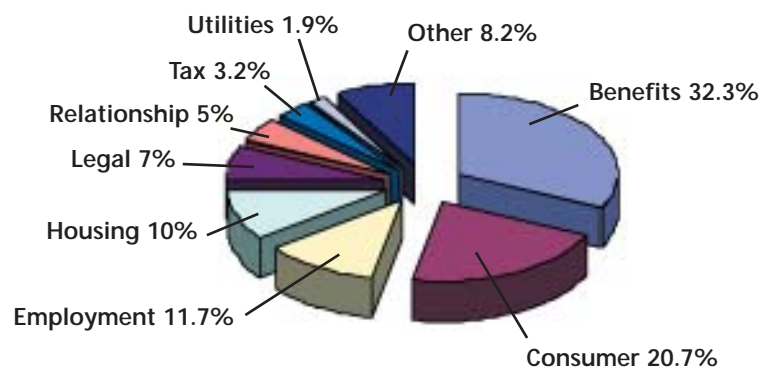


CAB clients: A profile of their problems

In every bureau in Scotland, statistics are collated over the course of the year about the nature of each enquiry brought by clients to the Citizens Advice Bureau (CAB) service. This information enables us to build up a profile of the issues of concern to our clients, and to identify trends in advice seeking. The information in this briefing is based on statistics collected between April 2004 and March 2005. The figures do not represent a head count as any one client may raise a number of issues during an advice session.

£40,830,286.20 is the total amount of money clients gained in 2004/2005 due to help from a Citizens Advice Bureau

The main areas of enquiry for our clients



- Citizens Advice Bureaux in Scotland dealt with 430,621 new issues in 2004/05 through a total of 468,081 advice sessions with clients.
- One third (32.3%) of all enquiries relate to social security benefits
- Consumer issues are the second largest area of enquiry at one in five (20.7%) and includes the mis-selling of goods and services and consumer scams.
- Enquiries about employment equate to one in nine (11.7%) of all the issues clients raise with the CAB service and include enquiries about pay, contracts and working hours.
- Just over one in fifty (1.9%) enquiries are about utilities; this includes issues about erroneous transfers, disconnection and fuel poverty.

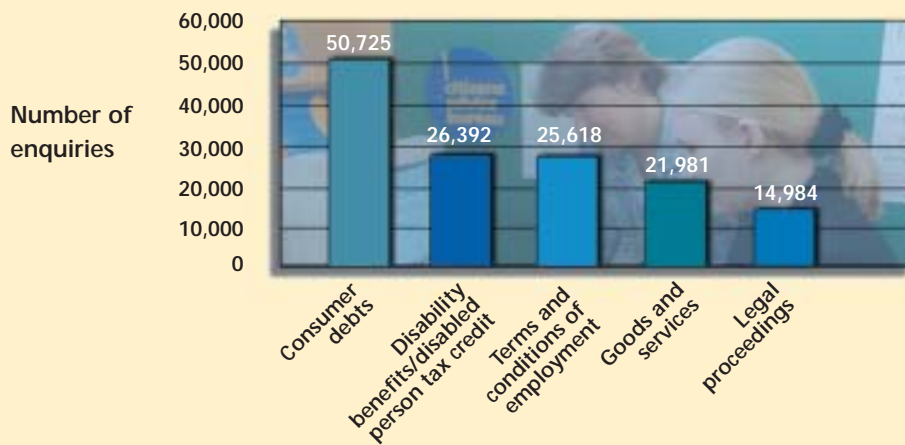


A West of Scotland CAB reports of a client aged 64 who works part time and receives a retirement pension of £45 per week. She has a heart condition and is waiting for a hip replacement operation and her partner is currently unemployed. She has been finding it difficult to make ends meet. Their current joint income is £115 per week. She came to the bureau to find out if any other financial help was available. The bureau was able to advise her about claiming Disability Living Allowance and Pension Credit, neither of which she was aware of.

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 t: 0131 550 1000 f: 0131 550 1001 w: www.cas.org.uk need advice? www.adviceguide.org.uk
 Recognised as a Scottish charity number SC016637

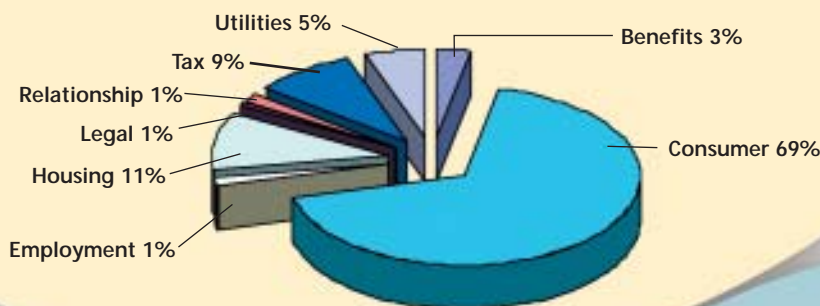
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scotland**

The biggest single issues clients bring to their CAB



- The single biggest issue for CAB clients remains consumer debt at 11.8% of overall enquiries.
- Enquiries relating to disability benefits overtook those relating to terms and conditions of employment for the first time in 2004/05 to become the second largest area of enquiry.
- Legal proceedings is a growing area of enquiry, which appears in the top five for the first time. It makes up 3.5% of overall enquiries.

Debt profile 2004/2005



- Debt across all categories has increased on last year's figures. It now accounts for 74,589 (17%) of all enquiries brought to Scottish Bureaux.
- The debt profile shows that by far the most significant number of enquiries relate to consumer debt, making up two thirds of all debt enquiries.
- In 2004/05, the overall total of new debt dealt with by Citizens Advice Bureaux in Scotland was £163,047,266.64¹
- Benefits debt has increased from last year, to make up 3.2% of debt enquiries. This heading includes the overpayment of tax credits, which has been a difficult issue for clients and advisers to deal with.

¹ This is an extrapolated figure

|| A West of Scotland CAB reports of a client in receipt of income support, whose bank account was arrested for council tax arrears. The only money in the account was the benefit payment, which should be exempt from arrestment. The client has no other source of income, and has a direct debit for rent in place. She will be forced to default on this, resulting in rent arrears. The bureau contacted the Sheriff Officers who had instituted the arrestment, but they refused to lift it. They confirmed it was the council's policy to enforce debts in this manner. The client is going to speak to her local councillor.

|| A West of Scotland CAB reports of a female client who first received incapacity benefit in May 2002. Her entitlement was withdrawn in November 2002 but she appealed the decision and her benefit was reinstated. She was told she had lost entitlement for a second time in 2003 but again appealed and was successful in getting her benefit reinstated. She was visiting the bureau because she had another appeal hearing in October 2004. The bureau notes that she has had to appeal three times in the past three years, which she finds distressing because of her health problems.