

What's really troubling Islanders?

Every year Citizens Advice Guernsey helps 4,000 Islanders with different kinds of problems. The help we give has a positive impact on their lives. 9 in 10 said we helped them find a way forward with their problems, while 96% would recommend the service to others.

Yet many of the problems we see could be prevented. This election, we are calling for all candidates to take action on the issues that matter to Islanders' lives, so that fewer people face the same problems in the future.

Many people will be telling you what's wrong with the Island and what your priorities should be as a Deputy. At Citizens Advice Guernsey our volunteers help people with real problems. These are just some of the top issues that are troubling them:

1. INSOLVENCY

- In 2019, 104 clients received a full financial restitution negotiation service, whose unaffordable debt amounted £4,339,050
- Citizens Advice Guernsey believes that the Island should adopt an insolvency law for individuals. This would cover the whole range of debt situations:
- Bankruptcy – for the worst cases, no limit;
- Debt Relief Order (DRO) – for smaller debt cases not greater than £20,000;
- Individual Voluntary Arrangement (IVA) – for the majority of cases where a repayment plan can be agreed with creditors, no debt limit.

2. LASTING POWER OF ATTORNEY

- In 2019, 54% of enquiries related to third parties, not having the perceived capacity to manage their own affairs. With ageing demographics, the number of degenerative mental health conditions is likely to increase in Guernsey.
- 12% of enquiries related to sudden, unaccustomed interest shown by a third party in an elderly/infirm person.
- Citizens Advice Guernsey's findings suggest that provision for a Lasting Power of Attorney, similar to those that exist in the UK and Jersey, is needed in Guernsey.



3. RENTAL DEPOSITS

- 93% of clients who contacted Citizens Advice Guernsey would have benefitted from a deposits scheme.
- Of those clients, 76% rented property in the local market.
- Guernsey has no specific laws relating to deposits when renting property; unlike the UK and Jersey, which both have specific schemes with deposits held by third party specialists.

4. CONSUMER PROTECTION

- Despite a States Policy Letter being approved in 2016 to introduce local consumer protection legislation, no progress has been made. The matter is still awaiting implementation.
- The number of consumer rights issues more than doubled between 2017 and 2019 – an increase of 57%.
- The greatest number of issues reported, related to building work and home improvements, followed by telephone and internet issues.
- Consumer rights are one of the issues that advisers at Citizens Advice Guernsey deal with on a regular basis.

These are some of the issues to target, if you want to make a **real** difference to many local lives. To find out more contact Citizens Advice Guernsey.

We wish you luck with your election campaign and, when you take office, we trust that you will help to develop and push through policies that address **real** issues.

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