

Hosted by LSE Works: Department of Anthropology

Austerity, Debt – What Alternatives?

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EVENTS

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THE LONDON SCHOOL
OF ECONOMICS AND
POLITICAL SCIENCE



Austerity, Debt – What alternatives?

Owing: debt advice in the UK's time of austerity



Deborah James, Anthropology, LSE

citizens
advice
bureau



Newham Citizens Advice Bureau

Customers drop in to access practical information and leaflets to Newham residents on Tuesday and Wednesday

Tuesday

Woolwich Centre Access 102 - 109 The Green, S11 1DF 9.45am - 1.00pm

Wednesday

Walthamstow Road, E16 2NA 9.45am - 1.00pm

You can get free, independent, confidential information and advice in social welfare and other legal matters such as:


- | | |
|------------------------------|-------------------|
| Debt | Employment |
| Welfare Benefits | Consumer |
| Family | Housing |
| Immigration (level 1) | |

Priority will be given to those with the most urgent needs

**IMPORTANT
NOTICE**


DUE TO LIMITED RESOURCES, WE ARE ONLY ABLE TO SEE THE 1ST 20 CLIENTS EVERY WEDNESDAY CLIENTS ARE SEEN ON A FIRST COME FIRST SERVE BASIS

WE ASK THAT YOU REFRAIN FROM WRITING DOWN A LIST OF NAMES IN THE MORNING AS TICKETS WILL ONLY BE ISSUED TO THOSE PRESENT AT THE TIME WE OPEN




It's telephones to DWP or HMRC – used to be 5 minutes, now it's 20 minutes, and sometimes clients fail the security test. One day I had to call 3 times – 'I need to speak to you regardless', 'what is your husband's date of birth?' the phone was being passed back and forth between the two of us. 'This time I will allow this, but I need to know what is the policy, he has a standard letter, he is supposed to get another explanation letter.' 'OK, I'll tell you briefly.' 'Oh, the information does not match with the claim.' 'What are you talking about? You need to tell me clearly what you are talking about.' 'I understand what you're saying, let me go back and find more stuff.' After ten minutes she came back He now has the award, it's all been backdated ...Some days a simple phone call can take 2 hours.

(CAB Adviser)



We are not lawyers, and you have a serious issue and you need a lawyer. We're just ordinary people, I am an old lady that does this as a volunteer. We are volunteers and we're a charity. They are specialists - they know what they are doing. We are not specialists.


(CAB adviser)



'That's what they do ... they wait till it all builds up and then send all the bills together. You still have to pay back, that's what they're saying.'

(CAB adviser)

Invoice 1 – review (he *had* informed the council of his brother's family's sojourn).




Invoices 2 and 3 would need to be repaid, and the rental arrears owed to the council.

adviser needed to negotiate affordable repayment plan with the council.

**DON'T GET IN
WITH A LOAN SHARK...
IT WILL COST YOU AN ARM AND A LEG**





My point is, you are not sure how much debt you have. You have a loan with NatWest, you missed payments,.... your debt was also transferred to Locus Credit. It's been transferred 3 or 4 times to different collection companies. NatWest – we talked to them on 9 December about the £8000 – and they stopped collecting. Everyday Loan – I called, and talked to Mr Richard at that time. The total debt with them was £2786. So, if I ask today again, you are not clear about how many debts you have, and who you owe the money to.

Adviser, CAB

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