

the charity for
your community



The “Credit Crunch” a view from the CAB service in the East of England

Ann Booth

**Consultancy Services Manager
Central England**

the charity for
your community

**citizens
advice
bureau**

The CAB Service

- 420 independent charities
- membership of national association
- 6 million new problems (9% increase)
- 8.8 million hits on www.adviceguide.org.uk
- client evidence to influence policy

The CAB Service – East of England

- 52 member bureaux
- 79 high street bureaux locations
- 300 additional outreach locations
- 206,792 people
- 773,875 advice issues
 - Debt 224,424
 - Benefits and tax credits 201,208
 - Employment 85,126
 - Housing 54,171

the charity for
your community

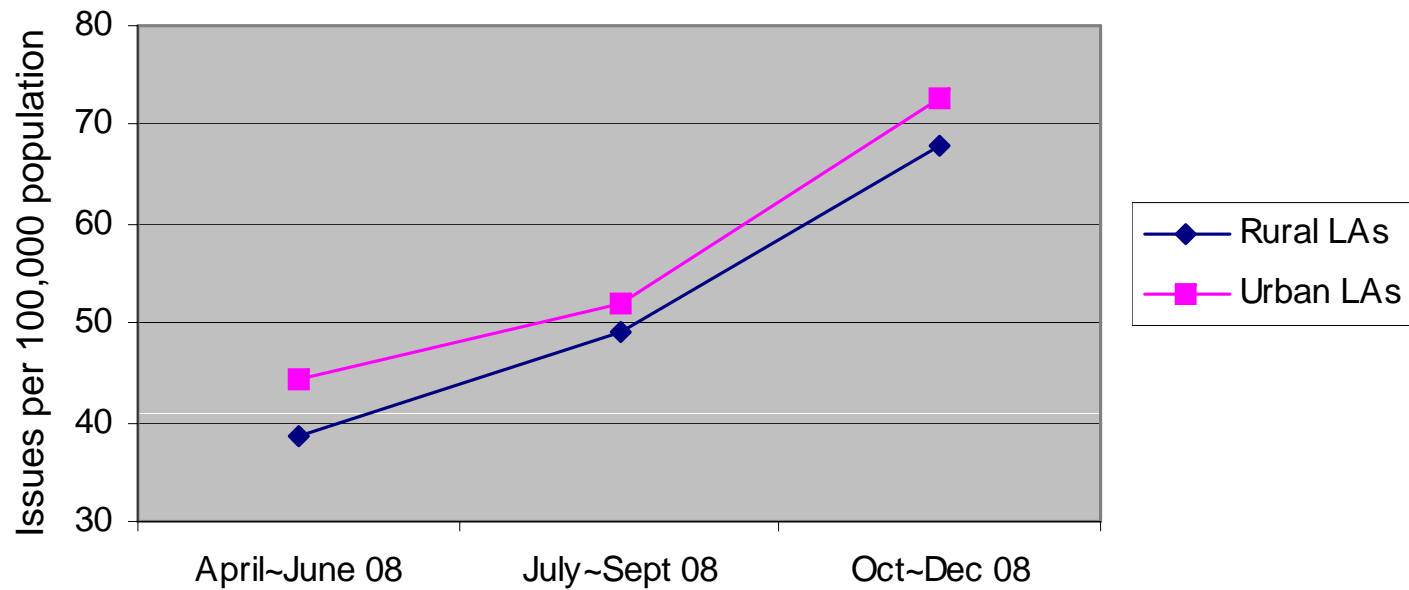


Rural Financial Exclusion

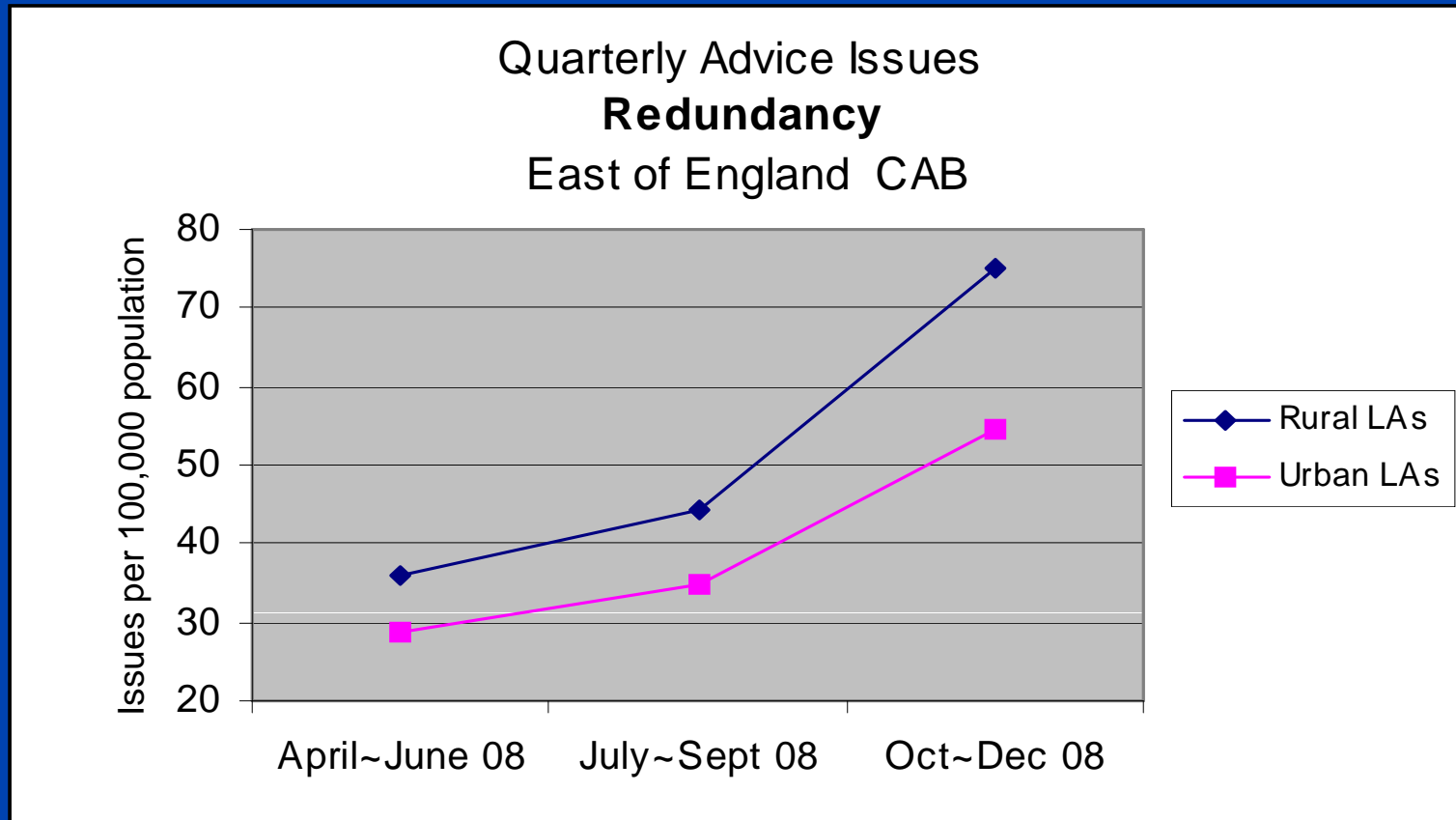
- more pensioners in poverty
- more low paid workers
- seasonal work
- geographical isolation
- cost of goods and services higher
- benefit take-up rates lower

Jobseekers Allowance

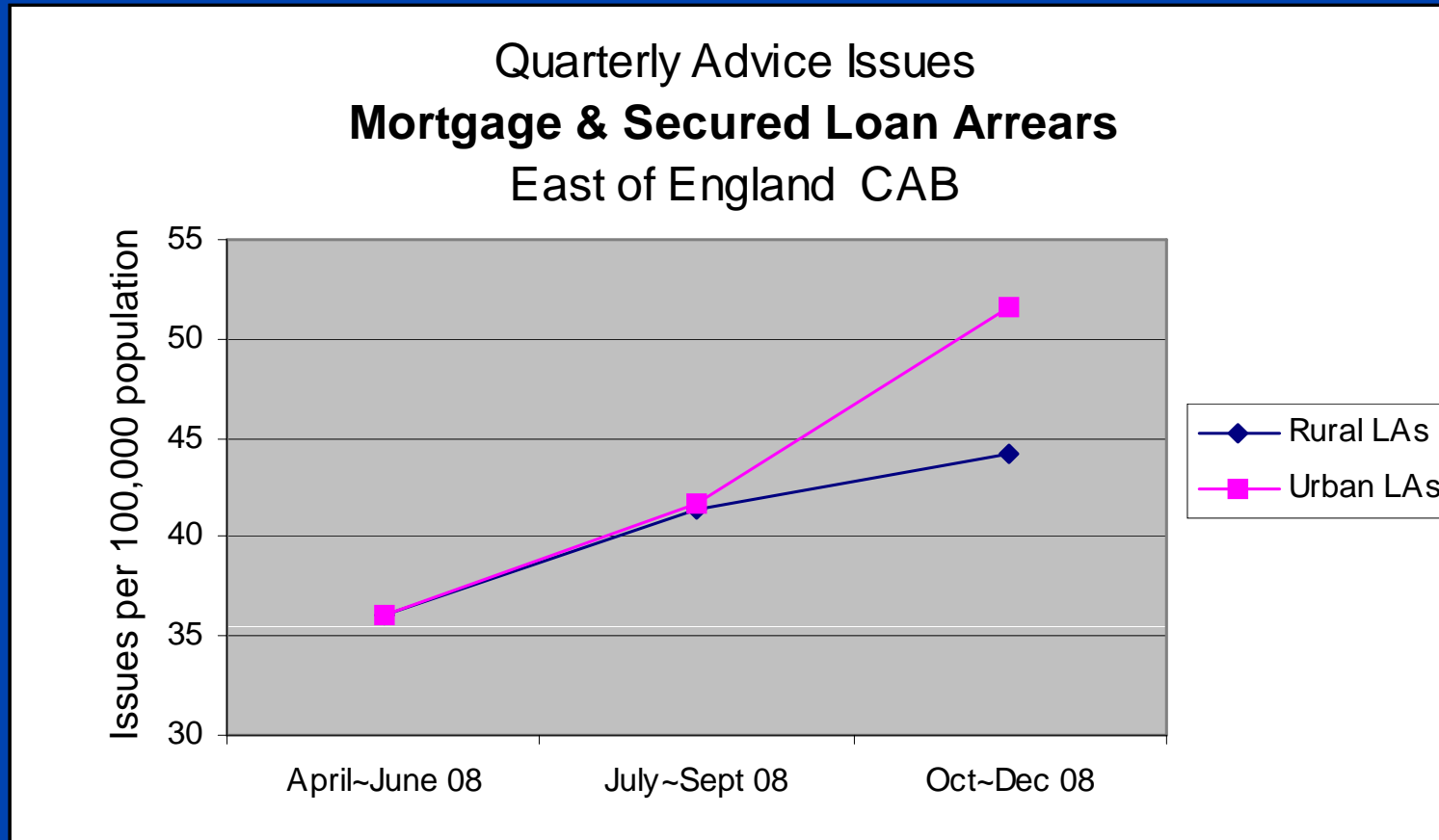
Quarterly Advice Issues
Jobseeker Allowance
East of England CAB



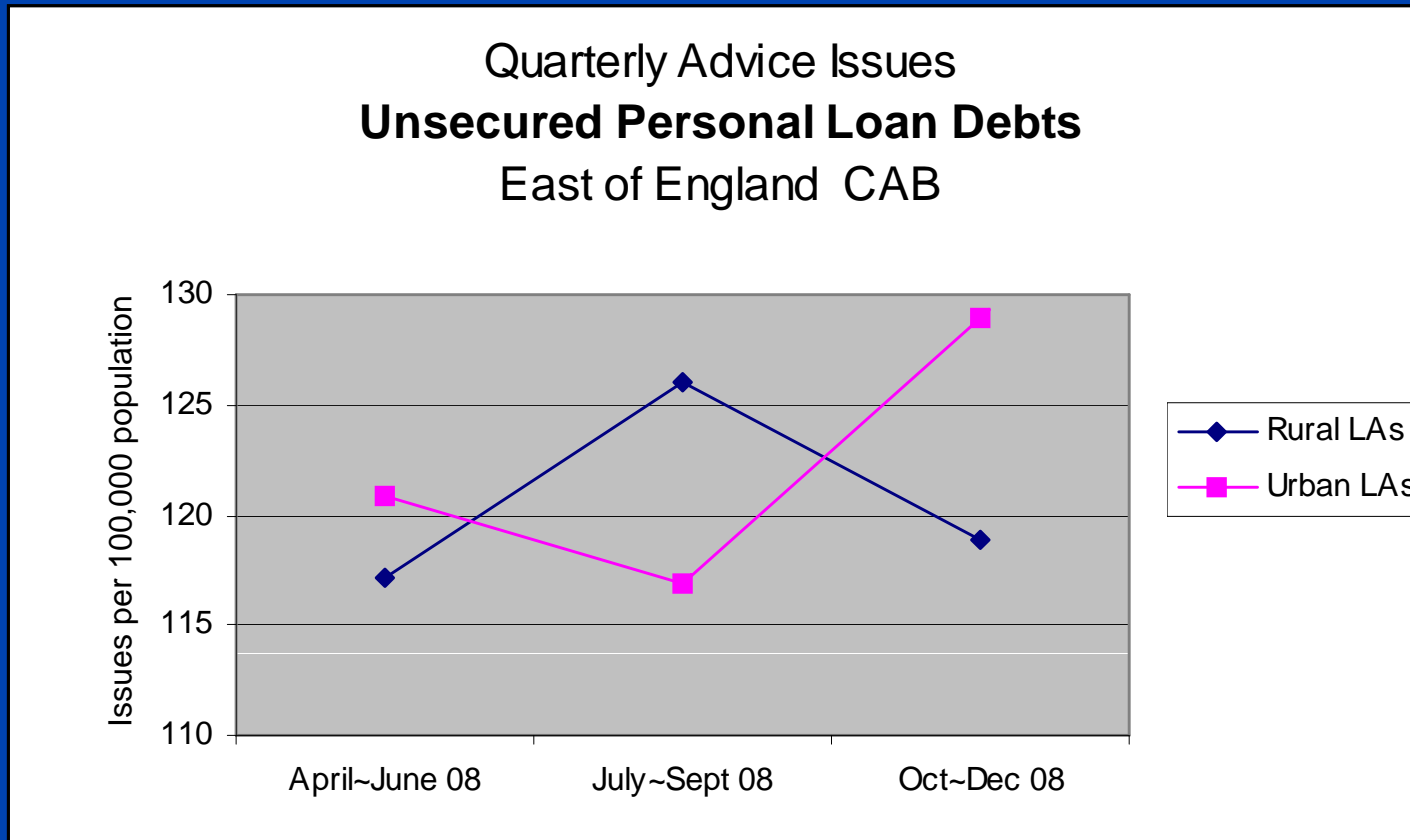
Redundancy



Mortgage & Secured Loan Arrears



Unsecured Personal Loan Debts



Rural Impact

- travel and transport costs
- migrant workers – tensions
- more limited access to advice/support

Hidden Problems

- Discrimination
- Domestic violence

What the CAB service can do

- www.adviceguide.org.uk
- Information
- Advice
- Casework
- Preventative work
- Social Policy

the charity for
your community



What the CAB service can do

- **Debt** – budgeting, prioritisation, payment plans, negotiation with creditors, representation at court, bankruptcy
- **Employment** – redundancy rights, unfair dismissal, discrimination, negotiation with employers, representation at tribunals
- **Benefits and tax credits** – entitlements, how to claim, negotiation with DWP/JCP, appeals, representation at tribunals

What the CAB service can do

- Preventative work
 - financial capability
 - money guidance
- Social policy
- Improving access
 - £10m to increase opening hours
 - Gateway assessments
 - Single telephone number
- Partnership working

What else is needed

- Mortgage rescue
- Repossession as a last resort
- Sympathetic debt recovery practices
- Access to affordable credit
- Responsive benefit/tax credit system
- Early access to advice – e.g. alongside Jobcentreplus rapid response teams

the charity for
your community

