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

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The CAB Service

- 420 independent charities
- membership of national association
- 5.5 million advice issues
- 7.3 million hits on www.adviceguide.org.uk
- client evidence to influence policy

The CAB Service – East of England

- 52 member bureaux
- 80 bureaux locations
- 169 regular outreaches
- 710,391 advice issues
 - Debt 196,759
 - Benefits and tax credits 179,497
 - Employment 75,502
 - Housing 55,061

Rural Financial Exclusion

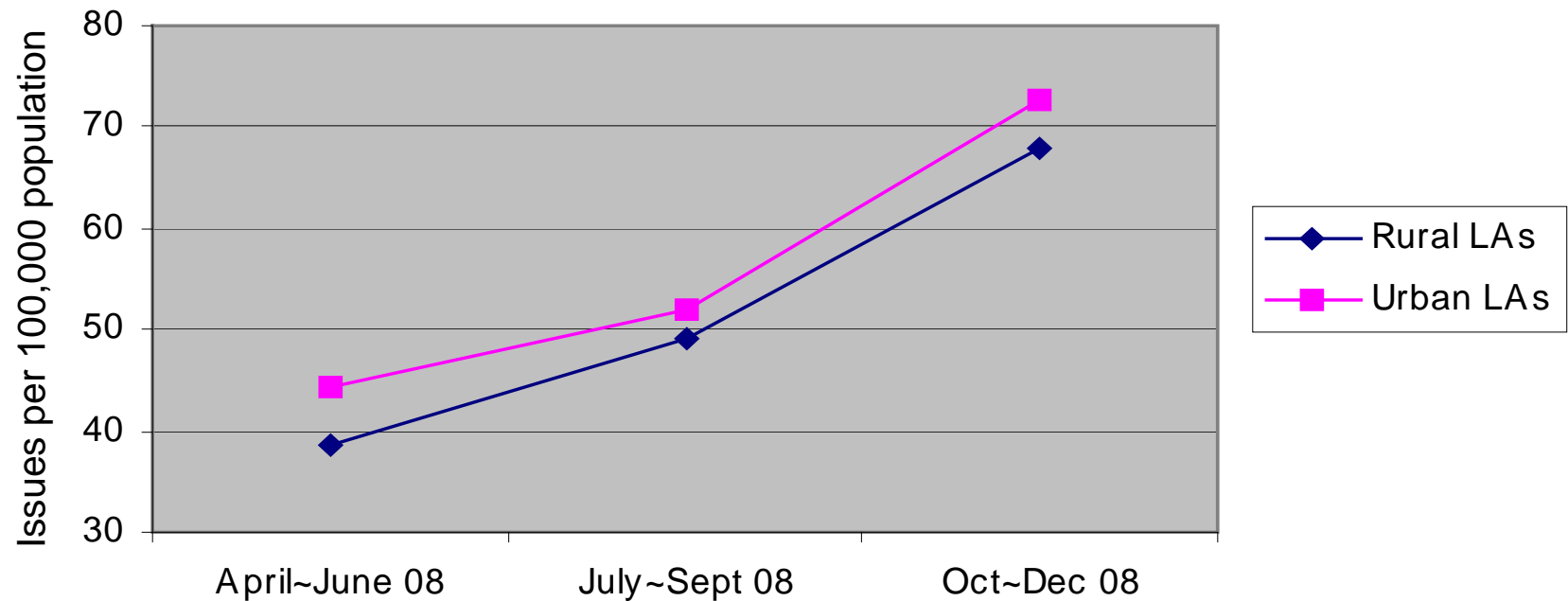
- more pensioners in poverty
- more low paid workers
- seasonal work
- geographical isolation
- cost of goods and services higher
- benefit take-up rates lower

Rural/Urban Differences

- DEFRA Local Authority Classification
- Urban =
 major urban/large urban/other urban
- Rural =
 significant rural/rural 50/rural-80

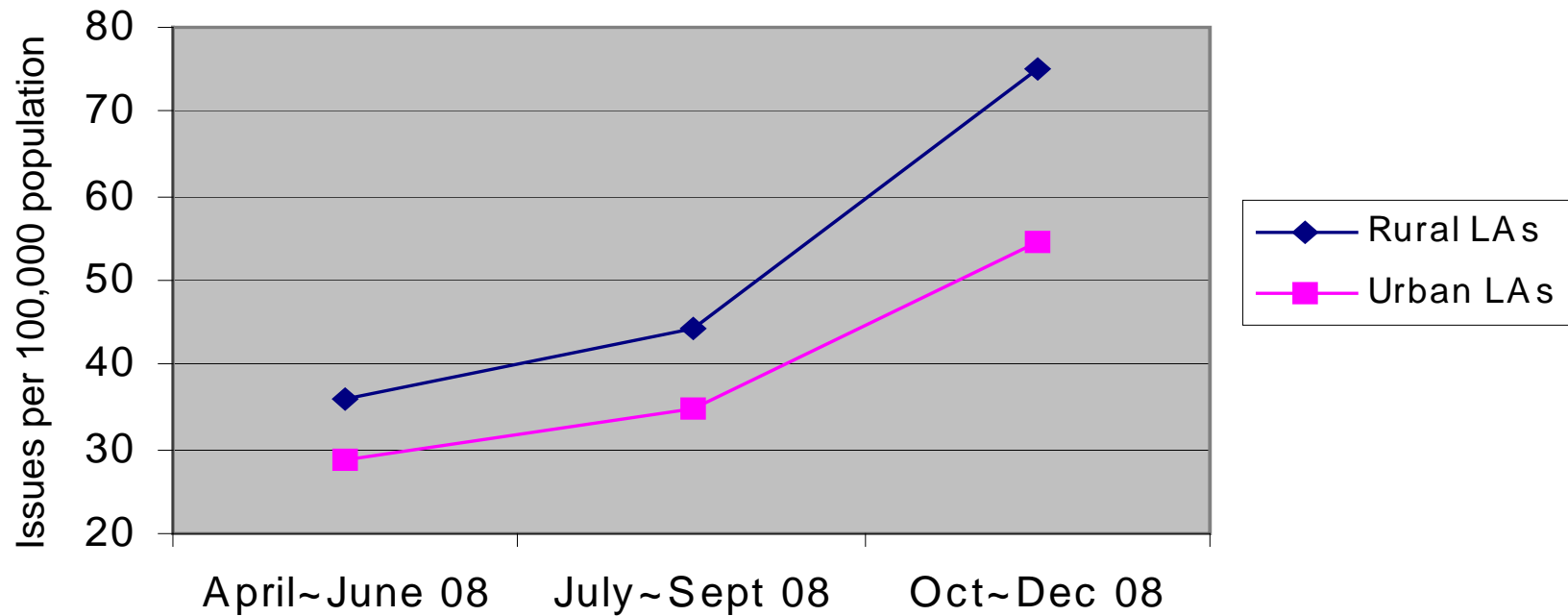
Jobseekers Allowance

Quarterly Advice Issues Jobseeker Allowance East of England CAB

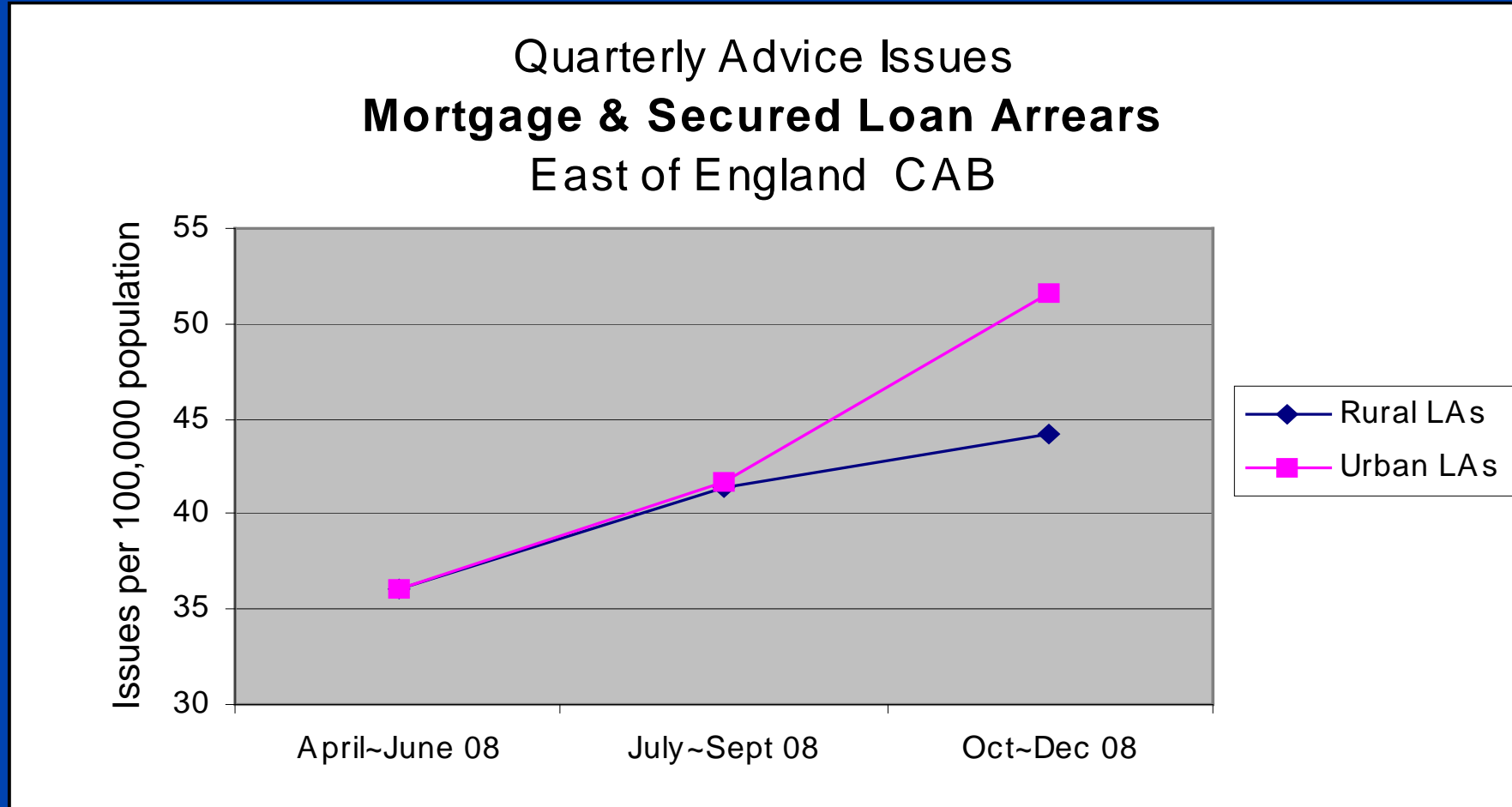


Redundancy

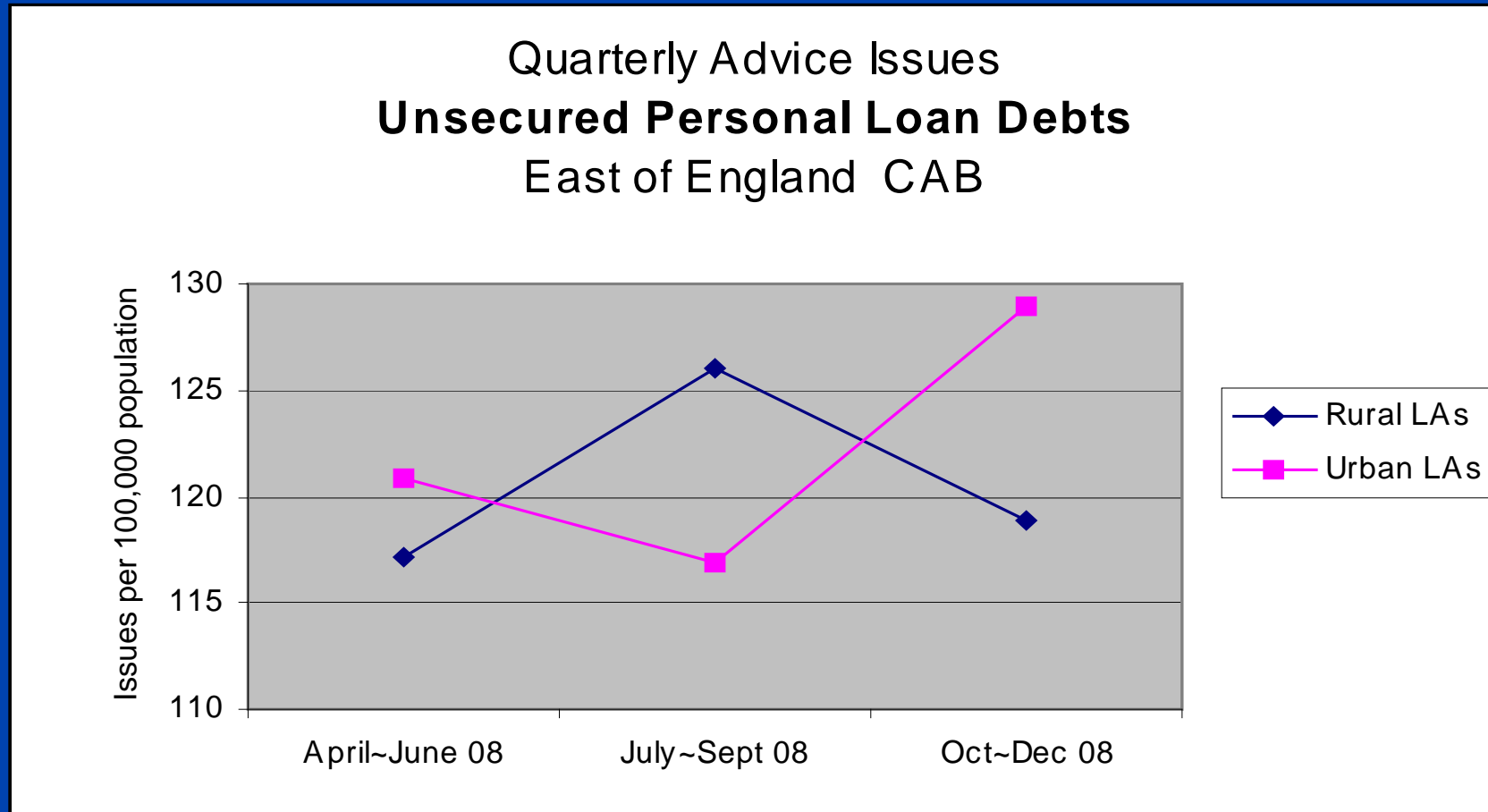
Quarterly Advice Issues
Redundancy
East of England CAB



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

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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