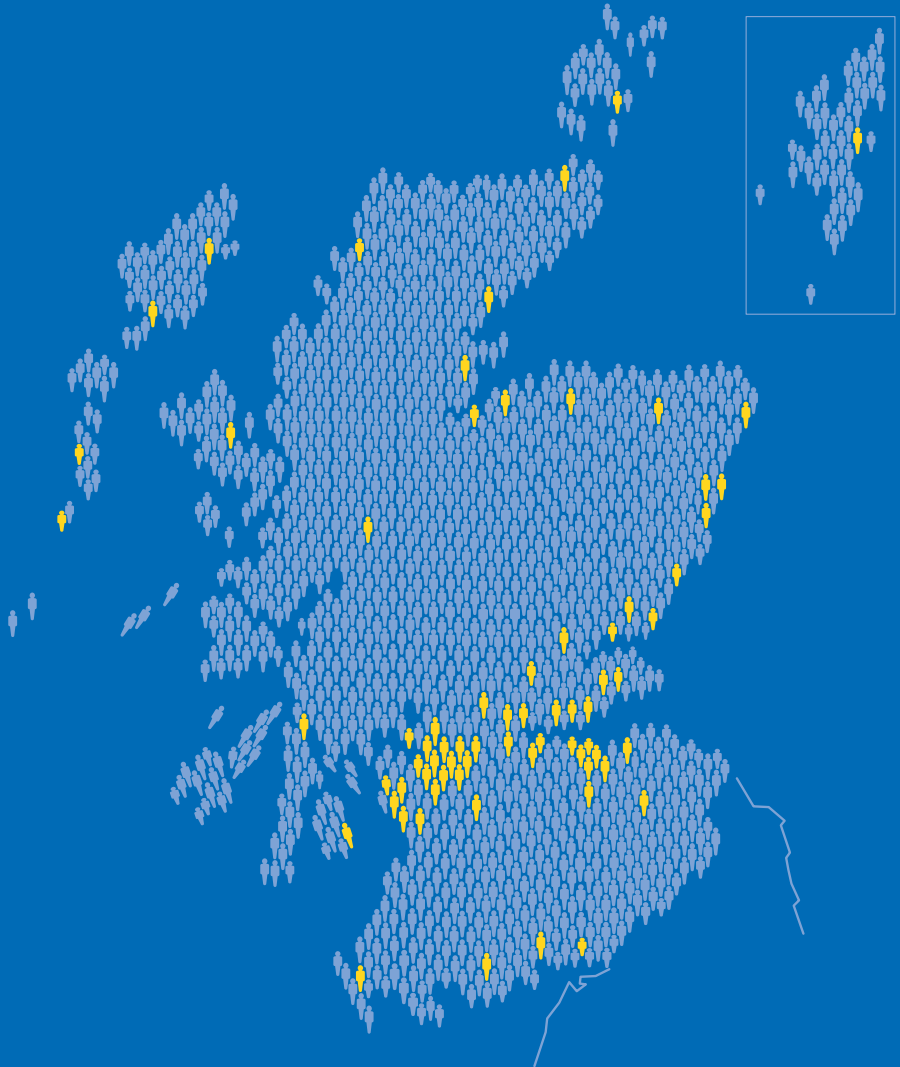




Working with the Scottish Citizens Advice Bureau Service

A guide for parliamentarians





This guide has been written and published thanks to funding from Prudential plc

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Foreword

Dear colleague,

Welcome to the first edition of the Citizens Advice Scotland Guide for Parliamentarians. Many of you will already have a good relationship with your local citizens advice bureau (CAB) and will fully understand the benefits an effective partnership can bring to those you represent. This guide – produced with the support of Prudential – will provide you with all the information you need to build and deepen this partnership.

With over 200 advice points across the country, and a central policy and campaigning body in Citizens Advice Scotland (CAS), the Scottish CAB Service is uniquely placed to help you on both a national and local level.

Every CAB provides free, confidential and impartial advice to the people in its local community. Your local CAB can help with case work, building local partnerships and keeping you abreast of the key social issues in your area.

By collating evidence from all bureaux on the cases they manage CAS is able to understand statistical trends and identify social problems at a national level. This provides a strong evidence base for national policy development.

continued



The Scottish CAB Service wants to engage with you on both levels: your local CAB will work with you as a crucial partner in serving the needs of the people in your constituency, while CAS will provide you with a unique source of policy briefings and statistical detail on issues affecting the country.

Prudential has a long history of supporting financial education and advice including nearly a decade working with Citizens Advice in England and Wales. Prudential and CAS will be working together to expand this work into Scotland. Prudential is proud to support the production of this guide, and to play this key role in facilitating a link between your work and that of the Scottish CAB Service. We hope you and your staff will find it useful.

Yours sincerely



Lucy McTernan
Chief Executive Officer
Citizens Advice Scotland



Robert Devey
Chief Executive
Prudential UK and Europe

Who we are and what we do

Citizens Advice Scotland and its CAB offices form Scotland's largest independent advice network. More than 80 bureau offices deliver frontline advice services as part of more than 200 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities.

CAB offices provide free, confidential, impartial and independent advice to help people resolve their problems. Over 2,400 volunteers across Scotland help clients to deal with a wide range of issues, including benefits, debt, employment, housing, and consumer problems.

As one of its twin aims, the Scottish CAB Service also exercises a responsible influence on the development of social policy both at national and local level, ensuring that policies and regulations that end up harming the very people they are supposed to help are rectified or replaced with beneficial ones.

270,000 clients brought new issues to Scottish bureaux in 2009/10

How we are structured

The Citizens Advice Service in Scotland is made up of two parts – the **61 citizens advice bureau organisations** running local offices and outreaches across the country and **Citizens Advice Scotland (CAS)**, the membership body for all bureaux in Scotland.

Each **CAB** organisation is an individual charity, staffed mainly by trained volunteers. There are 2,400 volunteers in the service who provide over 17,500 hours of their time every week. If they were paid the national average wage, the cost of this service for a year would be £9.5 million.

Just under 600 paid staff provide a further 16,800 hours of work each week in management, support, administration and specialist advice work.

There are citizens advice bureaux in 30 of the 32 local authorities in Scotland, making the network the only independent advice body in the country with truly national on the ground coverage.

continued



2,400 volunteers give **17,500** hours of their time at a Scottish CAB every week

How we are structured

In 2009/10, nearly 270,000 people brought a new problem to a bureau in Scotland. As a result of advice provided by bureaux, clients were better off by nearly £115 million. That's £17 gained for clients for every £1 of core funding received by bureaux.

Research conducted by the Fraser of Allander Institute in 2005 indicated that each £1million of client financial gains supports 18 jobs in the local area and an additional four on a wider basis.

In addition, our comprehensive training programmes and the development of significant transferable skills combine to produce a circumstance where substantial numbers of volunteers move into paid employment or further and higher education from our service.

continued



Clients were better off by **£115m**
as a result of advice received at a CAB
in 2009/10

How we are structured

Citizens Advice Scotland (CAS) is the national umbrella body that provides support services for Scottish citizens advice bureaux and collates client case evidence to shape policy in Scotland and the UK.

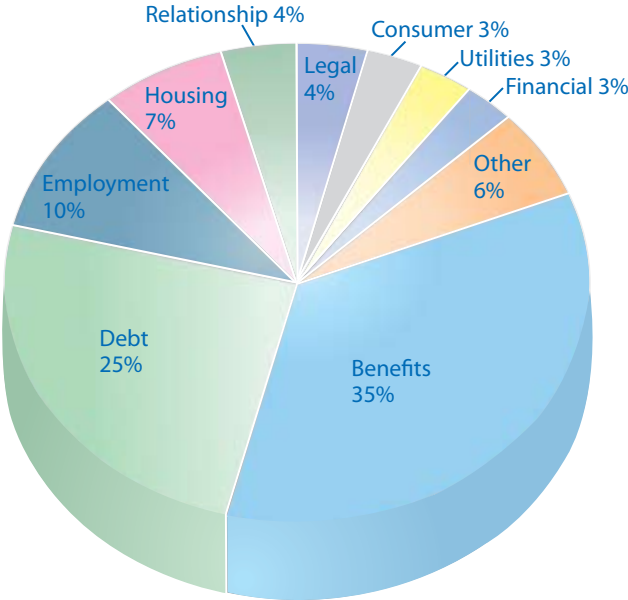
In particular, CAS:

- Provides a range of services and the best possible advice and support to its member bureaux to meet the needs of existing and potential clients
- Sets quality standards and audits bureaux compliance with these standards
- Jointly produces and updates AdviserNet, the internet-based information system for bureaux
- Supports bureaux to deliver training to advisers
- Is the voice of the Scottish CAB Service and its clients, to raise the profile of the service and to make changes to social policy.

98% of clients surveyed felt able to trust the service and were satisfied with the way that they'd been treated by **CAB** staff overall (*Ipsos MORI survey 2009*)

Advice in Scotland

Citizens advice bureaux in Scotland helped clients deal with 545,715 new issues in 2009/10. Bureaux deal with nearly 1,500 new issues for every day of the year. These issues range from benefits to employment; from debt to housing; and many others.



continued 

Credit, store and charge card debts are the most frequent issues brought to Scottish bureaux, making up 1 in 20 of all new issues. However, if both components are combined, there were 37,546 new Disability Living Allowance (DLA) issues last year – more than 100 for every day of the year:

Top 10 issues brought to CAB

	Problem	Number of new issues
1	Credit, store and charge card debts	27,143
2	Unsecured personal loan debts	20,165
3	DLA – Care Component	19,672
4	DLA – Mobility Component	17,874
5	Housing Benefit	17,378
6	Debt remedies	15,810
7	Council Tax Benefit	15,292
8	Employment and Support Allowance (ESA)	14,713
9	Council Tax arrears	13,204
10	Employment pay	12,203

In 2009/10, Scottish CAB helped clients with over £241 million of debt. As a result of CAB advice, clients' debts were reduced by over £62.5 million.

continued



Advice in Scotland

Another way to look at the overall benefit picture seen by bureaux is to compare the number of issues brought to bureaux on a specific benefit to the overall number of people claiming that particular benefit in Scotland. Using this method, we can see that bureaux deal with 12 new issues on average for every 100 people claiming benefits in Scotland.

Issues brought to bureaux by numbers of claimants

Benefit type	Claimants in Scotland	Issues brought to Scottish bureaux	Issues per 100 claimants in Scotland
Employment Support Allowance	49,470	14,713	30
Disability Living Allowance	343,300	37,546	11
Carers Allowance	47,960	4,926	10
Jobseeker's Allowance	141,840	11,704	8
Income Support	185,990	8,726	5
Attendance Allowance	147,030	5,563	4
Housing Benefit	467,350	17,378	4
Incapacity Benefit	213,460	7,579	4
Pension Credit	278,480	9,164	3
Council Tax Benefit	561,480	15,292	3
All benefits (not Child Benefit or Child Tax Credits)	1,627,370	188,969	12

Citizens Advice Scotland commissioned Ipsos MORI Scotland to undertake a survey of public perceptions of the CAB service in 2009. Both recent CAB clients and members of the public were asked to give their opinion of the service.

What our clients think of the CAB Service

Ipsos MORI Scotland interviewed 500 CAB clients in 2009. Of these:

- 98% said they felt able to trust the confidential service and were satisfied with the way that they'd been treated by CAB staff overall
- 97% praised the service for helping people to get fair treatment and agreed it offered advice and support across a wide range of issues
- 95% agreed that CAB staff are professional, competent and efficient
- 94% agreed that staff enabled them to help themselves
- 86% agreed that the Scottish CAB Service was the 'leading advice agency in Scotland'.

continued



Advice you can trust

What the general public think of the CAB Service

Ipsos MORI interviewed 500 adults by telephone about their perceptions of the Scottish CAB Service in 2009.

9 out of 10 members of the public agreed that CAB 'provide advice, assistance and support across a range of issues' (92%), 'can be trusted' (89%), and 'can help people get fair treatment' (88%).

1 in 5 members of the public had used a CAB for advice in the past three years. Just over nine out of ten users expressed satisfaction with the service that they received from CAB staff.

Research undertaken by the Scottish Consumer Council in 2002 found that **90%** of consumers had heard of citizens advice bureaux and that **63%** of consumers said they would use a bureau for a consumer complaint.

9 out of 10 clients surveyed said that they would use the CAB again (*Ipsos MORI survey 2009*)

Working with parliamentarians

Citizens Advice Scotland and citizens advice bureaux regularly work with parliamentarians and councillors on subjects of joint interest at both a local and national level.

In addition to providing a frontline advice and information service, the Scottish CAB Service also aims to exercise a responsible influence on public policy using an evidence based approach. The social policy team at CAS use evidence from hundreds of thousands of clients and the issues they bring to bureaux each year to highlight the problems that affect people across Scotland.

This client evidence is used to highlight issues of concern and emerging policy trends across the Scottish CAB network. This includes reports, briefings on debates, proposed amendments to legislation, statistics, and cases studies of local people.

These reports and briefings are often of great use for politicians.

For more information on our social policy publications, please visit: www.cas.org.uk/publications.

continued



Working with parliamentarians

Examples of recent social policy work include:

Being Young Being Heard (Feb 2011): a report detailing the impact of the recession on young people in Scotland. The report mapped the varying effects of the economic downturn on different parts of the country.

Banking on the Basics (Nov 2010): a report showing that a number of Scots are still unbanked, with many having been rejected for a basic bank account.

Relative Value (October 2010): a report that shows the situation and the experience of kinship carers in Scotland.

Fully Charged (June 2010): a report that outlines the unfair and disproportionate impact of overdraft charges on clients with a low income.

Unfit for Purpose (May 2010): a report on the impact of Employment and Support Allowance (ESA) on CAB clients in Scotland. The report found that many people with serious illnesses or disabilities are being inappropriately found fit for work in their assessment for ESA.

continued



Working with parliamentarians

Due to the nature of the political landscape, the Scottish CAB Service works with two parliaments. Around two-thirds of new issues brought to Scottish bureaux concern reserved matters (such as welfare), while around a third concern devolved issues (such as housing). A minority of issues cut across both parliaments.

The Service is active in working with politicians in each parliament to exercise a responsible influence on public policy. This includes briefings for debates, suggesting amendments to bills, providing oral evidence to committees, and suggesting parliamentary questions and motions. Our recent work across the two parliaments include:

Scottish Parliament

- The new Debt Arrangement Scheme (DAS) regulations were passed after CAS had lobbied for a widening of the scheme
- CAS lobbied for and was part of the working group that agreed that a tenancy deposit scheme is to be established in Scotland
- CAS provided oral and written evidence on the Patient Rights (Scotland) Act which created a Patients Rights Charter in Scotland

continued



Working with parliamentarians

- Worked on the Enforcement of Local Tax Arrears (Scotland) Bill which will be put forward in Parliament in the new session
- Gave oral evidence to the Equal Opportunities Committee and the Local Government and Communities Committee.

UK Parliament

- Provided a number of briefings on welfare reform, which included our concerns about changes to DLA and Housing Benefit
- Briefed Scottish MPs on the experiences of ESA claimants
- Gave oral evidence to the Scottish Affairs Committee and Treasury Select Committee on the impact of the policies and practices of the banking industry in Scotland
- Provided briefings on the Scotland Bill and the Public Bodies Bill
- Provided all Scottish MPs with constituency profiles showing the issues in their local area.

continued



Working with parliamentarians

Local information for local representatives

The Service is able to offer local information to politicians. Bureaux, as frontline service providers, are often one of the first to witness new trends in their area. Identifying issues as they emerge means problems can be tackled quickly.

Each bureau collects data about the type of problems people bring to them and a profile of those accessing their services.

Using this information, we produce local profiles for parliamentarians so that they can see the social policy trends in their constituency. If you would like a copy of your constituency profile, please contact [**social.policy@cas.org.uk**](mailto:social.policy@cas.org.uk).

Helping you help your constituents

CAS knows that whether it is by letter, email, phone or face-to-face at a surgery, constituents seek your advice, support and influence on a huge range of issues.

Parliamentarians and citizens advice bureaux provide support to the same constituents, so a strong working relationship between the two very often leads to the best outcomes for constituents.

There are a number of ways that working closely with a CAB can help a parliamentarian to help their constituents:

- Holding joint surgeries on specialist topics
- Agreeing cross-referral processes to ensure that constituents receive assistance from specialist advisers, and can benefit from a parliamentarian's intervention where appropriate
- Sharing premises for advice sessions.

An early conversation with your local CAB will help to establish ways of managing casework, developing systems, sharing expertise and the best points of contact for your office. This will also give you an idea of the issues on which your support and intervention would best help a client, and where a CAB would be best placed to provide specialist advice.

continued



Helping you help your constituents

For more information on the advice provided by citizens advice bureaux and self-help information, please visit: <http://www.adviceguide.org.uk/scotland>.

Campaigning

Parliamentarians and bureaux can combine their expertise to run successful awareness raising campaigns on issues affecting local people, such as, for example, the take-up of appropriate benefits.

There are a number of ways in which politicians and bureaux can work together to improve the local community.

1 in 5 surveyed members of the public have used a CAB in the last **three years** (*Ipsos MORI survey 2009*)

Advice on debt

Citizens advice bureaux in Scotland helped clients with 135,032 new debt issues in 2009/10 – 370 new issues for every day of the year. The total amount of debt brought by clients exceeded £241m.

When assisting constituents who approach you with debt problems, in most cases you will refer or direct them to a CAB or other advice provider.

It is important that you reassure people in debt not to panic, but impress on them the importance of not ignoring the problem.

Key steps for someone to take with an adviser when dealing with debt

Step 1: Make a list of their debts

Before a debt problem can be tackled, you need information. Make sure your constituent collects all the information about their finances, including a list of creditors. For each creditor, this includes:

- The name and address of the creditor
- The account or reference number
- The amount owed.

continued



Step 2: Work out their budget

The constituent needs to list fully all their household income and expenses. Encourage them to be honest and realistic. When you have a total, they will see if they have any money left over to pay their debts.

Step 3: Work out priority debts

After working out a budget, they need to contact their priority creditors. These are debts – such as housing, council tax or utility debts – that could result in the loss of their home or essential services.

Step 4: Sort out non-priority debts

How a constituent deals with their non-priority debt will depend on whether they have any money left after essential costs and priority debt repayments. Constituents may have access to a debt remedy to deal with their debts, such as the Debt Arrangement Scheme (DAS).

Check key dates with the constituent, such as court or eviction hearing dates.

When directing or referring constituents with debt problems to a CAB, it is useful to ask them to bring key documents with them, including statements and correspondence from creditors, court papers, utility bills, proof of income, and copies of any insurance policies.

Advice on Benefits

Citizens advice bureaux in Scotland helped clients with 188,969 new benefit issues in 2009/10 – over 500 new issues for every day of the year.

Your constituents may be entitled to receive benefits if they are on a low income or have certain costs to meet because of their personal situation.

In most cases, issues with benefits should be referred to local advice providers, such as citizens advice bureaux, who have expertise in maximising income and challenging decisions.

Key issues to check with the constituent:

- Is this an emergency eg no money at all or at risk of eviction
- Circumstances eg housing, employment, relationship status, caring responsibilities
- Immigration status
- Dates and deadlines
- Appeal time limits
- Dates of any changes in circumstances.

continued 

What constituents should take with them if requiring further advice:

- National insurance numbers
- Bank statements
- Award letters or proof of benefit
- Rent statement
- Any letters from benefit authorities.

Information on some of the most commonly claimed benefits (April 2011):

Attendance Allowance may be paid to people if they are disabled, have care or supervision needs and are 65 or over.

Carer's Allowance is intended to help people who are giving regular and substantial care to disabled people in their own homes.

Child Benefit is a tax-free benefit paid to most people with children. It is not currently means tested and constituents do not need to have paid any national insurance contributions.

continued



Advice on Benefits

Child Tax Credit is intended to help people responsible for at least one child and is administered by HMRC.

Council Tax Benefit is intended to help people on a low income pay their council tax. It is paid by the local authority.

Disability Living Allowance (DLA) is intended to help disabled people under 65. To receive DLA, a constituent must have personal care or supervision needs or difficulty with walking because of either a physical or mental disability. DLA has two parts, the care and mobility components.

Employment and Support Allowance (ESA) is intended to help people who are too sick or disabled to work and who meet certain conditions. A Work Capability Assessment is required to determine whether someone is too sick or disabled to work.

Housing Benefit is intended to help people on a low income pay their rent in social or private rented housing. Constituents may be able to receive housing benefit if they are on other benefits and/or work part-time or work full-time on a low income.

continued



Income Support is a means-tested benefit that is paid to certain groups of people who do not have enough money to live on.

Jobseekers Allowance (JSA) is intended to help people who are unemployed but capable of work. There are two types: means-tested and contributions based. To receive it, the claimant must meet a range of conditions showing that they are looking for work.

The Social Fund is a scheme to help people with needs which are difficult to meet from a regular income. Discretionary payments include crisis loans and community care grants, while non-discretionary payments include funeral expenses, maternity grants and cold weather payments.

Working Tax Credit is intended to help people who are working but on a low income.

Where you have questions regarding welfare and benefits enquiries for constituents, please do not hesitate to contact your local citizens advice bureau who can put you in touch with an adviser who specialises in this area.

Advice on Housing

Citizens advice bureaux in Scotland helped clients with 47,516 new housing issues in 2009/10 – over 130 new issues for every day of the year. These issues range across all housing sectors.

Housing queries will generally be about one of the following areas:

- Homelessness or threatened homelessness
- Housing conditions/costs
- People wanting to be re-housed or move.

The rules around housing matters are complicated, so it may well be worth consulting a local advice provider to check the position in your constituency.

If the constituent is homeless or threatened with homelessness, their need is nearly always urgent and will need to be directed or referred to a local advice provider.

The first step with most housing enquiries is to find out the person's housing status. This determines most rights, and how secure a constituent is in their home.

continued 

Key dates to check:

- Date of start of tenancy
- Any court hearing dates
- Any eviction/repossession date.

What people should take with them if seeking further help:

- Rent/mortgage statements
- Tenancy agreement/mortgage contract
- Court papers
- All correspondence with landlord/mortgage lender
- Housing Benefit letters
- Proof of income
- Correspondence relating to homeless application
- Passport/immigration information.

Next steps:

- Take up the matter with the local authority housing team
- Refer the constituent to a local CAB, law centre or independent advice agency.

Advice on Employment

CAB in Scotland helped clients with 56,363 new employment issues in 2009/10 – more than 150 new issues for every day of the year.

Constituents may come to you because they are having problems at work. They may have been dismissed, or they may have been harassed, bullied or discriminated against.

The following information provides some assistance when referring constituents with employment queries to your local CAB or other advice provider with experience in the complex area of employment law.

If you capture the following information it will enable an adviser to get to work quickly and efficiently on behalf of your constituent once contact has been established.

General questions to ask:

- What has happened?
- Are you still working? If not, were you dismissed, made redundant, resigned, suspended?
- How long were you employed?
- If you were dismissed or made redundant, have you been given any notice or due pay?

continued



Advice on Employment

- Do you have a written contract?
- Are you a member of a trade union?
- Do you feel that you have been discriminated against?

Key dates to check:

- When did the issue first take place?
- When did the matter last occur?
- Date of dismissal?
- Any meetings or tribunal dates?

Time limits

A claim to an employment tribunal must be within three months of the date of the incident which is being complained about or the date of dismissal.

Useful helpline:

ACAS

Free, confidential, impartial advice on all employment rights issues

www.acas.org.uk

Helpline: 0845 747 4747

continued



Advice on Employment

What people should take with them if seeking further help:

- Correspondence with employer or any record, such as a diary of what has happened, who said what to who, etc
- Written terms and conditions of employment, letter of appointment, staff handbook, details of company disciplinary or grievance procedure, etc.

Useful links and contacts

General

Adviceguide

Advice and information website from Citizens Advice Scotland
www.adviceguide.org.uk/scotland

Citizens Advice Scotland

Find your local citizens advice bureau
www.cas.org.uk

Citizens Advice Direct

Telephone advice on a range of issues
Helpline: 0844 848 9600

Armed Forces Community

Armed Services Advice Project (ASAP)

Advice and information for veterans and their dependants, and those in active service.
Helpline: 0845 231 0300

Benefits

HMRC

Income tax, national insurance, tax credits
www.hmrc.gov.uk
Tax credits helpline: 0845 300 3900

JobCentre Plus

Benefits for people of working age
www.direct.gov.uk/en/Employment/Jobseekers/ContactJobcentrePlus/DG_186347
Benefit claim line: 0800 055 6688

continued



Useful links and contacts

Consumer

Consumer Direct (until March 2012)

Information on all consumer issues

www.consumerdirect.gov.uk

Helpline: 0845 404 0506

Consumer Focus Scotland

Consumer advocacy

www.consumerfocus.org.uk/scotland/

Helpline: 0141 226 5261

Money Advice Service

Face to face advice on all aspects of managing your money

www.moneyadviceservice.org.uk

Appointment booking line: 0808 800 0118

Debt

Consumer Credit Counselling Service (CCCS)

Online debt and budgeting advice

www.cccs.co.uk

Helpline: 0800 138 1111

Financial Ombudsman Service

Independent service for settling disputes with financial firms

www.financial-ombudsman.org.uk

Helpline: 0800 678 1100

continued



Useful links and contacts

Discrimination

Equality and Human Rights Commission

Information on discrimination and human rights

www.equalityhumanrights.com

Helpline: 0845 604 5510

Employment

ACAS

Free, confidential, impartial advice on all employment rights issues

www.acas.org.uk

Helpline: 0845 747 4747

Family Life

Kinship Care

Advice for people who look after children of family or close friends

www.cas.org.uk/Projects/kinship-care

Helpline: 0808 800 0006

Parentline Scotland

Help and support for any adult who is caring for a child, no matter how big or small the problem

Helpline: 0800 028 2233

continued 

Useful links and contacts

Housing

Shelter Scotland

Housing advice including mortgage and rent arrears, repossession and eviction

<http://scotland.shelter.org.uk/>

Helpline: 0808 800 4444

Legal issues

Scottish Legal Aid Board

Advice on obtaining legal aid in Scotland

www.slab.org.uk

Helpline: 0845 122 8686

Ombudsman

Scottish Public Services Ombudsman

Deals with complaints about councils, the NHS, housing associations, the Scottish Government and most public bodies

www.spsso.org.uk

Helpline: 0800 377 7330

Pensions

The Pensions Advisory Service

Free, independent information and guidance on pensions

www.pensionsadvisoryservice.org.uk

Helpline: 0845 601 2923

continued



Useful links and contacts

Utilities

Energy Saving Trust

Free advice and information for people looking to save energy and reduce fuel costs

www.energysavingtrust.org.uk

Helpline: 0800 512 012

Home Heat Helpline

Advice on energy efficiency and fuel debts

www.homeheathelpline.org.uk

Helpline: 0800 336 699

Contact us

Find your local citizens advice bureau

By searching:

www.cas.org.uk

For policy and parliamentary enquiries

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**The Scottish Association of Citizens Advice Bureaux -
Citizens Advice Scotland (Scottish charity number SC016637)**

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CAB Constituency Profile - May 2011

Issues in Aberdeen Central

In 2009/10, the Citizens Advice Bureau serving the constituency of Aberdeen Central dealt with **18,792** new client issues, and secured **£3,569,838** in financial gain for its clients.

Top 10 issues in Aberdeen Central

The ten most common issues handled in 2009/10 by **Aberdeen CAB** were:

Rank	Problem	Number of issues
1	Local Authority rent arrears	1,134
2	Threatened homelessness	847
3	Summary Cause Proceedings	660
4	Credit, store & charge card debt	605
5	Housing Benefit	599
6	DLA - Care Component	556
7	DLA - Mobility Component	519
8	Debt remedies	515
9	Employment - pay & entitlements	512
10	Council Tax arrears	509

Debt issues in Aberdeen Central

- **26%** of new issues at Aberdeen CAB related to debt
- In 2009/10, Aberdeen CAB dealt with debt totalling **£6,534,697**
- Debt clients had an average debt of **£18,778**

Aberdeen CAB dealt with **4,916** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Local Authority Rent Arrears	1134	23%
2	Credit, store & charge card debt	605	12%
3	Debt remedies	515	10%
4	Council Tax arrears	509	10%
5	Unsecured personal loan debts	402	8%

Scotland's CAB Service – your questions answered

What is the difference between CAS and a CAB?

Citizens Advice Scotland (CAS) is the umbrella organisation that all Scottish bureaux must join. CAS makes sure that its members get the information and support that they need to help people who contact their CAB and ensures that bureaux are performing well to the high standards laid out in our membership scheme. CAS also coordinates the national social policy work, based on the evidence of local bureaux across Scotland.

There are currently 61 member bureaux operating at hundreds of locations across Scotland. Bureaux provide members of the public with advice and information when and where they need it: in person, by phone, through email or online via www.adviceguide.org.uk/scotland.

How are bureaux funded?

CAB across Scotland are separate, registered charities that are responsible for securing the funds they need to deliver a service to the people that live in their community. How bureaux are funded varies from area to area, but most Scottish bureaux receive an element of funding from their local authority.

How is CAS funded?

Citizens Advice Scotland is a registered charity and is primarily funded by the Department of Business, Innovation and Skills. CAS continues to seek additional sources of funds; over and above the grant in aid we receive from BIS, to finance other work. Examples include Scottish Government funding for money advice services and the Big Lottery Fund's support of a project which will increase recruitment and retention of CAB volunteers.

How does CAS identify social policy issues?

Bureaux return statistics to CAS on the kinds of issues clients bring. This statistical information is complimented by our social policy feedback system, where bureaux submit detailed cases on an issue they feel is of particular importance to social policy. Thousands of cases are received and analysed each year by the CAS social policy team and this case evidence and statistics forms the basis of all of our national policy work. Our most recent research reports and briefings are all available on the CAS website at www.cas.org.uk/publications.

To discuss the work of your local CAB further, please contact **Zara Strange** on 01224 586255.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Uddingston and Bellshill

In 2009/10, the Citizens Advice Bureau serving the constituency of Uddingston and Bellshill dealt with **4,998** new client issues, and secured **£73,777** in financial gain for its clients.

Top 10 issues in Uddingston and Bellshill

The ten most common issues handled in 2009/10 by **Bellshill CAB** were:

Rank	Problem	Number of issues
1	DLA - Mobility	232
2	DLA - Care Component	228
3	Employment & Support Allowance	212
4	Council Tax Benefit	209
5	Housing Benefit	178
6	Jobseekers Allowance	173
7	Carers Allowance	170
8	Working Tax Credits	160
9	Child Tax Credits	137
10	Employment - pay & entitlements	123

Debt issues in Uddingston and Bellshill

- **12%** of new issues at Bellshill CAB related to debt
- In 2009/10, Bellshill CAB dealt with debt totalling **£2,523,946**
- Debt clients had an average debt of **£18,158**

Bellshill CAB dealt with **604** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Council Tax arrears	85	14%
2	Debt remedies	60	10%
3	Unsecured personal loan debt	55	9%
4	Credit, store & charge card debts	31	5%
5	Mortgage arrears	27	4%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Stephen Rees** on 01698 748615.

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CAB Constituency Profile - May 2011

Issues in Strathkelvin and Bearsden

In 2009/10, the Citizens Advice Bureau serving the constituency of Strathkelvin and Bearsden dealt with **13,304** new client issues, and secured **£5,043,483** in financial gain for its clients.

Top 10 issues in Strathkelvin and Bearsden

The ten most common issues handled in 2009/10 by **East Dunbartonshire** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	2,083
2	Unsecured personal loan debts	1,221
3	Council tax arrears	630
4	Bank and building society overdrafts	560
5	DLA (Care)	420
6	DLA (Mobility)	351
7	Catalogue and mail order debts	342
8	ESA	295
9	Housing Benefit	266
10	Council tax benefit	243

Debt issues in Strathkelvin and Bearsden

- **47%** of new issues at East Dunbartonshire related to debt
- In 2009/10, East Dunbartonshire dealt with debt totalling **£10,316,812**
- Debt clients had an average debt of **£18,826**

East Dunbartonshire dealt with **6,264** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	2,083	33%
2	Unsecured personal loan debts	1,221	19%
3	Council tax arrears	630	10%
4	Bank and building society overdrafts	560	9%
5	Catalogue and mail order debts	342	5%

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To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Stirling

In 2009/10, the Citizens Advice Bureau serving the constituency of Stirling dealt with **5,891** new client issues, and secured **£1,384,204** in financial gain for its clients.

Top 10 issues in Stirling

The ten most common issues handled in 2009/10 by **Stirling CAB** were:

Rank	Problem	Number of issues
1	Redundancy	195
2	Dismissal	191
3	Pay and entitlements	189
4	Housing Benefit	187
5	JSA	183
6	Council Tax Benefit	169
7	ESA	168
8	Terms and conditions of employment	165
9	Private rented property	162
10	Working Tax Credits	160

Debt issues in Stirling

- **16%** of new issues at Stirling CAB related to debt
- In 2009/10, Stirling CAB dealt with debt totalling **£1,780,000**
- Debt clients had an average debt of **£18,737**

Stirling CAB dealt with **925** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	159	17%
2	Unsecured personal loan debts	140	15%
3	Debt remedies	134	14%
4	Bank and building society overdrafts	85	9%
5	Council tax arrears	63	7%

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To discuss the work of your local CAB further, please contact **Craig Anderson** on 01786 470239.

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CAB Constituency Profile - May 2011

Issues in Skye, Lochaber and Badenoch

In 2009/10, the Citizens Advice Bureaux serving the constituency of Skye, Lochaber and Badenoch dealt with **7,073** new client issues, and secured **£1,415,540** in financial gain for its clients.

Top 10 issues in Skye, Lochaber and Badenoch

The ten most common issues handled in 2009/10 by **Skye & Lochalsh CAB** and **Lochaber CAB** were:

Rank	Problem	Number of issues
1	Housing Benefit	332
2	DLA (Care)	315
3	Credit, store and charge card debts	307
4	Council Tax Benefit	289
5	DLA (Mobility)	264
6	Council tax arrears	227
7	ESA	205
8	Working Tax Credits	189
9	JSA	143
10	Bank and building society overdrafts	142

Debt issues in Skye, Lochaber and Badenoch

- **24%** of new issues at Skye & Lochalsh CAB and Lochaber CAB related to debt
- In 2009/10, Skye & Lochalsh CAB and Lochaber CAB dealt with debt totalling **£2,172,650**
- Debt clients had an average debt of **£11,872**

Skye & Lochalsh CAB and Lochaber CAB dealt with **1,721** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	307	18%
2	Debt remedies	301	17%
3	Council tax arrears	227	13%
4	Bank and building society overdrafts	142	8%
5	Unsecured personal loan debts	127	7%

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To discuss the work of your local CAB further, please contact **Morag Hannah** on 01478 612032 or **Stephen Marshall** on 01397 705311.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Scotland

In 2009/10, Citizens Advice Bureaux in Scotland dealt with over **545,715** new client issues, and secured **£115,822,515** in financial gain for its clients.

Top 10 issues in Scotland

The ten most common issues handled in 2009/10 by bureaux in Scotland were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	27,143
2	Unsecured personal loan debts	20,165
3	DLA – Care Component	19,672
4	DLA – Mobility Component	17,874
5	Housing Benefit	17,378
6	Debt remedies	15,810
7	Council Tax Benefit	15,292
8	Employment and Support Allowance (ESA)	14,713
9	Council Tax arrears	13,204
10	Employment pay	12,203

Debt issues in Scotland

- **25%** of new issues brought to bureaux related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Bureaux in Scotland dealt with **135,032** new debt issues in 2009/10. The five most common types of debt issues handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	27,143	20%
2	Unsecured personal loan debts	20,165	15%
3	Debt remedies	15,810	12%
4	Council Tax arrears	13,204	10%
5	Bank and building society overdrafts	11,294	8%

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To discuss the work of your local CAB further, please contact **Les Irving** on 01595 694696.

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CAB Constituency Profile - May 2011

Issues in Rutherglen

In 2009/10, the Citizens Advice Bureau serving the constituency of Rutherglen dealt with **3,657** new client issues, and secured **£699,929** in financial gain for its clients.

Top 10 issues in Rutherglen

The ten most common issues handled in 2009/10 by **Rutherglen & Cambuslang CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	403
2	Unsecured personal loan debts	213
3	ESA	109
4	DLA (Care)	107
5	Bank and building society overdrafts	107
6	Council tax arrears	107
7	DLA (Mobility)	102
8	Catalogue and mail order debts	91
9	JSA	76
10	Council Tax Benefit	73

Debt issues in Rutherglen

- **34%** of new issues at Rutherglen & Cambuslang CAB related to debt
- In 2009/10, Rutherglen & Cambuslang CAB dealt with debt totalling **£2,662,059**

Rutherglen & Cambuslang CAB dealt with **1,250** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	403	32%
2	Unsecured personal loan debts	213	17%
3	Bank and building society overdrafts	107	9%
4	Council tax arrears	107	9%
5	Fuel debts	56	4%

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CAB Constituency Profile - May 2011

Issues in Renfrewshire South

In 2009/10, the Citizens Advice Bureaux serving the constituency of Renfrewshire South dealt with **7,789** new client issues, and secured **£2,824,381** in financial gain for its clients.

Top 10 issues in Renfrewshire South

The ten most common issues handled in 2009/10 by **Renfrewshire CAB and East Renfrewshire CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	420
2	Unsecured personal loan debts	369
3	Private rented property	307
4	ESA	288
5	Debt remedies	264
6	Housing Benefit	247
7	DLA (Mobility)	210
8	DLA (Care)	204
9	Council tax arrears	198
10	Bank and building society overdrafts	176

Debt issues in Renfrewshire South

- **26%** of new issues at Renfrewshire CAB and East Renfrewshire CAB related to debt
- In 2009/10, Renfrewshire CAB and East Renfrewshire CAB dealt with debt totalling **£11,846,865**
- Debt clients had an average debt of **£8,325**

Renfrewshire CAB and East Renfrewshire CAB dealt with **2,049** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	420	20%
2	Unsecured personal loan debts	369	18%
3	Debt remedies	264	13%
4	Council tax arrears	198	10%
5	Bank and building society overdrafts	176	9%

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CAB Constituency Profile - May 2011

Issues in Renfrewshire North and West

In 2009/10, the Citizens Advice Bureau serving the constituency of Renfrewshire North and West dealt with **4,487** new client issues, and secured **£971,345** in financial gain for its clients.

Top 10 issues in Renfrewshire North and West

The ten most common issues handled in 2009/10 by **Renfrewshire CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	248
2	Unsecured personal loan debts	194
3	Bank and building society overdrafts	157
4	Council tax arrears	124
5	Redundancy	118
6	Private rented sector property	116
7	Dismissal	114
8	Fuel (gas/electricity)	114
9	Divorce, separation, dissolution	99
10	ESA	95

Debt issues in Renfrewshire North and West

- **28%** of new issues at Renfrewshire CAB related to debt
- In 2009/10, Renfrewshire CAB dealt with debt totalling **£8,156,190**
- Debt clients had an average debt of **£6,599**

Renfrewshire CAB dealt with **1,236** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	248	20%
2	Unsecured personal loan debts	194	16%
3	Bank and building society overdrafts	157	13%
4	Council tax arrears	124	10%
5	Mortgage arrears	76	6%

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CAB Constituency Profile - May 2011

Issues in Perthshire South and Kinross-shire

In 2009/10, the Citizens Advice Bureau serving the constituency of Perthshire South and Kinross-shire dealt with **12,785** new client issues, and secured **£3,239,340** in financial gain for its clients.

Top 10 issues in Perthshire South and Kinross-shire

The ten most common issues handled in 2009/10 by **Perth CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	530
2	Pay and entitlements	502
3	Council Tax Benefit	440
4	Housing Benefit	422
5	DLA (Care)	384
6	Terms and conditions of employment	372
7	Unsecured personal loan debts	357
8	Working Tax Credits	345
9	Bank and building society overdrafts	322
10	Council tax arrears	303

Debt issues in Perthshire South and Kinross-shire

- **20%** of new issues at Perth CAB related to debt
- In 2009/10, Perth CAB dealt with debt totalling **£9,300,000**
- Debt clients had an average debt of **£25,000**

Perth CAB dealt with **2,615** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	530	20%
2	Unsecured personal loan debts	357	14%
3	Bank and building society overdrafts	322	12%
4	Council tax arrears	303	12%
5	Debt remedies	206	8%

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CAB Constituency Profile - May 2011

Issues in Perthshire North

In 2009/10, the Citizens Advice Bureau serving the constituency of Perthshire North dealt with **12,785** new client issues, and secured **£3,239,340** in financial gain for its clients.

Top 10 issues in Perthshire North

The ten most common issues handled in 2009/10 by **Perth CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	530
2	Pay and entitlements	502
3	Council Tax Benefit	440
4	Housing Benefit	422
5	DLA (Care)	384
6	Terms and conditions of employment	372
7	Unsecured personal loan debts	357
8	Working Tax Credits	345
9	Bank and building society overdrafts	322
10	Council tax arrears	303

Debt issues in Perthshire North

- **20%** of new issues at Perth CAB related to debt
- In 2009/10, Perth CAB dealt with debt totalling **£9,300,000**
- Debt clients had an average debt of **£25,000**

Perth CAB dealt with **2,615** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	530	20%
2	Unsecured personal loan debts	357	14%
3	Bank and building society overdrafts	322	12%
4	Council tax arrears	303	12%
5	Debt remedies	206	8%

Scotland's CAB Service – your questions answered

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CAB Constituency Profile - May 2011

Issues in Paisley

In 2009/10, the Citizens Advice Bureau serving the constituency of Paisley dealt with **4,487** new client issues, and secured **£971,345** in financial gain for its clients.

Top 10 issues in Paisley

The ten most common issues handled in 2009/10 by **Renfrewshire CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	248
2	Unsecured personal loan debts	194
3	Bank and building society overdrafts	157
4	Council tax arrears	124
5	Redundancy	118
6	Private rented sector property	116
7	Dismissal	114
8	Fuel (gas/electricity)	114
9	Divorce, separation, dissolution	99
10	ESA	95

Debt issues in Paisley

- **28%** of new issues at Renfrewshire CAB related to debt
- In 2009/10, Renfrewshire CAB dealt with debt totalling **£8,156,190**
- Debt clients had an average debt of **£6,599**

Renfrewshire CAB dealt with **1,236** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	248	20%
2	Unsecured personal loan debts	194	16%
3	Bank and building society overdrafts	157	13%
4	Council tax arrears	124	10%
5	Mortgage arrears	76	6%

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To discuss the work of your local CAB further, please contact **Stephen Darroch** on 0141 889 2121.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Orkney Islands

In 2009/10, the Citizens Advice Bureau serving the constituency of Orkney Islands dealt with **3,467** new client issues, and secured **£1,364,939** in financial gain for its clients.

Top 10 issues in Orkney Islands

The ten most common issues handled in 2009/10 by **Orkney CAB** were:

Rank	Problem	Number of issues
1	DLA (Care)	197
2	DLA (Mobility)	161
3	Pension Credit (Guaranteed)	159
4	Attendance Allowance	156
5	Council Tax Benefit	139
6	Credit, store and charge card debts	128
7	Housing Benefit	115
8	Working Tax Credits	99
9	Debt remedies	88
10	Carers Allowance	87

Debt issues in Orkney Islands

- **22%** of new issues at Orkney CAB related to debt
- In 2009/10, Orkney CAB dealt with debt totalling **£999,698**
- Debt clients had an average debt of **£18,176**

Orkney CAB dealt with **754** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	128	17%
2	Debt remedies	88	12%
3	Catalogue and mail order debts	71	9%
4	Bank and building society overdrafts	67	9%
5	Unsecured personal loan debts	54	7%

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To discuss the work of your local CAB further, please contact **Alison Gunn** on 01856 875266.

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CAB Constituency Profile - May 2011

Issues in North East Fife

In 2009/2010 Citizens Advice and Rights Fife which serves people across Fife dealt with **48,671** new client issues, and secured **£11,214,175** in financial gain for its clients.

Top 10 new issues

The ten most common issues handled in 2009/10 by **Citizens Advice & Rights Fife** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	4,658
2	Unsecured personal loan debt	3,436
3	Debt remedies	2,731
4	DLA - Care Component	2,562
5	DLA - Mobility Component	2,136
6	Bank & building society overdrafts	1,834
7	Employment & Support Allowance	1,540
8	Employment - pay & entitlements	1,281
9	Catalogue & mail order debts	1,164
10	Housing Benefit	1,161

Debt issues

- **38%** of new issues at Citizens Advice & Rights Fife related to debt
- In 2009/10, Citizens Advice & Rights Fife dealt with debt totalling **£20,921,519**
- Debt clients had an average debt of **£19,318**

Citizens Advice & Rights Fife dealt with **18,643** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	4,658	25%
2	Unsecured personal loan debt	3,436	18%
3	Debt remedies	2,731	15%
4	Bank & building society overdrafts	1,834	10%
5	Catalogue & mail order debts	1,164	6%

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CAB Constituency Profile - May 2011

Issues in Na h-Eileanan an Iar

In 2009/10, the Citizens Advice Bureau serving the constituency of Na h-Eileanan an Iar dealt with **5,488** new client issues, and secured **£817,073** in financial gain for its clients.

Top 10 issues in Na h-Eileanan an Iar

The ten most common issues handled in 2009/10 by the **Western Isles Citizens Advice Service** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	304
2	DLA (Care)	265
3	DLA (Mobility)	241
4	Council Tax Benefit	234
5	Housing Benefit	186
6	Debt remedies	160
7	Working Tax Credits	149
8	Pension Credit (Guaranteed)	148
9	Catalogue and mail order debts	137
10	JSA	129

Debt issues in Na h-Eileanan an Iar

- **24%** of new issues at the Western Isles Citizens Advice Service related to debt
- In 2009/10, the Western Isles Citizens Advice Service dealt with debt totalling **£3,252,410**
- Debt clients had an average debt of **£20,983**

the Western Isles Citizens Advice Service dealt with **1,338** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	304	23%
2	Debt remedies	160	12%
3	Catalogue and mail order debts	137	10%
4	Unsecured personal loan debts	129	10%
5	Bank and building society overdrafts	123	9%

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CAB Constituency Profile - May 2011

Issues in Motherwell and Wishaw

In 2009/10, the Citizens Advice Bureau serving the constituency of Motherwell and Wishaw dealt with **18,118** new client issues, and secured **£596,838** in financial gain for its clients.

Top 10 issues in Motherwell and Wishaw

The ten most common issues handled in 2009/10 by **Motherwell and Wishaw CAB** were:

Rank	Problem	Number of issues
1	DLA (care)	918
2	DLA (mobility)	916
3	Debt remedies	696
4	ESA	681
5	Housing Benefit	638
6	Council Tax Benefit	571
7	JSA	562
8	Credit, store and charge card debts	475
9	Council Tax arrears	462
10	Working Tax Credits	420

Debt issues in Motherwell and Wishaw

- **19%** of new issues at Motherwell and Wishaw CAB related to debt
- In 2009/10, Motherwell and Wishaw CAB dealt with debt totalling **£9,520,792**
- Debt clients had an average debt of **£10,746**

Motherwell and Wishaw CAB dealt with **3,454** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	696	20%
2	Credit, store and charge card debts	475	14%
3	Council Tax arrears	462	13%
4	Unsecured personal loan debts	545	16%
5	Bank and building society overdrafts	267	8%

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CAB Constituency Profile - May 2011

Issues in Moray

In 2009/10, the Citizens Advice Bureau serving the constituency of Moray dealt with **7,426** new client issues, and secured **£596,838** in financial gain for its clients.

Top 10 issues in Moray

The ten most common issues handled in 2009/10 by **Moray CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	266
2	Divorce, separation, dissolution	250
3	Employment - pay and entitlement	244
4	Employment - dismissal	205
5	Council Tax Benefit	196
6	DLA (care)	189
7	Employment - terms and conditions	188
8	Housing Benefit	188
9	Private sector rented property	187
10	DLA (mobility)	185

Debt issues in Moray

- **15%** of new issues at Moray CAB related to debt
- In 2009/10, Moray CAB dealt with debt totalling **£257,571**

Moray CAB dealt with **1,112** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	266	24%
2	Bank and building society overdrafts	141	13%
3	Unsecured personal loan debts	126	11%
4	Council Tax arrears	117	11%
5	Fuel debts	48	4%

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CAB Constituency Profile - May 2011

Issues in Midlothian South, Tweeddale and Lauderdale

In 2009/10, the Citizens Advice Bureaux serving the constituency of Midlothian South, Tweeddale and Lauderdale dealt with **17,589** new client issues, and secured **£5,078,603** in financial gain for its clients.

Top 10 issues in Midlothian South, Tweeddale and Lauderdale

The ten most common issues handled in 2009/10 by **Peebles CAB, Penicuik CAB and Central Borders CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	835
2	Debt remedies	621
3	Unsecured personal loan debts	615
4	Terms and conditions of employment	561
5	Pay and entitlements	474
6	Council tax benefit	468
7	Housing Benefit	432
8	JSA	387
9	DLA (Care)	368
10	Redundancy	364

Debt issues in Midlothian South, Tweeddale and Lauderdale

- **26%** of new issues at Peebles CAB, Penicuik CAB and Central Borders CAB related to debt
- In 2009/10, Peebles CAB, Penicuik CAB and Central Borders CAB dealt with debt totalling **£12,115,101**
- Debt clients had an average debt of **£27,348**

Peebles CAB, Penicuik CAB and Central Borders CAB dealt with **4,523** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	835	18%
2	Debt remedies	621	14%
3	Unsecured personal loan debts	615	14%
4	Bank and building society overdrafts	360	8%
5	Council tax arrears	296	7%

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To discuss the work of your local CAB further, please contact **John Montgomery** on 01721 721722, **Susan Peart** on 01968 675259 or **Heather Smith** on 01896 753889.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Midlothian North and Musselburgh

In 2009/10, the Citizens Advice Bureaux serving the constituency of Midlothian North and Musselburgh dealt with **12,866** new client issues, and secured **£7,275,537** in financial gain for its clients.

Top 10 issues in Midlothian North and Musselburgh

The ten most common issues handled in 2009/10 by **Dalkeith & District CAB** and **Musselburgh CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	733
2	Unsecured personal loan debts	632
3	Debt remedies	558
4	Bank and building society overdrafts	391
5	Council tax arrears	376
6	DLA (Care)	364
7	Council tax benefit	356
8	DLA (Mobility)	326
9	ESA	307
10	Housing Benefit	299

Debt issues in Midlothian North and Musselburgh

- **33%** of new issues at Dalkeith & District CAB and Musselburgh CAB related to debt
- In 2009/10, Dalkeith & District CAB and Musselburgh CAB dealt with debt totalling **£15,611,636**
- Debt clients had an average debt of **£34,012**

Dalkeith & District CAB and Musselburgh CAB dealt with **4,298** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	733	17%
2	Unsecured personal loan debts	632	15%
3	Debt remedies	558	13%
4	Bank and building society overdrafts	391	9%
5	Council tax arrears	376	9%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Susan Bowes** at Dalkeith & District CAB on 0131 660 1636 or **Yvonne Cassidy** at Musselburgh CAB on 0131 653 2748.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Mid Fife and Glenrothes

In 2009/2010 Citizens Advice and Rights Fife which serves people across Fife dealt with **48,671** new client issues, and secured **£11,214,175** in financial gain for its clients.

Top 10 new issues

The ten most common issues handled in 2009/10 by **Citizens Advice & Rights Fife** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	4,658
2	Unsecured personal loan debt	3,436
3	Debt remedies	2,731
4	DLA - Care Component	2,562
5	DLA - Mobility Component	2,136
6	Bank & building society overdrafts	1,834
7	Employment & Support Allowance	1,540
8	Employment - pay & entitlements	1,281
9	Catalogue & mail order debts	1,164
10	Housing Benefit	1,161

Debt issues

- **38%** of new issues at Citizens Advice & Rights Fife related to debt
- In 2009/10, Citizens Advice & Rights Fife dealt with debt totalling **£20,921,519**
- Debt clients had an average debt of **£19,318**

Citizens Advice & Rights Fife dealt with **18,643** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	4,658	25%
2	Unsecured personal loan debt	3,436	18%
3	Debt remedies	2,731	15%
4	Bank & building society overdrafts	1,834	10%
5	Catalogue & mail order debts	1,164	6%

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To discuss the work of your local CAB further, please contact **Norma Philpott** on 01592 764 403.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Linlithgow

In 2009/10, the Citizens Advice Bureau serving the constituency of Linlithgow dealt with **8,054** new client issues, and secured **£453,729** in financial gain for its clients.

Top 10 issues in Linlithgow

The ten most common issues handled in 2009/10 by **CAB West Lothian** were:

Rank	Problem	Number of issues
1	Unsecured personal loan debts	349
2	Credit, store & charge card debt	345
3	Debt remedies	312
4	Employment - terms & conditions	240
5	Employment - pay & entitlements	236
6	Council Tax Benefits	230
7	Employment - dispute resolution	218
8	Housing Benefit	204
9	Employment - dismissal	200
10	Divorce & separation	199

Debt issues in Linlithgow

- **26%** of new issues at CAB West Lothian related to debt
- In 2009/10, CAB West Lothian dealt with debt totalling **£4,714,662**
- Debt clients had an average debt of **£41,723**

CAB West Lothian dealt with **2,121** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Unsecured personal loan debts	349	16%
2	Credit, store & charge card debt	345	16%
3	Debt remedies	312	15%
4	Council Tax arrears	192	9%
5	Bank & building society overdrafts	122	6%

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To discuss the work of your local CAB further, please contact **Karen McGhee** on 01506 432978.

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CAB Constituency Profile - May 2011

Issues in Kirkcaldy

In 2009/2010 Citizens Advice and Rights Fife which serves people across Fife dealt with **48,671** new client issues, and secured **£11,214,175** in financial gain for its clients.

Top 10 new issues

The ten most common issues handled in 2009/10 by **Citizens Advice & Rights Fife** were:

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Debt issues

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CAB Constituency Profile - May 2011

Issues in Kilmarnock and Irvine Valley

In 2009/10, the Citizens Advice Bureau serving the constituency of Kilmarnock and Irvine Valley dealt with **11,115** new client issues.

Top 10 issues in Kilmarnock and Irvine Valley

The ten most common issues handled in 2009/10 by **East Ayrshire CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	879
2	Unsecured personal loan debts	777
3	Debt remedies	561
4	DLA (Care)	521
5	DLA (Mobility)	508
6	ESA	376
7	Housing Benefit	333
8	Council tax arrears	331
9	Bank and building society overdrafts	323
10	Council tax benefit	293

Debt issues in Kilmarnock and Irvine Valley

- **39%** of new issues at East Ayrshire CAB related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

East Ayrshire CAB dealt with **4,348** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	879	20%
2	Unsecured personal loan debts	777	18%
3	Debt remedies	561	13%
4	Council tax arrears	331	8%
5	Bank and building society overdrafts	323	7%

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CAB Constituency Profile - May 2011

Issues in Inverness and Nairn

In 2009/10, the Citizens Advice Bureaux serving the constituency of Inverness and Nairn dealt with **40534** new client issues, and secured **£1,588,824** in financial gain for its clients.

Top 10 issues in Inverness and Nairn

The ten most common issues handled in 2009/10 by **Inverness, Badenoch & Strathspey CAB and Nairn CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	1,940
2	DLA (care)	1,725
3	DLA (mobility)	1,630
4	Council Tax Benefit	1,501
5	Unsecured personal loan debts	1,417
6	Housing Benefit	1,414
7	Council Tax arrears	1,206
8	ESA	1,192
9	Working Tax Credits	994
10	Employment - pay and entitlements	976

Debt issues in Inverness and Nairn

- **24%** of new issues at Inverness, Badenoch & Strathspey CAB and Nairn CAB related to debt
- In 2009/10, Inverness, Badenoch & Strathspey CAB and Nairn CAB dealt with debt totalling **£9,271,087**
- Debt clients had an average debt of **£16,857**

Inverness, Badenoch & Strathspey CAB and Nairn CAB dealt with **9,537** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	1,940	20%
2	Unsecured personal loans	1,417	15%
3	Council Tax arrears	1,203	13%
4	Debt remedies	819	9%
5	Bank and building society overdrafts	745	8%

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CAB Constituency Profile - May 2011

Issues in Hamilton, Larkhall and Stonehouse

In 2009/10, the Citizens Advice Bureau serving the constituency of Hamilton, Larkhall and Stonehouse dealt with **5132** new client issues, and secured **£837,443** in financial gain for its clients.

Top 10 issues in Hamilton, Larkhall and Stonehouse

The ten most common issues handled in 2009/10 by **Hamilton CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	301
2	Unsecured personal loan debts	272
3	Legal - summary cause proceedings	163
4	Debt remedies	151
5	Homelessness - threatened	145
6	Housing Benefit	143
7	Council Tax Benefit	137
8	Bank and building society overdrafts	136
9	JSA	129
10	Legal - solicitors/advocates issues	122

Debt issues in Hamilton, Larkhall and Stonehouse

- **31%** of new issues at Hamilton CAB related to debt
- In 2009/10, Hamilton CAB dealt with debt totalling **£3,247,446**
- Debt clients had an average debt of **£18,771**

Hamilton CAB dealt with **1,613** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	301	19%
2	Unsecured personal loans	272	17%
3	Debt remedies	151	9%
4	Bank and building society overdrafts	136	8%
5	Council Tax arrears	115	7%

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CAB Constituency Profile - May 2011

Issues in Greenock and Inverclyde

In 2009/10, the Citizens Advice Bureau serving the constituency of Greenock and Inverclyde dealt with **4,487** new client issues, and secured **£971,345** in financial gain for its clients.

Top 10 issues in Greenock and Inverclyde

The ten most common issues handled in 2009/10 by **Renfrewshire CAB - Johnstone Outreach** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	248
2	Unsecured personal loan debts	194
3	Bank and building society overdrafts	157
4	Council tax arrears	124
5	Redundancy	118
6	Private rented sector property	116
7	Dismissal	114
8	Fuel (gas/electricity)	114
9	Divorce, separation, dissolution	99
10	ESA	95

Debt issues in Greenock and Inverclyde

- **28%** of new issues at Renfrewshire CAB - Johnstone Outreach related to debt
- In 2009/10, Renfrewshire CAB - Johnstone Outreach dealt with debt totalling **£8,156,190**
- Debt clients had an average debt of **£6,599**

Renfrewshire CAB - Johnstone Outreach dealt with **1,236** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	248	20%
2	Unsecured personal loan debts	194	16%
3	Bank and building society overdrafts	157	13%
4	Council tax arrears	124	10%
5	Mortgage arrears	76	6%

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CAB Constituency Profile - May 2011

Issues in Glasgow Southside

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Southside dealt with **6,097** new client issues, and secured **£1,336,185** in financial gain for its clients.

Top 10 issues in Glasgow Southside

The ten most common issues handled in 2009/10 by **Glasgow - Castlemilk CAB** were:

Rank	Problem	Number of issues
1	Social Fund - budgeting loan	501
2	Social Fund - community care grant	353
3	DLA (care)	294
4	DLA (mobility)	276
5	Housing Benefit	273
6	ESA	249
7	Credit, store and charge card debts	241
8	Incapacity Benefit	207
9	Income Support	191
10	Fuel - regulated (gas and electricity)	189

Debt issues in Glasgow Southside

- **17%** of new issues at Glasgow - Castlemilk CAB related to debt
- In 2009/10, Glasgow - Castlemilk CAB dealt with debt totalling **£1,914,778**
- Debt clients had an average debt of **£8,548**

Glasgow - Castlemilk CAB dealt with **1,051** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	241	23%
2	Council Tax arrears	166	16%
3	Unsecured personal loan debts	133	13%
4	Debt remedies	94	9%
5	Bank and building society overdrafts	81	8%

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CAB Constituency Profile - May 2011

Issues in Glasgow Shettleston

In 2009/10, the Citizens Advice Bureaux serving the constituency of Glasgow Shettleston dealt with **5,687** new client issues.

Top 10 issues in Glasgow Shettleston

The ten most common issues handled in 2009/10 by **Glasgow Bridgeton CAB and Glasgow Parkhead CAB** were:

Rank	Problem	Number of issues
1	DLA (care)	304
2	Credit, store and charge card debts	300
3	DLA (mobility)	284
4	Unsecured personal loan debts	216
5	Incapacity Benefit	206
6	Housing Benefit	203
7	Council Tax arrears	192
8	ESA	149
9	Council Tax Benefit	144
10	Debt remedies	134

Debt issues in Glasgow Shettleston

- **27%** of new issues at Glasgow Bridgeton CAB and Glasgow Parkhead CAB related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Glasgow Bridgeton CAB and Glasgow Parkhead CAB dealt with **1,549** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	300	19%
2	Unsecured personal loans	216	14%
3	Council Tax arrears	192	12%
4	Debt remedies	134	9%
5	Bank and building society overdrafts	114	7%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Frank Mosson** on 0141 554 0336 or **Ginny Jackson** on 0141 554 0004.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Glasgow Provan

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Provan dealt with **5,687** new client issues.

Top 10 issues in Glasgow Provan

The ten most common issues handled in 2009/10 by **Glasgow - Parkhead CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	241
2	DLA (care)	170
3	DLA (mobility)	152
4	Unsecured personal loan debts	149
5	Council Tax arrears	130
6	Housing Benefit	117
7	ESA	95
8	Incapacity Benefit	89
9	Debt remedies	88
10	Bank and building society overdrafts	84

Debt issues in Glasgow Provan

- **27%** of new issues at Glasgow - Parkhead CAB related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Glasgow - Parkhead CAB dealt with **1,549** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	241	16%
2	Unsecured personal loans	149	10%
3	Council Tax arrears	130	8%
4	Debt remedies	88	6%
5	Bank and building society overdrafts	84	5%

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CAB Constituency Profile - May 2011

Issues in Glasgow Pollok

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Pollok dealt with **5,255** new client issues.

Top 10 issues in Glasgow Pollok

The ten most common issues handled in 2009/10 by **Glasgow - Greater Pollok CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	296
2	Housing Benefit	288
3	DLA (care)	264
4	Council Tax Benefit	238
5	DLA (mobility)	227
6	Unsecured personal loan debts	192
7	ESA	178
8	Debt remedies	157
9	Council Tax arrears	152
10	Income Support	150

Debt issues in Glasgow Pollok

- **28%** of new issues at Glasgow - Greater Pollok CAB related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Glasgow - Greater Pollok CAB dealt with **1,480** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	296	20%
2	Unsecured personal loans	192	13%
3	Debt remedies	157	11%
4	Council Tax arrears	152	10%
5	Bank and building society overdrafts	92	6%

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To discuss the work of your local CAB further, please contact **Margaret McIntyre** on 0141) 876 4401.

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CAB Constituency Profile - May 2011

Issues in Glasgow Maryhill and Springburn

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Maryhill and Springburn dealt with **4,052** new client issues.

Top 10 issues in Glasgow Maryhill and Springburn

The ten most common issues handled in 2009/10 by **Glasgow - Maryhill CAB** were:

Rank	Problem	Number of issues
1	DLA (care)	266
2	DLA (mobility)	243
3	Housing Benefit	238
4	Credit, store and charge card debts	205
5	Incapacity Benefit	159
6	Council Tax Benefit	138
7	Unsecured personal loan debts	132
8	ESA	125
9	Council Tax arrears	120
10	JSA	113

Debt issues in Glasgow Maryhill and Springburn

- **23%** of new issues at Glasgow - Maryhill CAB related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Glasgow - Maryhill CAB dealt with **921** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	205	22%
2	Unsecured personal loans	132	14%
3	Council Tax arrears	120	13%
4	Bank and building society overdrafts	95	10%
5	Debt remedies	51	6%

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CAB Constituency Profile - May 2011

Issues in Glasgow Kelvin

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Kelvin dealt with **8,794** new client issues, and secured **£9,215,361** in financial gain for its clients.

Top 10 issues in Glasgow Kelvin

The ten most common issues handled in 2009/10 by **Glasgow - Central CAB** were:

Rank	Problem	Number of issues
1	Unsecured personal debts	672
2	Council Tax arrears	340
3	Housing Benefit	326
4	DLA (care)	325
5	Credit, store and charge card debts	320
6	Council Tax Benefit	292
7	DLA (mobility)	288
8	ESA	234
9	JSA	214
10	Bank and building society overdrafts	211

Debt issues in Glasgow Kelvin

- **28%** of new issues at Glasgow - Central CAB related to debt
- In 2009/10, Glasgow - Central CAB dealt with debt totalling **£12,074,868**
- Debt clients had an average debt of **£2,751**

Glasgow - Central CAB dealt with **2,437** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Unsecured personal loan debts	672	28%
2	Council Tax arrears	340	14%
3	Credit, store and charge card debts	320	13%
4	Bank and building society overdrafts	211	9%
5	Fuel debts	111	5%

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CAB Constituency Profile - May 2011

Issues in Glasgow Cathcart

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Cathcart dealt with **6,097** new client issues, and secured **£1,336,185** in financial gain for its clients.

Top 10 issues in Glasgow Cathcart

The ten most common issues handled in 2009/10 by **Glasgow - Castlemilk CAB** were:

Rank	Problem	Number of issues
1	Social Fund - budgeting loan	501
2	Social Fund - community care grant	353
3	DLA (care)	294
4	DLA (mobility)	276
5	Housing Benefit	273
6	ESA	249
7	Credit, store and charge card debts	241
8	Incapacity Benefit	207
9	Income Support	191
10	Fuel - regulated (gas and electricity)	189

Debt issues in Glasgow Cathcart

- **17%** of new issues at Glasgow - Castlemilk CAB related to debt
- In 2009/10, Glasgow - Castlemilk CAB dealt with debt totalling **£1,914,778**
- Debt clients had an average debt of **£8,548**

Glasgow - Castlemilk CAB dealt with **1,051** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	241	23%
2	Council Tax arrears	166	16%
3	Unsecured personal loan debts	133	13%
4	Debt remedies	94	9%
5	Bank and building society overdrafts	81	8%

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CAB Constituency Profile - May 2011

Issues in Glasgow Anniesland

In 2009/10, the Citizens Advice Bureau serving the constituency of Glasgow Anniesland dealt with **5,332** new client issues, and secured **£2,481,616** in financial gain for its clients.

Top 10 issues in Glasgow Anniesland

The ten most common issues handled in 2009/10 by **Glasgow - Drumchapel CAB** were:

Rank	Problem	Number of issues
1	DLA (care)	322
2	Housing Benefit	311
3	DLA (mobility)	259
4	Debt remedies	232
5	Council Tax arrears	214
6	ESA	211
7	Council Tax Benefit	191
8	Incapacity Benefit	182
9	Income Support	149
10	Fuel - regulated (gas and electricity)	144

Debt issues in Glasgow Anniesland

- **25%** of new issues at Glasgow - Drumchapel CAB related to debt
- In 2009/10, Glasgow - Drumchapel CAB dealt with debt totalling **£2,978,830**
- Debt clients had an average debt of **£8,229**

Glasgow - Drumchapel CAB dealt with **1,343** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	232	17%
2	Council Tax arrears	214	16%
3	Unsecured personal loan debts	137	10%
4	Credit, store and charge card debts	124	9%
5	Fuel debts	98	7%

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CAB Constituency Profile - May 2011

Issues in Galloway and West Dumfries

In 2009/10, the Citizens Advice Bureau serving the constituency of Galloway and West Dumfries dealt with **23,534** new client issues, and secured **£10,329,945** in financial gain for its clients.

Top 10 issues in Galloway and West Dumfries

The ten most common issues handled in 2009/10 by **DAGCAS** were:

Rank	Problem	Number of issues
1	DLA (Care)	1,178
2	DLA (Mobility)	1,083
3	Housing Benefit	1,021
4	Credit, store and charge card debts	949
5	Debt remedies	879
6	ESA	858
7	Unsecured personal loan debts	807
8	Council tax benefit	707
9	Private sector rented property	539
10	Bank and building society overdrafts	494

Debt issues in Galloway and West Dumfries

- **23%** of new issues at DAGCAS related to debt
- In 2009/10, DAGCAS dealt with debt totalling **£11,941,632**
- Debt clients had an average debt of **£18,231**

DAGCAS dealt with **5,312** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	949	18%
2	Debt remedies	879	17%
3	Unsecured personal loan debts	807	15%
4	Bank and building society overdrafts	494	9%
5	Council tax arrears	444	8%

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To discuss the work of your local CAB further, please contact the Chief Executive on 01387 266193.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Falkirk West

In 2009/10, the Citizens Advice Bureaux serving the constituency of Falkirk West dealt with **14,854** new client issues, and secured **£1,407,693** in financial gain for its clients.

Top 10 issues in Falkirk West

The ten most common issues handled in 2009/10 by **Denny & Dunipace CAB and Falkirk CAB** were:

Rank	Problem	Number of issues
1	Debt remedies	1,017
2	Credit, store and charge card debts	922
3	Unsecured personal loan debts	708
4	Council Tax Benefit	596
5	Housing Benefit	495
6	Working Tax Credits	375
7	Bank and building society overdrafts	361
8	DLA (Care)	354
9	DLA (Mobility)	350
10	Council tax arrears	320

Debt issues in Falkirk West

- **33%** of new issues at Denny & Dunipace CAB and Falkirk CAB related to debt
- In 2009/10, Denny & Dunipace CAB and Falkirk CAB dealt with debt totalling **£6,995,927**
- Debt clients had an average debt of **£48,248**

Denny & Dunipace CAB and Falkirk CAB dealt with **4,929** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	1,017	21%
2	Credit, store and charge card debts	922	19%
3	Unsecured personal loan debts	708	14%
4	Bank and building society overdrafts	361	7%
5	Council tax arrears	320	6%

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To discuss the work of your local CAB further, please contact **Margaret Gray** on 01324 823118 or **Morag Macaulay** on 01324 611244.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Falkirk East

In 2009/10, the Citizens Advice Bureaux serving the constituency of Falkirk East dealt with **18,700** new client issues, and secured **£2,481,818** in financial gain for its clients.

Top 10 issues in Falkirk East

The ten most common issues handled in 2009/10 by **Falkirk CAB and Grangemouth & Bo'ness CAB** were:

Rank	Problem	Number of issues
1	Debt remedies	1,231
2	Credit, store and charge card debts	747
3	Council tax benefit	759
4	DLA (Care)	704
5	DLA (Mobility)	684
6	Unsecured personal loan debts	651
7	Housing Benefit	625
8	Working Tax Credits	477
9	ESA	467
10	JSA	42

Debt issues in Falkirk East

- **26%** of new issues at Falkirk CAB and Grangemouth & Bo'ness CAB related to debt
- In 2009/10, Falkirk CAB and Grangemouth & Bo'ness CAB dealt with debt totalling **£6,743,400**
- Debt clients had an average debt of **£35,306**

Falkirk CAB and Grangemouth & Bo'ness CAB dealt with **4,946** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	1,231	25%
2	Credit, store and charge card debts	747	15%
3	Unsecured personal loan debts	651	13%
4	Bank and building society overdrafts	369	7%
5	Council tax arrears	341	7%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Morag Macaulay** on 01324 611244 or **Bill Palombo** on 01324 483467.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Etrick, Roxburgh and Berwickshire

In 2009/10, the Citizens Advice Bureau serving the constituency of Etrick, Roxburgh and Berwickshire dealt with **6,694** new client issues, and secured **£2,315,542** in financial gain for its clients.

Top 10 issues in Etrick, Roxburgh and Berwickshire

The ten most common issues handled in 2009/10 by **Roxburgh CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	357
2	Debt remedies	273
3	Housing Benefit	258
4	Unsecured personal loan debts	252
5	Council Tax Benefit	232
6	Bank and building society overdrafts	206
7	JSA	188
8	Council tax arrears	178
9	Working Tax Credits	162
10	Pay and entitlements	154

Debt issues in Etrick, Roxburgh and Berwickshire

- **29%** of new issues at Roxburgh CAB related to debt
- In 2009/10, Roxburgh CAB dealt with debt totalling **£2,276,095**
- Debt clients had an average debt of **£17,375**

Roxburgh CAB dealt with **1,965** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	357	18%
2	Debt remedies	273	14%
3	Unsecured personal loan debts	252	13%
4	Bank and building society overdrafts	206	10%
5	Council tax arrears	178	9%

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To discuss the work of your local CAB further, please contact **Patricia Buckley** on 01450 374266.

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CAB Constituency Profile - May 2011

Issues in Edinburgh Western

In 2009/10, the Citizens Advice Bureau serving the constituency of Edinburgh Western dealt with **28,459** new client issues, and secured **£5,648,610** in financial gain for its clients.

Top 10 issues in Edinburgh Western

The ten most common issues handled in 2009/10 by **Citizens Advice Edinburgh** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	1,321
2	Housing Benefit	902
3	Private sector rented property	894
4	Employment - pay & entitlements	718
5	Unsecured personal loan debt	709
6	Employment - terms & conditions	698
7	Small claims proceedings	688
8	Employment - dismissal	672
9	Council Tax Benefit	645
10	Council Tax arrears	597

Debt issues in Edinburgh Western

- **20%** of new issues at Citizens Advice Edinburgh related to debt
- In 2009/10, Citizens Advice Edinburgh dealt with debt totalling **£16,543,092**
- Debt clients had an average debt of **£16,560**

Citizens Advice Edinburgh dealt with **5,766** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	1,321	23%
2	Unsecured personal loan debt	709	12%
3	Council Tax arrears	597	10%
4	Bank & building society overdrafts	564	10%
5	Fuel debts	282	5%

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CAB Constituency Profile - May 2011

Issues in Edinburgh Southern

In 2009/10, the Citizens Advice Bureau serving the constituency of Edinburgh Southern dealt with **28,459** new client issues, and secured **£5,648,610** in financial gain for its clients.

Top 10 issues in Edinburgh Southern

The ten most common issues handled in 2009/10 by **Citizens Advice Edinburgh** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	1,321
2	Housing Benefit	902
3	Private sector rented property	894
4	Employment - pay & entitlements	718
5	Unsecured personal loan debt	709
6	Employment - terms & conditions	698
7	Small claims proceedings	688
8	Employment - dismissal	672
9	Council Tax Benefit	645
10	Council Tax arrears	597

Debt issues in Edinburgh Southern

- **20%** of new issues at Citizens Advice Edinburgh related to debt
- In 2009/10, Citizens Advice Edinburgh dealt with debt totalling **£16,543,092**
- Debt clients had an average debt of **£16,560**

Citizens Advice Edinburgh dealt with **5,766** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	1,321	23%
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3	Council Tax arrears	597	10%
4	Bank & building society overdrafts	564	10%
5	Fuel debts	282	5%

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CAB Constituency Profile - May 2011

Issues in Edinburgh Pentlands

In 2009/10, the Citizens Advice Bureau serving the constituency of Edinburgh Pentlands dealt with **28,459** new client issues, and secured **£5,648,610** in financial gain for its clients.

Top 10 issues in Edinburgh Pentlands

The ten most common issues handled in 2009/10 by **Citizens Advice Edinburgh** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	1,321
2	Housing Benefit	902
3	Private sector rented property	894
4	Employment - pay & entitlements	718
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6	Employment - terms & conditions	698
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9	Council Tax Benefit	645
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Debt issues in Edinburgh Pentlands

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CAB Constituency Profile - May 2011

Issues in Edinburgh Northern and Leith

In 2009/10, the Citizens Advice Bureau serving the constituency of Edinburgh Northern and Leith dealt with **28,459** new client issues, and secured **£5,648,610** in financial gain for its clients.

Top 10 issues in Edinburgh Northern and Leith

The ten most common issues handled in 2009/10 by **Citizens Advice Edinburgh** were:

Rank	Problem	Number of issues
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Debt issues in Edinburgh Northern and Leith

- **20%** of new issues at Citizens Advice Edinburgh related to debt
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CAB Constituency Profile - May 2011

Issues in Edinburgh Eastern

In 2009/10, the Citizens Advice Bureau serving the constituency of Edinburgh Eastern dealt with **28,459** new client issues, and secured **£5,648,610** in financial gain for its clients.

Top 10 issues in Edinburgh Eastern

The ten most common issues handled in 2009/10 by **Citizens Advice Edinburgh** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	1,321
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Debt issues in Edinburgh Eastern

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- In 2009/10, Citizens Advice Edinburgh dealt with debt totalling **£16,543,092**
- Debt clients had an average debt of **£16,560**

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CAB Constituency Profile - May 2011

Issues in Edinburgh Central

In 2009/10, the Citizens Advice Bureau serving the constituency of Edinburgh Central dealt with **28,459** new client issues, and secured **£5,648,610** in financial gain for its clients.

Top 10 issues in Edinburgh Central

The ten most common issues handled in 2009/10 by **Citizens Advice Edinburgh** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	1,321
2	Housing Benefit	902
3	Private sector rented property	894
4	Employment - pay & entitlements	718
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7	Small claims proceedings	688
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9	Council Tax Benefit	645
10	Council Tax arrears	597

Debt issues in Edinburgh Central

- **20%** of new issues at Citizens Advice Edinburgh related to debt
- In 2009/10, Citizens Advice Edinburgh dealt with debt totalling **£16,543,092**
- Debt clients had an average debt of **£16,560**

Citizens Advice Edinburgh dealt with **5,766** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

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CAB Constituency Profile - May 2011

Issues in Eastwood

In 2009/10, the Citizens Advice Bureau serving the constituency of Eastwood dealt with **3,302** new client issues, and secured **£1,853,036** in financial gain for its clients.

Top 10 issues in Eastwood

The ten most common issues handled in 2009/10 by **East Renfrewshire** were:

Rank	Problem	Number of issues
1	Debt remedies	220
2	ESA	193
3	Private sector rented property	191
4	Unsecured personal loan debts	175
5	Credit, store and charge card debts	172
6	Housing Benefit	155
7	DLA (Mobility)	138
8	DLA (Care)	115
9	Incapacity Benefit	90
10	Council tax arrears	74

Debt issues in Eastwood

- **25%** of new issues at East Renfrewshire related to debt
- In 2009/10, East Renfrewshire dealt with debt totalling **£3,690,675**
- Debt clients had an average debt of **£19,736**

East Renfrewshire dealt with **813** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	220	27%
2	Unsecured personal loan debts	175	22%
3	Credit, store and charge card debts	172	21%
4	Council tax arrears	74	9%
5	Fuel debts	25	3%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Teresa O'Hara** on 0141 881 2032.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in East Lothian

In 2009/10, the Citizens Advice Bureau serving the constituency of East Lothian dealt with **7,317** new client issues, and secured **£1,805,379** in financial gain for its clients.

Top 10 issues in East Lothian

The ten most common issues handled in 2009/10 by **Haddington CAB** were:

Rank	Problem	Number of issues
1	Debt remedies	599
2	Credit, store and charge card debts	407
3	Unsecured personal loan debts	339
4	Bank and building society overdrafts	210
5	ESA	189
6	Employment - pay and entitlement	186
7	DLA (care)	180
8	Housing Benefit	177
9	Council Tax Benefit	170
10	Council Tax arrears	160

Debt issues in East Lothian

- **37%** of new issues at Haddington CAB related to debt
- In 2009/10, Haddington CAB dealt with debt totalling **£4,496,133**
- Debt clients had an average debt of **£17,161**

Haddington CAB dealt with **2,676** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	599	22%
2	Credit, store and charge card debts	407	15%
3	Unsecured personal loan debts	339	13%
4	Bank and building society overdrafts	210	8%
5	Council Tax arrears	160	6%

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To discuss the work of your local CAB further, please contact **Anne Hastie** on 01620 824471.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in East Kilbride

In 2009/10, the Citizens Advice Bureau serving the constituency of East Kilbride dealt with **4,956** new client issues, and secured **£1,073,139** in financial gain for its clients.

Top 10 issues in East Kilbride

The ten most common issues handled in 2009/10 by **East Kilbride CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	641
2	Unsecured personal loan debts	300
3	Bank and building society overdrafts	185
4	Debt remedies	147
5	JSA	133
6	Council tax arrears	131
7	DLA (Care)	121
8	ESA	119
9	Dismissal	111
10	DLA (Mobility)	110

Debt issues in East Kilbride

- **39%** of new issues at East Kilbride CAB related to debt
- In 2009/10, East Kilbride CAB dealt with debt totalling **£5,081,924**
- Debt clients had an average debt of **£15,931**

East Kilbride CAB dealt with **1,939** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	641	33%
2	Unsecured personal loan debts	300	15%
3	Bank and building society overdrafts	185	10%
4	Debt remedies	147	8%
5	Council tax arrears	131	7%

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To discuss the work of your local CAB further, please contact **Michelle Campbell** on 01355 263698.

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CAB Constituency Profile - May 2011

Issues in Dunfermline

In 2009/2010 Citizens Advice and Rights Fife which serves people across Fife dealt with **48,671** new client issues, and secured **£11,214,175** in financial gain for its clients.

Top 10 new issues

The ten most common issues handled in 2009/10 by **Citizens Advice & Rights Fife** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	4,658
2	Unsecured personal loan debt	3,436
3	Debt remedies	2,731
4	DLA - Care Component	2,562
5	DLA - Mobility Component	2,136
6	Bank & building society overdrafts	1,834
7	Employment & Support Allowance	1,540
8	Employment - pay & entitlements	1,281
9	Catalogue & mail order debts	1,164
10	Housing Benefit	1,161

Debt issues

- **38%** of new issues at Citizens Advice & Rights Fife related to debt
- In 2009/10, Citizens Advice & Rights Fife dealt with debt totalling **£20,921,519**
- Debt clients had an average debt of **£19,318**

Citizens Advice & Rights Fife dealt with **18,643** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	4,658	25%
2	Unsecured personal loan debt	3,436	18%
3	Debt remedies	2,731	15%
4	Bank & building society overdrafts	1,834	10%
5	Catalogue & mail order debts	1,164	6%

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CAB Constituency Profile - May 2011

Issues in Dundee City West

In 2009/10, the Citizens Advice Bureau serving the constituency of Dundee City West dealt with **9,289** new client issues, and secured **£288,099** in financial gain for its clients.

Top 10 issues in Dundee City West

The ten most common issues handled in 2009/10 by **Dundee CAB** were:

Rank	Problem	Number of issues
1	Private sector rented property	326
2	ESA	307
3	JSA	291
4	Housing Benefit	268
5	Dismissal	263
6	Pay and entitlements	255
7	Debt remedies	248
8	DLA (Care)	244
9	Council tax benefit	220
10	Terms and conditions of employment	220

Debt issues in Dundee City East

- **14%** of new issues at Dundee CAB related to debt
- In 2009/10, Dundee CAB dealt with debt totalling **£1,278,903**
- Debt clients had an average debt of **£19,983**

Dundee CAB dealt with **1,255** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Debt remedies	248	20%
2	Credit, store and charge card debts	214	17%
3	Unsecured personal loan debts	173	14%
4	Bank and building society overdrafts	132	11%
5	Council tax arrears	102	8%

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CAB Constituency Profile - May 2011

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CAB Constituency Profile - May 2011

Issues in Dumfriesshire

In 2009/10, the Citizens Advice Bureau serving the constituency of Dumfriesshire dealt with **23,534** new client issues, and secured **£10,329,945** in financial gain for its clients.

Top 10 issues in Dumfriesshire

The ten most common issues handled in 2009/10 by **Dumfries & Galloway Citizens Advice Service (DAGCAS)** were:

Rank	Problem	Number of issues
1	DLA (Care)	1,178
2	DLA (Mobility)	1,083
3	Housing Benefit	1,021
4	Credit, store and charge card debts	949
5	Debt remedies	879
6	ESA	858
7	Unsecured personal loan debts	807
8	Council tax benefit	707
9	Private sector rented property	539
10	Bank and building society overdrafts	494

Debt issues in Dumfriesshire

- **23%** of new issues at DAGCAS related to debt
- In 2009/10, DAGCAS dealt with debt totalling **£11,941,632**
- Debt clients had an average debt of **£18,231**

DAGCAS dealt with **5,312** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	949	18%
2	Debt remedies	879	17%
3	Unsecured personal loan debts	807	15%
4	Bank and building society overdrafts	494	9%
5	Council tax arrears	444	8%

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CAB Constituency Profile - May 2011

Issues in Scotland

In 2009/10, Citizens Advice Bureaux in Scotland dealt with over **545,715** new client issues, and secured **£115,822,515** in financial gain for its clients.

Top 10 issues in Scotland

The ten most common issues handled in 2009/10 by bureaux in Scotland were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	27,143
2	Unsecured personal loan debts	20,165
3	DLA – Care Component	19,672
4	DLA – Mobility Component	17,874
5	Housing Benefit	17,378
6	Debt remedies	15,810
7	Council Tax Benefit	15,292
8	Employment and Support Allowance (ESA)	14,713
9	Council Tax arrears	13,204
10	Employment pay	12,203

Debt issues in Scotland

- **25%** of new issues brought to bureaux related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Bureaux in Scotland dealt with **135,032** new debt issues in 2009/10. The five most common types of debt issues handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	27,143	20%
2	Unsecured personal loan debts	20,165	15%
3	Debt remedies	15,810	12%
4	Council Tax arrears	13,204	10%
5	Bank and building society overdrafts	11,294	8%

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CAB Constituency Profile - May 2011

Issues in Cunninghame South

In 2009/10, the Citizens Advice Bureau serving the constituency of Cunninghame South dealt with **11,743** new client issues, and secured **£3,929,321** in financial gain for its clients.

Top 10 issues in Cunninghame South

The ten most common issues handled in 2009/10 by **North Ayrshire Citizens Advice Service (NACAS)** were:

Rank	Problem	Number of issues
1	Housing Benefit	514
2	ESA	505
3	Credit, store and charge card debts	440
4	DLA (care)	389
5	Unsecured personal loan debts	343
6	Council Tax Benefit	336
7	Council Tax arrears	332
8	JSA	332
9	DLA (mobility)	313
10	Fuel - regulated (gas and electricity)	291

Debt issues in Cunninghame South

- **20%** of new issues at NACAS related to debt
- In 2009/10, NACAS dealt with debt totalling **£7,639,799**
- Debt clients had an average debt of **£11,403**

NACAS dealt with **2,392** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	440	18%
2	Unsecured personal loans	343	14%
3	Council Tax arrears	332	14%
4	Bank and building society overdrafts	211	9%
5	Debt remedies	176	7%

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CAB Constituency Profile - May 2011

Issues in Cunninghame North

In 2009/10, the Citizens Advice Bureau serving the constituency of Cunninghame North dealt with **11,743** new client issues, and secured **£3,929,321** in financial gain for its clients.

Top 10 issues in Cunninghame North

The ten most common issues handled in 2009/10 by **North Ayrshire Citizens Advice Service (NACAS)** were:

Rank	Problem	Number of issues
1	Housing Benefit	514
2	ESA	505
3	Credit, store and charge card debts	440
4	DLA (care)	389
5	Unsecured personal loan debts	343
6	Council Tax Benefit	336
7	Council Tax arrears	332
8	JSA	332
9	DLA (mobility)	313
10	Fuel - regulated (gas and electricity)	291

Debt issues in Cunninghame North

- **20%** of new issues at NACAS related to debt
- In 2009/10, NACAS dealt with debt totalling **£7,639,799**
- Debt clients had an average debt of **£11,403**

NACAS dealt with **2,392** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	440	18%
2	Unsecured personal loans	343	14%
3	Council Tax arrears	332	14%
4	Bank and building society overdrafts	211	9%
5	Debt remedies	176	7%

Scotland's CAB Service – your questions answered

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CAB Constituency Profile - May 2011

Issues in Cumbernauld and Kilsyth

In 2009/10, the Citizens Advice Bureau serving the constituency of Cumbernauld and Kilsyth dealt with **4,690** new client issues, and secured **£1,399,932** in financial gain for its clients.

Top 10 issues in Cumbernauld and Kilsyth

The ten most common issues handled in 2009/10 by **Cumbernauld CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	277
2	Unsecured personal loan debts	180
3	Debt remedies	143
4	Council Tax Benefit	139
5	Housing Benefit	134
6	Council tax arrears	122
7	DLA (Care)	122
8	Private sector rented property	116
9	DLA (Mobility)	111
10	Redundancy	105

Debt issues in Cumbernauld and Kilsyth

- **26%** of new issues at Cumbernauld CAB related to debt
- In 2009/10, Cumbernauld CAB dealt with debt totalling **£3,698,018**
- Debt clients had an average debt of **£14,851**

Cumbernauld CAB dealt with **1,214** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	277	23%
2	Unsecured personal loan debts	180	15%
3	Debt remedies	143	12%
4	Council tax arrears	122	10%
5	Bank and building society overdrafts	81	7%

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To discuss the work of your local CAB further, please contact **Ian Eadie** on 01236 735165.

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CAB Constituency Profile - May 2011

Issues in Cowdenbeath

In 2009/2010 Citizens Advice and Rights Fife (CARF) which serves people across Fife dealt with **48,671** new client issues, and secured **£11,214,175** in financial gain for its clients.

Top 10 new issues

The ten most common issues handled in 2009/10 by **Citizens Advice & Rights Fife** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	4,658
2	Unsecured personal loan debt	3,436
3	Debt remedies	2,731
4	DLA - Care Component	2,562
5	DLA - Mobility Component	2,136
6	Bank & building society overdrafts	1,834
7	Employment & Support Allowance	1,540
8	Employment - pay & entitlements	1,281
9	Catalogue & mail order debts	1,164
10	Housing Benefit	1,161

Debt issues

- **38%** of new issues at Citizens Advice & Rights Fife related to debt
- In 2009/10, Citizens Advice & Rights Fife dealt with debt totalling **£20,921,519**
- Debt clients had an average debt of **£19,318**

Citizens Advice & Rights Fife dealt with **18,643** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	4,658	25%
2	Unsecured personal loan debt	3,436	18%
3	Debt remedies	2,731	15%
4	Bank & building society overdrafts	1,834	10%
5	Catalogue & mail order debts	1,164	6%

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To discuss the work of your local CAB further, please contact **Norma Philpott** on 01592 764 403.

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CAB Constituency Profile - May 2011

Issues in Coatbridge and Chryston

In 2009/10, the Citizens Advice Bureau serving the constituency of Coatbridge and Chryston dealt with **8,115** new client issues, and secured **£2,477,857** in financial gain for its clients.

Top 10 issues in Coatbridge and Chryston

The ten most common issues handled in 2009/10 by **Coatbridge CAB** were:

Rank	Problem	Number of issues
1	DLA (Care)	394
2	DLA (Mobility)	378
3	Credit, store and charge card debts	317
4	ESA	299
5	Debt remedies	299
6	Housing Benefit	267
7	Council Tax Benefit	258
8	JSA	258
9	Council tax arrears	245
10	Unsecured personal loan debts	240

Debt issues in Coatbridge and Chryston

- **25%** of new issues at Coatbridge CAB related to debt
- In 2009/10, Coatbridge CAB dealt with debt totalling **£2,500,000**
- Debt clients had an average debt of **£12,376**

Coatbridge CAB dealt with **2,009** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	317	16%
2	Debt remedies	299	15%
3	Council tax arrears	245	12%
4	Unsecured personal loan debts	240	12%
5	Catalogue and mail order debts	128	6%

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To discuss the work of your local CAB further, please contact **Norma MacDonald** on 01236 421447.

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CAB Constituency Profile - May 2011

Issues in Clydesdale

In 2009/10, the Citizens Advice Bureau serving the constituency of Clydesdale dealt with **6,216** new client issues, and secured **£2,276,964** in financial gain for its clients.

Top 10 issues in Clydesdale

The ten most common issues handled in 2009/10 by **Clydesdale CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	369
2	Unsecured personal loan debts	345
3	DLA (Care)	320
4	DLA (Mobility)	281
5	Debt remedies	200
6	ESA	166
7	Council Tax Benefit	165
8	Housing Benefit	163
9	Pay and entitlements	159
10	JSA	133

Debt issues in Clydesdale

- **26%** of new issues at Clydesdale CAB related to debt
- In 2009/10, Clydesdale CAB dealt with debt totalling **£3,547,894**
- Debt clients had an average debt of **£28,158**

Clydesdale CAB dealt with **1,616** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	369	23%
2	Unsecured personal loan debts	345	21%
3	Debt remedies	200	12%
4	Bank and building society overdrafts	108	7%
5	Council tax arrears	93	6%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Margaret Murdoch** on 01555 664301.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Scotland

In 2009/10, Citizens Advice Bureaux in Scotland dealt with over **545,715** new client issues, and secured **£115,822,515** in financial gain for its clients.

Top 10 issues in Scotland

The ten most common issues handled in 2009/10 by bureaux in Scotland were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	27,143
2	Unsecured personal loan debts	20,165
3	DLA – Care Component	19,672
4	DLA – Mobility Component	17,874
5	Housing Benefit	17,378
6	Debt remedies	15,810
7	Council Tax Benefit	15,292
8	Employment and Support Allowance (ESA)	14,713
9	Council Tax arrears	13,204
10	Employment pay	12,203

Debt issues in Scotland

- **25%** of new issues brought to bureaux related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Bureaux in Scotland dealt with **135,032** new debt issues in 2009/10. The five most common types of debt issues handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	27,143	20%
2	Unsecured personal loan debts	20,165	15%
3	Debt remedies	15,810	12%
4	Council Tax arrears	13,204	10%
5	Bank and building society overdrafts	11,294	8%

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CAB Constituency Profile - May 2011

Issues in Clackmannanshire and Dunblane

In 2009/10, the Citizens Advice Bureau serving the constituency of Clackmannanshire and Dunblane dealt with **7,528** new client issues, and secured **£1,018,928** in financial gain for its clients.

Top 10 issues in Clackmannanshire and Dunblane

The ten most common issues handled in 2009/10 by **Clackmannanshire CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	439
2	Council Tax Benefit	287
3	Unsecured personal loan debts	287
4	DLA (Care)	259
5	ESA	254
6	Housing Benefit	251
7	DLA (Mobility)	234
8	JSA	200
9	Debt remedies	175
10	Bank and building society overdrafts	160

Debt issues in Clackmannanshire and Dunblane

- **25%** of new issues at Clackmannanshire CAB related to debt
- In 2009/10, Clackmannanshire CAB dealt with debt totalling **£3,095,107**
- Debt clients had an average debt of **£13,942**

Clackmannanshire CAB dealt with **1,866** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	439	24%
2	Unsecured personal loan debts	287	15%
3	Debt remedies	175	9%
4	Bank and building society overdrafts	160	9%
5	Council tax arrears	143	8%

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CAB Constituency Profile - May 2011

Issues in Carrick, Cumnock and Doon Valley

In 2009/10, the Citizens Advice Bureau serving the constituency of Carrick, Cumnock and Doon Valley dealt with **11,115** new client issues.

Top 10 issues in Carrick, Cumnock and Doon Valley

The ten most common issues handled in 2009/10 by **East Ayrshire CAB** were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	879
2	Unsecured personal loan debts	777
3	Debt remedies	561
4	DLA (Care)	521
5	DLA (Mobility)	508
6	ESA	376
7	Housing Benefit	333
8	Council tax arrears	331
9	Bank and building society overdrafts	323
10	Council tax benefit	293

Debt issues in Carrick, Cumnock and Doon Valley

- **39%** of new issues at East Ayrshire CAB related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

East Ayrshire CAB dealt with **4,348** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	879	20%
2	Unsecured personal loan debts	777	18%
3	Debt remedies	561	13%
4	Council tax arrears	331	8%
5	Bank and building society overdrafts	323	7%

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CAB Constituency Profile - May 2011

Issues in Caithness, Sutherland and Ross

In 2009/10, the Citizens Advice Bureaux serving the constituency of Caithness, Sutherland and Ross dealt with **9,854** new client issues, and secured **£1,430,411** in financial gain for its clients.

Top 10 issues in Caithness, Sutherland and Ross

The ten most common issues handled in 2009/10 by **Caithness CAB, Ross & Cromarty CAB, East Sutherland CAB and North & West Sutherland CAB** were:

Rank	Problem	Number of issues
1	DLA - Care Component	679
2	DLA - Mobility Component	661
3	Housing Benefit	378
4	Council Tax Benefit	359
5	Employment & Support Allowance	332
6	Credit, store & charge card debts	254
7	Jobseekers Allowance	222
8	Income Support	220
9	Working Tax Credits	216
10	Incapacity Benefit (existing claimants)	196

Debt issues in Caithness, Sutherland and Ross

- **14%** of new issues at Caithness CAB, Ross & Cromarty CAB, East Sutherland CAB and North & West Sutherland CAB related to debt
- In 2009/10, Caithness CAB, Ross & Cromarty CAB, East Sutherland CAB and North & West Sutherland CAB dealt with debt totalling **£2,586,548**
- Debt clients had an average debt of **£9,910**

Caithness CAB, Ross & Cromarty CAB, East Sutherland CAB and North & West Sutherland CAB dealt with **1,399** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	254	18%
2	Unsecured personal loan debt	190	14%
3	Council Tax arrears	177	13%
4	Bank & building society overdrafts	142	10%
5	Catalogue & mail order debts	114	8%

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To discuss the work of your local CAB further, please contact **Jill Smith** on 01847 894243, **Mhairi Wylie** on 01349 883333, **Richard Gale** on 01408 633000 or **Joan MacKay** on 01971 521730.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Banffshire and Buchan Coast

In 2009/10, the Citizens Advice Bureau serving the constituency of Banffshire and Buchan Coast dealt with **8,171** new client issues, and secured **£1,922,229** in financial gain for its clients.

Top 10 issues in Banffshire and Buchan Coast

The ten most common issues handled in 2009/10 by **Banff and Buchan CAB** were:

Rank	Problem	Number of issues
1	DLA - Care Component	417
2	DLA - Mobility Component	410
3	Employment - pay & entitlements	277
4	Employment & Support Allowance	256
5	Employment - terms & conditions	200
6	Housing Benefit	177
7	Divorce & seperation	176
8	Council Tax Benefit	155
9	Income Support	144
10	Employment - dismissal	140

Debt issues in Banffshire and Buchan Coast

- **13%** of new issues at Banff and Buchan CAB related to debt
- In 2009/10, Banff and Buchan CAB dealt with debt totalling **£4,900,562**
- Debt clients had an average debt of **£14,413**

Banff and Buchan CAB dealt with **1,090** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Council Tax arrears	104	10%
2	Credit, store & charge card debt	84	8%
3	Bank & building society overdrafts	59	5%
4	Debt remedies	51	5%
5	Unsecured personal loan debt	49	4%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Jacqui Bruce** on 01779 471515.

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CAB Constituency Profile - May 2011

Issues in Scotland

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Top 10 issues in Scotland

The ten most common issues handled in 2009/10 by bureaux in Scotland were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	27,143
2	Unsecured personal loan debts	20,165
3	DLA – Care Component	19,672
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9	Council Tax arrears	13,204
10	Employment pay	12,203

Debt issues in Scotland

- **25%** of new issues brought to bureaux related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Bureaux in Scotland dealt with **135,032** new debt issues in 2009/10. The five most common types of debt issues handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	27,143	20%
2	Unsecured personal loan debts	20,165	15%
3	Debt remedies	15,810	12%
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There are currently no citizens advice bureaux in this constituency.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Argyll and Bute

In 2009/10, the Citizens Advice Bureau serving the constituency of Argyll and Bute dealt with **1,957** new client issues, and secured **£146,646** in financial gain for its clients.

Top 10 issues in Argyll and Bute

The ten most common issues handled in 2009/10 by **Argyll and Bute CAB** were:

Rank	Problem	Number of issues
1	Credit, store & charge card debts	135
2	Debt remedies	109
3	Unsecured personal loan debt	70
4	Bank & building society overdrafts	69
5	Registered social housing landlords	62
6	Council Tax arrears	56
7	Catalogue & mail order debts	53
8	Private sector rented property	47
9	Housing Benefit	46
10	Council Tax Benefit	45

Debt issues in Argyll and Bute

- **34%** of new issues at Argyll and Bute CAB related to debt
- In 2009/10, Argyll and Bute CAB dealt with debt totalling **£731,783**
- Debt clients had an average debt of **£14,349**

Argyll and Bute CAB dealt with **672** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debts	135	20%
2	Debt remedies	109	16%
3	Unsecured personal loan debt	70	10%
4	Bank & building society overdrafts	69	10%
5	Council Tax arrears	56	8%

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To discuss the work of your local CAB further, please contact **Geraldine Day** on 01546 605550.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Angus South

In 2009/10, the Citizens Advice Bureau serving the constituency of Angus South dealt with **16,516** new client issues, and secured **£3,997,737** in financial gain for its clients.

Top 10 issues in Angus South

The ten most common issues handled in 2009/10 by **Angus CAB** were:

Rank	Problem	Number of issues
1	Housing Benefit	618
2	Credit, store & charge card debt	609
3	Unsecured personal loan debt	600
4	Council Tax Benefit	592
5	Employment - pay & entitlements	469
6	Jobseekers Allowance	440
7	Terms & conditions of employment	420
8	Working Tax Credits	415
9	Debt remedies	364
10	Child Tax Credits	347

Debt issues in Angus South

- **21%** of new issues at Angus CAB related to debt
- In 2009/10, Angus CAB dealt with debt totalling **£6,234,296**
- Debt clients had an average debt of **£33,518**

Angus CAB dealt with **3,499** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store & charge card debt	609	17%
2	Unsecured personal loan debt	600	17%
3	Debt remedies	364	10%
4	Bank & building society overdrafts	325	9%
5	Council Tax arrears	281	8%

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CAB Constituency Profile - May 2011

Issues in Angus North and Mearns

In 2009/10, the Citizens Advice Bureau serving the constituency of Angus North and Mearns dealt with **16,516** new client issues, and secured **£3,997,737** in financial gain for its clients.

Top 10 issues in Angus North and Mearns

The ten most common issues handled in 2009/10 by **Angus CAB** were:

Rank	Problem	Number of issues
1	Housing Benefit	618
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CAB Constituency Profile - May 2011

Issues in Almond Valley

In 2009/10, the Citizens Advice Bureau serving the constituency of Almond Valley dealt with **8,054** new client issues, and secured **£453,729** in financial gain for its clients.

Top 10 issues in Almond Valley

The ten most common issues handled in 2009/10 by **CAB West Lothian** were:

Rank	Problem	Number of issues
1	Unsecured personal loan debts	349
2	Credit, store & charge card debt	345
3	Debt remedies	312
4	Employment - terms & conditions	240
5	Employment - pay & entitlements	236
6	Council Tax Benefits	230
7	Employment - dispute resolution	218
8	Housing Benefit	204
9	Employment - dismissal	200
10	Divorce & seperation	199

Debt issues in Almond Valley

- **26%** of new issues at CAB West Lothian related to debt
- In 2009/10, CAB West Lothian dealt with debt totalling **£4,714,662**
- Debt clients had an average debt of **£41,723**

CAB West Lothian dealt with **2,121** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Unsecured personal loan debts	349	16%
2	Credit, store & charge card debt	345	16%
3	Debt remedies	312	15%
4	Council Tax arrears	192	9%
5	Bank & building society overdrafts	122	6%

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CAB Constituency Profile - May 2011

Issues in Scotland

In 2009/10, Citizens Advice Bureaux in Scotland dealt with over **545,715** new client issues, and secured **£115,822,515** in financial gain for its clients.

Top 10 issues in Scotland

The ten most common issues handled in 2009/10 by bureaux in Scotland were:

Rank	Problem	Number of issues
1	Credit, store and charge card debts	27,143
2	Unsecured personal loan debts	20,165
3	DLA – Care Component	19,672
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Debt issues in Scotland

- **25%** of new issues brought to bureaux related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Bureaux in Scotland dealt with **135,032** new debt issues in 2009/10. The five most common types of debt issues handled in 2009/10 were:

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To discuss the work of your local CAB further, please contact **Eveline Crossan** at Westhill and District CAB on 01224 747714.

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7	Council Tax Benefit	15,292
8	Employment and Support Allowance (ESA)	14,713
9	Council Tax arrears	13,204
10	Employment pay	12,203

Debt issues in Scotland

- **25%** of new issues brought to bureaux related to debt
- In 2009/10, bureaux in Scotland dealt with debt totalling **£241,951,439**
- On average, these debt clients had an average debt of **£113,698**

Bureaux in Scotland dealt with **135,032** new debt issues in 2009/10. The five most common types of debt issues handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Credit, store and charge card debts	27,143	20%
2	Unsecured personal loan debts	20,165	15%
3	Debt remedies	15,810	12%
4	Council Tax arrears	13,204	10%
5	Bank and building society overdrafts	11,294	8%

Scotland's CAB Service – your questions answered

What is the difference between CAS and a CAB?

Citizens Advice Scotland (CAS) is the umbrella organisation that all Scottish bureaux must join. CAS makes sure that its members get the information and support that they need to help people who contact their CAB and ensures that bureaux are performing well to the high standards laid out in our membership scheme. CAS also coordinates the national social policy work, based on the evidence of local bureaux across Scotland.

There are currently 61 member bureaux operating at hundreds of locations across Scotland. Bureaux provide members of the public with advice and information when and where they need it: in person, by phone, through email or online via www.adviceguide.org.uk/scotland.

How are bureaux funded?

CAB across Scotland are separate, registered charities that are responsible for securing the funds they need to deliver a service to the people that live in their community. How bureaux are funded varies from area to area, but most Scottish bureaux receive an element of funding from their local authority.

How is CAS funded?

Citizens Advice Scotland is a registered charity and is primarily funded by the Department of Business, Innovation and Skills. CAS continues to seek additional sources of funds; over and above the grant in aid we receive from BIS, to finance other work. Examples include Scottish Government funding for money advice services and the Big Lottery Fund's support of a project which will increase recruitment and retention of CAB volunteers.

How does CAS identify social policy issues?

Bureaux return statistics to CAS on the kinds of issues clients bring. This statistical information is complimented by our social policy feedback system, where bureaux submit detailed cases on an issue they feel is of particular importance to social policy. Thousands of cases are received and analysed each year by the CAS social policy team and this case evidence and statistics forms the basis of all of our national policy work. Our most recent research reports and briefings are all available on the CAS website at www.cas.org.uk/publications.

To discuss the work of your local CAB further, please contact **Gail Thorburn** at Turriff CAB on 01888 562495.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Aberdeen South and North Kincardine

In 2009/10, the Citizens Advice Bureaux serving the constituency of Aberdeen South and North Kincardine dealt with **18,792** new client issues, and secured **£3,569,838** in financial gain for its clients.

Top 10 issues in Aberdeen South and North Kincardine

The ten most common issues handled in 2009/10 by **Aberdeen CAB and Kincardine & Mearns CAB** were:

Rank	Problem	Number of issues
1	Local Authority rent arrears	1,134
2	Threatened homelessness	847
3	Summary Cause Proceedings	660
4	Credit, store & charge card debt	605
5	Housing Benefit	599
6	DLA - Care Component	556
7	DLA - Mobility Component	519
8	Debt remedies	515
9	Employment - pay & entitlements	512
10	Council Tax arrears	509

Debt issues in Aberdeen South and North Kincardine

- **26%** of new issues at Aberdeen CAB and Kincardine & Mearns CAB related to debt
- In 2009/10, Aberdeen CAB and Kincardine & Mearns CAB dealt with debt totalling **£6,534,697**
- Debt clients had an average debt of **£18,778**.

Aberdeen CAB and Kincardine & Mearns CAB dealt with **4,916** new debt issues in 2009/10. The five most common types of debt issue handled in 2009/10 were:

Rank	Problem	Number of issues	% of debt issues
1	Local Authority rent arrears	1,134	23%
2	Credit, store & charge card debt	605	12%
3	Debt remedies	515	10%
4	Council Tax arrears	509	10%
5	Unsecured personal loan debts	402	8%

Scotland's CAB Service – your questions answered

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To discuss the work of your local CAB further, please contact **Zara Strange** on 01224 586255 or **Mari Pienaar** on 01569 766578.

To discuss our national social policy work further, please contact **Keith Dryburgh** on 0131 550 1015 or keith.dryburgh@cas.org.uk

CAB Constituency Profile - May 2011

Issues in Aberdeen Donside

In 2009/10, the Citizens Advice Bureau serving the constituency of Aberdeen Donside dealt with **18,792** new client issues, and secured **£3,569,838** in financial gain for its clients.

Top 10 issues in Aberdeen Donside

The ten most common issues handled in 2009/10 by **Aberdeen CAB** were:

Rank	Problem	Number of issues
1	Local Authority rent arrears	1,134
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4	Credit, store & charge card debt	605
5	Housing Benefit	599
6	DLA - Care Component	556
7	DLA - Mobility Component	519
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9	Employment - pay & entitlements	512
10	Council Tax arrears	509

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Scotland's CAB Service – your questions answered

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