

Laurie Bidwell

Commenting on Household Debt Issues in Dundee

4th. July 2016

Dundee Fairness Commissioner Councillor Laurie Bidwell said:

"The 2015 statistics from Step Change, the national Debt Advice Charity, from their work with clients in Dundee are very concerning.

"They show that many folk are swimming against the tide trying to reduce their debts.

"The most telling figures were the very low levels of surplus funds that people had to pay down their debts.

"In the case of Men it was £8 a month and in the case of Women a minus £6 a month.

"Based on Step Change's hundred or so cases, it might be easy to assume that this was just an issue confined to these folk.

"But the latest statistics on the inquiries to Dundee Citizen Advice Bureau in 2014-15 show that Debt was the number one issue from their many thousands of inquiries throughout the year."

"At the hearings of the Dundee Fairness Commission, we had access to reports about many of the interlinked issues that contribute to unfairness in our city.

"Crucially we also heard from Dundee citizens who came forward to tell us about the impact of inequities in our city and the impact of these on personal and family life.

"Unfortunately debt arising from unexpected interruptions to income is all too common.

"These drops in incomes came from a variety of factors including a reduction in working hours or a cut in social security benefits as a result of the imposition of sanctions.

"We also heard about heroic efforts to juggle family incomes who have such low levels of uncommitted cash each month.

"No wonder a need for a new pair of shoes for your child who has outgrown their school shoes or a washing machine that is broken beyond repair throws budgets out of kilter and leads to very tough decisions.

“But we also heard that it wasn't just that people went without some of the things that many of us would take for granted but that living with the insecurities and worry of debt and fluctuating incomes takes it toll on physical and mental health.

“It also can affect the performance at school children whose households are struggling with debt.

"The Commissioner hope the raft of recommendations in our report, especially in relation to providing more comprehensive access to free and independent general and specialist advice services will help.

“The Council has already started to implement some changes.

“On Thursday morning the Education Review Group heard about the development of a programme with the Child Poverty Action Group Scotland to 'poverty proof" the school day in Dundee."

Links:

Citizens Advice Scotland Statistics - All advice issues in the Dundee City Council area 2014-15

http://www.cas.org.uk/system/files/dundee_city_council_2014-15.pdf

About Step Change

<https://www.stepchange.org/Aboutus.aspx>

A Fair Way To Go: Report of the Dundee Fairness Commission May 2016

http://www.dundeepartnership.co.uk/sites/default/files/fairnessreport-screen_0.pdf