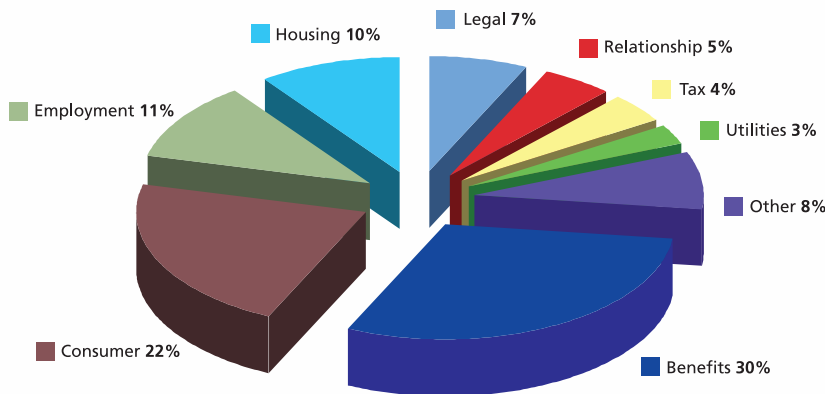


Citizens Advice Bureaux in Scotland: Client Issues 2006/07

Utilities cases have jumped by almost 40% since last year to a record high of 12, 894 enquiries.

Over the year, statistics are collected about the nature of every enquiry brought by clients to each of the 60 Scottish Citizens Advice Bureaux. This information helps us to spot patterns and trends in advice seeking and to gauge the scale of specific problems. This briefing presents an overview of the problems seen by Scottish citizens advice bureaux from April 2006 to March 2007. The figures do not represent a head count as clients may raise a number of issues during any one advice session, and any one issue may take a number of advice sessions to resolve.



The main areas of enquiry brought to the bureaux

- In 2006/07, Citizens Advice Bureaux in Scotland dealt with a total of **444,122** new issues through a total of **492,544** advice sessions with clients. Advisers also handled **417,850** repeat issues within these sessions. There was an increase of **77,482** new and repeat issues this year.
- Nearly one third of all enquiries – **135,975 or 30.6%** - relate to social security benefits, which remains the largest area of enquiry brought into bureaux. Consumer issues have remained the second largest area of enquiry for clients, with **98,840** enquiries, increasing slightly on last year to just over one fifth of all issues raised. This figure includes **60,870** enquiries relating to consumer debt.

|| *A south of Scotland CAB reports of a female client with both short and long term memory and mental health problems. Last year her bank contacted her claiming that she owed them money under a previous loan agreement. Although the client had no recollection of taking out a loan, she was distressed about the possible debt so started repayments. The bank indicated to the bureau adviser that these payments were adequate proof that the client admitted liability.*



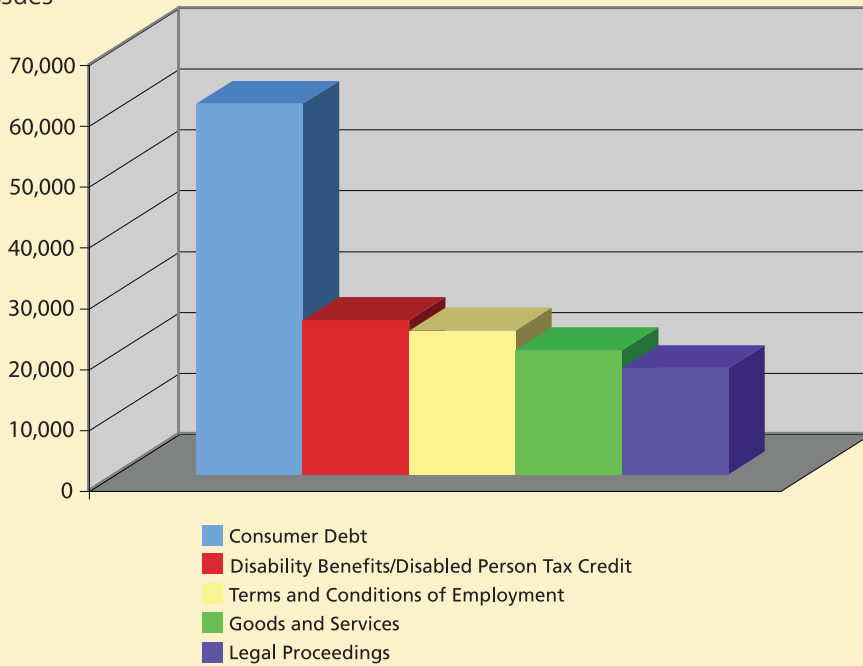
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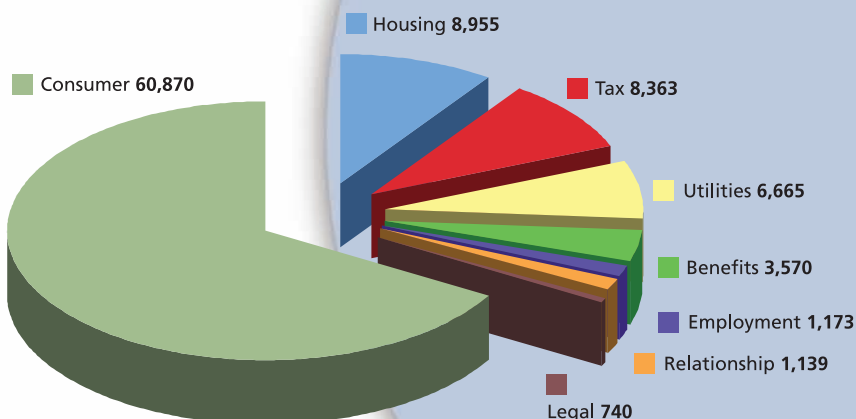
The CAB service's broad categories of enquiry are further divided into a 'second tier' of issues



- Consumer debt continues to be the single biggest issue for CAB clients at **60,870** or **13.7%** of all enquiries.
- Disability benefits are the second most frequently raised issue, but have dropped slightly for the second year running, now at **25,326** or **5.7%** of all enquiries.
- Terms and conditions of employment were cause for **23,636** or **5.3%** of enquiries and account for **half** of all employment queries
- Legal proceedings, at **17,472** or **3.9%** of all enquiries, remain in the top five for the third year running. There has been a slight increase of **0.2%**, or nearly a thousand cases, compared with 2005/06.

Debt Profile Scotland 2006/07

- Overall, enquiries relating to debt have risen by **3,168** cases to **91,475**, or up almost **4%**, compared to last year. Every single 'second tier' debt issue has experienced an increase in enquiries this year, except for consumer debt.
- Consumer debt issues have fallen by **1.2%** since 2005/06. However, this category still accounts for **two thirds** of all debt enquiries and is still the biggest single issue seen by Scottish bureaux
- The most significant increases in case numbers are for benefit debt and utility debt, with enquiries increasing by **41.9%** and **39.5%** respectively.



|| A West of Scotland CAB reports of a female client who received a letter from her gas supplier informing her that she had not paid her bill and that they may get a warrant to enter her home and fit a pre payment meter. She would be charged £235.00 for this, £10.00 for the letter informing her of this and £30.00 for the visit at which police may be present. The client was very distressed but could not get through to her gas supplier by phone. The adviser contacted the supplier and the operative assured that there were no problems with her payments and that the letter was simply a mistake. The adviser sent a strong letter of complaint to the gas supplier and notified Energywatch.

|| An East of Scotland CAB reports of a female full time bus driver who was pregnant. Her employer said that there was no other employment available and that she should be on unpaid leave until the baby arrived. On bureau advice, the client wrote to the company informing them of their employment responsibilities. The company failed to respond to her letter, declared her unfit to drive a bus and would only agree to pay SSP. The adviser then instructed the client to give a full copy of the employment information to the company and a week later the client called again to say that full wages had been reinstated and arrears of wages paid. She was pleased to report that she had been offered office based work and a job share after the baby's birth.