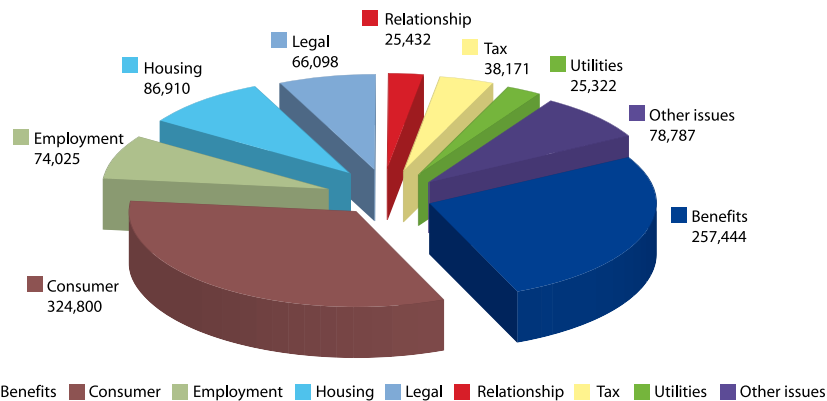


Citizens Advice Bureaux in Scotland: Client Issues 2008/09

The main areas of enquiry for our clients in 2008/09

In 2008/09, Citizens Advice Bureaux in Scotland dealt with a total of **976,989 issues** - a **10% increase** from the year before. **These issues were made up of 500,910 'new' and 476,079 'repeat' issues**, where clients required more than one visit to have their issues resolved. Further analysis reveals:

Enquiries relating to redundancy have more than doubled over the last 12 months



- In 2008/09, repeat issues **increased by 12%** compared to 2007/08, showing an increase in the complexity of issues that bureaux dealt with.
- **Consumer issues** were the largest area of enquiry, making up one third of all issues raised with Scottish bureaux last year. This is a **9% increase** on 2007/08. This figure included **273,845** new and repeat enquiries relating to **consumer debt**.
- **Social security benefits** were the second largest area of all enquiries, with **257,444** benefits issues brought to bureaux, accounting for **26%** of all issues raised. This is an increase of **10%**, or **23,514** more benefits enquiries, since last year.
- This year, the largest increase in any area of enquiry was **legal problems**, including earning and bank arrestments, sequestration, compensation and legal debts. Scottish bureaux handled **66,098** legal enquiries in 2008/09, marking a **19%** increase since 2007/08.

This briefing presents an overview of all the issues raised in 71 CAB offices between April 2008 and March 2009. The figures do not represent a head-count, as clients may raise a number of issues during any one advice session, and any one problem may take a number of advice sessions to resolve.

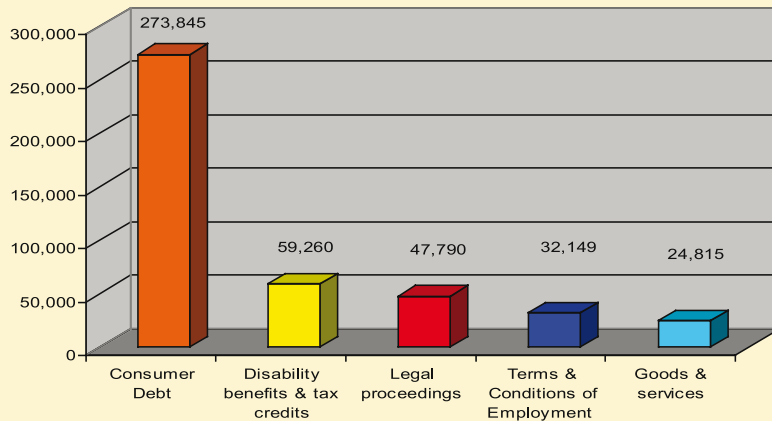
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The Scottish Association of Citizens Advice Bureaux – Citizens Advice Scotland (Scottish charity number SC016637)

The five biggest issues

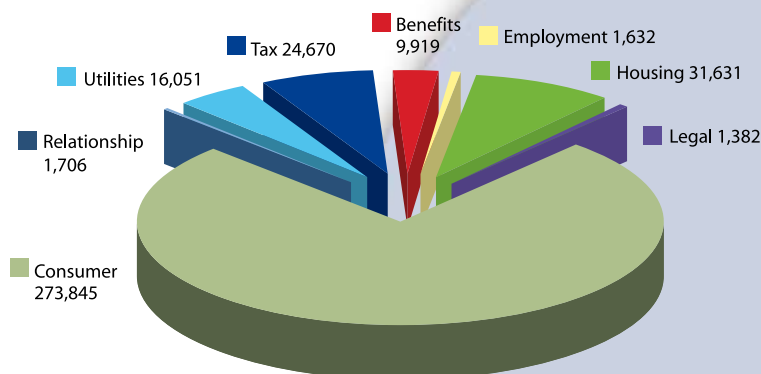
The CAB Service's broad area of enquiry is divided into a 'second tier' of issues raised. This second tier reveals that the top five issues brought to Scottish bureaux last year come from four different areas of enquiry: benefits, consumer, employment and legal issues. Together, these four account for **45%** of all enquiries in 2008/09.



- The number of consumer debt issues has risen by a substantial **13%** since 2007/08, to **273,845**. Debt continues to be the single biggest issue for CAB clients, comprising **28%** of all enquiries brought to CAB staff in 08/09. Debt issues raised included loans, mail order, hire purchase, consumer credit and store cards.
- Disability benefits and Disabled Persons Tax Credit account for **6.1%** of all issues and remain the second-highest issue raised by bureau clients. Bureaux have seen a rise in this issue for the second year in a row, up by more than **5%** on last year, to **59,260** problems.
- Issues raised regarding legal proceedings – including earnings and bank arrestments and sequestration – represented **5%** of all problems overall, totalling **47,790** and up **27%** on last year.
- Terms and conditions of employment were the cause for **32,149** or **3.3%** of issues raised, and account for almost half, or **43%**, of all employment problems for the third year running. In addition there has been a significant increase in the number of redundancy issues brought to bureaux in 08/09. There were **4,518** more redundancy issues - an increase of **103%** from **4,380** to **8,898** over the previous year.
- Issues regarding goods and services – including business closures – have seen a rise of **8%** since 2007/08, to **27,082**.

Debt profile Scotland 2008/09

All debt issues brought to Scottish bureaux in 2008/09



- There has been a dramatic increase in new debt issues brought to bureaux throughout 2008/09, up over 16% on last year to over a fifth, or **105,300**, of all new issues.
- Bureaux handled **360,836** new and repeat debt issues in 2008/09, This is an increase of 44,923 (14%) on 2007/08.
- Debt issues related to housing rose by **5,013** to **31,631** in 2008/09 - a **19%** increase over 12 months. Specific issues include the difficulty of meeting mortgage and rent payments, and repossession.
- The biggest single topic increase in the debt category has been **tax debt**, which has risen **21%** over the last year. This consists mainly of Council Tax.

Large print and electronic versions of this briefing are available on request

|| A client made a new claim for Incapacity Benefit over the phone from a bureau. Every week since, she has had to return to the bureau to claim a crisis loan because the DWP have not yet processed her claim. Each time the client must go over the same detail with an adviser, using 30-40 minutes of bureau resources.

|| A lone parent – who relies on tax credits to supplement her wage – visited a bureau after all her money (including tax credits) was frozen under a bank arrestment for Council Tax arrears. The debt enforcement agency would only release the tax credits if she signed a mandate authorising that the balance in the account would be paid towards her arrears. The client couldn't afford this lump sum but could not afford to lose the tax credits too. No account was taken of her financial circumstances or ability to pay. The client had been given no prior warning of the arrestment as the Summary Warrant was granted before April 2008.