



Citizens Advice Wakefield District

Debt Service Newsletter

August 2018

Our **Debt Advice Team**: 5 full time paid advisers funded via the Money Advice Service in partnership with Citizens Advice

Our debt advisers are fully accredited to deliver debt advice to a specialist level and our debt advice service is fully regulated by the Financial Conduct Authority

In the last 12 months we have seen a **13% increase in those accessing debt advice** and a **39% increase in the debt issues they presented**

Average debt per client
£8,644

Over 1900 + clients sought debt advice from us in 17/18

Client sought advice in respect of utility arrears. Single man, 41 years old. He had attempted to set up a business via the New Enterprise Scheme, business failed and client reverted to benefits, in receipt of Job Seekers Allowance. Throughout this period client had accrued debt with his utility supplier – N Power. Full advice was given to the client on how to deal with his debt and negotiations were undertaken with his creditor to set up affordable payments for ongoing costs. In addition an application was made to the Charis Grants Fund by the adviser which was successful in getting an award for both the gas £823 and electricity £1230 debts – client is now debt free.

11000+ debt issues presented

Top 3 presented issues:
Council Tax arrears; credit card debt & unsecured loans debt

Total debt written off
£245,454

50% Bankruptcy; 32% Debt Relief Orders & 18% via negotiations

Client sought our advice following problems arising with an Enforcement Officer adding unnecessary fees. They were collecting Council Tax arrears on behalf of a local authority. An arrangement to pay had been put in place which client had adhered too; however, for no apparent reason an Enforcement Officer visited clients home adding a further £235 fee onto the clients debt. Adviser contacted the local authority for their intervention in this matter, but they were unwilling to take any action. The LA has a duty of care for the agencies that they instruct and on that basis a complaint was made to both parties.

3500 + outcomes

Income gains £13,000 +
Gained through budget change; charity payments & better deals

'Debts can be a heavy burden but we can help. There is no debt problem that is unsolvable'

Our debt service is available to anybody living in Wakefield District regardless of income/assets or level/type of debt. It is free, confidential and independent.

If you know someone who is in need of debt advice they can contact us:

Via telephone 03444 111 444

Via our website (email enquiry form)
www.wakefielddistrictcab.co.uk

In person at any of our offices across the district (full details via our website as above)

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For further information about our debt service please contact mandylader@wakefielddistrictcab.co.uk