

Citizens Advice Edinburgh

Debt Advice Overview

**Citizens
Advice
Edinburgh**



Some high level figures:

- Total amount of debt owed by clients seeking advice from CAE each year is, on average, £3.5 million.
- Average Client Financial Gain from Debt Advice is £741,250.
- Most common areas of demand for debt advice are in relation to Council Tax and Credit and Store Cards.
- Average debt owed by clients is £4,000

Main Debt Types

Type	Total	Clients	Average
Bank Loan	£74K	63	£1,175
Benefits Overpayment	£97K	48	£2,021
Council Tax	£346K	118	£2,932
Credit and Store Cards	£468K	209	£2,239
Rent and Mortgage	£295K	63	£4,683
Utilities	£131K	115	£1,139

**Citizens
Advice
Edinburgh**



Client Profile: Age

Age	Percentage
18-24	4%
25-34	17%
35-44	25%
45-59	34%
60-64	9%
65+	11%

**Citizens
Advice
Edinburgh**



Client Profile: Gender

Gender	Percentage
Male	37
Female	38
Non binary	25

**Citizens
Advice
Edinburgh**



Client Profile: Ethnicity

Ethnicity	Percentage
White	64%
Black	9%
Asian	8%
Arab	4%
Mixed	1%
Other (including prefer not to answer)	14%

**Citizens
Advice
Edinburgh**



Client Profile: Household Composition

Household Composition	Percentage
Single Adult	29%
Lone Parent with dependants	11%
Couple with dependants	11%
Couple with no dependants	10%
Pensioner	7%
Other (including prefer not to answer)	32%

**Citizens
Advice
Edinburgh**



Client Profile: Health and Disability

Answer	Percentage
Long term health condition	52%
No long term health condition	36%
Prefer not to answer	12%
Has a disability	90%
Disability limits you a lot	64%
No disability	3%
Prefer not to answer	7%

**Citizens
Advice
Edinburgh**



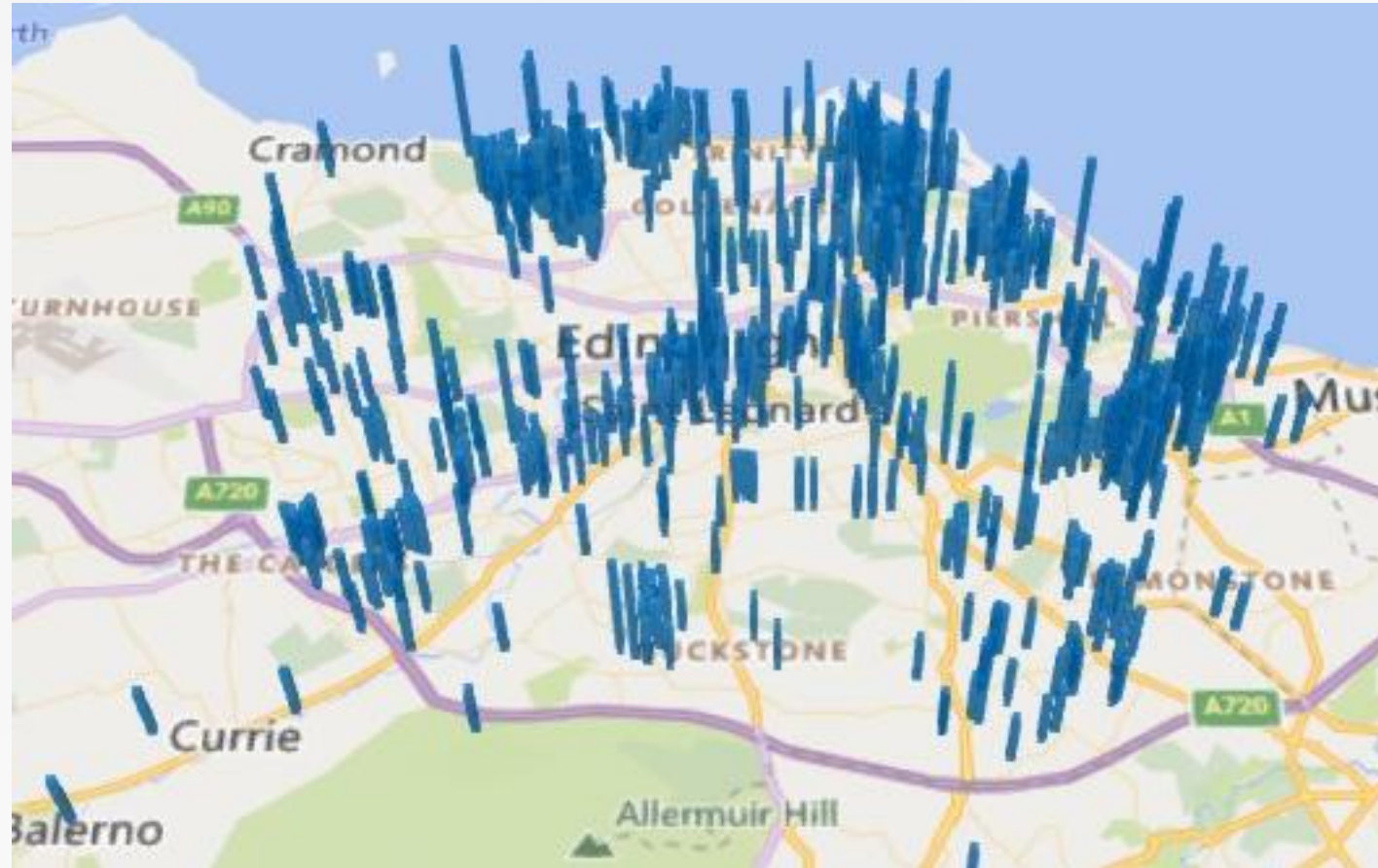
Client Profile: Housing Tenure:

Tenure Type	Percentage
Private Let	17%
Homeowner	12%
Council tenant	25%
RSL tenant	12%
Homeless	7%
Other (including prefer not to answer)	27%

**Citizens
Advice
Edinburgh**



Debt Client Locations



Debt outcomes and options:

Outcome	Percentage
Debt Payment Programme	4%
Bankruptcy	12%
Pro-rata offers	4%
Token offers	3%
Debt written off	2%
Income maximisation enabling payments	33%
Client empowered to take action themselves	42%

**Citizens
Advice
Edinburgh**



Key findings:

- Many clients only take action once they have received contact from the Sheriff Officers.
- Establishing constructive working relationships and effective escalation routes with creditors and sheriff officers to promote access to independent and impartial advice can significantly improve outcomes.
- Income Maximisation alongside debt advice is essential.
- There is insufficient long term funding from creditors for 3rd sector debt advice

Contact information

Website:

www.citizensadviceedinburgh.org.uk

CAB Self Help – Money Advice Tools:

[Money Talk Team - Citizens Advice Scotland](#)