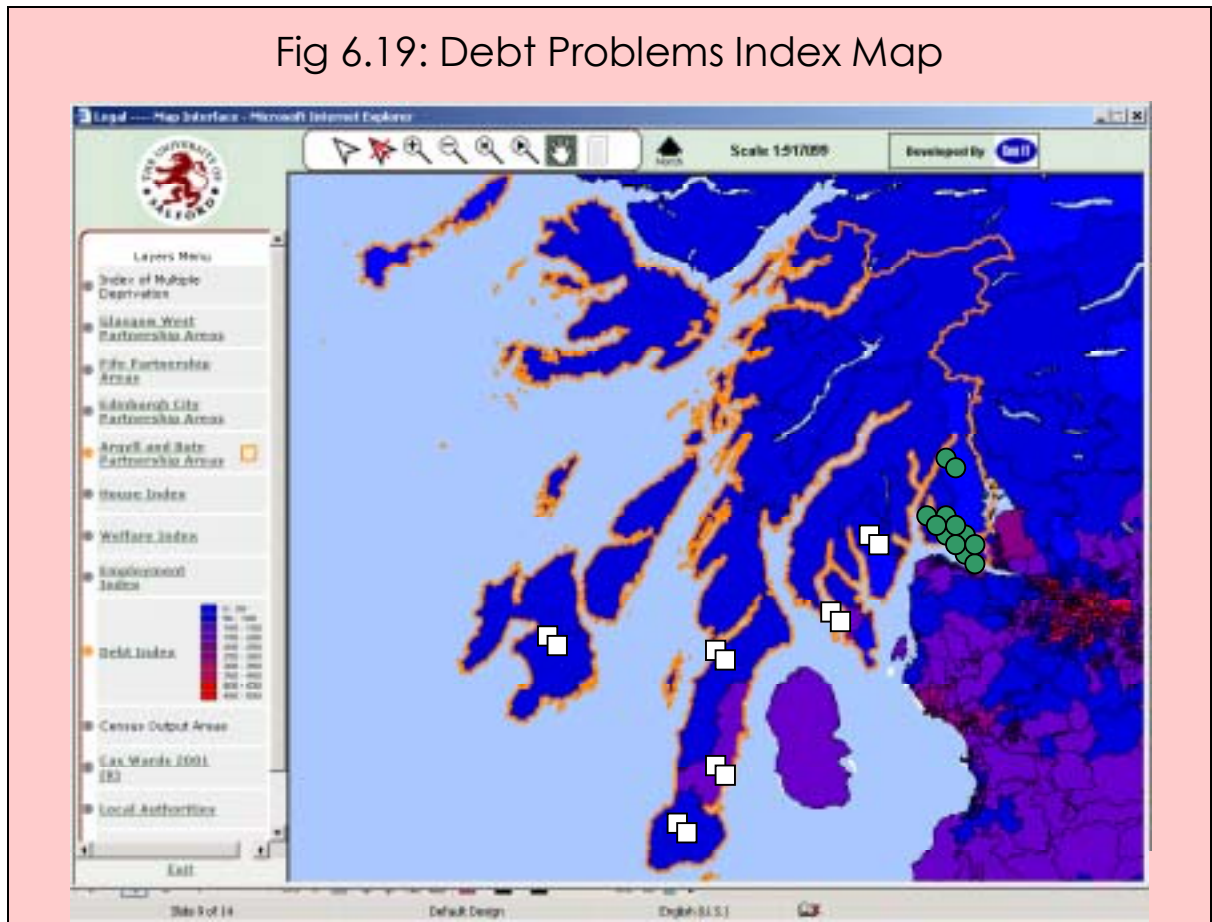
Milton, Helensburgh West, Auchamore and Innellan and Helensburgh North, have the lowest levels of need associated with employment problems.

Fig 6.18: Housing Problems Index Map

The following wards - Campbeltown Central, Bute Central, Milton and Islay South have the highest level of need associated with housing problems.

Garelochhead and Cove, Helensburgh West, Auchamore and Innellan and Helensburgh North have the lowest levels of need associated with housing problems.

Fig 6.19: Debt Problems Index Map

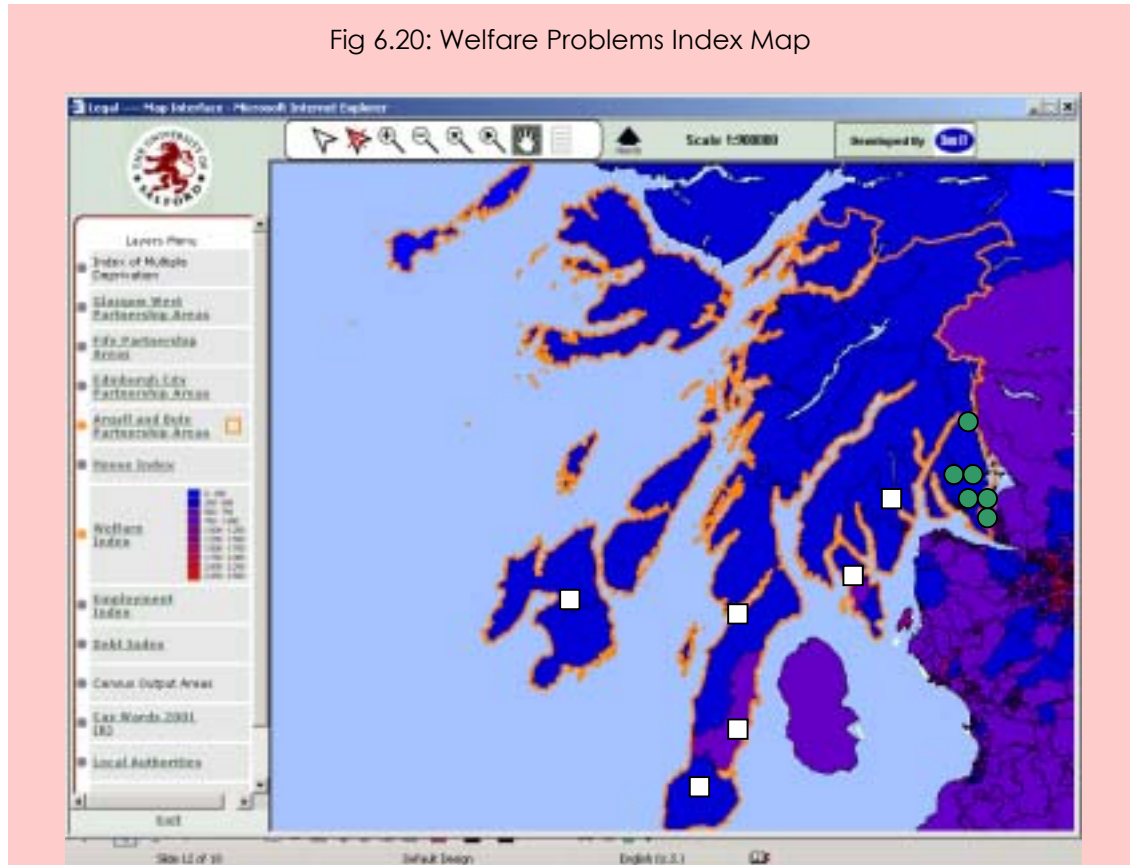


For Debt problems, the wards with the highest levels of need – are Campbeltown Central, Bute Central, Milton and Islay South.

Garelochhead and Cove, Helensburgh West, Auchamore and Innellan and Bute South have the lowest levels of need associated with employment problems.



Fig 6.20: Welfare Problems Index Map



For Welfare problems, the wards with the highest levels of need are: Campbeltown Central, Bute Central, Bute North and Milton.

Garelochhead and Cove, Helensburgh West, Auchamore and Innellan and Helensburgh North have the lowest levels of need associated with housing problems.

## SUMMARY

6.12 To compare levels of need between CLS Partnership areas, mean scores were calculated for each of the proxy measures. These comparisons revealed that:

- Glasgow West had the lowest level of need associated with employment problems and Fife had the highest. The opposite was the case for need associated with housing problems;
- Edinburgh had the lowest level of need associated with debt and welfare problems and Glasgow West had the highest.

6.13 To examine the relationship between the different so

6.14 urces of legal need for each CLS Partnership area, scores for each proxy measure were correlated with one another and with scores of the Scottish Index of Multiple Deprivation:

- in all CLS Partnership areas, welfare benefits problems and those associated with debt were highly positively correlated with one another and with SIMD scores;
- in all CLS Partnership areas employment problems were inversely related to welfare problems and to deprivation. This is particularly marked in Glasgow West;
- housing problems were strongly associated with debt, welfare benefits problems and deprivation in Argyll and Bute and Fife. In Edinburgh and Glasgow in contrast, housing problems were not consistently higher in deprived areas.

6.14 Scores for each proxy indicator were mapped at ward level in each of the CLS Partnership areas. These maps illustrate at small area level the relationship between patterns of need identified in the correlation analysis.

6.15 These wards all have the highest level of need associated with debt and welfare benefit problems and are also deprived areas:

Argyll & Bute: Campbeltown Central, Bute Central

Edinburgh: Muirhouse / Drylaw, Craigmuir

Fife: Methil, Smeaton and Overton

Glasgow West: Summerhill, Drumry

6.16 These wards all show the inverse relationship between employment problems and welfare benefit problems:

Argyll & Bute: Milton

Edinburgh: Muirhouse / Drylaw, Craigmuir

Fife: Dalgety Bay West and Hillend

Glasgow West: Hyndland, Hillhead

6.17 These wards have the highest levels of housing problems combined with the highest levels of debt and welfare benefit problems:

Argyll & Bute: Milton, Bute Central

Fife: Methil

6.18 These wards show an inverse relationship between housing problems and deprivation:

Edinburgh: Tollcross, Southside

Glasgow West: Hyndland, Hillhead

## **APPENDIX 1**

### **AN EVALUATION OF THE CLS MODELS OF THE NEEDS ASSESSMENT GROUP, COMMUNITY LEGAL SERVICE, 2000**

#### **‘HOUSING’ NEED**

##### **The aims of the model**

The housing model aims to identify needs for legal services in relation to a wide range of housing problems. These include homelessness, housing debt, harassment, security of tenure, tenancy problems, housing conditions, disputes with neighbours, overcrowding, building regulations, waiting lists, and issues of sale and purchase.

##### **The components of the model**

To reflect these problems, the Needs Assessment Group have developed a ‘housing need index’. This is a ‘weighted’ sum of three components, namely the number of households in unfit accommodation, the number of households in overcrowded accommodation, and the number of refusals in local authority homelessness applications. The ‘weightings’ are based on the ‘proportions of work which is (currently) being undertaken’ in each component. Thus ‘Legal Services Centre research...and other information’ suggest a split of 33%, 7% and 60% between cases involving unfit housing, overcrowding and homelessness respectively. These figures have been used as weights such that the ‘total housing needs index’ is derived as Unfit households (33%), plus Overcrowded households (7%), plus Homelessness refusals (60%).

##### **Issues concerning the components themselves**

The model relies solely on unfit households, overcrowding and homelessness because these factors are considered to ‘cover a large proportion’ of the work which is undertaken within the housing category. This is vague and unconvincing, especially given that the report identifies a large range of housing problems, many of which have no necessary association with the factors in question. In particular it is difficult to see how the model gives an adequate reflection of the full range of tenancy issues, building regulations and problems arising from house sale and purchase.

There are very large differences in the absolute numbers of households which are represented in each of the three categories. For example, the average ward will have five times as many unfit households as overcrowded ones. In such circumstances the total index will tend to be dominated by inherently ‘large’ components, whatever their legal implications.

The data of homelessness is problematic in the English model in that it is only available at local authority level. To cope with this, the relevant refusals data is disaggregated pro-rata to the total population of each ward (wards being the level at which the model operates) However this ignores the social antecedents of homelessness and the need for a more sensitive basis for disaggregation (even if it were only ward populations in the lower socio-economic groups).



All of the models in the NAG report are derived in two versions. First a raw or 'total' needs index is computed by means of a summation of the relevant components. These indexes are then standardised to give a total index per 1000 population. This latter procedure is not appropriate here. The three components of the housing model are household-based measures. Given this, the proposed computation of a needs index per 1000 population would be better replaced by a needs index per number of households.

### **The weighting of the components**

In effect the model produces data of estimated numbers of cases with a need for housing advice. The use of weightings based on current case numbers is problematic in this respect: such weightings are more likely to reflect current practice and available resources than real, underlying 'need'. Moreover, there is a potential logical problem. The fact that 33% of housing cases involve unfit accommodation does not mean that 33% of unfit households will have a need for legal services.

Even if these estimates of the prevalence of needy cases were accurate, the weighting appears to give no consideration to potential variations in the difficulties of meeting needs from one case type to another. Thus there seems to be an implicit assumption that (on average) equal amounts of time and legal skill will be required to respond to cases of unfit housing, overcrowding, and homelessness.

## **EMPLOYMENT NEED**

### **The aims of the model**

The employment model aims to identify need for legal advice concerning employment issues. This area of law covers problems issues of dismissal, redundancy, termination of contract, maternity and sickness rights, contracts, working conditions, harassment and discrimination, unfair treatment, health and safety, and statutory requirements such as the National Minimum Wage.

### **The components of the model**

The model assumes that needs for advice will vary according to type of industry. Accordingly the employment 'need index' is the weighted sum of workers in each of thirteen industrial 'sectors' (including a separate sector for those who are unemployed). Weights are derived from consideration of seven indicators of employment problems (separate rates of Industrial Tribunals, dismissal, injury, formal sanctions, more than 48 hour working, firms with less than 100 employees, and trade union membership). The numbers of workers in each sector are weighted by the number of indicators in which the sector rate is above the national average (except for trade union membership where a 'below average' rate is the criterion). Thus for example, 'manufacturing' workers receive a weighting of 5 points because the sector has above average levels of dismissals, injury, sanctions, long hours and small firms. The full list of sector components (and relative weights) is as follows: 'manufacturing' (5), 'transport' (5), 'hotels and restaurants' (4), 'agriculture' (4), 'unemployment' (4), 'health' (3), 'wholesale and retail' (3), 'mining' (3), 'other community services' (3), 'other business

services' (3), 'construction' (2), 'education' (1), 'public administration' (1), 'financial services' (1), and 'electricity, gas and water' (0).

#### *Issues concerning the components themselves*

It seems entirely reasonable to assume that type of industry will be closely related to employment need in this area of law. At the same time it is notable that the model's classification by industrial 'sector' is extremely broad: any one sector will typically include a great diversity of occupations. For example the 'Health' sector will include both highly-paid clinicians and large numbers of low-paid workers with working conditions which have much in common with their peers in other types of industry. This need for a more subtle differentiation of occupation is not recognised by the NAG report, although it alludes to other issues which might be relevant to the production of a more sensitive index. (These are the potential impact of variations in female employment, part-time working, and the age-distribution of workers. All three are considered to be reflections of industrial sector and thereby inappropriate for separate incorporation).

#### **The weighting of the components**

The weightings are very arbitrary and insensitive. Workers in an industrial sector will achieve a standard weighting of 1 point for any particular problem indicator as long as the sector in question scores above the national average for that indicator (or below the average in the case of the trade union item). This simplistic system has a number of implications. First it means that one whole group of workers is excluded from consideration as if the sector had a complete absence of employment problems. These are 'electricity, gas and water' workers, a group with a high rate of unionisation and below-average levels of all other problems. More importantly, however, the weighting system means that sectors with very different levels of a particular problem will often receive identical treatment in the model. For example, two groups of workers with above average levels of dismissals per 100 employees were those in 'hotels and restaurants' and those in 'other community services'. Both receive a weighting of 1 point in respect of the dismissals indicator although their dismissal rates were 5.9 and 1.7 respectively, a 3.5-fold difference. Similarly, both 'financial service' and 'construction' workers receive zero weighting for their rate of injury per 100 employees. Both sectors are below the national average, although the respective injury rates per 100 are 0.1 (financial service) and 1.4 (construction), a fourteen-fold difference. (The reportedly below-average level of injuries for construction is, of course, a further but separate matter for debate).

The weighting makes no allowance for the variations which are likely to exist in the legal complexity of different employment problems. There is an implicit assumption that equal amounts of time and legal expertise will be required to deal with industrial tribunals. dismissals, injuries, disciplinary events and the like. This is unconvincing, and yet it means that groups of workers can achieve identical weightings on the basis of very different combinations of problems. Workers in 'health' and workers in 'wholesale and retail' are a particular case in point (with a common weighting of three points). Although both receive weighting for 'small firms', the other contributions are very different (i.e. industrial tribunals and injuries in 'health' in contrast to formal sanctions and low unionisation in 'wholesale and retail').

Data from the Workplace Employee Relations Survey was used to derive the weights for most industrial sectors. However such data was not available for agriculture, mining and the

unemployed. Weightings for these sectors are based on intuitive assumptions in the Needs Assessment Group. It is difficult to be convinced that there is any great degree of consistency with the weights assigned to the other sectors in the model.

## **DEBT NEED**

### **The aims of the model**

The debt model is intended to reflect needs for legal services in relation to housing and mortgage debt, credit problems, difficulties with council tax and utility bills, and personal insolvency. The model aims to recognise that ‘more often than not, people are seeking help for a multitude of debts’ (the definition of debt being that which is embodied in the Consumer Credit Act of 1974) .

### **The components of the model**

The debt model tries ‘to identify those who are in debt and most likely to experience debt problems’: these are taken to be unemployed claimants (at a recent date) and people in receipt of County Court debt judgements (over the preceding two years). The debt index is a simple, ‘unweighted’ sum of these two components.

### **Issues concerning the components themselves**

Clearly debt will be a major problem for the unemployed and (by definition) those facing County Court judgements. However the report identifies a large range of debt problems. Not all of these are peculiar to the unemployed and those who are involved in court proceedings. Indeed, many forms of credit debt are associated with high levels of personal consumption in the middle and higher income groups. The very absence of Court judgements in these groups is likely to reflect their (successful fulfilment) of needs for legal services regarding this type of problem. Altogether, It is difficult to see how the many different dimensions of debt can be adequately reflected by the two simple components chosen.

The two components involve different types of statistic. The ‘numbers of unemployed’ are collected at one point in time. County court judgements reflect new sources of need for legal services over a long period of time. This combination of point prevalence and incidence data is both awkward and a potential source of distortion.

### **The weighting of the components**

The model involves no weighting of components ‘as there is no useful information to base a weighting on’. In fact the deliberate omission of any ‘weights’ implies an implicit assumption of equal weighting from one component to the other. No evidence is presented for the appropriateness of this assumption.

## **HEALTH AND COMMUNITY CARE NEED**

### **The aims of the model**

The Health and Community care model aims to identify need for legal services concerning local authority assessments, residential care and the provision of services (including service charges). The report considers that the elderly, the disabled and the mentally ill are the people who are most likely to have problems within this area of law.

### **The components of the model**

The Health and Community Care Index is an 'unweighted' summation of three components: the number of persons expected to receive psychiatric in-patient care in a twelve-month period, the number of people of retirement age, and the number of people aged less than 65 in receipt of disability benefits (namely Severe Disablement Allowance, Disability Living Allowance, and Incapacity Benefit). These components are considered to reflect the impact of 'mental illness', 'pensioners' and 'disability' as major sources of legal need in this area.

### **Issues concerning the components themselves**

The 'pensioner' and 'disabled' components of the index are measures of the impact of specific groups in the community at a single point in time. In this respect they differ markedly from the 'mental illness' component, this being a service-specific measure of likely cases accruing over a period of time. The combination of these different types of measure is both awkward and likely to distort the impact of mental illness relative to the other groupings.

There are large differences in the absolute size of the different components of the model. Here the total retirement population of a ward is combined with (much smaller) numbers of psychiatric admissions and benefit recipients. Inevitably the total index will be dominated by the 'retirement' component, despite the fact that it is perhaps the most ambiguous of all the components in terms of its implications for legal need.

### **The weighting of the components**

There is no formal 'weighting' applied to this model. This means that there is an implicit assumption that equal amounts of time and legal skill will be required to meet the needs of the mentally ill, the elderly and the disabled in their dealings with health and social care agencies. This seems entirely unjustified.

## **WELFARE BENEFITS NEED**

### **The aims of the model**

The welfare benefits model is intended to reflect problems arising from the welfare benefit system. These problems include the review, refusal, and reduction of benefits, along with

issues relating to appeal applications. Most problems will be encountered by people who are eligible (or at least potentially eligible) for particular benefits.

### **The components of the model**

People in poverty are most likely to be involved in the benefit system. The Welfare Benefits Index is a simple summation of the estimated numbers of people below the 'poverty line' (60% of the 'average' national income) in each of four groups, namely a) unemployed claimants b) lone parents c) residents with a long-term, limiting illness, and c) pensioners. For the first three of these groups, the estimated prevalence of poverty is taken from the DSS Family Resource Survey. Thus poverty is considered to characterise 83%, 72% and 42% of the unemployed, lone parents, and the chronically sick respectively. By contrast the prevalence of poverty amongst pensioners is estimated by an algebraic transformation of the numbers who happen to be in receipt of income support.

### **Issues concerning the components themselves**

A transformation of income support data is used to predict the numbers of pensioners in poverty on the grounds that it would be inappropriate to apply the national prevalence of poverty in that group as a constant in estimating the numbers of poor pensioners in each ward. 'Pensioner populations tend to be clustered by income, so that some wards have a very high number of affluent retirees ...and other wards have a concentrated population of low income pensioners'. At the same time, the model unquestioningly assumes that national poverty rates will be reflected in each ward population of those who are unemployed, lone parents, or chronically sick. This seems debatable. We would not expect lone parents who live in generally affluent areas to manifest the same levels of poverty as lone parents in deprived areas. Similarly, we would be surprised if there really was a constant relation between chronic sickness and poverty wherever the chronically sick are found. Altogether it is clear that the model involves an inconsistent treatment of its different components. The reasoning behind the pensioner component should be applied throughout, assuming that it improves the corresponding assessments of need.

Unfortunately the recommended method for predicting pensioners in poverty is not what it seems. An expression is presented, apparently in the form of a linear regression (i.e. 'the percentage of poor pensioners equals a constant 31 plus 0.69 times the percentage of pensioners on income support'). However despite appearances, the relation is not based on an empirically-derived line of 'best fit' for a reasonable number of ward-based data points. The relation has been obtained by a simple algebraic process from the two national prevalences of i) pensioners in receipt of less than 60% of the national average income and ii) pensioners on income support. This means that the pensioner method is almost as arbitrary as the application of national poverty prevalences to the other groups in the model.

### **The weighting of the components**

The NAG report describes the figures of proportions in poverty as 'weights'. In fact there is no sense in which a differential weighting is used here. The 'weights' here are simply estimated prevalences of poor people in each of the four component groups. The fact that

there is no other weighting implies an implicit assumption that equivalent legal needs will be presented by people in poverty, whether or not they are unemployed, lone parents, chronically sick, or pensioners. This seems entirely unconvincing.

## **NEED FOR CLS FUNDING ('GENERAL ELIGIBILITY')**

### **Aims of the model**

The CLS models so far have been designed to assess needs in the wider community for legal help in relation to specific problem categories. A further model ('General Eligibility') has been devised to identify people who are likely to be eligible for CLS funding itself. Such people will be those who pass a number of eligibility criteria regarding their income, capital and the legal merits of their case.

### **The components of the model**

The model considers that the most obvious way to measure eligibility is to focus on recipients of those benefits which confer automatic entitlement to CLS funding (once legal merit is established). The General Eligibility model is therefore a summation (again 'unweighted') of the numbers of claimants for income support, family credit, job seeker's allowance, and disability working allowance. Only one of these four benefits (or their more recent equivalents) can be received by any one person at any one time.

### **Issues concerning the components themselves**

By NAG's own admission, the model is not comprehensive: groups in the population can be sufficiently poor to qualify for CLS funds without being poor enough to qualify for any benefit. Unfortunately, 'the model has been unable to identify this section of the population'.

### **The weighting of the components**

There is no attempt to weight the different benefit categories in the model summation. Again there is an implicit assumption of equality of legal impact, this time from one eligibility category to the next. This may of course be reasonable. On the other hand, it may be (for example) that the legal problems faced by income support claimants will differ systematically from those which affect people on disability working allowance. Such differential consequences for legal workloads (and related CLS costs) should be reflected in any sensitive assessment of legal need.

## **APPENDIX 2**

### **MODIFICATIONS NECESSARY TO CONSTRUCT CLS PROXY MODELS**

Four sets of scores for Scottish wards have been derived by applying provisional versions of the CLS models for (a) 'employment' need (b) 'housing' need (c) 'debt' need and (d) welfare benefits need. As in the English presentation, each model implies (i) a raw index of need (ii) an index per 1000 population. The models are based on such data as is currently available to IPHR&P. There are a number of issues about the assumptions made in the CLS models which are being investigated separately. The details of the original models are given in the publication 'Predicting the Need for Legal Services' by the Needs Assessment Group of the Community Legal Service (2000).

In the data, 'empneed' is the raw index of need for legal services in connection with employment. It is based on a weighted summation of numbers of workers in each of thirteen industrial sectors (with 'unemployment' included as a sector). The weights applied are those in the NAG report. However census data of unemployment is used as a proxy for the number of unemployment claimants which was adopted in the original model. 'Emprate' is the employment need index per 1000 population.

'Housneed' is the raw index of need for legal services in connection with housing. It is based on a weighted sum of the estimated number of households in unfit and overcrowded accommodation. It does not include the data of 'homeless refusals' in the original CLS model. The weights have been adjusted to reflect the balance of work which can be anticipated to have applied had such data been similarly missing in the English version. 'Housrate' is the housing need per 1000 population.

'Debtneed' is the raw index of need for legal services in connection with debt. It is simply a count of unemployed people: data of County Court judgements (the only other factor in the original model) is not available. 'Debtrate' is the index of debt per 1000 population.

'Welfneed' is the raw index of need for legal services in relation to welfare benefits. It is based on a weighted summation of the estimated numbers of people in poverty amongst the unemployed, the sick and disabled, lone parents, and pensioners. The weights and data are those of the NAG report, with two differences. First, census data of unemployment is used a proxy for 'claimants'. Second, we do not have the data of pensioners in receipt of income support which underpinned estimates of 'poor pensioners' in the English CLS. The single pensioner population has been used as a proxy here. 'Welfrate' is the welfare benefits need per 1000 population.

## APPENDIX 3

### INDICATORS IN CLS SMALL-AREA PREDICTIVE NEEDS MODELS

INDICATOR	SOURCE	GEOGRAPHY	Notes
Private rented households	Census 2001 table KS18	Census Ward	Best fit with electoral Ward
Local Authority rented households	Census 2001 table KS18	Census Ward	Best fit with electoral Ward
‘Social Landlord’ households	Census 2001 table KS18	Census Ward	Best fit with electoral Ward
Households with > 1.5 persons per room	Census 2001 table UV58	Census Ward	Best fit with electoral Ward
Number of refusals by LA in homelessness applications	Could not identify a national source for this data*		* <a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics do not supply
Numbers employed in	Census 2001 table UV34	Census Ward	Best fit with electoral Ward
* Agriculture forestry and fishing			
* Construction			
* Electricity, gas and water			
* Education			
* Financial services			
* Health			



* Hotels and restaurants			
* Manufacturing			
* Mining and quarrying			
* Public administration			
* Transport and communications			
* Wholesale and retail			
* Other business services			
* Other community services			
Number of claimants for unemployment-related benefits	Jobseeker's allowance (JSA) or National Insurance Credits	<b>Only published at 1996 Electoral Ward level</b>	See Note 1 at end of this table
Number of County Court debt judgements in previous two years	Experian	Unit Postcode	Very expensive £8k See Note 2
% population aged 16+ who are single, widowed or divorced	Census 2001 table KS03	<b>Census Ward</b>	Best fit with electoral Ward
	Census 2001 table KS22 Lone Parent Households	<b>Census Ward</b>	Best fit with electoral Ward
% of population in households without access to a car	Census 2001 table KS17 and UV62	<b>Census Ward</b>	Best fit with electoral Ward

% of adults who are permanently sick	Census 2001 table UV22	<b>Census Ward</b>	Best fit with electoral Ward
% of population in households that are not self-contained	Census 2001 table KS19	<b>Census Ward</b>	Best fit with electoral Ward
% of economically active adults who are unemployed	Census 2001 table UV28	<b>Census Ward</b>	Best fit with electoral Ward
% of population living in hostels, boarding houses, hostels or lodgings	Census 2001 table UV42 Accommodation Type	<b>Census Ward</b>	Best fit with electoral Ward
Number of people of retirement age			
People under 65 in receipt of			
* Disability living allowance	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics SNS	1996 Ward	SNS have not supplied a national ward file of data See Note 3
* Incapacity benefits	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics	1996 Ward	SNS have not supplied a national ward file of data See Note 3
* Severe disablement allowance	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics	1996 Ward	SNS have not supplied a national ward file of data See Note 3
Total households with one person aged 16+ and person(s) aged between 0 and 15 years	Census 2001 table	<b>Census Ward</b>	Best fit with electoral Ward

Number of residents in households and communal establishments with a limiting long-term illness	Census 2001 table	<b>Census Ward</b>	Best fit with electoral Ward
Number of pensioners (aged > 60) claiming income support	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics SNS or ONS	1996 Ward	SNS have not supplied a national ward file of data See Note 3
Total population	Census 2001 table	<b>Census Ward</b>	Best fit with electoral Ward
Population of males by five-year age bands	Census 2001 table	<b>Census Ward</b>	Best fit with electoral Ward
Population of females by five-year age bands	Census 2001 table	<b>Census Ward</b>	Best fit with electoral Ward
Number of Income Support claimants	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics SNS or ONS	1996 Ward	SNS have not supplied a national ward file of data See Note 3
Number of Family Credit claimants (now Working Families Tax Credit)	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics SNS or ONS	1996 Ward	SNS have not supplied a national ward file of data See Note 3
Number of Income-based Job Seekers allowance claimants	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics SNS or ONS	1996 Ward	SNS have not supplied a national ward file of data See Note 3
Number of claimants for Disability Working Allowance	<a href="http://www.sns.gov.uk/guide">www.sns.gov.uk/guide</a> Scottish Neighbourhood Statistics SNS or ONS	1996 Ward	SNS have not supplied a national ward file of data See Note 3

## INDICATORS WITHIN COMPOSITE MEASURES

### Jarman:

Unemployment – unemployed residents aged 16+ as a proportion of all economically active residents aged 16+ **UV28**

Overcrowding – persons in households with 1 or more persons per room as a proportion of all residents in households **UV58 and UV59**

Lone pensioners – lone pensioner households as a proportion of all residents in households **KS20**

Single parents – lone ‘parents’ as a proportion of all residents in households **KS20**

Born in New Commonwealth – residents born in the New Commonwealth as a proportion of all residents **KS24**

Children aged under 5 – children aged 0 to 4 years of age as a proportion of all residents **KS02**

Low social class – persons in households with economically active head of household in socio-economic group 11 (unskilled manual workers) as a proportion of all persons in households **KS14a**

One-year migrants – residents with a different address one year before the Census as a proportion of all residents **KS24**

### Townsend:

Unemployment – unemployed residents over 16 as a percentage of all economically active residents aged over 16 **UV28**

Overcrowding – households with 1 or more person per room as a percentage of all households **UV58 and UV59**

Non-ownership of cars – households with no car as a percentage of all households **KS17 and UV62**

Non-ownership of own home – households not owning their own home as a percentage of all households **KS18**

Some potential outcome and supply measures

SeeIT are in discussions with the Scottish Legal Aid Board who are investigating what data can be supplied and what level of geographic detail. We are hopeful that data will be available in early October.

Overall numbers of intimations in previous 12 months (instances of civil advice / assistance provided by solicitors, including ‘assistance by way of representation’)

Intimations in previous 12 months concerning benefits

Intimations in previous 12 months concerning debt

Intimations in previous 12 months concerning employment

Intimations in previous 12 months concerning housing

Intimations in previous 12 months concerning immigration

Intimations in previous 12 months concerning mental health

Overall numbers of applications for civil legal aid in previous 12 months

Number of civil legal aid applications relating to debt

Number of civil legal aid applications relating to housing

Numbers of active 'outlets' (solicitor's offices with one or more civil intimations or legal aid applications in previous 12 months)

Number of outlets active in social welfare civil legal aid

#### **Note 1**

The computerised count of people by broad age bands who have been claiming Jobseeker's allowance (JSA) or National Insurance Credits. Some clerical claims and claims where age or duration of claimant is not given are not included. People claiming JSA must declare that they are out of work, capable of, available for and actively seeking work during the week in which the claim is made.

Wards are the units used in local council elections. There were 1,222 Electoral Wards in Scotland in 1999. There have been only minor changes to the wards since then. The Local Government Boundary Commission for Scotland is responsible for defining wards. Details of changes are available on their website <http://www.lgbc-scotland.gov.uk/>. The average population in a ward is 4,200, but they vary in size from under 700 in some rural areas to over 10,500 in some urban areas. Within a local authority, wards are more equal in size. The 1999 ward structure was the first major revision since the 32 local councils were introduced in 1996 (see Local Authorities). There were 1,245 wards in 1996.

#### **Note 2**

Quote for CCJ data for Scotland from Experian

*There is no issue with providing the CCJ data to Seeit.co.uk as: 1) this is public data anyway and 2) it is anonymised if supplied at postcode or Ward level.*

*The annual license fee for supplying a UK level postcode CCJ directory is normally approx, £15-£16K p.a.*

*If you only wanted this data for Scotland (but given that we need to undertake some additional processing to link postcodes to Wards) the license fee would be around £8K*

**Note 3**

Scottish Neighbourhood Statistics have not supplied a national ward file of data. The online system allows the downloading of data for specific selections of Wards from Unitary Authorities. However all data is published using historic Ward boundaries (1996 See Note 1) which makes comparison with the data published at Census Wards very difficult

## APPENDIX 4

### WARD SCORES FOR PROXY MEASURES

ELEC ward	EMPLOYt	HOUSRATE	DEBTRATE	WELFRATE
<b>Argyll and Bute</b>				
401 South Kintyre	15.17	7.61	34.39	133.21
402 Campbeltown Central	13.34	17.51	53.26	211.90
403 East Central Kintyre	12.70	13.45	43.14	187.98
404 North And West Kintyre	14.72	12.95	31.57	155.43
405 Knapdale	14.60	7.76	24.84	141.74
406 Lochgilphead	13.17	10.06	23.31	159.79
407 Craignish - Glenarary	16.11	10.97	25.17	136.51
408 Islay North, Jura And Colonsay	15.99	14.60	31.06	154.49
409 Islay South	14.20	13.98	47.02	188.37
410 Awe	15.40	9.72	23.25	141.71
411 Oban North	16.17	12.16	29.40	140.44
412 Oban Central	15.96	12.71	28.49	152.68
413 Oban South	14.78	8.84	33.77	140.63
414 Ardconnel - Kilmore	15.60	8.57	30.45	142.44
415 North Lorn	14.97	7.38	19.15	131.72
416 Mull	16.75	10.29	32.97	149.32
417 Tiree And Coll	13.18	11.07	31.05	174.17
418 Bute North	12.86	13.79	35.46	216.12
419 Bute Central	13.82	19.07	52.79	229.64
420 Bute South	13.44	13.84	18.81	176.74
421 East Lochfyne	13.99	10.32	27.38	168.41
422 Kilm and Hunter's Quay	11.99	8.93	32.18	196.51
423 Ardenslate	12.39	15.22	36.39	232.36
424 Milton	9.96	16.31	47.19	268.57
425 Auchamore And Innellan	12.36	5.57	17.14	166.46
426 Holy Loch	12.52	9.43	22.98	177.74
427 Helensburgh East	12.65	6.67	37.68	129.52
428 East Central Helensburgh	12.66	8.79	24.67	164.93
429 Helensburgh Central	12.79	16.43	31.75	187.30
430 Helensburgh North	12.18	3.09	22.52	79.60
431 Helensburgh West	12.26	4.11	16.65	113.51
432 West Helensburgh And Rhu	12.06	4.99	22.07	143.82
433 Garelochhead And Cove	11.72	3.41	15.88	73.86
434 Arrochar, Luss, Arden And Ardencon	15.03	8.50	20.92	115.71
435 Roseneath, Clynder And Kilcreggan	12.64	6.49	32.98	145.49
436 Cardross	13.72	5.20	19.99	118.68

<b>Edinburgh</b>				
1401 Balerno	13.59	3.17	14.17	97.93
1402 Baberton	13.07	3.00	9.09	106.06
1403 Dalmeny/Kirkliston	15.61	7.79	19.98	115.24
1404 Queensferry	16.36	4.09	15.83	96.19
1405 Cramond	12.40	3.43	14.13	115.44
1406 Davidson's Mains	12.17	2.24	10.16	110.46
1407 Muirhouse/Drylaw	11.37	15.14	44.95	226.07
1408 Craigleith	12.29	5.32	13.86	121.92
1409 Pilton	14.47	13.21	31.78	170.91
1410 Granton	12.62	12.95	29.54	188.72
1411 Trinity	13.68	5.78	13.05	123.28
1412 Newhaven	15.26	14.10	27.82	155.28
1413 East Craigs	13.68	6.29	22.84	157.15
1414 N.E. Corstorphine	12.50	2.71	11.97	111.81
1415 Murrayfield	14.20	8.65	16.03	113.75
1416 Dean	16.63	15.89	16.79	104.07
1417 Stockbridge	16.47	18.62	21.04	124.43
1418 New Town	17.15	21.89	24.41	90.26
1419 Broughton	16.78	16.71	22.74	112.72
1420 Calton	13.59	16.39	41.49	209.07
1421 Harbour	16.00	17.22	32.39	171.64
1422 Lorne	17.36	21.57	33.63	158.32
1423 Gyle	14.47	3.53	11.83	104.99
1424 S.E. Corstorphine	13.62	5.89	12.72	127.10
1425 Parkhead	13.35	12.40	34.50	174.62
1426 Craiglockhart	12.75	3.20	13.44	111.03
1427 Stenhouse	12.18	10.38	20.74	193.57
1428 Moat	13.85	11.83	21.67	180.15
1429 Shandon	18.81	16.47	24.39	98.63
1430 Dalry	17.85	25.25	30.41	123.58
1431 Fountainbridge	17.44	22.83	32.64	117.49
1432 Tollcross	16.54	26.26	34.84	108.72
1433 Southside	14.25	28.17	22.67	112.65
1434 Holyrood	14.55	23.18	39.01	166.29
1435 Meadowbank	17.15	14.38	21.40	117.76
1436 Mountcastle	12.69	7.22	19.67	157.86
1437 Leith Links	16.12	8.49	20.13	130.29
1438 Restalrig	12.37	14.77	27.35	217.90
1439 Portobello	13.64	7.53	16.32	144.69
1440 Milton	15.56	6.09	21.90	132.92
1441 Murray Burn	14.35	12.63	40.69	183.40
1442 Sighthill	13.63	8.60	25.87	125.85
1443 Colinton	12.07	2.13	12.54	86.62
1444 Firrhill	12.53	9.95	29.01	179.27
1445 Merchiston	16.01	14.98	17.47	91.65
1446 North Morningside/Grange	12.50	12.33	15.44	158.24
1447 Marchmont	14.08	19.12	16.42	64.17
1448 Sciennes	13.30	13.63	16.87	101.67
1449 Newington	12.20	6.66	12.56	116.63
1450 Prestonfield	10.32	10.74	13.06	110.78
1451 South Morningside	13.00	7.16	14.32	105.63
1452 Fairmilehead	12.73	1.15	9.48	76.34
1453 Alnwickhill	12.35	6.47	16.93	155.83
1454 Kaimes	12.12	9.82	29.03	168.97
1455 Moredun	12.47	10.50	31.30	191.06
1456 Gilmerton	14.02	6.91	21.09	145.77
1457 Craigmillar	11.40	16.98	42.76	232.84
1458 Duddingston	13.30	4.15	18.18	120.38



# Fife

1672 St Andrews Central	7.73	20.88	7.46	83.81
1639 Dunnikier	16.95	.55	18.05	80.85
1609 Garvock And Carnegie	14.78	2.59	15.62	105.86
1614 Pitcorthie	16.38	.94	13.84	83.97
1620 Dalgety Bay West And Hillend	17.30	2.09	16.64	82.58
1621 Dalgety Bay East	15.66	1.76	15.13	90.59
1671 Strathkinness And St Andrews West	7.98	4.84	6.86	84.40
1673 St Andrews South	11.66	8.47	12.58	128.70
1633 Raith And Longbraes	15.45	2.50	12.87	103.84
1665 Cupar South	13.12	6.44	15.60	132.77
1604 Cairneyhill, Carnock And Milesmark	16.12	3.25	20.38	95.69
1668 Newport-On-Tay And Wormit	12.57	4.89	12.55	127.12
1605 Crossford And Dunfermline Central	15.58	5.42	21.86	110.82
1662 Falkland, Freuchie And Strathmiglo	15.66	7.37	23.94	119.83
1670 Leuchars, Balmullo And Guardbridge	14.21	7.89	23.09	98.23
1630 Auchtertool And Burntisland East	15.59	6.31	26.08	144.80
1675 Crail, Cameron And Kemback	13.68	9.66	19.78	131.93
1678 Largo	13.67	7.28	20.09	143.25
1667 Newburgh And Tay Coast	15.72	10.10	21.57	131.96
1607 Wellwood And Headwell	15.40	6.81	25.44	140.98
1663 Auchtermuchty And Ladybank	15.43	8.00	22.51	146.76
1666 Cupar North	13.64	9.70	27.89	173.41
1613 Brucefield And Nethertown	15.83	7.78	24.80	145.61
1651 Windygates, Star And Balgonie	16.70	6.07	22.61	129.12
1664 Kettle, Springfield And Ceres	14.97	6.94	20.47	143.80
1615 Limekilns And Pitreavie	15.08	7.42	24.74	129.17
1624 Oakfield And Cowdenbeath North	16.51	7.80	31.08	163.59
1674 St Andrews South East	12.94	14.46	30.69	176.71
1669 Tayport And Motray	15.31	8.86	24.42	139.47
1654 Pitteuchar And Finglassie North	17.25	6.01	29.92	150.48
1676 Anstruther And East Neuk Landward	13.93	11.27	23.61	152.37
1656 Caskieberran And Rimbleton	17.10	6.20	26.29	142.77
1652 Markinch And Woodside East	15.41	6.75	27.23	165.32
1677 Elie, St Monans And Pittenweem	12.90	9.44	25.15	167.72
1616 Rosyth West	16.01	7.46	29.08	164.98
1631 Kinghorn And Invertiel	14.58	7.38	33.83	157.29
1617 Rosyth East	16.40	7.87	29.51	160.65
1618 Inverkeithing West And Rosyth Sout	16.41	9.90	32.94	150.11
1601 Kincardine, Culross and Low Valley	15.06	7.71	33.82	158.98
1629 Aberdour And Burntisland West	14.16	10.82	37.67	166.79
1660 Balgeddie And Collydean	17.16	7.19	34.21	122.07
1606 Baldridgeburn	15.39	12.29	34.78	176.99
1619 Inverkeithing East And North Queen	16.17	8.99	39.46	154.62
1659 Leslie And Whinnyknowe	16.39	8.62	34.37	163.67
1655 Thornton, Stenton And Finglassie S	17.46	7.42	29.29	145.55
1642 Glebe Park, Pathhead And Sinclairt	15.67	13.26	37.98	193.32
1608 Townhill And Bellyeoman	14.73	8.33	29.54	173.51
1622 Crossgates And Moss side	16.04	9.24	32.95	158.97
1637 Cardenden, Cluny And Chapel	15.99	9.24	33.06	168.66
1636 Templehall West	15.30	11.85	45.79	189.24
1658 South Parks And Macedonia	15.64	8.63	41.00	179.78
1648 Leven East	13.95	9.81	36.25	206.66
1610 Halbeath, Hill Of Beath And Kingse	15.09	8.67	33.57	173.53
1602 Blairhall, High Valleyfield And To	14.89	9.08	35.38	168.97
1612 Linburn	15.73	8.12	38.96	164.68
1661 Cadham, Pitcoudie And Balfarg	16.00	9.44	43.80	167.19
1632 Linktown And Kirkcaldy Central	13.85	11.53	49.16	203.36
1603 Oakley, Saline And Steelend	14.41	8.56	30.90	166.18
1640 Hayfield And Balsusney	15.33	11.28	41.80	188.67

1634 Bennoch And Valley	13.54	11.33	44.28	211.78
1657 Newcastle And Tanshall	17.13	10.44	55.89	169.79
1627 Crosshill And Lochgelly North	14.08	10.27	30.76	193.35
1638 Kinglassie, Bowhill And Dundonald	15.19	11.03	34.54	195.30
1625 Kelty	14.17	12.42	42.99	203.23
1653 Auchmuty And Woodside West	15.38	9.97	55.28	210.81
1643 Dysart And Gallatown	14.09	11.58	45.51	201.33
1628 Lumphinnans And Lochgelly South	13.88	12.38	36.57	217.10
1644 Wemyss And Muiredge	14.89	14.05	43.54	203.73
1623 Cowdenbeath Central	14.45	13.91	44.32	221.60
1650 Kennoway	14.90	11.44	45.28	195.01
1649 Leven West And Kirkland	13.98	10.54	46.72	204.80
1635 Templehall East	14.09	13.50	54.22	215.34
1611 Woodmill	14.10	13.02	53.58	202.53
1646 Methilhill	13.33	10.90	52.35	216.29
1645 Buckhaven And Denbeath	13.94	15.56	55.00	238.50
1647 Methil	14.45	15.12	60.38	224.54
1626 Ballingry And Lochore	12.61	14.04	44.28	215.32
1641 Smeaton And Overton	12.84	15.49	58.38	250.00
<b>Glasgow West</b>				
1701 Drumry	10.34	17.05	60.57	267.47
1702 Summerhill	10.61	16.29	60.90	265.96
1703 Blairdardie	12.27	9.69	32.07	223.10
1704 Knightswood Park	10.49	13.14	35.10	259.90
1705 Knightswood South	10.65	12.94	36.14	250.12
1706 Yoker	12.86	11.95	39.97	215.37
1707 Anniesland	13.25	11.86	29.27	196.21
1708 Jordanhill	12.37	3.99	13.98	125.13
1709 Kelvindale	13.85	6.08	18.92	125.42
1710 Scotstoun	11.60	13.06	41.53	205.96
1711 Victoria Park	13.11	12.58	30.37	194.66
1712 Hayburn	16.14	20.46	38.25	166.28
1713 Hyndland	16.57	17.10	23.28	103.25
1714 Hillhead	15.45	26.65	29.15	92.85
1715 Partick	15.97	21.87	43.26	166.12

## APPENDIX 5

### RESIDUAL CALCULATIONS FOR EACH POSTCODE DISTRICT

Postcode district	Residuals	Sample
G11	-17.12	265
G12	-23.65	221
G13	-14.40	423
G14	-12.40	260
G15	16.59	230
DD6	-.19	80
EH1	17.26	56
EH10	-39.82	161
EH11	13.32	56
EH12	-22.41	117
EH13	18.01	46
EH14	15.52	52
EH15	24.97	36
EH16	16.32	45
EH17	24.92	31
EH28	1.70	73
EH29	-27.56	105
EH3	9.22	69
EH30	13.97	53
EH4	-60.80	186
EH5	-16.13	96
EH6	22.19	45
EH7	23.52	33
EH8	-15.23	101
EH9	-9.95	91
FK10	-4.19	75
G82	-18.82	124
G83	-6.87	97
G84	7.96	79
KY1	-33.24	135
KY10	15.33	64
KY11	-26.80	117
KY12	2.41	90
KY14	-4.53	104
KY15	3.97	65
KY16	-2.40	89
KY2	.32	88
KY3	9.79	62
KY4	8.50	69
KY5	3.29	72
KY6	-17.35	102
KY7	-5.06	97
KY8	-8.58	93
PA20	3.79	22
PA21	8.37	20
PA22	10.18	23
PA23	-4.67	57
PA26	-3.96	7
PA27	26.79	29
PA28	12.51	37
PA29	7.91	19
PA30	14.16	49
PA31	-2.43	47

PA32	6.73	27
PA33	7.96	31
PA34	-48.96	118
PA35	5.34	22
PA37	-3.25	39
PA38	15.73	18
PA42	-15.48	43
PA43	.38	34
PA44	5.18	18
PA45	-1.67	24
PA46	4.77	18
PA47	-.49	27
PA48	4.80	25
PA49	-.07	26
PA60	6.18	17
PA65	8.88	26
PA66	10.07	28
PA67	4.74	22
PA72	3.37	35
PA75	21.15	44
PA76	8.79	21

## **APPENDIX 6:       Long Questionnaire**



**CLS**  
**FINAL FULL QUESTIONNAIRE**  
**(GU1938)**

**OFFICE USE**  
 Serial Number

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 POSTCODE \_\_\_\_\_  
 TELEPHONE \_\_\_\_\_

INTERVIEWER ID NUMBER 

--	--	--	--

  
 QUESTIONNAIRE NUMBER 

--	--	--	--

  
 AGE 

--	--

Social class    AB    1    Occupation of Chief Wage Earner: \_\_\_\_\_  
                   C1    2    \_\_\_\_\_  
                   C2    3    \_\_\_\_\_  
                   DE    4    \_\_\_\_\_

Good morning/afternoon/evening. My name is \_\_\_\_\_ from Market Research UK Limited. We have been commissioned to carry out a survey related to access to various services. Your household has been selected at random for this survey, and I wonder if I could speak to the Adult (16+) with the next birthday in the household. If available re introduce, if not available, arrange a suitable time for recall.

I would like to ask you some questions? It should take between 10 and 25 minutes depending on your circumstances, and all the answers you give will be kept completely confidential. Please give me your own personal opinion.

This interview has been conducted within the Code of Conduct of the Market Research Society.

INTERVIEWER SIGN \_\_\_\_\_ DATE \_\_\_\_\_

INTERVIEWER PRINT \_\_\_\_\_

Note: If respondent requests to know who has commissioned, advise the "Scottish Executive".



CLS  
FINAL FULL QUESTIONNAIRE  
(GU1938)

OFFICE USE Serial Number	(1)	(2)	(3)	(4)

DO NOT FILL IN  
 RESPONDENT DETAILS ON  
 THIS PAGE

FILL IN ALL OTHER INFO

THANKS

JOB NUMBER	(0)	(1)	(2)	(3)
	1	9	3	8
INTERVIEWER ID NUMBER	(0)	(1)	(2)	(3)
QUESTIONNAIRE NUMBER	(0)	(1)	(2)	(3)
START TIME	(1)	(2)	(3)	(4)
FINISH TIME	(1)	(2)	(3)	(4)

This interview has been conducted within the Code of Conduct of the Market Research Society.

INTERVIEWER SIGN \_\_\_\_\_  
 INTERVIEWER PRINT \_\_\_\_\_  
 DATE OF INTERVIEW \_\_\_\_\_

EDITED BY \_\_\_\_\_ (21) (22) CODED BY \_\_\_\_\_ (23) (24)  
 DATE \_\_\_\_\_ DATE \_\_\_\_\_

# **SCREENING QUESTIONS**

**SQ1 SHOWCARD A.** Have you had any of these experiences in the last 5 years? Please read out the letters on the card

	Yes	No	ROUTE
a. Problems to do with neighbours – e.g. noise, boundary / parking disputes	1	2	(05)
b. Problems to do with employment – e.g. <del>not</del> gaining employment but harassment, unfair disciplinary procedures, sacked or made redundant	1	2	(06)
c. Benefit problems – e.g. legal (and amount of) entitlement to welfare benefits, loans, grants or pensions	1	2	(07)
d. Problems with Discrimination – e.g. age, race, gender, disability, sexual orientation	1	2	(08)
e. Problems to do with housing – e.g. applying for Planning permission, dealing with squatters, selling / buying property, problems with landlord, eviction or rent arrears	1	2	(09)
f. Problems with Faulty goods or services – e.g. getting refunds, replacements, claims for damage	1	2	(00)
g. Problems with Divorce / separation / problems to do with relationships / children – e.g. difficulties with obtaining maintenance, agreeing child support payments, adopting, division of property / assets through divorce	1	2	(01)
h. Problems with an injury due to accident – e.g. suffered injury or accident and did / didn't visit doctor / dentist / hospital	1	2	(02)
i. Problems to do with medical negligence – e.g. mistakes in dental / medical treatment	1	2	(03)
j. Problems with Unfair treatment by police – e.g. harassment, assault by an officer, unreasonably arrested, verbal abuse / rudeness, misinformation	1	2	(04)
k. Immigration problems – e.g. obtaining UK citizenship, dispute over nationality, seeking asylum, obtaining authority to remain in the UK	1	2	(06)
l. Problems related to being a victim of a crime	1	2	(08)
m. Problems to do with money	1	2	(07)

**INTERVIEWER INSTRUCTION – FOR ALL THOSE CODED 1 AT ANY PART OF SQ1, GO TO SQ2, IF NONE CODED 1, GO TO PREVALENCE QUESTIONNAIRE**

**SQ2 SHOWCARD B.** For each problem experienced in last 5 years, how important or unimportant was it to resolve the problem?

	VI	I	N/N	NVI	NAAI	DK	ROUTE
a. Problems to do with neighbours	1	2	3	4	5	6	(08)
b. Problems to do with employment	1	2	3	4	5	6	(09)
c. Benefit problems	1	2	3	4	5	6	(00)
d. Problems with Discrimination	1	2	3	4	5	6	(01)
e. Problems to do with housing	1	2	3	4	5	6	(02)
f. Problems with Faulty goods or services	1	2	3	4	5	6	(03)
g. Problems with Divorce / separation / problems to do with relationships / children	1	2	3	4	5	6	(04)
h. Problems with an injury due to accident	1	2	3	4	5	6	(05)
i. Problems to do with medical negligence	1	2	3	4	5	6	(06)
j. Problems with Unfair treatment by police	1	2	3	4	5	6	(07)
k. Immigration problems	1	2	3	4	5	6	(08)
l. Problems related to being a victim of a crime	1	2	3	4	5	6	(09)
m. Problems to do with money	1	2	3	4	5	6	(00)

**IF CODED NEITHER / NOR, NOT VERY IMPORTANT, NOT AT ALL IMPORTANT OR DON'T KNOW AT SQ2 GO TO PREVALENCE QUESTIONNAIRE**

**IF ONLY L AND / OR M. (Problems to do with being a victim of crime or problems to do with money) CODED AT SQ1 AND SQ2 – GO TO PREVALENCE QUESTIONNAIRE**

**ALL OTHERS CONTINUE**

3

mruk  
Scottish Executive



IF MORE THAN ONE PROBLEM CODED VERY IMPORTANT OR IMPORTANT AT SQ2 ASK Q1. IF ONLY ONE GO TO ROUTE AT BOTTOM OF PAGE

- Q1 EXTRACT RELEVANT CARD FROM THE PACK SHUFFLE CARDS. Thinking of all the issues you told me you have experienced, could you please order them in terms of their importance to you to resolve. Please tell me the most important first and the least important last.

	Most important	2 <sup>nd</sup> most important	3 <sup>rd</sup> most important	4 <sup>th</sup> most important	5 <sup>th</sup> most important	6 <sup>th</sup> most important	7 <sup>th</sup> most important	8 <sup>th</sup> most important	9 <sup>th</sup> most important	10 <sup>th</sup> most important	11 <sup>th</sup> most important	12 <sup>th</sup> most important		
a. Problems to do with neighbours	01	02	03	04	05	06	07	08	09	10	11	12	(01)	(12)
b. Problems to do with employment	01	02	03	04	05	06	07	08	09	10	11	12	(03)	(04)
c. Benefit problems	01	02	03	04	05	06	07	08	09	10	11	12	(03)	(04)
d. Discrimination	01	02	03	04	05	06	07	08	09	10	11	12	(07)	(08)
e. Problems to do with housing	01	02	03	04	05	06	07	08	09	10	11	12	(08)	(09)
f. Faulty goods or services	01	02	03	04	05	06	07	08	09	10	11	12	(01)	(02)
g. Divorce / separation / problems to do with relationships / children	01	02	03	04	05	06	07	08	09	10	11	12	(03)	(04)
h. Problems with injury due to accident	01	02	03	04	05	06	07	08	09	10	11	12	(03)	(04)
i. Problems due to medical negligence	01	02	03	04	05	06	07	08	09	10	11	12	(07)	(08)
j. Unfair treatment by police	01	02	03	04	05	06	07	08	09	10	11	12	(08)	(09)
k. Immigration problems	01	02	03	04	05	06	07	08	09	10	11	12	(07)	(08)

READ OUT: I NOW WANT TO ASK IN MORE DETAIL ABOUT THE PROBLEM(S) YOU HAVE EXPERIENCED

INTERVIEWER NOTE: PLEASE ASK THE FOLLOWING SECTIONS FOR EACH PROBLEM CODED VERY IMPORTANT OR IMPORTANT AT SQ2

**a. NEIGHBOUR PROBLEMS – COMPLETE IF CODE a AT SQ2 (If not skip to next page)**

<b>Q2</b>	Could you tell me what issues you have had with neighbours in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Noise / anti-social behaviour	1 (73)	
	Boundary dispute	1 (74)	
	Parking dispute	1 (75)	
	Planning problem	1 (76)	
	Other (specify)		
	_____	077 (77)	
	_____	078 (78)	

**IF MORE THAN ONE ISSUE / SITUATION ASK Q3, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

<b>Q3</b>	Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)		<b>ROUTE</b>
		(81)	(82)
	Noise / anti-social behaviour	0	1
	Boundary dispute	0	2
	Parking dispute	0	3
	Planning problem	0	4
	Other (specify)		
	_____		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**b. EMPLOYMENT PROBLEMS – COMPLETE IF CODE b AT SQ2 (If not skip to next page)**

**Q4** Could you tell me what issues you have had with employment in the last 5 years? **DO NOT PROMPT**

**ROUTE**

Being sacked or made redundant	1	(00)
Being threatened with the sack	1	(04)
Getting pay or a pension to which you were entitled	1	(05)
Other rights at work (e.g. maternity, sickness, holidays etc)	1	(06)
Changes to your terms of conditions of employment that made things worse	1	(07)
Unsatisfactory or dangerous working conditions	1	(08)
Unfair disciplinary procedures	1	(09)
Harassment at work	1	(09)
Other (specify)		
	(90)	(00)
	(00)	(04)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q5, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

**Q5** Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(00)	(00)
Being sacked or made redundant	0	1
Being threatened with the sack	0	2
Getting pay or a pension to which you were entitled	0	3
Other rights at work (e.g. maternity, sickness, holidays etc)	0	4
Changes to your terms of conditions of employment that made things worse	0	5
Unsatisfactory or dangerous working conditions	0	6
Unfair disciplinary procedures	0	7
Harassment at work	0	8
Other (specify)		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**c. BENEFIT PROBLEMS – COMPLETE IF CODE c AT SQ2 (If not skip to next page)**

**Q6** Could you tell me what issues you have had with benefits in the last 5 years? **DO NOT PROMPT**

**ROUTE**

Legal entitlement to welfare benefits, grants, loans or pensions	1	(97)
Amount of entitlement to welfare, benefits, grants, loans or pensions	1	(98)
Other (specify)		
_____	(99)	(100)
_____	(101)	(102)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q7, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

**Q7** Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(103)	(104)
Legal entitlement to welfare benefits, grants, loans or pensions	0	1
Amount of entitlement to welfare, benefits, grants, loans or pensions	0	2
Other (specify)		
_____		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**d. DISCRIMINATION – COMPLETE IF CODE d AT SQ2 (if not skip to next page)**

**Q8** Could you tell me what issues you have had with discrimination in the last 5 years?  
**DO NOT PROMPT**

**ROUTE**

Age	1	(105)
Gender	1	(106)
Race	1	(107)
Disability	1	(108)
Sexual orientation	1	(109)
Other (specify)		
	(110)	(111)
	(112)	(113)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q9, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

**Q9** Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(114)	(115)
Age	0	1
Gender	0	2
Race	0	3
Disability	0	4
Sexual orientation	0	5
Other (specify)		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**e. PROBLEMS TO DO WITH HOUSING – COMPLETE IF CODE e AT SQ2 (if not skip to next page)**

**Q10** Could you tell me what issues you have had with housing in the last 5 years? **DO NOT PROMPT**

**ROUTE**

Planning permission or consent	1	(116)
Selling or buying property	1	(117)
Communal repairs or maintenance	1	(118)
Repossession of the home or several mortgage payments in arrears	1	(119)
Dealing with squatters	1	(120)
Boundaries or right of way or access to your property	1	(121)
Unsafe living conditions – rented	1	(122)
Getting a deposit back – rented	1	(123)
Getting the landlord to do repairs	1	(124)
Getting the landlord to provide other service under the terms of the lease	1	(125)
Harassment by your landlord	1	(126)
Eviction or several rent payments in arrears	1	(127)
Homelessness	1	(128)
Other (specify)		
	(129)	(130)
	(131)	(132)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q11 OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

**Q11** Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(133)	(134)
Planning permission or consent	0	1
Selling or buying property	0	2
Communal repairs or maintenance	0	3
Repossession of the home or several mortgage payments in arrears	0	4
Dealing with squatters	0	5
Boundaries or right of way or access to your property	0	6
Unsafe living conditions – rented	0	7
Getting a deposit back – rented	0	8
Getting the landlord to do repairs	0	9
Getting the landlord to provide other service under the terms of the lease	1	0
Harassment by your landlord	1	1
Eviction or several rent payments in arrears	1	2
Homelessness	1	3
Other (specify)		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**f. FAULTY GOODS OR SERVICES – COMPLETE IF CODE f AT SQ2 (if not skip to next page)**

Q12 Could you tell me what issues you have had with faulty goods or services in the last 5 years? **DO NOT PROMPT**

**ROUTE**

Refund	1	(125)
Replacement	1	(130)
Claim for damage or accident as a result of faulty goods	1	(137)
Other (specify)		
	(138)	(139)
	(140)	(141)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q13, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

Q13 Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(142)	(143)
Refund	0	1
Replacement	0	2
Claim for damage or accident as a result of faulty goods	0	3
Other (specify)		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**g. DIVORCE / SEPARATION / PROBLEMS TO DO WITH RELATIONSHIPS / CHILDREN – COMPLETE IF  
CODE g AT SQ2 (if not skip to next page)**

Q14

Could you tell me what issues you have had with divorce, separation or problems to do with relationships or children in the last 5 years? **DO NOT PROMPT**

**ROUTE**

Disputes over division of money, pensions or property in connection with a divorce or separation	1	(140)
Difficulties obtaining maintenance from a former partner for yourself	1	(140)
Difficulties obtaining maintenance from a former partner for your children	1	(140)
Difficulties obtaining child support payments	1	(147)
Difficulties agreeing to pay child support payments	1	(140)
Difficulties with custody or access arrangements for children	1	(140)
Difficulties adopting children or becoming a legal guardian	1	(140)
Difficulties with children going to school for which they are eligible	1	(147)
Children being unfairly excluded or suspended from school	1	(152)
Other (specify)		
	(152)	(150)
	(140)	(140)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q15, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

Q15 Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(157)	(160)
Disputes over division of money, pensions or property in connection with a divorce or separation	0	1
Difficulties obtaining maintenance from a former partner for yourself	0	2
Difficulties obtaining maintenance from a former partner for your children	0	3
Difficulties obtaining child support payments	0	4
Difficulties agreeing to pay child support payments	0	5
Difficulties with custody or access arrangements for children	0	6
Difficulties adopting children or becoming a legal guardian	0	7
Difficulties with children going to school for which they are eligible	0	8
Children being unfairly excluded or suspended from school	0	9
Other (specify)		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**



**h. PROBLEMS DUE TO ACCIDENT – COMPLETE IF CODE h AT SQ2 (If not skip to next page)**

**Q16** Could you tell me what issues you have had with an accident in the last 5 years? **DO NOT PROMPT** **ROUTE**

Suffered an injury or accident – went to doctor / dentist / hospital	1	(159)
Suffered an injury or accident – did not go to doctor / dentist / hospital	1	(160)
Other (specify)		
_____	(161)	(162)
_____	(163)	(164)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q17, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

**Q17** Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue) **ROUTE**

	(165)	(166)
Suffered an injury or accident – went to doctor / dentist / hospital	0	1
Suffered an injury or accident – did not go to doctor / dentist / hospital	0	2
Other (specify)		
_____		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**L PROBLEMS DUE TO MEDICAL NEGLIGENCE – COMPLETE IF CODE I AT SQ2 (If not skip to next page)**

Q18 Could you tell me what issues you have had with medical negligence in the last 5 years? **DO NOT PROMPT**

**ROUTE**

Medical treatment	1	(157)
Dental treatment	1	(158)
Other (specify)		
	(166)	(170)
	(171)	(172)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q19, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

Q19 Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)

**ROUTE**

	(173)	(174)
Medical treatment	0	1
Dental treatment	0	2
Other (specify)		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**L. UNFAIR TREATMENT BY POLICE – COMPLETE IF CODE J AT SQ2 (If not skip to next page)**

Q20	Could you tell me what issues you have had with unfair treatment by police in the last 5 years? <b>DO NOT PROMPT</b>	<b>ROUTE</b>
	Assaulted by police officer	1 (175)
	Being unreasonably arrested	1 (176)
	Verbal abuse / rudeness	1 (177)
	Harassment	1 (178)
	Misinformation / lack of information	1 (179)
	Other (specify)	
	_____	(180) (181)
	_____	(182) (183)

**IF MORE THAN ONE ISSUE / SITUATION ASK Q21, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

Q21	Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)	<b>ROUTE</b>
		(184) (185)
	Assaulted by police officer	0 1
	Being unreasonably arrested	0 2
	Verbal abuse / rudeness	0 3
	Harassment	0 4
	Misinformation / lack of information	0 5
	Other (specify)	
	_____	

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**k. IMMIGRATION PROBLEMS – COMPLETE IF CODE k AT SQ2 (If not skip to next page)**

<b>Q22</b>	Could you tell me what issues you have had with immigration in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Obtaining UK citizenship	1 (196)	
	Dispute over nationality	1 (197)	
	Obtaining authority to remain in the UK	1 (198)	
	Difficulties with partner or children entering the UK	1 (199)	
	Seeking asylum	1 (190)	
	Other (specify)		
	_____	(191) (192)	
	_____	(193) (194)	

**IF MORE THAN ONE ISSUE / SITUATION ASK Q23, OTHERS GO TO NEXT APPROPRIATE SECTION OR IF NONE, GO TO INSTRUCTION BEFORE Q24**

<b>Q23</b>	Which of these situations was most important for you to resolve? (If more than one important, code the most recent, serious issue)		<b>ROUTE</b>
		(195) (196)	
	Obtaining UK citizenship	0 1	
	Dispute over nationality	0 2	
	Obtaining authority to remain in the UK	0 3	
	Difficulties with partner or children entering the UK	0 4	
	Seeking asylum	0 5	
	Other (specify)		
	_____		

**IF ANOTHER ISSUE AT Q1 GO TO APPROPRIATE SECTION  
IF NO OTHER ISSUES GO TO INSTRUCTION BEFORE Q24**

**INTERVIEWER NOTE:**

FROM Q1 TAKE PROBLEM RATED MOST IMPORTANT. IF MORE THAN ONE ISSUE WITHIN PROBLEM TAKE MOST RECENT, SERIOUS ISSUE AND ADVISE THE RESPONDENT THEY SHOULD ANSWER THE NEXT SECTION IN RELATION TO THAT ISSUE ONLY.

**MAIN SECTION**

- Q24 When this situation started would you say that you had a problem with something the other side were doing or that the other side had a problem with something you were doing? **ROUTE**
- |  |       |
|--|-------|
|  | (197) |
| Respondent had a problem with other side | 1     |
| Other side had a problem with respondent | 2     |
| No dispute with anybody                  | 3     |
| Don't know                               | 4     |
- Q25 Please tell me the year the situation began? **ROUTE**
- |            |       |
|------------|-------|
|            | (198) |
| 1998       | 1     |
| 1999       | 2     |
| 2000       | 3     |
| 2001       | 4     |
| 2002       | 5     |
| 2003       | 6     |
| Don't know | 7     |
- Q26 Which of these statements reflects the current position related to this problem? **ROUTE**
- |   |   |       |
|---|---|-------|
| Agreement has been reached with the other party                             | 1 | (199) |
| Currently trying to solve problem <u>without</u> help or advice from others | 1 | (200) |
| Currently trying to solve problem <u>with</u> help or advice from others    | 1 | (201) |
| Not planning to take any action   | 1 | (202) |
| Have given up trying to resolve the problem                                 | 1 | (203) |
| Court action is planned   | 1 | (204) |
| Court action is completed   | 1 | (205) |
- Q27 Please tell me the year the situation ended? **ROUTE**
- |                   |       |
|-------------------|-------|
|                   | (206) |
| 1998              | 1     |
| 1999              | 2     |
| 2000              | 3     |
| 2001              | 4     |
| 2002              | 5     |
| 2003              | 6     |
| Has not ended yet | 7     |
| Don't know        | 8     |

Q28 At the start of the problem did you intend to seek help or advice from another person or organisation to help resolve it?

ROUTE

Yes 1 (207)  
No 2

Q29 **SHOWCARD C.** Did you do any of the things on this card to try and resolve the issue?  
If yes, which ones?

ROUTE

a.	Tried to get information or advice from a self help guide / library	1	(208)	GO TO Q30
b.	Tried to get information or advice from an internet site	1	(209)	
c.	Tried to get information or advice from the local council or other public authority	1	(210)	
d.	Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	1	(211)	
e.	Tried to get information or advice from a law centre	1	(212)	
f.	Tried to get information or advice from a trade union or professional body	1	(213)	
g.	Tried to get information or advice from a lawyer or solicitor	1	(214)	
h.	Tried to get information or advice from an Insurance company	1	(215)	
i.	Tried to get information or advice from the Police	1	(216)	
j.	Tried to get information or advice from a Doctor / other Health Professional	1	(217)	
k.	Tried to get information or advice from a mediator / conciliator	1	(218)	GO TO Q30
l.	Tried to get information or advice from a Member of Parliament	1	(219)	
m.	Tried to get information or advice from a Member of Scottish Parliament	1	(220)	
n.	Tried to get information or advice from a Ombudsman	1	(221)	
o.	No, none of these	1	(222)	

FOR EACH ANSWER CODED AT Q29 – ASK Q30, OTHERS GO TO Q31

Q30 Why did you take that action?

ROUTE

		Have used previously	Local	Have the power to act	Advised by someone else	Didn't know where else to go	Other (Specify)
a.	Self help guide	1 (223)	1 (224)	1 (225)	1 (226)	1 (227)	(228) (229)
b.	Internet site	1 (230)	1 (231)	1 (232)	1 (233)	1 (234)	(235) (236)
c.	Local community or other public authority	1 (237)	1 (238)	1 (239)	1 (240)	1 (241)	(242) (243)
d.	Citizen's Advice Bureau	1 (244)	1 (245)	1 (246)	1 (247)	1 (248)	(249) (250)
e.	Law Centre	1 (251)	1 (252)	1 (253)	1 (254)	1 (255)	(256) (257)
f.	Trade Union or Professional body	1 (258)	1 (259)	1 (260)	1 (261)	1 (262)	(263) (264)
g.	Lawyer or Solicitor	1 (265)	1 (266)	1 (267)	1 (268)	1 (269)	(270) (271)
h.	Insurance Company	1 (272)	1 (273)	1 (274)	1 (275)	1 (276)	(277) (278)
i.	The Police	1 (279)	1 (280)	1 (281)	1 (282)	1 (283)	(284) (285)
j.	Doctor or other Health Professional	1 (286)	1 (287)	1 (288)	1 (289)	1 (290)	(291) (292)
k.	Mediator Conciliator	1 (293)	1 (294)	1 (295)	1 (296)	1 (297)	(298) (299)
l.	Member of Parliament	1 (300)	1 (301)	1 (302)	1 (303)	1 (304)	(305) (306)
m.	Member of Scottish Parliament	1 (307)	1 (308)	1 (309)	1 (310)	1 (311)	(312) (313)
n.	Ombudsman	1 (314)	1 (315)	1 (316)	1 (317)	1 (318)	(319) (320)

GO TO Q31

- Q31 Before looking for help or advice, did you try to resolve the problem yourself? **ROUTE**
- |     |   |       |                  |
|-----|---|-------|------------------|
| Yes | 1 | (021) | <b>GO TO Q32</b> |
| No  | 2 |       | <b>GO TO Q33</b> |
- Q32 What did you do? **PROBE FULLY** **ROUTE**
- |                               |   |             |
|-------------------------------|---|-------------|
| Contacted the other side      | 1 | (022)       |
| Tried to solve problem myself | 1 | (023)       |
| Consulted my family / friends | 1 | (024)       |
| Other (please specify)        |   |             |
|                               |   | (025) (026) |
|                               |   | (027) (028) |
- Q33 **SHOWCARD D.** How long after the situation began did you start looking for advice or information from another organisation or person? **ROUTE**
- |                           |   |       |
|---------------------------|---|-------|
| Within weeks              | 1 | (029) |
| Within 6 months           | 2 |       |
| Between 6 month & 1 year  | 3 |       |
| More than 1 year          | 4 |       |
| Don't know / can't recall | 5 |       |
- Q34 **SHOWCARD C.** Please tell me what order you contacted these in starting with the first one and ending with the last. **RECORD IN COL A**
- Q35 Were you successful or unsuccessful in attempting to obtain information or advice from... (read out those coded at Q34 – e.g. 1<sup>st</sup>=01, 2<sup>nd</sup>=02 etc)? **RECORD COLUMN B**

	COL A				COLUMN B	
					Successful	Unsuccessful
a. Information or advice from a self help guide / library	—	—	(030)	(031)	1	2 (032)
b. Information or advice from an Internet site	—	—	(033)	(034)	1	2 (035)
c. Information or advice from the local council or other public authority	—	—	(036)	(037)	1	2 (038)
d. Information or advice from the Citizen's Advice Bureau or similar advice organisation	—	—	(039)	(040)	1	2 (041)
e. Information or advice from a law centre	—	—	(042)	(043)	1	2 (044)
f. Information or advice from a trade union or professional body	—	—	(045)	(046)	1	2 (047)
g. Information or advice from a lawyer or solicitor	—	—	(048)	(049)	1	2 (050)
h. Information or advice from an insurance company	—	—	(051)	(052)	1	2 (053)
i. Information or advice from the Police	—	—	(054)	(055)	1	2 (056)
j. Information or advice from a Doctor	—	—	(057)	(058)	1	2 (059)
k. Information or advice from a mediator / conciliator	—	—	(060)	(061)	1	2 (062)
l. Information or advice from a Member of Parliament	—	—	(063)	(064)	1	2 (065)
m. Information or advice from a Member of Scottish Parliament	—	—	(066)	(067)	1	2 (068)
n. Information or advice from an Ombudsman	—	—	(069)	(070)	1	2 (071)

Q36 When seeking advice or information, what was it that you wanted to achieve?

DO NOT PROMPT

ROUTE

To solve the problem	1	(372)
Advice on rights / legal rights	1	(373)
Advice on entitlement to benefit or money	1	(374)
Someone to talk the problem over with	1	(375)
To get compensation	1	(376)
Get the other side to reduce their claim	1	(377)
Other (please specify)		

_____	(378)	(379)
-------	-------	-------

_____	(380)	(381)
-------	-------	-------

ASK Q37 FOR ALL CODED 2 AT Q35, OTHERS GO TO NEXT INSTRUCTION
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Q37 Why were you unable to obtain any advice or information from... (read out those coded 2 at Q35)? DO NOT PROMPT

ROUTE

	Couldn't get through	Couldn't find one	Waiting too long	Too expensive	Not of any help	Got no reply	Time to travel	Distance to travel	Other (specify)		
Self help guide / library	1 (353)	1 (353)	1 (354)	1 (355)	1 (356)	1 (357)	1 (358)	1 (359)		(360)	(361)
Internet site	1 (362)	1 (363)	1 (364)	1 (365)	1 (366)	1 (367)	1 (368)	1 (369)		(370)	(371)
Council / public authority	1 (372)	1 (373)	1 (374)	1 (375)	1 (376)	1 (377)	1 (378)	1 (379)		(380)	(381)
CAS / similar	1 (382)	1 (383)	1 (384)	1 (385)	1 (386)	1 (387)	1 (388)	1 (389)		(390)	(391)
Law centre	1 (392)	1 (393)	1 (394)	1 (395)	1 (396)	1 (397)	1 (398)	1 (399)		(400)	(401)
Trade Union / similar	1 (402)	1 (403)	1 (404)	1 (405)	1 (406)	1 (407)	1 (408)	1 (409)		(410)	(411)
Lawyer solicitor	1 (412)	1 (413)	1 (414)	1 (415)	1 (416)	1 (417)	1 (418)	1 (419)		(420)	(421)
Insurance company	1 (422)	1 (423)	1 (424)	1 (425)	1 (426)	1 (427)	1 (428)	1 (429)		(430)	(431)
Police	1 (432)	1 (433)	1 (434)	1 (435)	1 (436)	1 (437)	1 (438)	1 (439)		(440)	(441)
Doctor	1 (442)	1 (443)	1 (444)	1 (445)	1 (446)	1 (447)	1 (448)	1 (449)		(450)	(451)
Mediator / Conciliator	1 (452)	1 (453)	1 (454)	1 (455)	1 (456)	1 (457)	1 (458)	1 (459)		(460)	(461)
Member of Parliament	1 (462)	1 (463)	1 (464)	1 (465)	1 (466)	1 (467)	1 (468)	1 (469)		(470)	(471)
Ombudsman	1 (472)	1 (473)	1 (474)	1 (475)	1 (476)	1 (477)	1 (478)	1 (479)		(480)	(481)

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ALL THOSE CODED 1 AT Q35 GO TO Q38, OTHERS GO TO ROUTE BEFORE Q39

Q38 **SHOWCARD E.** How helpful or unhelpful was the information / advice you got from...  
(read out those coded 1 at Q35)

ROUTE

		Very helpful	Quite helpful	Neither / nor	Not very helpful	Not at all helpful	Don't know	
a.	Self help guide / library	1	2	3	4	5	6	(522)
b.	Internet site	1	2	3	4	5	6	(523)
c.	Council / public authority	1	2	3	4	5	6	(524)
d.	CAB / similar	1	2	3	4	5	6	(525)
e.	Law centre	1	2	3	4	5	6	(526)
f.	Trade Union / similar	1	2	3	4	5	6	(527)
g.	Lawyer / solicitor	1	2	3	4	5	6	(528)
h.	Insurance company	1	2	3	4	5	6	(529)
i.	Police	1	2	3	4	5	6	(530)
j.	Doctor	1	2	3	4	5	6	(531)
k.	Mediator / Conciliator	1	2	3	4	5	6	(532)
m.	Member of Parliament	1	2	3	4	5	6	(533)
n.	Member of Scottish Parliament	1	2	3	4	5	6	(534)
o.	Ombudsman	1	2	3	4	5	6	(535)

ASK Q39 FOR THOSE CODED 4 OR 5 AT Q38, OTHERS GO TO ROUTING AFTER Q40

Q38 Why wasn't this source helpful? (read out those coded 4 or 5 at Q38) DO NOT PROMPT

		Couldn't find anything relevant		Not the help I needed		Poor advice		Too expensive		Saw me somewhere else		Other (specify)		ROUTE	
a.	Self help guide / library	1	(340)	1	(307)	1	(300)	1	(300)	1	(340)			(341)	(343)
b.	Internet site	1	(343)	1	(340)	1	(343)	1	(340)	1	(347)			(340)	(348)
c.	Council / public authority	1	(340)	1	(307)	1	(302)	1	(302)	1	(340)			(300)	(340)
d.	CAS / similar	1	(307)	1	(340)	1	(300)	1	(300)	1	(307)			(300)	(300)
e.	Law centre	1	(340)	1	(300)	1	(300)	1	(307)	1	(300)			(300)	(370)
f.	Trade Union / similar	1	(371)	1	(372)	1	(372)	1	(370)	1	(370)			(370)	(377)
g.	Lawyer / solicitor	1	(370)	1	(370)	1	(300)	1	(300)	1	(302)			(300)	(300)
h.	Insurance company	1	(300)	1	(300)	1	(307)	1	(300)	1	(300)			(300)	(300)
i.	Police	1	(300)	1	(300)	1	(300)	1	(300)	1	(300)			(300)	(300)
j.	Doctor	1	(300)	1	(300)	1	(307)	1	(300)	1	(300)			(300)	(300)
k.	Mediator / Conciliator	1	(300)	1	(307)	1	(300)	1	(300)	1	(300)			(307)	(312)
l.	Member of Parliament	1	(343)	1	(343)	1	(343)	1	(300)	1	(347)			(340)	(340)
m.	Member of Scottish Parliament	1	(300)	1	(307)	1	(300)	1	(300)	1	(300)			(300)	(300)
n.	Ombudsman	1	(307)	1	(300)	1	(300)	1	(300)	1	(307)			(300)	(300)

IF ANSWER 'SENT ME SOMEWHERE ELSE' AT Q39 – ASK Q40

Q40 Did you go where they sent you?

ROUTE

Yes

(04)

1

No

2

ASK Q41 – Q44 IN RELATION TO Q29 OPTIONS C – N ONLY, OTHERS GO TO Q45

Q41 SHOWCARD F. Did the adviser (check which one at Q29 – Options C-N) give you advice on any of the following?

ROUTE

	Council / Authority	CAB	Law Centre	Trade Union	Lawyer / Solicitor	Insurance company	Police	Doctor	Mediator / Conciliator	MP	MSP	Ombudsman
For legal action / rights	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)
For entitlements to benefits or money	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)
Procedures / what to do next	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)
The cost	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)
The options or alternatives	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)
The possible outcomes	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)
Other	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)

Other (specify) Council / Authority

(33) (33)

Other (specify) CAB

(34) (34)

Other (specify) Law Centre

(35) (35)

Other (specify) Trade Union

(36) (36)

Other (specify) Lawyer / Solicitor

(37) (37)

Other (specify) Insurance Company

(38) (38)

Other (specify) Police

(39) (39)

Other (specify) Doctor

(40) (40)

Other (specify) Mediator / Conciliator

(41) (41)

Other (specify) MP

(42) (42)

Other (specify) MSP

(43) (43)

Other (specify) Ombudsman

(44) (44)

msk  
Scottish Executive

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Q42 SHOWCARD G. Looking at this card what advice or help did the adviser(s) (check which one at Q29 – Options C-N) actually give you about the best course of action? Please include all advice received on all occasions

ROUTE

	Council / Authority	CAB	Law Centre	Trade Union	Lawyer / Solicitor	Insurance company	Police	Doctor	Mediator / Conciliator	MP	MSP	Ombudsman
A	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)	1 (33)
B	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)	1 (34)
C	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)	1 (35)
D	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)	1 (36)
E	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)	1 (37)
F	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)	1 (38)
None of these	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)	1 (39)

Other (specify) Council / Authority

(33) (33)

Other (specify) CAB

(34) (34)

Other (specify) Law Centre

(35) (35)

Other (specify) Trade Union

(36) (36)

Other (specify) Lawyer / Solicitor

(37) (37)

Other (specify) Insurance Company

(38) (38)

Other (specify) Police

(39) (39)

Other (specify) Doctor

(40) (40)

Other (specify) Mediator / Conciliator

(41) (41)

Other (specify) MP

(42) (42)

Other (specify) MSP

(43) (43)

Other (specify) Ombudsman

(44) (44)

msk  
Scottish Executive

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Q43 SHOWCARD H. What did the advisor(s)... (check which one at Q29 – Options C-N) actually do for you?

ROUTE

	Council / Authority	EAB	Law Centre	Trade Union	Lampert / Solicitor	Insurance company	Police	Doctor	Mediator / Conciliator	MP	MSP	Ombudsman
A	1 (335)	1 (340)	1 (341)	1 (342)	1 (343)	1 (344)	1 (345)	1 (346)	1 (347)	1 (348)	1 (349)	1 (350)
B	1 (351)	1 (352)	1 (353)	1 (354)	1 (355)	1 (356)	1 (357)	1 (358)	1 (359)	1 (360)	1 (361)	1 (362)
C	1 (363)	1 (364)	1 (365)	1 (366)	1 (367)	1 (368)	1 (369)	1 (370)	1 (371)	1 (372)	1 (373)	1 (374)
D	1 (375)	1 (376)	1 (377)	1 (378)	1 (379)	1 (380)	1 (381)	1 (382)	1 (383)	1 (384)	1 (385)	1 (386)
E	1 (387)	1 (388)	1 (389)	1 (390)	1 (391)	1 (392)	1 (393)	1 (394)	1 (395)	1 (396)	1 (397)	1 (398)
F	1 (399)	1 (400)	1 (401)	1 (402)	1 (403)	1 (404)	1 (405)	1 (406)	1 (407)	1 (408)	1 (409)	1 (410)
G	1 (411)	1 (412)	1 (413)	1 (414)	1 (415)	1 (416)	1 (417)	1 (418)	1 (419)	1 (420)	1 (421)	1 (422)
H	1 (423)	1 (424)	1 (425)	1 (426)	1 (427)	1 (428)	1 (429)	1 (430)	1 (431)	1 (432)	1 (433)	1 (434)
Nothing	1 (435)	1 (436)	1 (437)	1 (438)	1 (439)	1 (440)	1 (441)	1 (442)	1 (443)	1 (444)	1 (445)	1 (446)

Other (specify) Council / Authority

(447) (448)

Other (specify) LAb

(449) (450)

Other (specify) Law Centre

(451) (452)

Other (specify) Trade Union

(453) (454)

Other (specify) Lampert / Solicitor

(455) (456)

Other (specify) Insurance company

(457) (458)

Other (specify) Police

(459) (460)

Other (specify) Doctor

(461) (462)

Other (specify) Mediator / Conciliator

(463) (464)

Other (specify) MP

(465) (466)

Other (specify) MSP

(467) (468)

Other (specify) Ombudsman

(469) (470)

Q44 **SHOWCARD I.** How satisfied were you with what the advisor(s) did ... ?

	ROUTE										
	Council / Authority	CAB	Law Centre	Trade Union	Lawyer / Solicitor	Insurance Company	Police	GP	Mediator / Conciliator	MP	Ombudsman
	(Q71)	(Q72)	(Q73)	(Q74)	(Q75)	(Q76)	(Q77)	(Q78)	(Q79)	(Q80)	(Q81)
A	1	1	1	1	1	1	1	1	1	1	1
B	2	2	2	2	2	2	2	2	2	2	2
C	3	3	3	3	3	3	3	3	3	3	3
D	4	4	4	4	4	4	4	4	4	4	4

Q45 **SHOWCARD J.** Did you, or anybody acting on your behalf do any of these to try and resolve the problem or dispute?

ROUTE		
Attend (or formally contact) a court or tribunal	1 (Q82)	GO TO Q46
Attend any mediation or conciliation meeting involving a professional arbiter	1 (Q83)	
Contact an ombudsman	1 (Q84)	GO TO Q47
No, none of these	1 (Q85)	

Q46 **SHOWCARD K.** After court / tribunal how satisfied were you with the resolution?

ROUTE		
Very satisfied	1 (Q87)	
Satisfied	2	
Dissatisfied	3	
Very dissatisfied	4	
Not resolved	5	GO TO Q47
Don't know	6	

Q47 Which of the following statements regarding the cost of seeking advice or help would you agree or disagree with?

ROUTE			
	Agree	Disagree	Not Applicable
I couldn't afford the type of advice or help I wanted	1	2	3 (Q88)
I think the money I spent on advice or help was money well spent	1	2	3 (Q89)
The advice or help I got didn't cost anything	1	2	3 (Q90)

**CHECK Q35 IF USED SOLICITOR / LAWYER ASK Q48 & Q49 OTHERS GO TO ROUTE BEFORE Q57**

Q48 Did you receive any financial assistance for your case?

ROUTE		
Yes – PLEASE SPECIFY (Write below)	(Q91)	(Q92)
Yes – Don't Know / Can't recall	8	8
No – none at all	8	9
		GO TO Q49
		GO TO ROUTE BEFORE Q57

<b>Q49</b>	<b>SHOWCARD L.</b> How much did you pay the solicitor / lawyer?		<b>ROUTE</b>
	Under £100	(082) 1	
	£101 - £500	2	
	£501 - £1,000	3	
	£1,001 - £2,000	4	
	£2,001 - £5,000	5	
	Over £5,000	6	
	Refused	7	
	Can't remember	8	
		<b>NOW GO TO ROUTE BEFORE Q57</b>	

#### **NO ADVICE TO DATE SECTION**

<b>Q50</b>	<b>Do you plan to do anything to do to try and resolve the problem? PROBE FULLY</b>		<b>ROUTE</b>
	No	(094) 1	<b>GO TO Q52</b>
	Yes	2	<b>GO TO Q51</b>
	Uncertain	3	<b>GO TO Q52</b>
<b>Q51</b>	<b>If yes, what?</b>		<b>ROUTE</b>
	Contact the other side	1 (095)	
	Consult friends and family	1 (096)	
	Other (specify)		
		(097) (098)	<b>GO TO Q53</b>
		(099) (100)	
<b>Q52</b>	<b>Why did you do nothing or why do you intend to do nothing? DO NOT PROMPT</b>		<b>ROUTE</b>
	No local facilities or resources	1 (101)	
	No dispute with anybody / thought other person was right	1 (102)	
	Other side was already taking action	1 (103)	
	Did not think it was very important	1 (104)	
	Decided not to bother	1 (105)	
	Thought it would damage relationship with other side	1 (106)	
	Did not think anything could be done	1 (107)	
	Thought it would take too much time	1 (108)	
	Thought it would cost too much	1 (109)	
	Was scared to do anything	1 (110)	
	Problem was over and done with	1 (111)	
	Did not know where to go	1 (112)	
	Tried them before	1 (113)	
	Other (specify)		
		(114) (115)	



Q53 **SHOWCARD M.** Did you at any point consider getting help or advice from any of the following?

	ROUTE	
	Yes Considered	Not Considered
Local council / public authority	1	2 (1818)
CAB or similar	1	2 (1817)
Law Centre	1	2 (1818)
Trade Union / professional body	1	2 (1818)
Lawyer / solicitor	1	2 (1820)
Insurance company	1	2 (1821)
Police	1	2 (1822)
Doctor	1	2 (1822)
Member of Parliament	1	2 (1824)
Member of Scottish Parliament	1	2 (1825)
Ombudsman	1	2 (1826)

IF CODED 2 ABOVE TO ANY OR ALL ASK Q54, OTHERS GO TO Q55

Q54 Why did you decide not to contact these people or organisations?

ROUTE

No local facilities or resources	1	(1827)
No dispute with anybody / thought other person was right	1	(1828)
Other side was already taking action	1	(1829)
Did not think it was very important	1	(1830)
Decided not to bother	1	(1831)
Thought it would damage relationship with other side	1	(1832)
Did not think anything could be done	1	(1833)
Thought it would take too much time	1	(1834)
Thought it would cost too much	1	(1835)
Was scared to do anything	1	(1836)
Problem was over and done with	1	(1837)
Did not know where to go	1	(1838)
Tried them before	1	(1839)
Other (specify)		
	(1840)	(1841)
	(1842)	(1843)

Q55 **SHOWCARD N.** Looking back, which of these statements best describes how you feel about your problem?

ROUTE

		(1844)	
A	I think I've taken the right decision not to get advice or help	1	GO TO ROUTE BEFORE Q57
B	I wish I had got some advice or help	2	GO TO Q56
C	I wish I had got some advice or help earlier	3	
D	I don't intend to seek advice as I can deal with this myself	4	GO TO ROUTE BEFORE Q57

Q56 **SHOWCARD O.** Which of the following do you wish you had done?

**ROUTE**

Sought information from a self help guide/ library	1	(1045)
Sought information from an internet site	1	(1046)
Tried to obtain advice from local council, advice organisation, law centre, trade union or lawyer	1	(1047)
Talked or wrote to the other side about trying to solve the problem / dispute	1	(1048)
Obtained the service of a person or organisation to deal with the problem	1	(1049)
Other (specify)		
	(1050)	(1051)

**CHECK Q1 IF MORE THAN ONE PROBLEM ASK Q57 & Q58 IN RELATION TO SECOND MOST IMPORTANT AND Q59 & Q60 IN RELATION TO THIRD MOST IMPORTANT**

**IF ONLY ONE PROBLEM RECORDED AT Q1 GO TO DEMOGRAPHICS – Q61**

Q57 With regard to your 2<sup>nd</sup> most important problem, which of these statements reflects the current position related to this problem?

**ROUTE**

Agreement has been reached with the other party	1	(1052)
Currently trying to solve problem <u>without</u> help or advice from others	1	(1053)
Currently trying to solve problem <u>with</u> help or advice from others	1	(1054)
Not planning to take any action	1	(1055)
Have given up trying to resolve the problem	1	(1056)
Court action is planned	1	(1057)
Court action is completed	1	(1058)

Q58 **SHOWCARD C.** Have / did you do any of the things on this card to try and resolve it?  
If yes, which ones?

**ROUTE**

a.	Tried to get information or advice from a self help guide / library	1	(1059)
b.	Tried to get information or advice from an internet site	1	(1060)
c.	Tried to get information or advice from the local council or other public authority	1	(1061)
d.	Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	1	(1062)
e.	Tried to get information or advice from a law centre	1	(1063)
f.	Tried to get information or advice from a trade union or professional body	1	(1064)
g.	Tried to get information or advice from a lawyer or solicitor	1	(1065)
h.	Tried to get information or advice from an insurance company	1	(1066)
i.	Tried to get information or advice from the Police	1	(1067)
j.	Tried to get information or advice from a Doctor	1	(1068)
k.	Tried to get information or advice from a mediator / conciliator	1	(1069)
l.	Tried to get information or advice from a Member of Parliament	1	(1070)
m.	Tried to get information or advice from a Member of Scottish Parliament	1	(1071)
n.	Tried to get information or advice from an Ombudsman	1	(1072)
o.	No, none of these	1	(1073)

**ASK Q59 & Q60 IF 3<sup>rd</sup> PROBLEM, IF NOT GO TO DEMOGRAPHICS Q61**

Q59 With regard to your 3<sup>rd</sup> most important problem, which of these statements reflects the current position related to this problem?

ROUTE

Agreement has been reached with the other party	1	(1074)
Currently trying to solve problem <u>without</u> help or advice from others	1	(1075)
Currently trying to solve problem <u>with</u> help or advice from others	1	(1076)
Not planning to take any action	1	(1077)
Have given up trying to resolve the problem	1	(1078)
Court action is planned	1	(1079)
Court action is completed	1	(1080)

Q60 **SHOWCARD C.** Have / did you do any of the things on this card to try and resolve it?  
If yes, which ones?

ROUTE

a.	Tried to get information or advice from a self help guide / library	1	(1081)
b.	Tried to get information or advice from an internet site	1	(1082)
c.	Tried to get information or advice from the local council or other public authority	1	(1083)
d.	Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	1	(1084)
e.	Tried to get information or advice from a law centre	1	(1085)
f.	Tried to get information or advice from a trade union or professional body	1	(1086)
g.	Tried to get information or advice from a lawyer or solicitor	1	(1087)
h.	Tried to get information or advice from an insurance company	1	(1088)
i.	Tried to get information or advice from the Police	1	(1089)
j.	Tried to get information or advice from a Doctor	1	(1090)
k.	Tried to get information or advice from a mediator / conciliator	1	(1091)
l.	Tried to get information or advice from a Member of Parliament	1	(1092)
m.	Tried to get information or advice from a Member of Scottish Parliament	1	(1093)
n.	Tried to get information or advice from an Ombudsman	1	(1094)
o.	No, none of these	1	(1095)

# **DEMOGRAPHICS SECTION**

Q61	Gender			<b>ROUTE</b>
	Male	(1090)	1	
	Female		2	
Q62	What was your age last birthday?			<b>ROUTE</b>
	_____ years	(1097)	(1098)	
Q63	<b>SHOWCARD P.</b> Which of these best describes your marital status?			<b>ROUTE</b>
	Single, that is, never married	(1099)	1	
	Cohabiting		2	
	Married, living with Husband / Wife		3	
	Married, separated from Husband / Wife		4	
	Divorced		5	
	Widowed		6	
Q64	How many children aged under 16 yrs live at home with you?			<b>ROUTE</b>
	None	(1100)	1	
	One		2	
	Two		3	
	Three+		4	
Q65	<b>SHOWCARD Q.</b> Which of the following best describes your housing tenure?			<b>ROUTE</b>
	Own it outright	(1101)	1	
	Buying with the help of a mortgage or loan		2	
	Pay part rent and part mortgage (shared ownership)		3	
	Rent it		4	
	Live here rent free (not squatting)		5	
	Squatting		6	
Q66	Do you have any physical or mental impairment that you expect to affect your ability to carry out normal day to day activities for at least the next year?			<b>ROUTE</b>
	Yes	(1102)	1	
	No		2	
	Don't know		3	

Q67 **SHOWCARD R.** I would now like to ask some questions about paid work. Which of the things on this card best describes your current situation?

	(1102)	(1104)
In paid full time work (30 or more hours per week), as an employee or self employed	0	1
In paid part time work (less than 30 hours per week), as an employee or self employed	0	2
Unemployed and seeking work	0	3
On a government training scheme	0	4
In full time education (or vacation from full time education)	0	5
Sick or disabled (up to 6 months)	0	6
Sick or disabled (6 months or longer)	0	7
Looking after the home or family	0	8
Caring for a sick, elderly or disabled person	0	9
Wholly retired from paid work	1	0
Doing something else	1	1

ROUTE

Q68 **SHOWCARD S.** Which of these represents your highest level of formal qualification? Please read out letter

	(1105)	(1106)
A No formal qualifications	0	1
B Standard Grades or 'O' Grades	0	2
C Highers	0	3
D Vocational qualifications e.g. SCOTVEC / SQA	0	4
E Trade Qualifications e.g. City and Guilds	0	5
F HNC / HND	0	6
G Degree / Honours Degree / PhD	0	7
H Other (specify)		

ROUTE

Q69 **SHOWCARD T.** And looking at this card, which, if any, of these state benefits are you currently receiving in your own right: that is where you are the named recipient?

Income Support	1	(1107)
State Retirement Pension	1	(1108)
JobSeekers Allowance	1	(1109)
Working Families Tax Credit (formerly Family Credit)	1	(1110)
Disabled Person's Tax Credit (formerly Disability Working Allowance)	1	(1111)
Incapacity Benefit	1	(1112)
Severe Disablement Allowance	1	(1113)
Industrial Injury Disablement Benefit	1	(1114)
Invalid Care Allowance	1	(1115)
War Disablement Pension or War Widow's Pension	1	(1116)
Widow's Pension, Bereavement Allowance of Widowed Parent's (formerly Widowed Mother's) Allowance	1	(1117)
Housing Benefit	1	(1118)
Disability Living Allowance	1	(1119)
Attendance Allowance	1	(1120)
No, none of these	1	(1121)

ROUTE

Q70 **SHOWCARD U.** To which of these ethnic groups do you / consider you belong?

**ROUTE**

	(122)	(123)
White – British	0	1
Other white	0	2
Mixed – White and Black Caribbean	0	3
Mixed – White and Black African	0	4
Mixed – White and Asian	0	5
Other mixed	0	6
Indian	0	7
Pakistani	0	8
Bangladeshi	0	9
Other Asian	1	0
Black – Caribbean	1	1
Black – African	1	2
Other black	1	3
Chinese	1	4
Any other group	1	5
Refused	1	6

Q71 **SHOWCARD V.** Which letter is appropriate for your total annual household income, that is all money, wages, salary, benefits and so on, combined for all members of your household.

**ROUTE**

	(124)	(125)
a. Less than £5,000	0	1
b. £5,001 - £10,000	0	2
c. £10,001 - £15,000	0	3
d. £15,001 - £20,000	0	4
e. £20,001 - £25,000	0	5
f. £25,001 - £30,000	0	6
g. £30,001 - £40,000	0	7
h. £40,001 - £50,000	0	8
i. £50,001 - £60,000	0	9
j. £60,001 - £70,000	1	1
k. £70,001 - £80,000	1	2
l. Over £80,000	1	3
Don't know	1	4
Refused	1	5

Q72 What is the occupation of the chief income earner for the household

**ROUTE**

Job Title	AB	(126)
Position / rank	C1	2
Number of staff	C2	3
Qualification	D	4
	E	5

Q73 Please capture full postcode

e.g. G 1 2 : 3 Y E  
E H 0 7 : 6 B S

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	:	<input type="text"/>	<input type="text"/>	<input type="text"/>
(1127)	(1128)	(1129)	(1130)		(1131)	(1132)	(1133)

ROUTE

Q74 Area

Glasgow West  
Fife  
Argyll & Isles  
Edinburgh

(1134)  
1  
2  
3  
4

ROUTE

THANK RESPONDENT AND CLOSE

## **APPENDIX 7:      Short Questionnaire**



APPROVED BY: Executive x Field Computing x DATE APPROVED:



**CLS**  
**FINAL SHORT QUESTIONNAIRE**  
**(GU1938)**

**OFFICE USE**  
Serial Number

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
POSTCODE \_\_\_\_\_  
TELEPHONE \_\_\_\_\_

INTERVIEWER  
ID NUMBER 

--	--	--	--

  
QUESTIONNAIRE  
NUMBER 

--	--	--	--

  
AGE 

--	--

Social class      AB      1      Occupation of Chief Wage Earner: \_\_\_\_\_  
                         C1      2      \_\_\_\_\_  
                         C2      3      \_\_\_\_\_  
                         DE     4      \_\_\_\_\_

Good morning/afternoon/evening. My name is \_\_\_\_\_ from Market Research UK Limited. We have been commissioned to carry out a survey related to access to various services. Your household has been selected at random for this survey, and I wonder if I could speak to the Adult (16+) with the next birthday in the household. If available re introduce, if not available, arrange a suitable time for recall.

I would like to ask you some questions? It should take about 10 minutes, and all the answers you give will be kept completely confidential. Please give me your own personal opinion.

This interview has been conducted within the Code of Conduct of the Market Research Society.

INTERVIEWER SIGN \_\_\_\_\_ DATE \_\_\_\_\_

INTERVIEWER PRINT \_\_\_\_\_

Note: If respondent requests to know who has commissioned, advise the Scottish Executive.

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CLS  
FINAL SHORT QUESTIONNAIRE  
(GU1938)

DO NOT FILL IN  
 RESPONDENT DETAILS ON  
 THIS PAGE

FILL IN ALL OTHER INFO

THANKS

<b>OFFICE USE</b> Serial Number	(1)	(2)	(3)	(4)

	(5)	(6)	(7)	(8)
JOB NUMBER	1	9	3	8

	(9)	(10)	(11)	(12)
INTERVIEWER ID NUMBER				

QUESTIONNAIRE NUMBER				
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	(13)	(14)	(15)	(16)
START TIME				

	(17)	(18)	(19)	(20)
FINISH TIME				

This interview has been conducted within the Code of Conduct of the Market Research Society.

INTERVIEWER SIGN \_\_\_\_\_

INTERVIEWER PRINT \_\_\_\_\_

DATE OF INTERVIEW \_\_\_\_\_

EDITED BY \_\_\_\_\_ (21) (22)  
 DATE \_\_\_\_\_

CODED BY \_\_\_\_\_ (23) (24)  
 DATE \_\_\_\_\_

# SCREENING QUESTIONS

SQ1 **SHOWCARD A.** Have you had any of these experiences in the last 5 years? Please read out the letters on the card

	Yes	No	ROUTE
a. Problems to do with neighbours – e.g. noise, boundary / parking disputes	1	2	(25)
b. Problems to do with employment – e.g. <del>not</del> gaining employment but harassment, unfair disciplinary procedures, sacked or made redundant	1	2	(26)
c. Benefit problems – e.g. legal (and amount of) entitlement to welfare benefits, loans, grants or pensions	1	2	(27)
d. Problems with Discrimination – e.g. age, race, gender, disability, sexual orientation	1	2	(28)
e. Problems to do with housing – e.g. applying for Planning permission, dealing with squatters, selling / buying property, problems with landlord, eviction or rent arrears	1	2	(29)
f. Problems with Faulty goods or services – e.g. getting refunds, replacements, claims for damage	1	2	(30)
g. Problems with Divorce / separation / problems to do with relationships / children – e.g. difficulties with obtaining maintenance, agreeing child support payments, adopting, division of property / assets through divorce	1	2	(31)
h. Problems with an injury due to accident – e.g. suffered injury or accident and did / didn't visit doctor / dentist / hospital	1	2	(32)
i. Problems to do with medical negligence – e.g. mistakes in dental / medical treatment	1	2	(33)
j. Problems with Unfair treatment by police – e.g. harassment, assault by an officer, unreasonably arrested, verbal abuse / rudeness, misinformation	1	2	(34)
k. Immigration problems – e.g. obtaining UK citizenship, dispute over nationality, seeking asylum, obtaining authority to remain in the UK	1	2	(35)
l. Problems related to being a victim of a crime	1	2	(36)
m. Problems to do with money	1	2	(37)

INTERVIEWER INSTRUCTION – FOR ALL THOSE CODED 1 AT ANY PART OF SQ1, GO TO SQ2, IF NONE CODED 1, GO TO PREVALENCE QUESTIONNAIRE

SQ2 **SHOWCARD B.** For each problem experienced in last 5 years, how important or unimportant was it to resolve the problem?

	VI	I	N/N	NVI	NAAI	DK	ROUTE
a. Problems to do with neighbours	1	2	3	4	5	6	(38)
b. Problems to do with employment	1	2	3	4	5	6	(39)
c. Benefit problems	1	2	3	4	5	6	(40)
d. Problems with Discrimination	1	2	3	4	5	6	(41)
e. Problems to do with housing	1	2	3	4	5	6	(42)
f. Problems with Faulty goods or services	1	2	3	4	5	6	(43)
g. Problems with Divorce / separation / problems to do with relationships / children	1	2	3	4	5	6	(44)
h. Problems with an injury due to accident	1	2	3	4	5	6	(45)
i. Problems to do with medical negligence	1	2	3	4	5	6	(46)
j. Problems with Unfair treatment by police	1	2	3	4	5	6	(47)
k. Immigration problems	1	2	3	4	5	6	(48)
l. Problems related to being a victim of a crime	1	2	3	4	5	6	(49)
m. Problems to do with money	1	2	3	4	5	6	(50)

IF CODED NEITHER / NOR, NOT VERY IMPORTANT, NOT AT ALL IMPORTANT OR DON'T KNOW AT SQ2 GO TO PREVALENCE QUESTIONNAIRE

IF ONLY L AND / OR M (Problems to do with being a victim of crime or problems to do with money) CODED AT SQ1 AND SQ2 – GO TO PREVALENCE QUESTIONNAIRE

ALL OTHERS CONTINUE

**IF MORE THAN ONE PROBLEM CODED VERY IMPORTANT OR IMPORTANT AT SQ2 ASK Q1, IF ONLY ONE ANSWER APPROPRIATE Q2**

Q1	Thinking of all the issues you told me you have experienced, could you please tell me which was the most important to resolve? (If more than one important code most recent, serious issue)			ROUTE
		(51)	(52)	
a.	Problems to do with neighbours	0	1	
b.	Problems to do with employment	0	2	
c.	Benefit problems	0	3	
d.	Discrimination	0	4	
e.	Problems to do with housing	0	5	
f.	Faulty goods or services	0	6	
g.	Divorce / separation / problems to do with relationships / children	0	7	
h.	Problems with injury due to accident	0	8	
i.	Problems due to medical negligence	0	9	
j.	Unfair treatment by police	1	0	
k.	Immigration problems	1	1	NOW GO TO Q3

**ASK Q2A, B, C, D, E, F, G, H, I, J OR K IN RELATION TO THE PROBLEM CODED MOST IMPORTANT AT Q1**

Q2a	Could you tell me what issues you have had with neighbours in the last 5 years? DO NOT PROMPT			ROUTE
	Noise / anti-social behaviour	1	(53)	
	Boundary dispute	1	(54)	
	Parking dispute	1	(55)	
	Planning problem	1	(56)	
	Other (specify)			
		(57)	(58)	
		(59)	(60)	NOW GO TO Q3

Q2b	Could you tell me what issues you have had with employment in the last 5 years? DO NOT PROMPT			ROUTE
	Being sacked or made redundant	1	(61)	
	Being threatened with the sack	1	(62)	
	Getting pay or a pension to which you were entitled	1	(63)	
	Other rights at work (e.g. maternity, sickness, holidays etc)	1	(64)	
	Changes to your terms of conditions of employment that made things worse	1	(65)	
	Unsatisfactory or dangerous working conditions	1	(66)	
	Unfair disciplinary procedures	1	(67)	
	Harassment at work	1	(68)	
	Other (specify)			
		(69)	(70)	
		(71)	(72)	NOW GO TO Q3

Q2c	Could you tell me what issues you have had with benefits in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Legal entitlement to welfare benefits, grants, loans or pensions	1 (73)	
	Amount of entitlement to welfare, benefits, grants, loans or pensions	1 (74)	
	Other (specify)	(75) (76)	
		(77) (78)	<b>NOW GO TO Q3</b>
Q2d	Could you tell me what issues you have had with discrimination in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Age	1 (79)	
	Gender	1 (80)	
	Race	1 (81)	
	Disability	1 (82)	
	Sexual orientation	1 (83)	
	Other (specify)	(84) (85)	
		(86) (87)	<b>NOW GO TO Q3</b>
Q2e	Could you tell me what issues you have had with housing in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Planning permission or consent	1 (88)	
	Selling or buying property	1 (89)	
	Communal repairs or maintenance	1 (90)	
	Repossession of the home or several mortgage payments in arrears	1 (91)	
	Dealing with squatters	1 (92)	
	Boundaries or right of way or access to your property	1 (93)	
	Unsafe living conditions – rented	1 (94)	
	Getting a deposit back – rented	1 (95)	
	Getting the landlord to do repairs	1 (96)	
	Getting the landlord to provide other service under the terms of the lease	1 (97)	
	Harassment by your landlord	1 (98)	
	Eviction or several rent payments in arrears	1 (99)	
	Homelessness	1 (100)	
	Other (specify)	(101) (102)	
		(103) (104)	<b>NOW GO TO Q3</b>

Q2f	Could you tell me what issues you have had with faulty goods or services in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Refund	1	(105)
	Replacement	1	(106)
	Claim for damage or accident as a result of faulty goods	1	(107)
	Other (specify)		
		(108)	(109)
		(110)	(111)
			<b>NOW GO TO Q3</b>
Q2g	Could you tell me what issues you have had with divorce, separation or problems to do with relationships or children in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Disputes over division of money, pensions or property in connection with a divorce or separation	1	(112)
	Difficulties obtaining maintenance from a former partner for yourself	1	(113)
	Difficulties obtaining maintenance from a former partner for your children	1	(114)
	Difficulties obtaining child support payments	1	(115)
	Difficulties agreeing to pay child support payments	1	(116)
	Difficulties with custody or access arrangements for children	1	(117)
	Difficulties adopting children or becoming a legal guardian	1	(118)
	Difficulties with children going to school for which they are eligible	1	(119)
	Children being unfairly excluded or suspended from school	1	(120)
	Other (specify)		
		(121)	(122)
		(123)	(124)
			<b>NOW GO TO Q3</b>
Q2h	Could you tell me what issues you have had with an accident in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Suffered an injury or accident – went to doctor / dentist / hospital	1	(125)
	Suffered an injury or accident – did not go to doctor / dentist / hospital	1	(126)
	Other (specify)		
		(127)	(128)
		(129)	(130)
			<b>NOW GO TO Q3</b>
Q2i	Could you tell me what issues you have had with medical negligence in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Medical treatment	1	(131)
	Dental treatment	1	(132)
	Other (specify)		
		(133)	(134)
		(135)	(136)
			<b>NOW GO TO Q3</b>

Q2j	Could you tell me what issues you have had with unfair treatment by police in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Assaulted by police officer	1 (137)	
	Being unreasonably arrested	1 (138)	
	Verbal abuse / rudeness	1 (139)	
	Harassment	1 (140)	
	Misinformation / lack of information	1 (141)	
	Other (specify)		
		(142) (143)	
		(144) (145)	<b>NOW GO TO Q3</b>
Q2k	Could you tell me what issues you have had with immigration in the last 5 years? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	Obtaining UK citizenship	1 (146)	
	Dispute over nationality	1 (147)	
	Obtaining authority to remain in the UK	1 (148)	
	Difficulties with partner or children entering the UK	1 (149)	
	Seeking asylum	1 (150)	
	Other (specify)		
		(151) (152)	
		(153) (154)	
Q3	Which of these statements reflects the current position related to this problem?		<b>ROUTE</b>
	Agreement has been reached with the other party	1 (155)	
	Currently trying to solve problem <u>without</u> help or advice from others	1 (156)	
	Currently trying to solve problem <u>with</u> help or advice from others	1 (157)	
	Not planning to take any action	1 (158)	
	Have given up trying to resolve the problem	1 (159)	
	Court action is planned	1 (160)	
	Court action is completed	1 (161)	

Q4 **SHOWCARD C.** Did you do any of the things on this card to try and resolve the issue?  
If yes, which ones? **RECORD IN COL A**

**ROUTE**

Q5 Were you successful or unsuccessful in attempting to obtain information or advice from...  
(read out those coded at Q4 – e.g. 1<sup>st</sup>=01, 2<sup>nd</sup>=02 etc)? **RECORD IN COL B**

		COL A	COL B	
			Successful	Unsuccessful
a.	Tried to get information or advice from a self help guide / library	1 (182)	1	2 (183)
b.	Tried to get information or advice from an internet site	1 (184)	1	2 (185)
c.	Tried to get information or advice from the local council or other public authority	1 (186)	1	2 (187)
d.	Tried to get information or advice from the Citizen's Advice Bureau or similar advice organisation	1 (188)	1	2 (189)
e.	Tried to get information or advice from a law centre	1 (190)	1	2 (191)
f.	Tried to get information or advice from a trade union or professional body	1 (192)	1	2 (193)
g.	Tried to get information or advice from a lawyer or solicitor	1 (194)	1	2 (195)
h.	Tried to get information or advice from an insurance company	1 (196)	1	2 (197)
i.	Tried to get information or advice from the Police	1 (198)	1	2 (199)
j.	Tried to get information or advice from a Doctor / other Health Professional	1 (200)	1	2 (201)
k.	Tried to get information or advice from a mediator / conciliator	1 (202)	1	2 (203)
l.	Tried to get information or advice from a Member of Parliament	1 (204)	1	2 (205)
m.	Tried to get information or advice from a Member of Scottish Parliament	1 (206)	1	2 (207)
n.	Tried to get information or advice from a Ombudsman	1 (208)	1	2 (209)
o.	No, none of these	1 (210)		

**IF CODED 0, NONE OF THESE AT Q4 ASK Q6, OTHERS GO TO Q8**

Q6 Do you plan to (or did you) do anything to do to try and resolve the problem? **PROBE FULLY**

**ROUTE**

No	(181)	1	<b>GO TO Q9</b>
Yes		2	<b>GO TO Q7</b>
Uncertain		3	<b>GO TO Q9</b>

Q7 If yes, what?

**ROUTE**

Contact the other side	1 (192)		
Consult friends and family	1 (193)		
Other (specify)			
	(194)	(195)	<b>GO TO Q8</b>
	(196)	(197)	



Q8	<b>SHOWCARD D.</b> How long after the situation began did you start looking for advice or information from an organisation or person?		<b>ROUTE</b>
		(198)	
	Within weeks	1	
	Within 6 months	2	
	Between 6 months & 1 year	3	GO TO Q10
	More than 1 year	4	
	Don't know / can't recall	5	
Q9	Why did you do nothing or why do you intend to do nothing? <b>DO NOT PROMPT</b>		<b>ROUTE</b>
	No local facilities or resources	1 (199)	
	No dispute with anybody / thought other person was right	1 (200)	
	Other side was already taking action	1 (201)	
	Did not think it was very important	1 (202)	
	Decided not to bother	1 (203)	
	Thought it would damage relationship with other side	1 (204)	
	Did not think anything could be done	1 (205)	
	Thought it would take too much time	1 (206)	
	Thought it would cost too much	1 (207)	
	Was scared to do anything	1 (208)	
	Problem was over and done with	1 (209)	
	Did not know where to go	1 (210)	
	Tried them before	1 (211)	
	Other (specify)		
		(212) (213)	
<b>DEMOGRAPHICS SECTION</b>			
Q10	Gender		<b>ROUTE</b>
		(214)	
	Male	1	
	Female	2	
Q11	What was your age last birthday?		<b>ROUTE</b>
	_____ years	(215) (216)	
Q12	<b>SHOWCARD P.</b> Which of these best describes your marital status?		<b>ROUTE</b>
		(217)	
	Single, that is, never married	1	
	Cohabiting	2	
	Married, living with Husband / Wife	3	
	Married, separated from Husband / Wife	4	
	Divorced	5	
	Widowed	6	
Q13	How many children aged under 16 yrs live at home with you?		<b>ROUTE</b>
		(218)	
	None	1	
	One	2	
	Two	3	
	Three+	4	

Q14	<b>SHOWCARD Q.</b> Which of the following best describes your housing tenure?		<b>ROUTE</b>
		(219)	
	Own it outright	1	
	Buying with the help of a mortgage or loan	2	
	Pay part rent and part mortgage (shared ownership)	3	
	Rent it	4	
	Live here rent free (not squatting)	5	
	Squatting	6	
Q15	Do you have any physical or mental impairment that you expect to affect your ability to carry out normal day to day activities for at least the next year?		<b>ROUTE</b>
		(220)	
	Yes	1	
	No	2	
	Don't know	3	
Q16	<b>SHOWCARD R.</b> I would now like to ask some questions about paid work. Which of the things on this card best describes your current situation?		<b>ROUTE</b>
		(221)	(222)
	In paid full time work (30 or more hours per week), as an employee or self employed	0	1
	In paid part time work (less than 30 hours per week), as an employee or self employed	0	2
	Unemployed and seeking work	0	3
	On a government training scheme	0	4
	In full time education (or vacation from full time education)	0	5
	Sick or disabled (up to 6 months)	0	6
	Sick or disabled (6 months or longer)	0	7
	Looking after the home or family	0	8
	Caring for a sick, elderly or disabled person	0	9
	Wholly retired from paid work	1	0
	Doing something else	1	1
Q17	<b>SHOWCARD S.</b> Which of these represents your highest level of formal qualification? Please read out letter		<b>ROUTE</b>
		(223)	(224)
	A. No formal qualifications	0	1
	B. Standard Grades or 'O' Grades	0	2
	C. Highers	0	3
	D. Vocational qualifications e.g. SCOTVEC / SQA	0	4
	E. Trade Qualifications e.g. City and Guilds	0	5
	F. HNC / HND	0	6
	G. Degree / Honours Degree / PhD	0	7
	H. Other (specify)		

Q18 **SHOWCARD T.** And looking at this card, which, if any, of these state benefits are you currently receiving in your own right: that is where you are the named recipient?

**ROUTE**

Income Support	1	(225)
State Retirement Pension	1	(226)
JobSeekers Allowance	1	(227)
Working Families Tax Credit (formerly Family Credit)	1	(228)
Disabled Person's Tax Credit (formerly Disability Working Allowance)	1	(229)
Incapacity Benefit	1	(230)
Severe Disablement Allowance	1	(231)
Industrial Injury Disablement Benefit	1	(232)
Invalid Care Allowance	1	(233)
War Disablement Pension or War Widow's Pension	1	(234)
Widow's Pension, Bereavement Allowance of Widowed Parent's (formerly Widowed Mother's) Allowance	1	(235)
Housing Benefit	1	(236)
Disability Living Allowance	1	(237)
Attendance Allowance	1	(238)
No, none of these	1	(239)

Q19 **SHOWCARD U.** To which of these ethnic groups do you / consider you belong?

**ROUTE**

	(240)	(241)
White – British	0	1
Other white	0	2
Mixed – White and Black Caribbean	0	3
Mixed – White and Black African	0	4
Mixed – White and Asian	0	5
Other mixed	0	6
Indian	0	7
Pakistani	0	8
Bangladeshi	0	9
Other Asian	1	0
Black – Caribbean	1	1
Black – African	1	2
Other black	1	3
Chinese	1	4
Any other group	1	5
Refused	1	6

Q20 **SHOWCARD V.** Which letter is appropriate for your total annual household income, that is all money, wages, salary, benefits and so on, combined for all members of your household.

		(242)	(243)
a.	Less than £5,000	0	1
b.	£5,001 - £10,000	0	2
c.	£10,001 - £15,000	0	3
d.	£15,001 - £20,000	0	4
e.	£20,001 - £25,000	0	5
f.	£25,001 - £30,000	0	6
g.	£30,001 - £40,000	0	7
h.	£40,001 - £50,000	0	8
i.	£50,001 - £60,000	0	9
j.	£60,001 - £70,000	1	1
k.	£70,001 - £80,000	1	2
l.	Over £80,000	1	3
	Don't know	1	4
	Refused	1	5

ROUTE

Q21 What is the occupation of the chief income earner for the household

Job Title \_\_\_\_\_  
 Position / rank \_\_\_\_\_  
 Number of staff \_\_\_\_\_  
 Qualification \_\_\_\_\_

(244)  
 AB 1  
 C1 2  
 C2 3  
 D 4  
 E 5

ROUTE

Q22 Please capture full postcode

e.g. G 1 2 : 3 Y E  
 E H 0 7 : 6 B S

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	:	<input type="text"/>	<input type="text"/>	<input type="text"/>
(245)	(246)	(247)	(248)		(249)	(250)	(251)

ROUTE

Q23 Area

Glasgow West  
 Fife  
 Argyll & Isles  
 Edinburgh

(252)  
 1  
 2  
 3  
 4

ROUTE

THANK RESPONDENT AND CLOSE

## **APPENDIX 8:        Group Discussion Topic Guides**

### **Topic Guide – Glasgow West Group discussion**

#### **Introduction to Discussion**

- Thanks again for participating
- All now had an opportunity to absorb the top line findings from the research in the Glasgow West area. Wealth of further data available, draft report in progress. The purpose of this discussion is to ascertain how the results from the research and the proxy model compare with your perceptions and understanding of the situation in Glasgow West. Our remit today is not to talk about ways of helping, solving problems or developing solutions – we are only interested in how the research findings compare with your experiences.
- Introduction of group participants – organisation, their role, geographic area covered

#### **First Reactions**

- Before we go into more detail, what are your first reactions to the presentations you've heard here today?
- If unexpected/surprised – in what way (s)?

#### **Demographics**

- First of all go through the mrak primary research findings
- The demographics of the general population were as we might expect from an area like GW. Minor differences between those with or without a justiciable problem important to resolve (more renters, more on Income Support/Housing Benefit, more with kids at home, more unemployed/looking after family at home). Does this reflect their expectation/experience? – why/why not?
- The differences between the general population with a justiciable problem important to resolve and the minority ethnic problem with a justiciable problem important to resolve are more apparent (minority ethnics more likely to be male, married, have children at home, rent, be unemployed/looking after the home, have no formal qual., have a very low income). Does this reflect their expectation/experience? – why/why not?

#### **Justiciable Problems Experienced**

- Problems with neighbours came out highest for the general pop and minority ethnic – is this expected?
- What about the spread of other problems is that as you would expect? – why?/ why not?
- Some problems were more important to resolve than others – e.g. neighbours, benefit, housing – is that consistent with experience? – why?/ why not?
- There were some minor differences demographically in terms of people most likely to experience specific justiciable problems – is this as anticipated? – why?/ why not?

#### **Prevalence of Justiciable Problems**

- 29% of 1399 – was this in line with expectations - – why?/ why not?
- Minority ethnic was 36% of 277 – expected – why?/ why not?

### **Advice or Information Sought**

- Over half of the people with a justiciable problem important to resolve said they didn't intend to seek help or advice when the problem began – was that as expected – why/why not?
- Ultimately 53% had not sought advice or information from the list of sources prompted – what are the thoughts on this?
- There were 188 people who did seek information or advice, of these 58% tried to resolve the problem themselves – is this anticipated? – why/why not?
- Had you expected that the main agencies contacted would be the council/public authority, Police or lawyer/solicitor? – why/why not?
- Respondents often told us that they chose which organisation to contact because they thought they had power to act – does that stack up with your experience?
- Over half of those who contacted the council for advice or information and 43% of those who contacted the Police felt they had been unsuccessful – what are your thoughts on this?
- Satisfaction with sources of information and advice was often low as well (not for CAB or lawyers) – would you have expected this? – why/why not?

### **No Advice or Information to Date**

- There were 212 people who had not contacted any of the prompted sources for information or advice – of these only 25% planned to do anything to try and resolve the problem (20% were uncertain) – would you have foreseen this finding? – why/why not?
- Most of those planning to do something intended to contact the other side (61%) – is this expected – why/why not?
- Of those who planned to take no action (158 people) – 35% said the problem was resolved, 23% didn't think anything could be done and 18% decided not to bother. Is this as expected – why/why not?
- Almost half of those who had sought advice or information (48% of 212) thought they had made the right decision – but 30% wished they had got advice or got it sooner. How does this compare with your experience?

### **Proxy Findings**

- The findings to date suggest that:
  - Hyndland, Hayburn, Partick and Hillhead have the highest level of legal need associated with employment problems
  - Knightswood South, Summerhill, Knightswood Park and Drumry have the lowest levels of need associated with employment problems
  - Hillhead, Partick, Hyndland and Hayburn have the highest level of need associated with housing problems – lowest levels of need were found in Anniesland, Blairdardie, Kelvindale and Jordanhill
  - Some of the wards with the lowest levels of need associated with housing and employment problems have the highest need associated with debt or welfare problems
  - Drumry, Summerhill, Knightswood South and Knightswood Park all have high levels of welfare benefits problems – Kelvindale, Jordanhill, Hyndland and Hillhead had the lowest levels of need related to welfare problems.

- How do these reflect respondent's expectations/experiences?
- How do they differ?

### **Sum Up, Thank and Close**

### **Topic Guide – Fife Group discussion**

#### **Introduction to Discussion**

- Thanks again for participating
- All now had an opportunity to absorb the top line findings from the research in the Fife area. Wealth of further data available, draft report in progress.
- Remind them to bear in mind the primary aim is to use the outcome of the survey and proxy model to help inform which method is most effective at measuring prevalence of legal need – the participants are contributing to this developing by taking part in this group discussion.
- The purpose of this discussion is to ascertain how the results from the survey and the proxy model compare with your perceptions and understanding of the situation in Fife. Our remit today is not to talk about ways of helping, solving problems or developing solutions – we are only interested in how the research findings compare with your experiences.
- Introduction of group participants – organisation, their role, geographic area covered

#### **First Reactions**

- Before we go into more detail, what are your first reactions to the presentations you've heard here today?
- If unexpected/surprised – in what way (s)?

#### **Demographics**

- First of all go through the mruc primary research findings
- The demographics of the general population were as we might expect from an area like FIFE. Minor differences between those with or without a justiciable problem important to resolve (more renters, more on Income Support/Housing Benefit, more with kids at home). Does this reflect their expectation/experience? – why/why not?

#### **Justiciable Problems Experienced**

- Problems with neighbours (21%) came out highest for the general population– is this expected?
- What about the spread of other problems – incidence is quite low (next highest is faulty goods at 5%) - is that as you would expect? – why?/ why not?
- Some problems were more important to resolve than others – e.g. neighbours, benefit, housing, employment, divorce, Faulty goods – is that consistent with experience? – why?/ why not?
- There were some minor differences demographically in terms of people most likely to experience specific justiciable problems – is this as anticipated? – why?/ why not?

#### **Prevalence of Justiciable Problems**

- 29% of 1402 – was this in line with expectations - – why?/ why not?

### **Advice or Information Sought**

- **81% said they did not intend to seek help when the problem began** – was that expected? Why / why not?
- Ultimately 78% had not sought advice or information from the list of sources prompted – what are the thoughts on this?
- There were 90 people who sought help / advice – of these 49% tried to resolve the problem themselves before seeking help – is this anticipated? Why / why not?
- Had you expected that the main agencies contacted would be the council/public authority, Police or Lawyer/Solicitor? – why/why not?
- Respondents often told us they chose which organisation to contact because they thought they ‘had the power to act’? – How does this stack up with your experience?
- Over half (55%) who contacted their local council / authority felt they had been unsuccessful, whilst 88% of those contacting lawyer / solicitor and 86% contacting the Police felt they had been successful – What are your thoughts on this? Does this match your perceptions / experience?
- Satisfaction with council / authority was low but higher for those using lawyer / solicitor and Police – would you have expected this? Why/why not?

### **No Advice or Information to Date**

- There were 314 people who had not contacted any of the prompted sources for information or advice – of these only 13% planned to do anything to try and resolve the problem (12% were uncertain) – would you have foreseen this finding? – why/why not?
- Most of those planning to do something intended to contact the other side (45%) or simply ‘didn’t know’ (43%) – is this expected – why/why not?
- Of those who planned to take no action (272 people) – 44% said the problem was resolved and **26% decided not to bother / it wasn’t important to resolve after all**. Is this as expected – why/why not?
- I.e. 18% of total number with important problem ‘decided not to bother’ – what are your thoughts on this? How can this be addressed?
- Over half (60% of 314) of those who had not sought help / advice felt they’d made the right decision whilst 28% said they could deal with the problem themselves – how does this compare to your experience?
- Those seeking help – highest (although for each only 50% sought help) for discrimination, housing, divorce / separation and injury due to accident
  - Is this as expected? Why / why not?
- Those not seeking help – highest for medical negligence, faulty goods / services, neighbours, benefits and employment
  - Is this as expected? Why / why not?

### **Proxy Findings**

- The findings to date suggest that:
  - Inverkeithing West and Rosyth South, Thornton, Stenton and Finglassie South, Balgeddie and Collydean, Dalgety Bay West and Hillend have the highest level of need associated with employment problems.
  - St Andrews Central, Strathkinness, St Andrews West, St Andrews South and St Andrews South East have the lowest level of need associated with employment problems.



- Methil, Ballingry and Lochore, and interestingly St Andrews Central (though its inclusion is caused by the predominance of multi-occupation student households within St. Andrews) have the highest level of need associated with housing problems.
  - Dunnikier. And Pitcorthie have the lowest level of need associated with housing problems.
  - Methil, Auchmuty, Smeaton and Overton, and Woodside West have the highest level of need associated with debt problems.
  - Strathkinness and St Andrews West, and St Andrews Central have the lowest level of need associated with debt problems.
  - For Welfare problems, the 3 wards with the highest levels of need – are Smeaton and Overton, Ballingry and Lochore, and Buckhaven and Denbeath
  - For Welfare problems, the 3 wards with the lowest levels of need – are Dunnikier. Strathkinness and St Andrews West, and St Andrews Central
  - Some of the most highly deprived wards in Scotland fall within the Fife CLS Partnership Area – wards within the 10% most deprived in Scotland include Balingry and Lochore, Methil and Methilhill.
  - These contrast with wards such as St. Andrews Central which are within the 10% least deprived in Scotland.
- How do these reflect respondent's expectations/experiences?
  - How do they differ?

### **Role of findings in future planning**

- Investigate evidence of this survey versus evidence of local knowledge? Why / Why not?
- Investigate any opinions as to how this study / new knowledge would be used to inform strategy?
- Investigate both **Survey** and **Proxy model** ask:
  - How useful would this information be to your role? Why / why not?
  - How would you use the information?
  - For each, what are the Advantages? Disadvantages? Probe for reasons.
- Investigate any opinions as to how this study / new knowledge would be used to inform strategy?
- Any thoughts about parts that the proxy and survey can't reach?
- Overall opinion of research / use of such research?

### **Sum Up, Thank and Close**

## **Topic Guide – Edinburgh Group discussion**

### **Introduction to Discussion**

- Thanks again for participating
- All now had an opportunity to absorb the top line findings from the research in the Edinburgh area. Wealth of further data available, draft report in progress.
- Remind them to bear in mind the primary aim is to use the outcome of the survey and proxy model to help inform which method is most effective at measuring prevalence of legal need – the participants are contributing to this developing by taking part in this group discussion.
- The purpose of this discussion is to ascertain how the results from the survey and the proxy model compare with your perceptions and understanding of the situation in Edinburgh. Our remit today is not to talk about ways of helping, solving problems or developing solutions – we are only interested in how the research findings compare with your experiences.
- Introduction of group participants – organisation, their role, geographic area covered

### **First Reactions**

- Before we go into more detail, what are your first reactions to the presentations you've heard here today?
- If unexpected/surprised – in what way (s)?

### **Demographics**

- First of all go through the mruk primary research findings
- The demographics of the general population were as we might expect from an area like EDINBURGH. Minor differences between those with or without a justiciable problem important to resolve (more renters, more on Income Support/Housing Benefit, more with kids at home, more without formal qualifications, more with physical / mental impairment). Does this reflect their expectation/experience? – why/why not?

### **Justiciable Problems Experienced**

- Problems with neighbours came out highest for the general population– is this expected?
- What about the spread of other problems is that as you would expect? – why?/ why not?
- Some problems were more important to resolve than others – e.g. neighbours, benefit, housing, employment, discrimination, divorce, unfair police treatment, victims of crime – is that consistent with experience? – why?/ why not?
- There were some minor differences demographically in terms of people most likely to experience specific justiciable problems – is this as anticipated? – why?/ why not?

### **Prevalence of Justiciable Problems**

- 28% of 1452 – was this in line with expectations - – why?/ why not?

### **Advice or Information Sought**

- Ultimately 39% had not sought advice or information from the list of sources prompted – what are the thoughts on this?

- Had you expected that the main agencies contacted would be the council/public authority, Police or CAB? – why/why not?
- Those who sought advice from council/public authority (more than half), Police (more than half) or CAB (40%) had a poor perception of success using them for information / advice (rating it unsuccessful) – What are your thoughts on this? Does this match your perceptions / experience?

#### **No Advice or Information to Date**

- There were 155 people who had not contacted any of the prompted sources for information or advice – of these only 29% planned to do anything to try and resolve the problem (11% were uncertain) – would you have foreseen this finding? – why/why not?
- Most of those planning to do something intended to contact the other side (71%) – is this expected – why/why not?
- Of those who planned to take no action (110 people) – **41% decided not to bother / it wasn't important to resolve after all**, 25% said the problem was resolved, 12% didn't think anything could be done and 10% were too scared to do anything. Is this as expected – why/why not?
- I.e. 10% of total number with important problem 'decided not to bother' – what are your thoughts on this? How can this be addressed?
- Those seeking help – highest for divorce / separation ; injury due to an accident and medical negligence
  - Is this as expected? Why / why not?
- Those not seeking help – highest for faulty goods / services, employment problems
  - Is this as expected? Why / why not?

#### **Proxy Findings**

- The findings to date suggest that:
  - Queensferry, Shandon and Dalry have the highest level of legal need associated with employment problems
  - Milton, Craigleith, Prestonfield and Craigmillar have the lowest level of legal need associated with employment problems.
  - Dalry and Southside had the highest level of legal need associated with housing problems
  - Muirhouse / Drylaw, Craigmillar and Murrayburn have the highest level of legal need associated with debt problems
  - For welfare problems Muirhouse / Drylaw, Craigmillar , Stenhouse and Restlarig were the wards who had the highest level of legal need.
  - Craigmillar in particular had the lowest levels of legal need associated with employment problems whilst the highest need associated with debt and welfare problems.
- How do these reflect respondent's expectations/experiences?
- How do they differ?

### **Role of findings in future planning**

- Investigate evidence of this survey versus evidence of local knowledge? Why / Why not?
- Investigate evidence of the survey versus evidence of proxy model? How useful are they?
- Investigate both **Survey** and **Proxy model** ask:
  - How useful would this information be to your role? Why / why not?
  - How would you use the information?
  - For each, what are the Advantages? Disadvantages? Probe for reasons.
- Investigate any opinions as to how this study / new knowledge would be used to inform strategy?
- Any thoughts about parts that the proxy and survey can't reach?
- Overall opinion of research / use of such research?

**Sum Up, Thank and Close**

## **Topic Guide – Argyll & Bute Group discussion**

### **Introduction to Discussion**

- Thanks again for participating
- All now had an opportunity to absorb the top line findings from the research in the Argyll & Bute area. Wealth of further data available, draft report in progress.
- Remind them to bear in mind the primary aim is to use the outcome of the survey and proxy model to help inform which method is most effective at measuring prevalence of legal need – the participants are contributing to this developing by taking part in this group discussion.
- The purpose of this discussion is to ascertain how the results from the survey and the proxy model compare with your perceptions and understanding of the situation in Argyll & Bute. Our remit today is not to talk about ways of helping, solving problems or developing solutions – we are only interested in how the research findings compare with your experiences.
- Introduction of group participants – organisation, their role, geographic area covered

### **First Reactions**

- Before we go into more detail, what are your first reactions to the presentations you've heard here today?
- If unexpected/surprised – in what way (s)?

### **Demographics**

- First of all go through the mruk primary research findings
- The demographics of the general population were as we might expect from an area like Argyll & Bute. Minor differences between those with or without a justiciable problem important to resolve (more renters, more on Income Support/Housing Benefit, more with kids at home, more with physical / mental impairment). Does this reflect their expectation/experience? – why/why not?

### **Justiciable Problems Experienced**

- Problems with neighbours (13%) came out highest for the general population– is this expected?
- What about the spread of other problems is that as you would expect? – why?/ why not?
- Some problems were slightly more important to resolve than others – e.g., benefit, housing, divorce – is that consistent with experience? – why?/ why not?
- There were some minor differences demographically in terms of people most likely to experience specific justiciable problems – is this as anticipated? – why?/ why not?

### **Prevalence of Justiciable Problems**

- 32% of 1,273 – was this in line with expectations - – why?/ why not?

### Advice or Information Sought

- Ultimately 34% had not sought advice or information from the list of sources prompted – what are the thoughts on this?
- Had you expected that the main agencies contacted would be the council/public authority, Lawyer / Solicitor or Police? – why/why not?
- Poorer Perceptions of success were held amongst those contacting Council / Authority (58% ‘unsuccessful’) and Police (41% ‘unsuccessful’)
  - What are your thoughts on this? Does this match your perceptions / experience?
- Those contacting Lawyer / Solicitor had a more positive perception of success (72% successful) - What are your thoughts on this? Does this match your perceptions / experience?

### No Advice or Information to Date

- There were 137 people who had not contacted any of the prompted sources for information or advice – of these 42% planned to try and resolve the problem (**22% were uncertain, 36% had no plans**) – would you have foreseen this finding? – why/why not?
- Most of those planning to do something intended to contact the other side (75%) – is this expected – why/why not?
- Of those who planned to take no action (80 people) – **16% decided not to bother / it wasn’t important to resolve after all**, 26% said the problem was resolved, 16% didn’t think anything could be done. Is this as expected – why/why not?
- Those seeking help – highest for unfair treatment by Police and Immigration (low bases), housing, divorce / separation, injury due to an accident, medical negligence, Discrimination ,Employment and neighbours
  - Is this as expected? Why / why not?
- Those not seeking help – highest for faulty goods / services, benefit
  - Is this as expected? Why / why not?

### Proxy Findings

- The findings to date suggest that:
  - Mull, Oban North, Craginish Glenarary have the highest level of need associated with employment problems within the Partnership area.
  - Those Wards with the highest levels of need associated with housing problems are Bute Central, and Milton.
  - For Debt problems, the wards with the highest levels of need are Milton. Bute Central, East Central Kintyre, and Campbeltown Central
  - For Welfare problems, the wards with the highest levels of need are: Milton, Bute Central, Ardenslate, Kirn & Hunter’s Quay
  - Those Wards within the 20% most deprived in Scotland include Islay South, East Central Kintyre, Bute South, Ardenslate, and Milton.
  - These contrast with wards such as Helensburgh North which are within the 10% least deprived in Scotland
- How do these reflect respondent’s expectations/experiences?
- How do they differ?

### **Role of findings in future planning**

- Investigate evidence of this survey versus evidence of local knowledge? Why / Why not?
- Investigate evidence of the survey versus evidence of proxy model? How useful are they?
- Investigate both **Survey** and **Proxy model** ask:
  - How useful would this information be to your role? Why / why not?
  - How would you use the information?
  - For each, what are the Advantages? Disadvantages? Probe for reasons.
- Investigate any opinions as to how this study / new knowledge would be used to inform strategy?
- Any thoughts about parts that the proxy and survey can't reach?
- Overall opinion of research / use of such research?

**Sum Up, Thank**

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