

West Dunbartonshire Citizens Advice Bureau

MAKING A DIFFERENCE



**Demonstrating the impact
of the work of
West Dunbartonshire
Citizens Advice Bureau
during 2024**



INTRODUCTION

The purpose of this report is to, once again, present evidence of best value to West Dunbartonshire Council (WDC) and other funders in relation to the services provided by West Dunbartonshire Citizens Advice Bureau (WDCAB).

WDCAB has been delivering free, confidential, impartial, and independent information, advice, support and representation services to the people of West Dunbartonshire (WD) for over 50 years. And, in accordance with our fundamental principles, our help is provided regardless of age, race, religion or belief, sexual orientation, disability, gender or any other personal or social factor. The information, advice and support we provide is delivered on a very wide range of issues, with the greatest demand relating to welfare benefits, debt and utilities.

Good advice provided by WDCAB can prevent outcomes that are expensive for the local taxpayer and for statutory agencies in WD such as WDC and WD Health and Social Care Partnership. The services of WDCAB are crucial in helping individuals and their families who are facing the disastrous consequences of, for example, homelessness, poor mental or physical health, debt, unemployment, etc. Our advice works and pays for itself through better outcomes for clients and for the public purse.

WDCAB strives to deliver services which are efficient and effective, which provide value for money, which are fit for purpose and which meet client needs as flexibly and fully as possible.

Most of our clients access WDCAB via telephone and our website. We can also be contacted in writing, via email or via our Livechat service . We offer appointments in our office and at various outreach points across West Wunbartonshire. We are the only advice service operating within West Dunbartonshire providing a holistic, wraparound advice service covering all the social welfare issues.

WDCAB is a member of the largest independent advice network in Scotland. As such we conform to the Citizens Advice Scotland quality audit procedures, ensuring that all of the residents of WD receive a consistent service which meets agreed national standards. In addition, WDCAB achieved Scottish National Standards for Advice and Information Providers in December 2021.

Membership of Citizens Advice Scotland gives us access to extensive second-tier support and to additional funding via national contracts with the Scottish and UK Governments as well as the private sector.

4,557 clients helped
9,702 enquiries handled
32,914 separate issues
£975k in Client Financial Gains
£398k in debt write-offs

WELFARE BENEFITS ADVICE

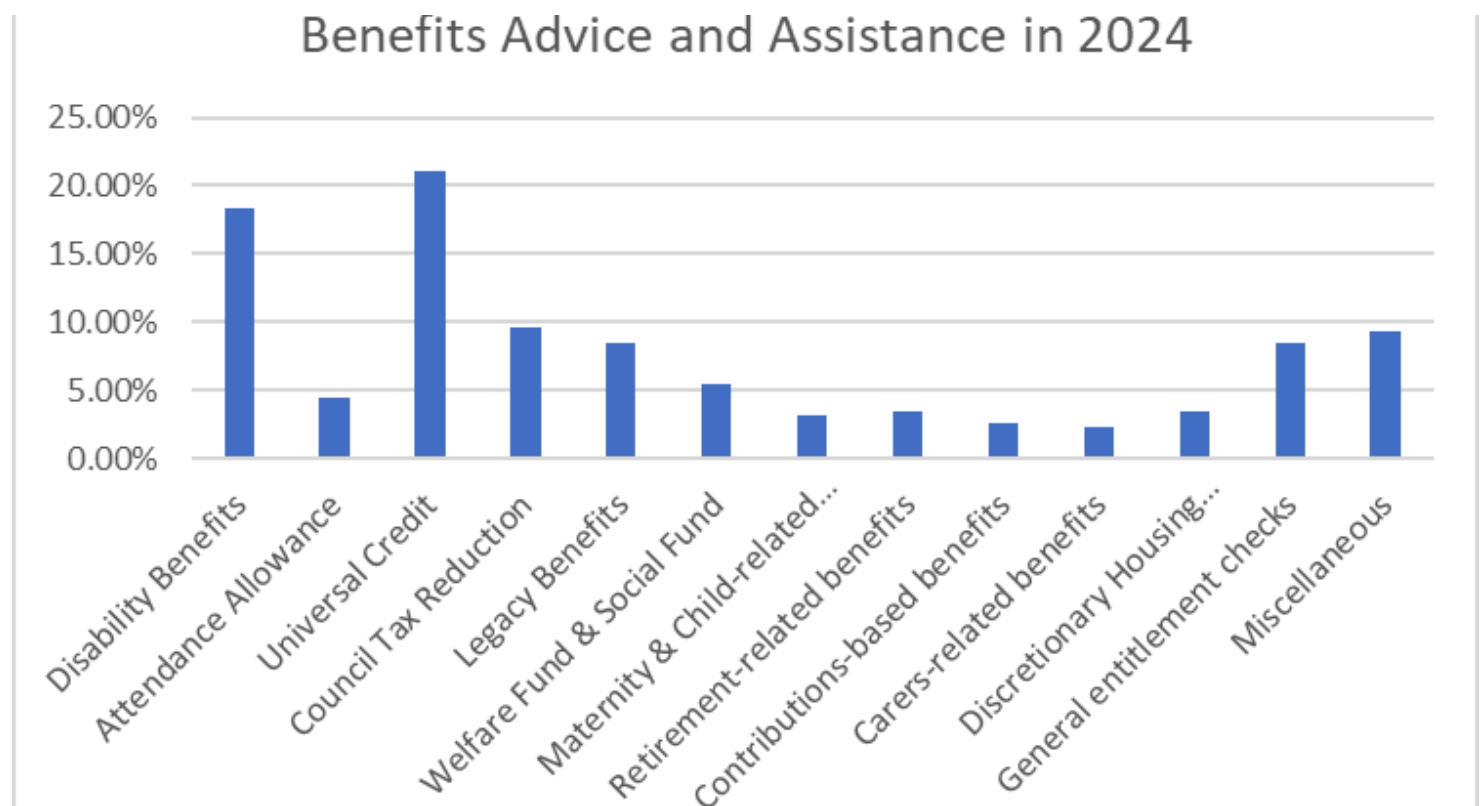
During 2024, nearly 49% of all enquiries brought to WDCAB encompassed a benefit-related issue. These cases can be complex as reflected by the number of ongoing contacts throughout the year.

The high level of unclaimed Welfare Benefits each year, coupled with the complexity of the benefits system(s) and the diversity of potential claimants, highlights the importance of an effective and independent benefits advice service.

In 2024, Disability Benefits and Sickness Benefits tied up an increasing amount of Bureau resources – the time and effort involved in simply ensuring that claimants get the benefits to which they are entitled is a constant challenge and a source of frustration.

The ongoing digitalisation of the benefits system creates many challenges for benefit claimants who often aren't computer literate or don't have access to IT facilities.

We have detailed in the graph below the main benefit topics' issues dealt with during 2024. The high level of Universal Credit issues illustrates the challenges faced by claimants:



The client had called up looking for some assistance with Council Tax Reduction. The Caseworker recognised the client was a frequent user of the drop-in service so we knew client would require face-to-face support. We arranged an appointment to assist with the online application.

On arrival, client had brought a bag of paperwork. We discovered that he also owed British Gas over £4,000 and we were able to start the money advice process immediately. The debt pack was completed there and then.

The Caseworker at the time expressed concern that if we hadn't arranged that face-to-face appointment the client would still be struggling as they don't appear to have any support.

From June until October 2024, the client was able to engage with us. Client communicated on a regular basis with our Caseworkers and our Money Advice Worker. Client met with Donna on a number of occasions to discuss options.

The client was made bankrupt on 30th October. This will allay the fears the client had about being pursued for debt. In the client's circumstances this was the best option.

HOW DO INDIVIDUALS AND COMMUNITIES BENEFIT FROM WELFARE RIGHTS ADVICE?

Take up of entitlement by eligible non-recipients of benefits can make a considerable contribution to improving the financial situation of a household, delivering an increase in living standards and a reduction in deprivation, poverty and isolation experienced by many people.

For some eligible non-recipients of Welfare Benefits, advice and support from the CAB service, including representation at Benefits Tribunals, is particularly important in enabling them to proceed with their claims.

CAB clients with mental health issues face inadequate and unstable benefits, financial hardship and barriers to employment, all of which have a negative impact on their psychological wellbeing. Good advice and good health go hand in hand. CAB advice can tackle some of the underlying anxieties that cause or exacerbate ill health.

Money is especially tight for families living with disabilities and long-term sickness. Problems claiming Sickness Benefits feature heavily in the CAB caseload. A successful claim for Sickness or Disability Benefit can be vital in giving greater independence, but the complexity of the benefit rules mean that assistance with form-filling is increasingly important. This will undoubtedly be exacerbated by the continued rollout of the Managed Migration process which will impact on long-term sickness claimants, many of whom have mental health problems and learning difficulties.

Successful welfare benefits not only represent gains for the individual, but also contribute towards the economic development of the area. A proportion of the higher incomes enjoyed by previously non-claiming recipients are spent on the purchase of goods and services locally. Research shows that income gained for poorer residents is much more likely to be spent locally.

The help with form filling that client's access at the CAB has also been shown to reduce the administrative burden on organisations such as West Dunbartonshire Council by ensuring the information is completed correctly before submission.

Client had a long history of contacting CAB for advice but failing to engage during the later stages of the enquiry, subsequently losing contact. The client had multiple physical challenges as well as dyslexia which was a very real barrier in the client's attempts to resolve problems.

In early 2024 the client approached us in relation to problems with utility debts (including telephone), Council Tax debt and issues with DWP deductions from client's benefit payments. Throughout the spring and summer of 2024 our Safe and Warm Adviser, our MoneyTalkPlus adviser and our Money Advice Worker worked together to help resolve this client's problems.

In the short term they were able to secure a hardship payment and, through a charitable grant application, a washing machine and a cooker. Whilst these were being processed, we were in constant contact with the JobCentre, DWP, Scottish Power, Scottish Gas and WDC. In addition, our Money Advice Worker was collecting the necessary information from other creditors.

By the end of 2024, after a great deal of communication with DWP we had resolved the problems with direct deductions from Universal Credit. Scottish Gas were happy with the proposal we lodged on the client's behalf, whilst Scottish Power conceded they actually owed the client £427. The issue with the Council Tax arrears was also addressed and resolved to the client's satisfaction.

This client has dyslexia and regularly approaches the Bureau for help with written communications. This ensures we can assist the client without the need for crisis intervention and avoids a scenario where the client becomes anxious and frustrated.

DEBT ADVICE

In 2024, WDCAB dealt with a multiple debt caseload of 102 clients with debt totalling £1.6 million.

59% of WDCAB multiple debt clients had over 7 debts, with 17% over 12 debts. The average debt per client is £15,011 - up 13% on 2023. In 2024, we helped clients with 4,709 separate debt issues.

Despite media portrayals of debtors as feckless and irresponsible, the reality is that the causes of indebtedness are most commonly an unforeseen change in circumstances, such as illness, separation, irregular employment or changes/reduction in terms and conditions of employment.

Debt problems rarely exist in isolation – many people face a number of problems of which debt may be the main or simply a component part. Indebtedness can also be caused by and contribute to social exclusion, financial exclusion and poverty.

This case, which involved the possible sequestration of a client, always comes back to me due to how I felt about the sheer non-involvement from the client which went back to the numerous letters leading up to the court action. I was concerned initially that the client was just not engaging and felt she didn't understand the seriousness of the situation but it soon became evident that the client was ashamed, vulnerable and totally lost in the whole process. I think the thought that she could lose her home was perhaps too much to accept and that she had already resigned herself to the fact that she may be made homeless.

Although we cannot guarantee positive outcomes we always make clear to clients it is never too late. This was a perfect example of being at the last hurdle with the creditor. Her gas supplier was threatening her with sequestration as a result of an alleged £5,000 debt. She is a single parent with a young child and was convinced she would be made homeless. We got the eviction action stopped and were able to negotiate repayments - so there is always time to try.

This is also a reminder to not assume (as I did) that someone is not engaging and did not understand the seriousness of the situation. We cannot begin to imagine the fear and distress these situations must cause for clients.

**Donna Bell
Money Advice Worker**

The difficulties faced by debtors during this cost of living crisis are made more problematic by the tough stance taken by creditors and inflationary pressures at a time of uncertain employment prospects.

It is acknowledged that income levels have generally fallen in real terms, and for many this is well below the current rate of inflation. This is a significant factor in the creation of financial difficulties. For example, we have seen an increase in fuel poverty due to continual rises in fuel prices in recent years.

In addition to the financial problems, almost all debt clients surveyed have talked openly about the negative impact on their mental health and for some their physical health also deteriorated. Clients attributed stress and depression to their financial situation regardless of the reason for being in debt. However, a major factor here was pressure from creditors.

HOW DO INDIVIDUALS AND COMMUNITIES BENEFIT FROM DEBT ADVICE?

Research has found clear evidence of the positive impact of debt advice and assistance. Not only do clients owe less, but their financial situations also improve through better budgeting. In addition, advice improves people's understanding of their personal finances and helps them to better target priority debts such as mortgage, rent and Council Tax arrears.

WDCAB debt advice can be worth literally thousands of pounds to many people. WDCAB advice often has a direct impact on low incomes, helping people break out of a spiral of debt. The provision of a holistic service building on this debt advice leads to wider opportunities to rebuild livelihoods by boosting the capacity of people to address other challenges in their lives.

WDCAB sees the problems faced by people who have little or no access to the financial services that many take for granted. This can leave people at the mercy of unscrupulous lenders offering exorbitant interest rates, thereby increasing their level of debt. The proliferation of Pawnbroker-type facilities provides stark evidence of the hand-to-mouth existence experienced by many individuals in our communities.

Mortgage and rent debt is a major cause of homelessness but the advice, assistance and representation provided by WDCAB can help people to reverse eviction or repossession actions by putting budgets on a more sustainable footing, re-negotiating with lenders and seeking to maximise household income.

Struggling on a tight budget can leave a family fearful of what the future holds but securing benefit entitlements is not always easy. For that reason, WDCAB debt advice, supported by our generalist advice service, is vital in finding a way through the income maze and helping get household budgets on to a sustainable footing.

The average cost per debt problem to the public purse (including lost economic output) is enormous. More serious problems involve costs many times this amount, when consideration is given to the cost to local authorities of providing temporary accommodation to people who lose their homes (re-housing, re-schooling, etc.) and the cost to the NHS of dealing with stress caused by difficult-to-solve debt problems.



**During 2024, the total debt write-off for
WDCAB clients amounted to
£398,376**

"Sincerest and Heartfelt thanks for all your help and support which has resulted in my appeal being successful! For your time, assistance and kindness at a very difficult time,
Thank You" Lorraine



UTILITIES ADVICE

"We helped clients with 1556 utilities problems in 2024."

**Jack,
Energy Adviser**

In 2024, WDCAB dealt with 1556 client issues relating to utilities problems.

In West Dunbartonshire 29% of households experience fuel poverty against the national average of 24%. Over the years. Across Scotland, more than two fifths (42%) of people are worried about energy costs. Almost two thirds (62%) have cut back on household spending due to rising energy costs. And nearly three in five people (56%) say they have not been heating all of their rooms or turning down thermostats, during what has been a very cold winter. There's also been a 51% increase in worry around energy debt for those aged 45-54.

For this reason we have joined forces with members of our CAB network to call on Ofgem to bring in a new debt relief scheme to people in energy debt.

In the meantime, WDCAB Energy Advisers are working hard to mitigate the impact of rising fuel costs. However, whilst much of the focus in the current climate is on the impact of rising energy costs, there are many ways in which the relationship between the client and the energy supplier is become problematic.

Poor customer services and suppliers' (and their agents) abuse of statutory powers add to the problem. In addition, faulty meters, faulty appliances, complicated billing and a confusing landscape of what help is available makes it difficult for customers to resolve their issues without our help.

WDCAB Energy Advisers can advise on how to join the Priority Services Register, cut costs using simple energy efficiency measures, promote uptake of Warm Home Discount and other financial help and can also advise on the most efficient use of heating systems.

They can also help customers access supplier emergency support as well as that offered by statutory bodies and grant providers.

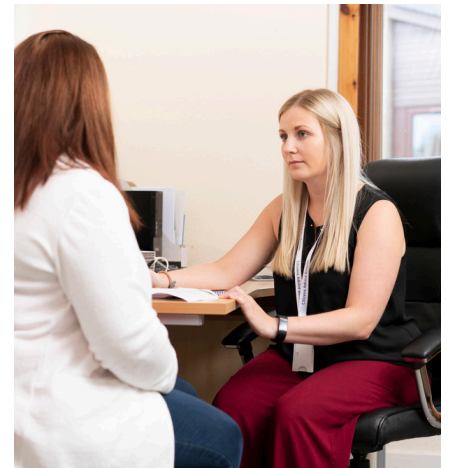
***"Thank you so much for helping me. I got Attendance Allowance. I've since received results of my MRI scan. It showed 4 fractures in my back."
Trisha***

***"Thank you for your help and guidance. I appreciated all your advice . I'm hoping that my power of attorney stays in my safe"
Mary***



In 2025 we expect the bulk of our work will be influenced by:

- **Rising food and energy costs**
- **Managed Migration to Universal Credit**
- **Mortgage interest rate increases**
- **Levels of personal debt**
- **Reduced services and lack of access across the public and voluntary sector**



HOLISTIC ADVICE & ASSISTANCE - A WRAPAROUND SERVICE

Whilst this report focuses on the major enquiry types dealt with by WDCAB, it needs to be noted that these are not the only enquiries brought to the Bureau. In 2023, the Bureau also dealt with the following enquiry topics.

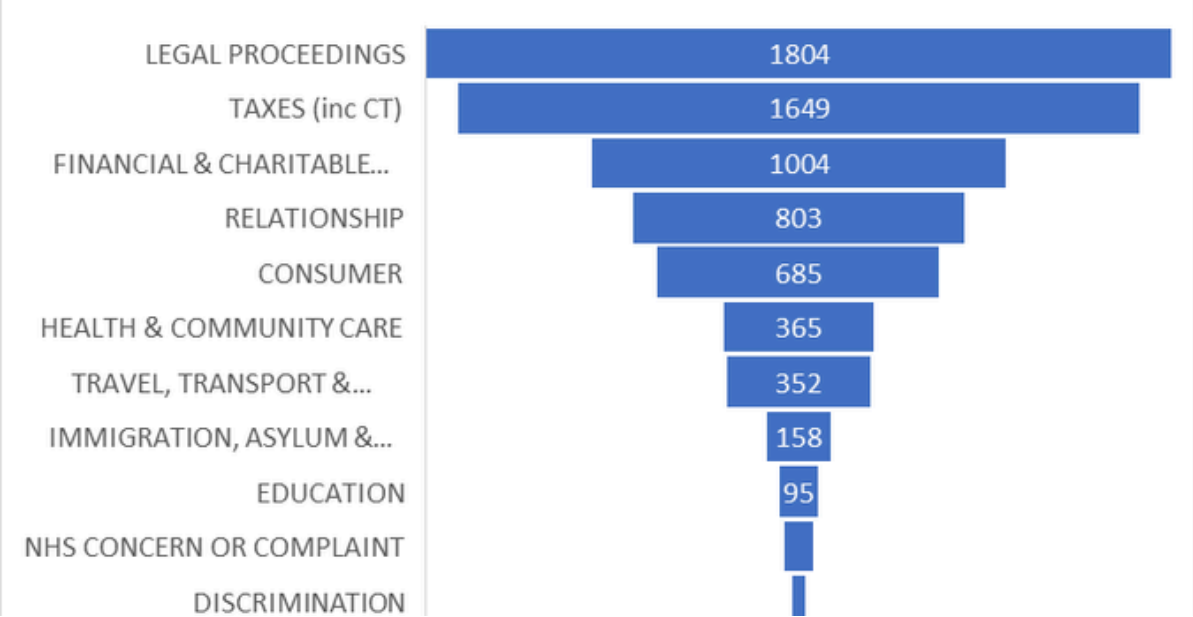
We helped clients with 2,288 housing issues in 2024

- WDCAB advises a large number of clients who rent their home from the local authority or from a local housing association. Nearly half of our clients live in social housing. In marked contrast between the approach of social landlords and private landlords, our advisors tend to have a good relationship with social housing staff.
- Social landlords tend to be more accepting of their responsibilities and more accepting of Bureau intervention and of our desire to work in a co-ordinated, collaborative way.
- We currently work with in partnership with Clydebank, Knowes and Dalmuir Park, Dunbritton and Trafalgar Housing Associations.
- Whilst the private rented sector represents a very small component of the West Dunbartonshire housing market – around 7% - our relationship with private landlords tends to be more adversarial.
- WDCAB clients reported that, following advice on housing issues, they understood the system better, they were more able to help themselves, they felt more confident and had greater peace of mind and that their health improved.

We helped clients with 1,264 employment issues in 2024

- Whilst much of the focus in the current climate is on the impact of unemployment, redundancy and wages failing to keep pace with inflation, there are many ways in which the relationship between the employer and the employee can become problematic.
- We have detailed below the main employment enquiry topics dealt with during 2024:
 - **Working hours and shift patterns being changed with little notice, causing problems, particularly with childcare and elderly care arrangements**
 - **Cuts in working hours with a corresponding reduction in pay**
 - **Employees being told to take unpaid holidays at certain times of year**
 - **Holiday pay and entitlement being denied**
 - **Zero-hours contracts**
 - **Disciplinary procedures**
 - **Grievance procedures**
 - **Redundancy concerns**
- Many employees are reluctant to pursue their rights due to the fear of losing their jobs. These jobs are often low paid, irregular or casual employment and some employers rely on their employees' reluctance to enforce their rights individually, allowing the employer to continue with their unfair practices.

Other issues dealt with



OUR PROJECTS

MONEY TALK PLUS

The MoneyTalkPlus (MTP) project is funded by Scottish Government (SG) and its main focus is income maximisation, benefits advice and debt advice specifically targeting priority groups in line with the Scottish Government's Child Poverty Strategy. In 2024, the project helped 2430 clients securing £503k in client financial gains and £273k in debt write-offs.

SG indicated it wished to see MTP staff more engaged with the priority groups through increased collaboration with Health and Education services. In 2024 we opened a new outreach at the Vale of Leven Hospital and we have been working with colleagues in the Whole Family Wellbeing team at Education Services. We also worked with Kinship Carers, Carers of West Dunbartonshire and with some local nursery groups.

SAFE AND WARM

The Safe and Warm project continues to be funded by SGN. The focus remains energy advice and specifically energy safety. As with the MTP project there are a range of target groups, mainly around families, older people and anyone deemed to be vulnerable.

The project involves advice and information being provided to individual energy consumers. However our S&W Adviser also delivers presentations on energy advice, energy efficiency and gas safety to community groups and frontline workers. The S&W Adviser also attends any events relating to cost-of-living as this is a major cause of the difficulties individuals and households face during the winter months.

In 2024 our S&W Adviser saw a total of 340 clients. This work ranged from simple enquiries through to complex cases requiring to be presented to OFGEM for adjudication. A particular target in 2024 was to promote the importance of vulnerable consumers accessing the Priority Services Register which would give them additional protection. We were also seeking to maximise the uptake of the Warm Home Discount. Although WHD is well publicised, each supplier only keeps their own fund available for a short period of time.

ADVICE FOR ALL

This is a partnership between WDCAB, Clydebank, Knowes, Dalmuir Park, Trafalgar and Dunbritton Housing Associations (HAs).

In 2024 our AFA Advisor helped 382 tenants referred to us by the HAs. We secured a total of £257k in client financial gains.

In addition to the AFA advice project, we are piloting a Financial Wellbeing project with HA tenants we have helped in the past. This will involve us working with tenants to co-design materials and workshops which may help other local residents to avoid getting caught in the poverty trap.

“

Client Testimonial

★★★★★

I find CAB an excellent service. Staff go above & beyond to help solve queries/issues. If staff do not know something in particular they look into it further and come back to you with their findings. I have used CAB more than once and always found it useful, helpful and the staff are excellent

January 2024

”

OUR PROJECTS

POWER OF ATTORNEY PROJECT

The catalyst for the project was the particular problem faced in this area in relation to delayed discharge of patients from hospital – ‘bed blocking’. Referral partners in this project are Carers of West Dunbartonshire, GP surgeries in Dumbarton and Alexandria, Alzheimers Scotland and other NHS staff.

In 2024, we received 72 referrals from these partners. Our service involves explaining the PoA process, assisting with the completion of forms and conducting home visits if required. Ordinarily, we would expect to see the client three times during this process.

In 2024, we delivered a session for the local Mental Health Team and participated in a number of activities to promote awareness of the protection provided by having Power of Attorney in place.

ADVICE IN THE COMMUNITY

We are now taking appointments on a regular basis at a total of 10 outreach points (including at three Housing Associations). In 2024, we saw a total of 719 clients at the outreach points, which are as follows:

- Centre 81, Whitecrook Clydebank
- Clydebank Housing Association
- Cutty Sark, Dumbarton
- Improving Lives (Big Disability Group), Dalmuir, Clydebank
- Alexandria Library (now two days)
- Knowes Housing Association, Faifley Clydebank
- Dalmuir Park Housing Association, Clydebank
- Trafalgar Housing Association, Clydebank
- Dalmuir Park Housing Association, Clydebank
- Vale of Leven Hospital



CASH FIRST

As a trusted partner of WDC we supported a total of 101 clients who had been referred to Cash First - a project aimed at reducing the reliance on Foodbanks.

Where individuals experiencing financial hardship have been referred for a Cash First grant, they are referred to WDCAB for an independent review of their benefit entitlement and any other financial assistance which may be available.



Client Testimonial

★★★★★

"CAB have helped me to be able to keep my heating on. I've been so scared to use it in case I'm unable to afford it, especially on a low income. The payment that the adviser got for me makes a huge difference to both my physical and mental wellbeing. Thank you so much."

Energy advice client, 2023



VOLUNTEERING

WDCAB volunteers undergo an intensive, extensive training programme. Consisting of 18 taught sessions and extensive e-learning modules, the Adviser Training Programme (ATP) lasts 9 weeks and covers a range of social welfare topics.

The ATP programme is followed by a period of mentoring and supported interviewing. In total the average volunteer would complete around 165 hours training.

WDCAB volunteers are positive about their volunteering experiences. A high percentage felt that their efforts were appreciated and agreed that they were given the chance to engage in activities that they liked.

The main benefits cited by the volunteers were satisfaction from seeing the results of their work, enjoyment and personal achievement.

WDCAB volunteers also speak of their growing self-confidence and optimism about career prospects.

The health benefits of volunteering have been researched in various studies and examples of health improvements include faster recovery from health problems and reduced stress.

Research indicates that 94% of employers believe that volunteering can add to skills and that 73% of employers would employ a candidate with volunteering experience over one without.

In 2024, 43% of volunteers leaving WDCAB went into employment, whilst 15% went on to further education. We see volunteering as a two-way street. Local people give freely of their time and we help them with new skills, and even expertise, which helps them when they are ready to enter employment move into further education.

Our volunteers benefit from the CAB's long-established volunteering culture. Despite the increasing bureaucracy and regulation imposed on the third sector, we continue to provide first class training, including refresher training, and support to our volunteers.



COMMUNITY BENEFIT

Through volunteering, people build relationships, networks and bonds of trust. Volunteering is, therefore, widely recognised as having an impact on the health of a community.

As a volunteer-led service, WDCAB directly contributes to getting more people into paid work.

Volunteering raises aspirations, encourages community participation and is seen as a key element of the Scottish Government's vision for strong, resilient and supportive communities where people take responsibility for their own actions and how they affect others.

We regularly seek the views of our volunteers who tell us that they feel they have significantly developed their workplace skills.

CONTACT US

www.wdcab.co.uk
linsey@wdcab.co.uk

WHAT OUR CLIENTS SAY

National survey



In 2023 Citizens Advice Scotland commissioned Progressive Partnerships to undertake some brand research work.

- The research found significant levels of engagement with the CAB service. Nearly half of the general population (48%) had sought advice from the CAB service either online, in-person or over the telephone.
- Over half (60%) of the general population claimed to be informed about CAB, with 12% claimed to be fully informed. This level of awareness is consistent with people from the most deprived SIMD quintile, with 59% claiming to be informed and 16% fully informed.
- Much of the findings provide assurance on what we already know: the Citizens Advice network is viewed as independent, professional, and trusted;
- This opinion was reflected in a MORI poll[1] of CAB clients across Scotland which found that:

- **98%** said they felt able to trust the confidential service and were satisfied with the way that they had been treated by the CAB staff overall;
- **97%** praised the service for helping people to get fair treatment and agreed it offered advice and support across a range of issues;
- **95%** agreed that CAB staff are professional, competent and efficient;
- **92%** agreed that the CAB service information and advice is up-to-date and comprehensive;
- **86%** agreed that the Scottish CAB service was a leading advice agency in Scotland.

Local survey

In West Dunbartonshire we also monitor our own clients' satisfaction with our service because the feedback we receive is vital to the development of the service and an important element of the planning process. In Autumn 2023 we conducted a client survey online:

- **75%** said that the advice and assistance provided by the Bureau had given them peace of mind;
- **55%** said they felt empowered to deal with their issues following the advice and assistance from the CAB;
- **100%** reported that the adviser had fully explained the advice given.
- All clients who responded said that they would use the CAB again.
- It is worth noting that the average time spent with the adviser, as reported by the clients, was **49** minutes.

CONCLUSION

The role of WDCAB has evolved greatly in the last few decades – and the way in which we work changed dramatically during lockdown. Once an advice agency involved solely in signposting and offering advice, WDCAB staff and volunteers are now required on a daily basis to assist clients with: the completion of 30-100 page benefit applications; telephone negotiations; written enquiries, offers and complaints; and, where necessary, representing client at Tribunals.

The stresses of modern living, the increasingly complicated bureaucratic processes – very often devoid of any humanity or compassion - means that clients will return to the Bureau for ongoing assistance and sometimes for clarification. Whilst this engagement places greater pressure on limited resources, we are absolutely committed to providing a quality service.

As social security benefits continue to lag behind inflationary pressures during the ongoing Cost of Living crisis, and as we continue to see a gradual withdrawal of frontline services, WDCAB is well placed to observe the damage caused to service users by many of these changes. It's only through the sterling efforts of our staff and volunteers that we can help mitigate the impact on the people who approach the Bureau.

Our warnings in recent years about the cumulative effect of:

- inflationary food price pressures;
- mortgage interest rate increases (still higher than they were);
- rising energy costs;
- loss of frontline face-to-face services which never re-emerged after lockdown;
- poor customer care across the public and private sectors;

have proved prophetic as these changes have had a devastating impact on many families in West Dunbartonshire. These challenges for local people will be compounded this year and next for those on legacy benefits who will be forced to claim Universal Credit with all that entails.

Analysts regularly advise that despite the severity of the austerity measures of the last few years, and the additional problems faced during lockdown and now the cost of living crisis, the real impact will be felt in 2025 and beyond. Many of the residents of West Dunbartonshire who use the CAB service are not reliant solely on benefits - they're also users of other services, whether it be education, housing, social work or NHS. For those with mental health problems, learning difficulties or physical health problems, the withdrawal of support provided by statutory and voluntary agencies, real term cuts to benefits, allied with inflationary pressures, has the effect of a triple whammy on many vulnerable people within our communities.

West Dunbartonshire Citizens Advice Bureau has delivered a first class service in this area for over 50 years, always supported and assisted by the local authority. We have sought to diversify our funding base in recent years but as a volunteer-led local charity we remain reliant on funding from the local authority which creates the foundation on which we can develop new services and projects.

The local Citizens Advice Bureau is not a statutory service – but after more than 50 years, it remains an **essential** service for the people of West Dunbartonshire.

 0800 484 0136

 www.wdcab.co.uk

Find us on    

West Dunbartonshire Citizens Advice Bureau

Bridgend House, 179 High Street, Dumbarton, G82 1NW

**Scottish Charitable Incorporated Organisation with charity number SC002558
and regulated by the Financial Conduct Authority - 617484**