

# the citizen



Winter  
2011

News from across the Citizens Advice service



**Empowering  
consumers**

**Fuel poverty**

Helping consumers to  
help themselves

**Are you being  
served?**

## Contents

News and Events	3
Empowering consumers	4-5
Fuel poverty	6-7
Across the service	8-9
Social media	10-11
Did you know?	12

## Editorial

*The Citizen* is a quarterly newsletter bringing you all the news from the Citizens Advice service.

A bilingual version (Welsh / English), called *Cyngor*, will be available online at [citizensadvice.org.uk](http://citizensadvice.org.uk)

Produced by Citizens Advice  
Myddelton House  
115–123 Pentonville Road  
London N1 9LZ  
Tel: 020 7833 2181  
[adviceguide.org.uk](http://adviceguide.org.uk)  
[citizensadvice.org.uk](http://citizensadvice.org.uk)



## Foreword

Welcome from both Citizens Advice and the Trading Standards Institute to the winter issue of *The Citizen*.

Trading Standards and the Citizens Advice service have long worked closely with each other, jointly raising awareness of consumer issues. Whether it's working to protect citizens and vulnerable consumers from door stepping by rogue traders, oil companies that refuse to give quotes before making deliveries or loan sharks, the two organisations have a strong history of cooperation and support at both local and national levels.

I am therefore particularly pleased that as part of the Spending Review the Government singled out our two frontline organisations as being key to the future delivery of consumer advice, education, protection, campaigning and advocacy for local communities. And so going forward we will be working even more closely to ensure that consumers are empowered and protected. I look forward to us meeting the challenges the Government has set us and together I am convinced that we can and will make a real difference.

This issue focuses primarily on consumer-related work including fuel poverty and Energy Best Deal (pages 4-7). You can also read about the latest online developments (pages 10-11), plus gain an insight into how bureaux are grabbing the opportunity to deliver advice services from empty high street shop fronts (pages 8-9).

I hope you enjoy this issue.

A handwritten signature in black ink, appearing to read 'Ron Gainsford', written over a white background.

Ron Gainsford  
Chief Executive, Trading Standards Institute

For more copies of *The Citizen* or to receive an e-version of this newsletter, please send your contact details to [thecitizen@citizensadvice.org.uk](mailto:thecitizen@citizensadvice.org.uk)

**Do you have a Citizens Advice story you would like to share?** Send your news stories to Sally Littlecott at [thecitizen@citizensadvice.org.uk](mailto:thecitizen@citizensadvice.org.uk)



“ a visit to their local CAB could mean a lot more money in their pocket.”

## Bureaux help out

Following the announcement of the Government's Spending Review, advisers from **Brent CAB** and **Barnet CAB** teamed up with the *Daily Mirror* to answer a dedicated helpline for people worried about how the cuts would affect them.

The seven advisers were inundated with calls from across the country and answered questions about benefits, pensions, childcare costs, redundancy and debt.

Although the calls highlighted difficult times ahead, the advisers were able to reassure callers that the proposals outlined in the Spending Review were not yet law and, in some cases, could offer practical solutions to

problems raised. This included telling a disabled 69 year old that he was missing out on £90 a week in unclaimed benefits.

Nick Ward, an adviser from Barnet CAB, urged people who are struggling to pay their bills, to check they are getting everything they are entitled to.

The helpline was such a success, the *Daily Mirror* repeated it on the following Monday.

The CAB advisers involved over the two days were:

Caroline Kahan, Nick Ward, Karim Said, Pat Cross and Maureen Arthur from Barnet CAB and Samia Badani (pictured, front cover), Nicole Schroder and Blessing Douglas from Brent CAB.

## Adviceline – ringing the changes

Adviceline Cymru, the Citizens Advice telephone service in Wales dealt with 24,840 calls in the first full four months to the end of October 2010. This equates to 60 per cent of calls received, a dramatic 500 per cent improvement on the pre-Adviceline figures.

An initial diagnostic assessment was carried out on over half of these calls, with 19 per cent opting to listen to recorded information and just over a quarter being transferred to Consumer Direct and other helplines.

There are now 60 bureaux that are part of Adviceline in England. Demand and calls dealt with rates are similar to those seen in Wales and it is expected that between the two countries well over one million calls will be dealt with in the first full year of operation.

## CCCS is the one

Citizens Advice has recently announced that, following a competitive tender process, its preferred debt management partner is the Consumer Credit Counselling Service (CCCS).

The 12-month pilot scheme will involve up to 100 bureaux who will continue to offer a full debt advice service including outlining clients' options. Clients who choose to proceed with a debt management plan through our trusted partner will have their details transferred to CCCS.

It is hoped that this move will help protect clients, many of whom are vulnerable and struggling to manage, from unscrupulous debt management companies and give them the confidence to sort out their debts.

CCCS is a national debt charity that gives free, impartial help and advice to people in financial difficulty, mainly through its free national phone service and its online Debt Remedy tool.

# A consuming passion

**P**eople in the UK experience more than 26 million consumer problems a year causing a detriment of £6.6 billion according to Office of Fair Trading estimates (2008).

Lack of awareness about consumer rights, inadequate means of redress and a confusing array of organisations to go to, means consumers often find themselves not knowing which way to turn.

Bureaux across England and Wales see first-hand the misery that mis-selling and scams cause, particularly among vulnerable and low-income clients where it frequently contributes to existing debt problems. During 2009/10, bureaux dealt with 431,000 consumer issues and a further 2.3 million problems about personal debt.

Alongside our information and advice services, we are increasingly providing consumer education and empowerment programmes. Notable examples include Energy Best Deal (more details on pages 6 and 7) and the Save Xmas campaign, launched in partnership with the Office of Fair Trading (OFT) following the collapse of the Farepak Hamper Scheme in 2006.

The Save Xmas campaign's aim was to raise public awareness and empower low-income consumers to make decisions on the most suitable options for short-term saving for Christmas. Between December 2009 and May 2010, the Citizens Advice service delivered 461 sessions to over 2,600 consumers and 1,750 frontline staff reaching almost 30,000 consumers taking into account the cascade effect.

The government announcement that the Citizens Advice service and Trading Standards will be at the centre of plans for a better model of protecting and empowering consumers, will allow us to build on the successes of existing work and our close working partnership with Trading Standards.

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Tackling rogue traders and scams was rated as the third highest priority for reform by 3,000 respondents in our recent online survey.

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Enquiries to bureaux about parking rose 52 per cent in the three years to March 2009. Evidence from our clients clearly showed they were experiencing disproportionate action against them by private parking companies for minor infringements or genuine mistakes (see case study opposite).

Citizens Advice submitted written evidence to the Home Affairs Select Committee's inquiry into wheel clamping. As a result the Government has announced that clamping would be banned on private land under a new Freedom Act. Citizens Advice will be looking to influence the Bill as it goes through Parliament.

After reading our concerns about private parking companies in *Evidence journal*, Wolverhampton Trading Standards asked for our support in taking action against private parking companies. This led to the successful prosecution of a company which was treating people unfairly.

**Cambridge CAB** has an excellent relationship with their local Trading Standards, who ran monthly surgeries for over seven years and have provided excellent training for bureau staff. Rachel Talbot, Chief Executive of Cambridge CAB added:

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"As well as direct dial numbers between the two agencies, we are currently working on setting up remote advice sessions using our Advicehub kiosks, webcams and video links."

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**Ollerton CAB** has run weekly sessions with their local Trading Standards for many years, with officers taking up cases on clients' behalf, including a will writing scam where an elderly couple paid £1,200 for wills that never appeared. Citizens Advice has collected similar cases from bureaux in response to a call for evidence from the Legal Services Consumer Panel.



Sue Edwards (left), Head of Consumer Policy and Sharon McLeod, former secondee from the Financial Services Authority, staffing the Citizens Advice stall at the Trading Standards Institute conference which we attend each year

The wealth of information we glean from the millions of problems we advise each year, enables us to identify when consumers are getting a raw deal. We use this strong case-based evidence to advocate for improvements in policy that will benefit the population as a whole. In 2009/10, we helped just over 9 million people through the influence of our policy work.

This policy work operates at both a national and local level. Eighty per cent of bureaux get involved in one or more of our national campaigns, covering a diverse range of topics including employment tribunals, bailiffs' practices, NHS dentists, tenants rights and free cash machines. As well as collecting clients' cases, bureaux run surveys to gather the views of consumers and raise awareness of issues by displaying publicity materials and through contacts with local papers, radio and television.

Reflecting their local communities, bureaux are also in an ideal position to campaign locally on issues affecting their clients. Recent local campaigns include digital exclusion (**Gloucester CAB**) and funeral costs (**Calderdale and Gateshead bureaux**). Some local initiatives have such a wide-reaching impact that they develop into national campaigns. This is demonstrated by **Leeds CAB's** Hung up campaign which dealt with the cost of calling 0800 numbers from a mobile phone.

Another way that Citizens Advice influences policy is through our role as a designated consumer body. This means we can make 'super complaints' to the OFT about goods or services that appear to be significantly harming the interests of consumers. Our super complaint about unfair practices and

the high-pressure sales techniques involved in doorstep selling resulted in new cancellation rights for consumers, who are set to gain £14.2 million a year from the changes. A further 6.5 million consumers a year will benefit from changes to payment protection insurance (PPI) following our super complaint in 2005.

As an active champion and trusted source of advice and information amongst consumers, we welcome the opportunity to play a bigger role in the forthcoming changes to the consumer landscape.

Our experience and expertise in providing evidence-based submissions will enable us to make a significant contribution to policy development and debates. And with a bureau behind them, consumers can be confident that their voice will be heard.

### > CASE STUDY

**Charnwood CAB** saw a 28 year old Asian man whose car had been clamped in a Birmingham car park on private land and subsequently towed away.

When he collected his car he was charged £430, including £150 for the clamp, £200 for the tow truck and £40 for a day's storage.

When the client showed the clampers that he had had a valid ticket which had slipped down from the windscreen and asked if he could challenge the clamping costs, the clamer was aggressive and tried to snatch the valid ticket from the client.

# Gathering winter fuel

**A**s temperatures drop and snow and ice cover the country, some of the most vulnerable people will be facing the difficult choice of whether to heat their homes or eat this winter.

In spite of government targets to reduce fuel poverty, there are now an estimated 4.6 million people in fuel poverty (spending 10 per cent or more of their income on heating) compared to 1.2 million in 2004. This is largely due to increases in the cost of fuel – a trend which shows no sign of easing.

The Citizens Advice service is seeing more and more people struggling to pay their energy bills – during 2009/10 bureaux across England and Wales dealt with nearly 110,000 fuel debt problems – an increase of 33 per cent on the previous year.

When people attend with fuel problems, it is rarely a stand-alone issue but cuts across the main advice-giving areas including debt, inadequate housing, low income and poor health. As well as dealing with the immediate problems, bureaux are involved in a number of innovative schemes to educate and empower consumers to help them manage their fuel bills.

The Citizens Advice service has coordinated the Energy Best Deal project through the 14 financial capability forums since the winter of 2008/09. Funded by energy suppliers, the project targets consumers and frontline advice workers through group training sessions to raise awareness of:

- how changing tariffs or suppliers can reduce energy costs
- the help available from suppliers and government for those struggling to pay fuel bills.

During 2009/10, 81 agencies delivered 370 sessions to over 2,200 consumers and 1,360 frontline

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“It was really useful, I was surprised at how much I could save. I’ve talked about it with neighbours who are now also looking into switching themselves.”

Energy Best Deal participant

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advisers. As well as 44 bureaux, partner agencies included independent advice agencies, housing providers and credit unions. Asked immediately after the session, 98 per cent of consumers said they found it useful with 82 per cent intending to take further action. Follow-up interviews showed that a third had taken action, the most popular being contacting their current supplier and looking at ‘energy switching’ websites.

The success of the project, run with help from Ofgem, has meant that sessions have been substantially over subscribed. Citizens Advice has so far received funding from EDF Energy and E.ON to deliver a further 300 sessions during 2011, benefiting some 20,000 consumers. But there’s still a long way to go.

The Energy Advice Development project is a 12 month project funded by EDF Energy that aims to further raise awareness amongst advisers. As well as producing a toolkit of energy advice resources for bureaux, the project will build contacts with national fuel poverty charities and work with energy suppliers to improve communications and a mutual understanding of each other’s work.

Bureaux involved with fuel poverty projects have reported higher incidences of energy advice being requested and given as a result of their involvement. One example is Marnie Ashbrook who is funded by Scottish and Southern Energy to do fuel poverty outreach work one day a week. Based at **Chesterfield CAB**, she says:

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“Thanks to the project raising awareness, over 1,000 people have visited the bureau with fuel-related queries over the last year. The savings and gains we have secured for them total £84,000.”

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Jayne Wynn (left), Financial Capability Unit Manager at Powys CAB, collecting the Feel the Heat award from AM Jane Davidson, Minister for Environment, Sustainability and Housing

Altogether there are ten part-time outreach workers across England and Wales giving talks to local community groups and taking referrals for specialist advice. Other roles have been created to maximise the impact of fuel poverty work being done. For example, at **Plymouth CAB**, Marie Spiers is funded by EDF Energy to provide training and second tier support to frontline advisers in the South West.

**Powys CAB** has won second prize of £2,000 in the Feel the Heat awards, sponsored by SWALEC and Scottish and Southern Energy. This will enable debt advice workers to refer all debt clients to a Fuel Champion. Jayne (pictured above), will help clients understand their fuel bills, shop around for the best deals and give information on home energy efficiency schemes and grants available.

Judith Mann of **West Northumberland CAB** is a City and Guilds qualified energy assessor, funded by Scottish Power Energy Trust to help clients save money on their fuel bills. One of her biggest successes has been saving a couple £1,425 on their electricity bills over the year.

**Southwark CAB** are part of the Keep Warm, Keep Well partnership in Southwark which encourages agencies to work together to tackle fuel poverty and ensure local residents have access to advice about managing their energy usage and bills.

As a service, we use our knowledge of the issues affecting our clients to campaign for changes in policy that benefit many more people.

Three quarters of a million energy customers who use prepayment meters are now better off thanks to one of our national campaigns. This involved speeding up the recalibration of prepayment meters when prices rose to prevent clients going into arrears through no fault of their own.

Locally, **Manchester CAB** ran a campaign to raise awareness of social tariffs. Their report, *Cold comfort*, is now being used in both local and national policy work to help more people get a better deal.

## > CASE STUDY

A pensioner couple in rented accommodation receive state retirement pensions, disability living allowance and a mineworkers pension giving a total income of £260 a week.

Struggling to manage their fuel bills and getting into arrears, they contacted the fuel poverty outreach worker at **Chesterfield CAB**. The bureau was able to help them join their supplier's social tariff, saving around £250 a year. Their details were updated on the supplier's priority service register to protect them from being cut off.

Along with energy efficiency advice, the caseworker identified that they were entitled to council tax benefit of around £650 a year.

## Are you being served?

**A**s the demand for advice shows no sign of slowing down, bureaux are always on the look out for new and innovative ways of improving access to advice and ensuring clients' needs are firmly placed at the heart of everything we do.

With many small businesses going under and empty shop fronts proving hard to fill, bureaux have found a solution which benefits the community and makes it easier for clients to pick up advice along with their shopping.

A prime example is Crawley Advice Shop. Needing a second CAB outlet in Crawley as well as a greater high street presence, Sarah Hyde, Chief Executive of **Central Sussex CAB**, approached County Mall (the main shopping centre) to see if they could help.

A unit left vacant after an opticians went out of business was proving difficult to fill. The bureau managed to negotiate a one year lease, rent-free from County Mall as well as an exemption from business rates from Crawley Borough Council.

The premises are ideal for the bureau to set up shop; a large open reception area has space to display leaflets and the two offices and five consulting rooms provide perfect interview rooms.

As well as the rent-free lease and exemption from business rates, County Mall further helped the bureau out by allowing them to acquire furniture and stationery supplies from other empty units. Painting and decorating students from Central Sussex College freshened up the paintwork and Crawley Volunteer Centre and West Sussex Credit Union provided the computer equipment.



Julian Paszkiewicz, Crawley Advice Shop Manager

With the premises all set up and ready to go, the bureau managed to secure funding from Crawley Borough's Council's LABGI fund and contributions from West Sussex County Council to help cover staffing and running costs.

From the outset, the bureau wanted to create an holistic service to help those affected by the recession. With this in mind, the bureau approached a number of partner organisations who provided a specific service to achieve this.

Partners selected include Business Link, Central Sussex College, Crawley Borough Council, Crawley Volunteer Centre, Jobcentre Plus, Health Trainers, Next Step, Relate, Shaw Trust, Shelter and West Sussex Credit Union.

In addition to the bureau service, Crawley Advice Centre offers information and advice on a wide range of topics; from claiming benefits to help getting a job or starting up in business as well as offering credit union and volunteering services.

Since Crawley Advice Shop opened its doors in September 2009, it has helped nearly 6,000 people in its first year. And partner organisations have had similar successes with West Sussex Credit Union seeing its membership grow by 25 per cent.

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*"The high numbers of people who have used the shop show that this service is clearly needed in Crawley. We already have plans to build on what we have achieved here in the last year, so watch this space!"*

Julian, Crawley Advice Shop Manager

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The renovated premises at Bristol Advice Point

Central to the success of Crawley Advice Shop has been recognising that not all clients need the same level of help and that by offering an initial diagnostic interview, clients' needs can quickly be assessed and they can be guided to the most appropriate service for them. As well as reducing queueing times, this system frees up adviser time and directs resources to those most in need.

A similar venture has seen **Bristol CAB** renovating a run-down shop and transforming it into a multi-disciplinary information centre.

With queues forming up to two hours before Bristol CAB was due to open, the bureau was concerned that many people were not able to access their services – especially elderly and disabled people and families with young children.

Bristol Advice Point opened in June 2010 and has already helped over 1,300 people. By offering diagnostic interviews, the bureau can quickly assess clients' needs, making appointments at their main office for those who need them. The bureau hopes this new system will improve access to advice and make queues outside their main office a thing of the past.

The new venture would never have happened without a wide range of help and support from other agencies. Bristol City Council funded extensive building work to help make the centre accessible for disabled people. As well as a free phone line to enable clients to access Bristol City Council services, six public access computers are available for clients to find online information from Adviceguide, Bristol Council, Jobcentre Plus and other advice related sites.

A range of agencies will use the new Advice Point including: Severn Four Credit Union, St Monica Trust, Tomorrow's People, The Shaw Trust and Age UK. Bristol CAB runs a drop-in session for Armed Services and ex-Service personnel and their families and offers appointments for clients diagnosed with cancer, as part of the MacMillan Cancer Support project.

*"We have had fantastic support to get this project up and running. This has been a real community effort to help others receive the support they need when times are difficult. We would like to thank everyone who has helped."*

**Ken Pickering, Director, Bristol CAB**

#### > CASE STUDY

A woman who was passing through County Mall, decided to pop in and ask about benefits. She was self-employed and not sure whether she could claim anything.

Initially seen by a **Central Sussex CAB** adviser, she was immediately referred to Crawley Borough Council's benefits promotion officer who was able to assess her and complete her claim.

Six days later she qualified for £100 a week housing benefit and £5 a week council tax benefit. Her curiosity led to a weekly increase to her income of £105 – £5,460 a year.

# Citizens Advice online



[twitter.com/CitizensAdvice](https://twitter.com/CitizensAdvice)



[youtube.com/CitizensAdvice](https://youtube.com/CitizensAdvice)



[facebook.com/pages/  
Citizens-Advice/11373937036](https://facebook.com/pages/Citizens-Advice/11373937036)

In the first two weeks of launching our microsite for young people, the site's homepage has had 3,119 visits – see [www.advice4me.org.uk](http://www.advice4me.org.uk).

The microsite was developed to help young people under the age of 25 access the help and advice they need quickly and easily. During 2009/10, young people turned to the Citizens Advice service for help sorting out nearly three quarters of a million problems – an increase of 21 per cent on the previous year.

Eighty per cent of these problems cover just four areas – benefits, debt, employment and housing. The site pulls together information on these four topics from our Adviceguide pages and puts it into one easily accessible place. Content has been optimised for use on mobile phones.

Of the 3,119 visitors to the homepage, 70 per cent went on to view the topic pages with 58 per cent of these going on to view the detailed pages on Adviceguide.

Our self-help website Adviceguide helps clients to find the answers to their problems – see [www.adviceguide.org.uk](http://www.adviceguide.org.uk). During 2009/10, we exceeded our target of 10 million visits with 12.7 million visits to the homepage recorded. As well as up-to-date information on a variety of topics, the site is constantly being developed to make it more interactive and easier to navigate for clients.

Thanks to funding from Nationwide, the money management pages now have online tools to help clients take the first steps to sorting out their non-

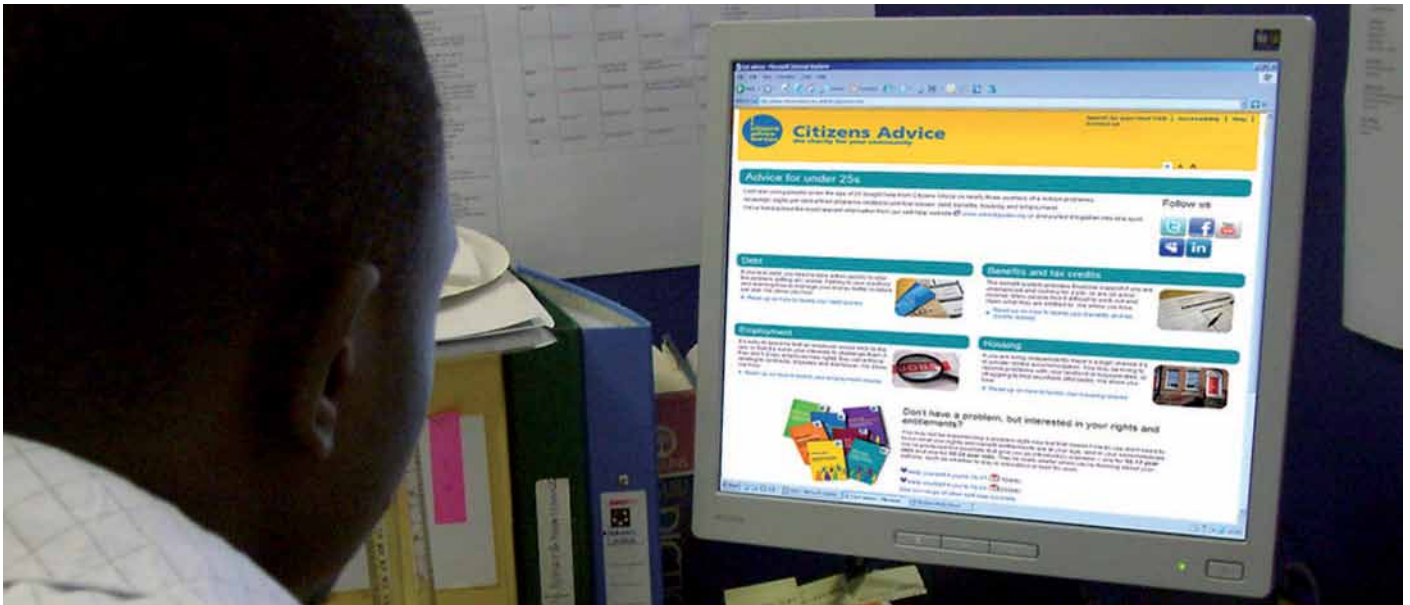
priority debts. The simple-to-use online calculator works out household budgets and produces a financial statement. While the sample letters tool generates customised letters that clients can send to their creditors.

Our online presence is also enabling us to reach people who may have difficulty accessing advice in person or by phone. Our five films giving advice in British Sign Language (BSL) are helping the 250,000 BSL users access advice through Adviceguide. In addition, our advicepods can be downloaded to mobile phones and MP3 players to keep up with the growing demand for information and advice 'on the go'. Podcasts produced so far have covered hate crime, advice for students and redundancy and have proved extremely popular, with the redundancy page being visited nearly 30,000 times.

As well as developing our own online channels, the Citizens Advice service is taking full advantage of the benefits social networking sites offer.

Our Twitter account goes from strength to strength. Since March 2010 the number of people following us has almost trebled from 1,130 to 3,181 and we have moved up *The Times* Money section's top 25 'Twitterers to save people money' - from number 13 to number 8.

Our followers include MPs, journalists, charities, advice agencies, trade unions, partner organisations and we are one of only 47 organisations followed by the Big Society website editor, Samuel Coates. Celebrity followers include Martin Lewis and Sarah Beeny.



Tweeting about the launch of the microsite for young people resulted in 30 retweets by organisations including several university student unions. Knowing that our information is being picked up by those working with young people, means we can be confident that our message is being targeted effectively.

More and more bureaux are recognising the benefits of social media in getting their message across and promoting the work of the bureau.

Inspired by Greater Manchester Police tweeting every 999 call they received over 24 hours, Sedgemoor CAB has recently tweeted every enquiry that the bureau dealt with over a week. Joan Saddington, Manager of **Sedgemoor CAB**, felt the Greater Manchester Police experience helped people to see the difference between the reality and the perception of what the police do. She said:

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*“This is exactly the same as at the bureau, where we struggle to get across to people what we do every day and the huge range of issues and queries we get.”*

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Altogether 172 cases were tweeted (after being made anonymous), highlighting the huge diversity of advice that the bureau covers each day. Some cases could not be tweeted to protect clients' confidentiality.

The top five queries dealt with:

- benefits – 27 per cent
- debt – 20 per cent
- employment – 15 per cent
- legal – 12 per cent
- housing – 9 per cent.

Problems with relationships, health, utilities and consumer issues made up the remaining queries. A sample of Sedgemoor's tweets is on the back page.

Although Sedgemoor CAB only started tweeting on 1 October 2010, they have already tweeted 1,486 times as a result of their week long campaign and gathered 294 followers.

The bureau received excellent media coverage over the week from BBC Somerset, four radio stations and three newspapers. The media contacts they made have since led to the bureau being interviewed live on BBC Somerset to talk about how people could save money on their energy bills.

The week of tweeting was a huge success and helped to raise the profile of the charitable status of bureaux as well as give a clear insight into the type of work a bureau deals with every day.

As Sedgemoor CAB's tweeting demonstrated, whether it's a client worried that their Italian pen friend may have died or a distressed single parent whose benefits have completely stopped, bureau advisers are ready with the right information, whatever the problem.

## did you know?

### A tweet in the life of a bureau – Sedgemoor CAB's experience

Opposite is a small sample of the 172 queries that **Sedgemoor CAB** tweeted from 15 to 20 November to raise awareness of the diversity of issues that bureaux deal with.

#### Bureaux statistics

(July 2010 – September 2010)

In this quarter, we advised **690,000** clients on **1.85** new problems involving **1.56 million** contacts with clients (face-to-face, by phone, email or letter).

Queries included:

**561,000** benefits/tax credits problems

**589,000** debt problems

**147,000** employment problems

**134,000** housing problems (excluding arrears)

**99,000** consumer problems

Plus, compared to the same period last year:

**Tax queries up 12%**

**Education queries up 10%**

**Travel, transport and holiday queries up 10%**

**Relationship and family queries up 7%**

**Immigration/asylum queries up 6%**

#### Coming soon:

Policy debate on consumer empowerment

7 March 2010 – early evening

QE2 conference centre, Westminster

Client homeless. New job fell through. Needs urgent accommodation 11:25 AM Nov 20th

Housing Caseworker attended county court home repossession hearing. Two homes saved, one lost 1:01 PM Nov 19th

Client phoned re: bailiff visiting tomorrow. Emergency appt made with casework. Advised to bring all details of income/expenditure 11:20 AM Nov 19th

Emergency appt made for distressed single parent who has had all benefit payments stopped. Client advised to bring letters in today 11:15 AM Nov 19th

Client distressed. Made redundant today with no warning. Client advised what to expect and how much. 3:15 PM Nov 18th

Relationship breakdown. Client wants an income maximisation check. 1:29 PM Nov 18th

Personal and business debt following collapse of sole trader business. Client advised to complete a debt pack and return ASAP. 11:20 AM Nov 18th

Client's new sofa, £200, broke after 3 months. Children jumped on it. Advised to contact shop in the first instance. 12:30 PM Nov 17th

Phone cut off re non-payment by client. Call to BT offering manageable repayment. Phone reconnected Client to make payments as arranged 10:06 AM Nov 17th

Client being evicted as landlord hasn't paid the mortgage. Client can apply to court to remain in property until find alternative accommodation 4:14 PM Nov 16th

Pregnant client upset as employer will not pay her maternity pay. Will return with letters. Referred to caseworker for appt 3:07 PM Nov 15th

Client worried as disability living allowance form due in tomorrow, has not yet been filled in. Caseworker notified urgent 12:02 PM Nov 15th