

Wage Arrestments in Scotland

46

Responses

03:15

Average time to complete

Active

Status

1. In the UK there are various types of wage arrestments. These are known as Earning Arrestments (Scottish and usually for council tax and consumer debts); Direct Earning Arrestments (overpaid benefits) and Deductions from Earnings Orders (child maintenance arrears). Please indicate which type you have. Multiple answers are allowed.

● Earning Arrestment (Scotland)	43
● Direct Earning Arrestment (over...	5
● Deductions from Earning Order ...	2
● Other	2



2. How long have you had your wages arrested?

● Less than 1 year	30
● 1 - 2 years	8
● 3-5 years	5
● 5+ Years	3



We'd love your feedback!



We have just two questions for you.

3. Have you ever considered or have you ever left your employment because of a wage arrestment?

● Yes	18
● No	28



4. Are your wages being arrested for more than one debt?

● Yes	14
● No	32



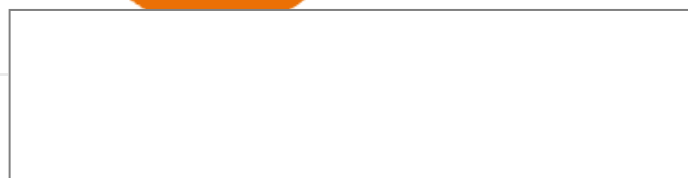
5. How would you describe your household

● Single Person	20
● Single Person (Pensioner)	0
● Single Parent	8
● Couple with no children	10
● Couple with dependent children...	8



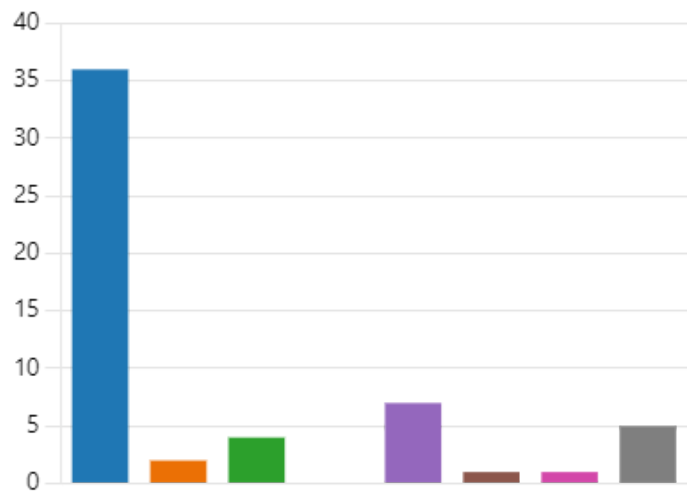
6. How would you describe yourself?

● In good health	15
● I have mental health problems	19
● I have physical health problems	7
● I have both mental and physical...	4



7. What type of debt is your wage arrestment for?

● Council Tax	36
● Credit Card/Store Card	2
● Personal loan	4
● Car Finance	0
● Benefit Overpayment	7
● HMRC	1
● Child Maintenance Arrears	1
● Other	5



8. Does your wage arrestment leave you unable to pay all your essential bills each month? Like gas, electricity, rent and mortgage, food, travel etc.

● Yes	42
● No	2



9. Have you fallen into arrears and not been able to pay other debts because of your wage arrestment?

● Yes	36
● No	8



10. Has your wage arrestment meant you have been unable to pay your current council tax and got into arrears with that

● Yes	35
● No	9



11. How would you describe the effect of your wage arrestment on you and your household?

● Okay, I can afford it	0
● It makes things difficult, but its s...	3
● Hard, I struggle every month to ...	22
● Harsh, my financial situation is ...	14
● Unduly harsh, it is having a seve...	5



12. Would it help you if your wage arrestment could be reduced to an amount that is more affordable?

● Yes	42
● No	2



13. From the 1st of April 2023 the Protected Minimum Amount in a Wage Arrestment has been raised to £655.83 each month. If this was raised to £1,000 (like it is for bank account arrestments) this would mean people with wage arrestments could be up to £65.39 better off. Do you think the Protected Minimum Amount should be increased?

● Yes 38
● No 6



14. You can tell us what effect your wage arrestment has had on you and your family?

29
Responses

Latest Responses

"I have ask my parents and brother for money every month I struggl...

"My wages have been cut by £150 this has resulted me in being behi...