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

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**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](http://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

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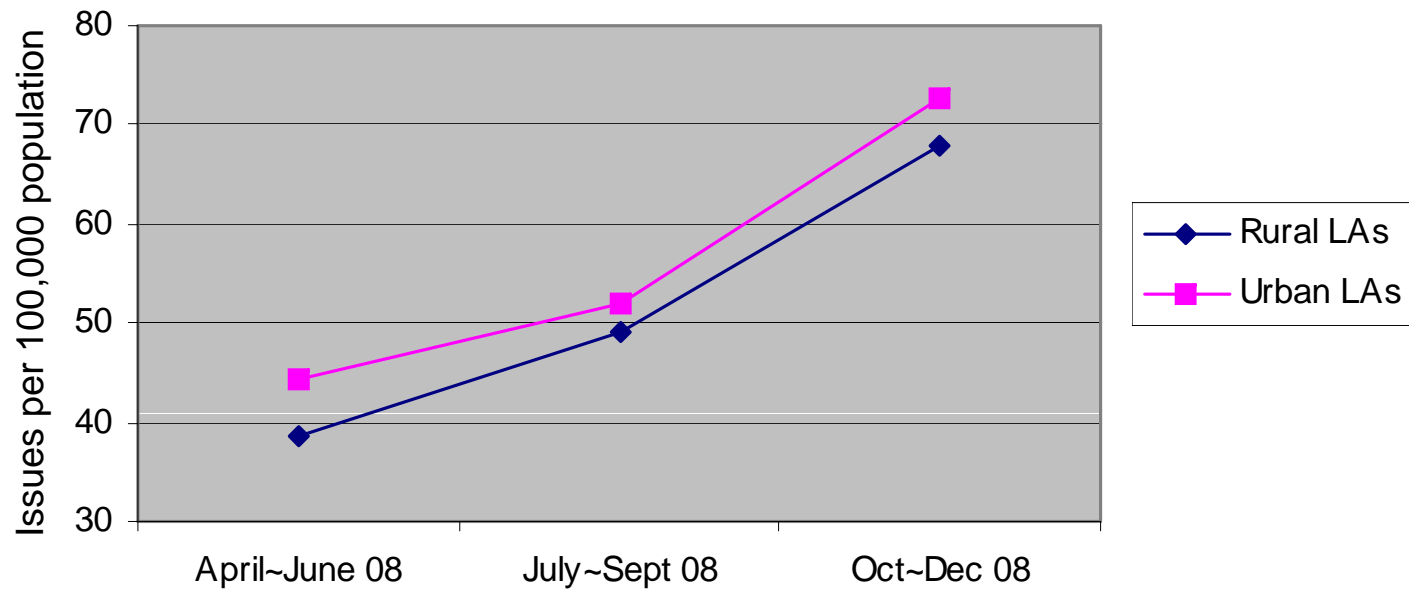


# Rural Financial Exclusion

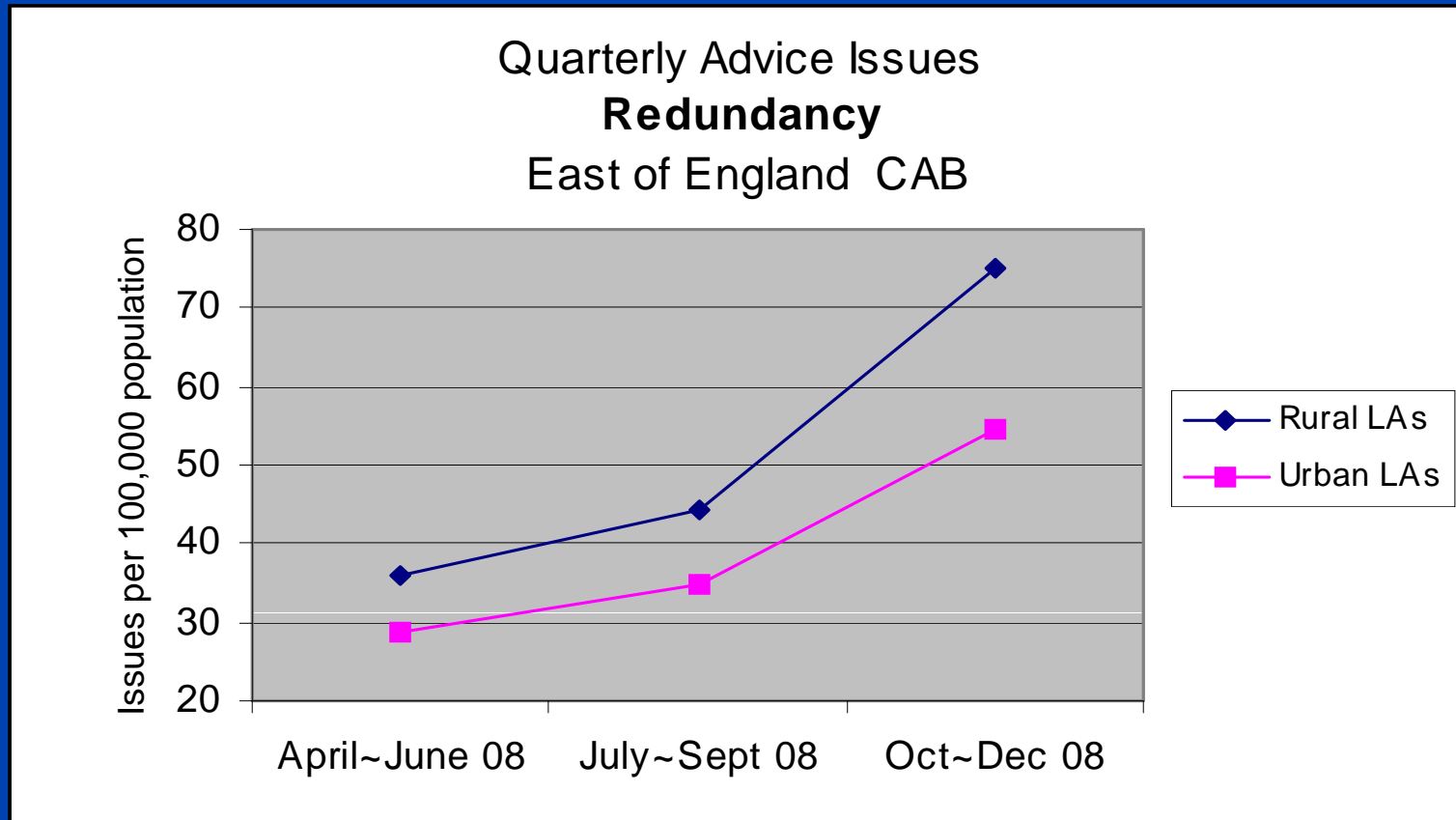
- more pensioners in poverty
- more low paid workers
- seasonal work
- geographical isolation
- cost of goods and services higher
- benefit take-up rates lower

# Jobseekers Allowance

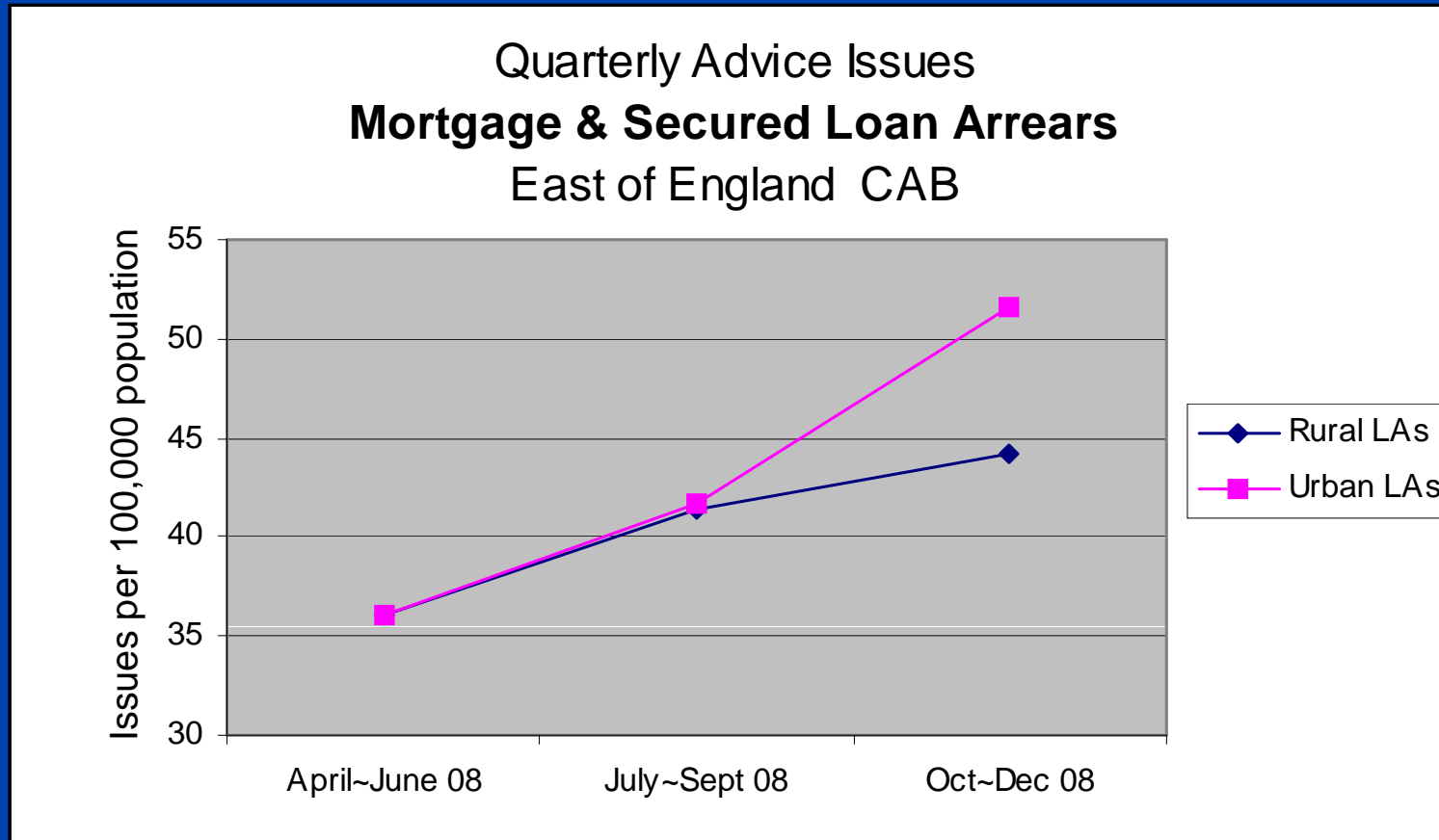
Quarterly Advice Issues  
**Jobseeker Allowance**  
East of England CAB



# Redundancy

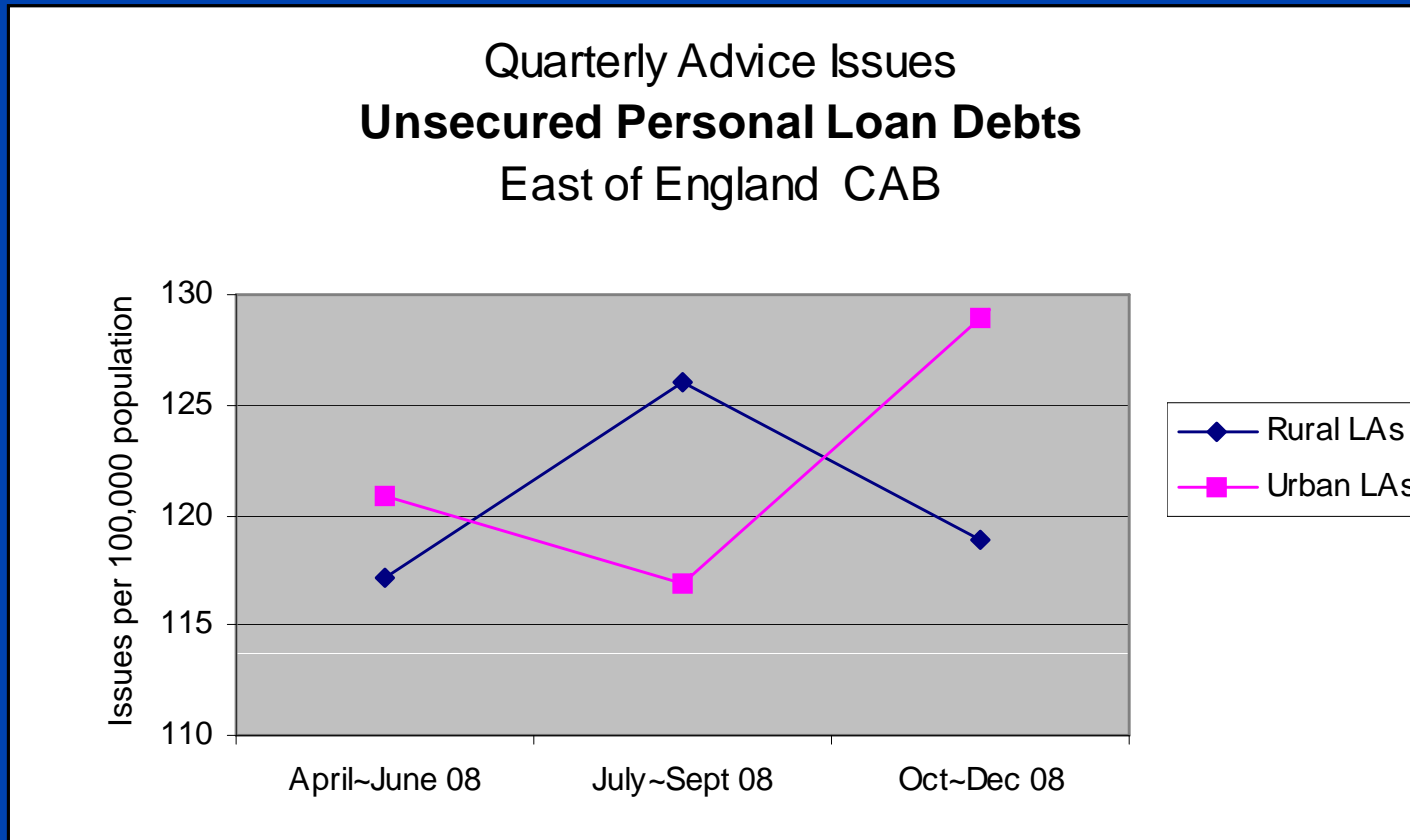


# Mortgage & Secured Loan Arrears





# 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](http://www.adviceguide.org.uk)
- Information
- Advice
- Casework
- Preventative work
- Social Policy

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# 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

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