

## Members' Library Service Request Form

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Document Title	East Lothian Advice Consortium Annual Report 2022-23

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**REPORT TO:** Members' Library Service

**MEETING DATE:**

**BY:** Executive Director for Place

**SUBJECT:** East Lothian Advice Consortium Annual Report 2022-2023

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## **1 PURPOSE**

- 1.1 To provide elected members with the East Lothian Advice Consortium's Annual Report 2022-2023

## **2 RECOMMENDATIONS**

- 2.1 Members are asked to note the East Lothian Advice Consortium's Annual Report 2022-2023.

## **3 BACKGROUND**

- 3.1 A contract for the provision of advice services was awarded to the East Lothian Advice Consortium (comprising Haddington CAB, Musselburgh CAB and Carers of East Lothian) in 2015 and extended for a year in 2019. The specification for the service was reviewed and revised in 2019 to take account of the demand for advice services, changes in council services (e.g. Community Housing staff taking on Housing Options advice) and innovation in the way advice services are provided and accessed (e.g. growing use of on-line and telephone advice).
- 3.2 The council carried out an open tender exercise in late 2019 for a three year contract (April 2020 – March 2023) with the option for it to be extended for an additional two years. The tender also stated that its aim was to achieve efficiencies from innovation, resulting in savings on the first year budget in each, and every subsequent year, with a total cost of years 1 to 3 being no more than £1m.
- 3.3 The aim of the Service specified in the tender is to provide free, impartial, confidential benefits, debt, and general advice and information to all residents of East Lothian. Services shall be delivered in a readily accessible manner (by telephone, face to face, digitally through web chat etc.) to everyone in East

Lothian who needs them, and shall ensure that services are accessible to those people most in need.

- 3.4 The key objective of the service is to meet the advice and information needs of those who require services through a range of appropriate, modernised service delivery mechanisms that:
- Provide a 'single gateway' to advice for the range of financial issues and problems that individuals and families may experience. Everyone approaching the service will be provided with the appropriate level of advice, assistance and options for resolving their issue
  - Provide consistent, high quality and accurate advice that is accessible to those most in need
  - Promote the maximisation of income, increase financial inclusion and prevent or alleviate individual poverty
  - Work in partnership with other providers of these services and other services that are of benefit to the target population (e.g. East Lothian Council, food banks, employability services, consumer advice).
- 3.5 East Lothian Advice Consortium (ELAC), which is a partnership between Haddington Citizen Advice Bureau and Musselburgh Citizen Advice Bureau, bid for, and won the tender for the contract. The services specified in the contract are provided by the two CABx. The new service took effect on 1 April 2020.
- 3.6 As specified in the contract ELAC provides quarterly monitoring reports and an Annual Report with detailed information on the outcomes and service indicators as detailed in the contract. The Council and ELAC meet quarterly to review the performance information, how the service is being provided and developed and any concerns or issues raised by either party.
- 3.7 The third annual report for 2022/-2023 was submitted in June 2023 and is appended to this report. The Annual Report highlights the key challenges faced by the CABx but also some of the key successes. These included the return to near normal services with face-to-face contacts following the pandemic, recruitment and training of more generalist advisers to meet the increasing demand for advice and securing funds from external funders to deliver specialist services to those in most need particularly in relation to food and fuel poverty.
- 3.8 Key findings from the Annual Report are that in 2022-2023 ELAC secured a total of £2.773m financial gains for 830 clients, including £1.8m in increased benefits for 320 clients. In addition, 475 clients were helped with money advice and a total of £3,7m in total debt was handled for all clients in 2022-2023.
- 3.10 The Annual report includes several powerful cases studies highlighting the support given to vulnerable people seeking benefits and income maximisation advice and debt advice. It includes a breakdown of cases by ward and client profile information
- 3.11 As per the conditions of the contract agreed in 2020 the Council reviewed the contract in summer 2022 and in July 2022 offered ELAC a two year extension.

The offer was accepted by ELAC so that the contract now runs until 31<sup>st</sup> March 2025. Also, it should be noted that ELAC was provided with additional funding, over and above the contract price of £25,000 from the Council's Low Income Household budget in March 2023. This has been allocated as follow:

- £12,500 for Haddington CAB to train generalist advisers to be specialist benefits advisers, to provide capacity to meet the increased need from the community. This would enable an additional 12 hours of benefits advice to be provided to clients on a weekly basis. The funding will also support training for generalist advisers and management time.
- £12,500 for Musselburgh CAB to provide a debt adviser for 2 days per week to meet increased demand from the community. An existing member of staff who is a qualified and experienced money adviser is already in place to commence this work. The bureau management will support the project on a weekly basis, promoting and encouraging use of the service.

#### **4 POLICY IMPLICATIONS**

4.1 There are no policy implications from this report.

#### **5 INTEGRATED IMPACT ASSESSMENT**

5.1 The subject of this report does not affect the wellbeing of the community or have a significant impact on equality, the environment or economy.

#### **6 RESOURCE IMPLICATIONS**

6.1 Financial – none.

6.2 Personnel – none.

6.3 Other – none.

#### **7 BACKGROUND PAPERS**

7.1 East Lothian Advice Consortium Annual Report 2022-2023

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<b>DATE</b>	10 <sup>th</sup> July 2023

# East Lothian Advice Consortium

## Annual Report 2022-2023

**2022-2023**

**A total of £2,772,993  
confirmed financial gains  
secured for 830 CAB  
clients**

*“The high quality expertise and guidance was delivered in an efficient and friendly manner. The whole process was methodical and thorough and instilled confidence in achieving a successful outcome, which was the result. A very valuable service”.*

East Lothian Advice Consortium Ltd

Registered Office:

c/o Haddington Citizens Advice Bureau 46 Court Street Haddington EH41 3NP

Company No SC517628

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## INTRODUCTION

The Contract for the East Lothian Advice Service is between East Lothian Council and the East Lothian Advice Consortium, a Company Limited by Guarantee without share capital. The Consortium delegates delivery of the service by way of sub contracts to Haddington Citizens Advice Bureau and Musselburgh Citizens Advice Bureau.

The Consortium Board comprises two Trustees from each Citizens Advice Bureau together with an Independent Chair, Robert Carr (Solicitor/Advocate).

The Consortium does not employ any staff. Finance and administration support to the Consortium is provided by Haddington CAB.

This report provides a general update on the delivery of Advice Services under the East Lothian Advice contract from 1 April 2022 to 31 March 2023. Each service provider is required to provide detailed quarterly reports to the Consortium and present a combined report to both the Consortium and East Lothian Council. The combined reports for the year 2022-2023 have been summarised by the Consortium in this annual report.

The funding for the 2020-2023 Contract was substantially reduced through the specialist Housing and Money Advice, Financial Capability and Mental Health Projects no longer featuring as part of the contract which led to staff redundancies. New contract funding is also on a reducing basis.

The Consortium does not receive any funding via the Contract with any essential expenditure covered on a 50/50 basis by the two Citizens Advice Bureau.

Unlike the first contract, the 2022-2023 Contract funding is on an annually reducing basis – a total reduction of £34,635 on Year 1. The annual funding is divided equally between the two Citizens Advice Bureau.

The Council's decision to extend the Contract for a further two years to 2025 on the same terms as 2022-2023 was welcomed.

The 2020-2023 Contract covers the provision of advice for

1. Income Maximisation (1 FTE Benefits Adviser + 0.5 Admin per CAB)
2. Money [Debt] Advice (1 FTE Money Adviser + 0.5 Admin per CAB)
3. General Advice (1 FTE Volunteer Support Officer per CAB)

The greatest expenditure is on staff to deliver the service. In previous years, the Contract funding covered a percentage of management support for a 0.5 FTE Manager/Chief Officer + 0.3 FTE Finance Officer together with a share of running costs however the reductions in funding have negatively impacted on the ability to cover not only these costs as originally envisaged but also meeting the above staffing.

As Charities, both CAB are required by the Regulator (OSCR) to ensure that the charity is viable and sustainable and therefore in this financial year, both CAB went through a restructuring process to ensure that they met these regulatory requirements. This led to two long serving members of Haddington CAB (1 FTE) opting for voluntary redundancy. They were the most experienced Money Advisers in CAB so their knowledge will be missed.

The benefits of two separate CAB are evidenced by the different services they provide to their local community with Musselburgh CAB serving mainly the urban population and Haddington mainly on the rural and coastal populations as can be seen by the client locations chart on p7. Clients can also exercise choice in respect of which CAB to access. This is beneficial, particularly where there is a dispute between two parties who are both seeking CAB advice as each party can be represented separately through each CAB thereby avoiding the conflict of interest which would arise in one CAB representing both parties.

The Contract not only partly supports the delivery of the core functions of both CAB but also enables external funding to be secured to extend the reach through the provision of specialist services such as the Scottish Legal Aid Board Projects (In Court Advice Representation Project and Debt Helpline) together with other national projects including Specialist Debt Helpline, Help to Claim, Money Talks and more and others including Foodbank and Community Hospital Support.

All figures in this Report relate to all services provided by CAB including Projects funded externally. The **£2,772,993** financial gains secured for clients represents a significant return on investment of funds from both East Lothian Council and external funders

## Quality Services and Regulation

Citizens Advice Bureaux are independent charities and members of the Scottish Association of Citizens Advice Bureaux (Citizens Advice Scotland/CAS). CABx are provided with support by CAS and are subject to an in depth quality assurance audit of both advice and management systems, policies and procedures to ensure that a quality service, which meets CAB Membership requirements, is provided to all service users

Citizens Advice Bureaux are also regulated by

- Office of the Scottish Charities Regulator (OSCR)
- Office of the Immigration Services Commissioner (OISC).
- Financial Conduct Authority (FCA)
- Companies House (Haddington CAB only)



## Key Successes

- The 'new normal' - supporting the return of volunteers
- Introducing new and updating policies and procedures to meet the 'new normal'
- Recruitment and training and recruitment of more generalist advisers to meet the increasing demand for advice
- Establishing alternatives for 'drop ins' to match both clients' need and CAB resources. This year has seen face to face contacts increase by 37%.
- Re-establishing partnership working with old and new partners
- Securing funds from external funders to deliver specialist services to those in most need particularly in relation to food and fuel poverty

## Key Challenges

- Financial challenges from a reducing funding base led to staff redundancies (2 x 0.5 FTE Money Adviser at HCAB)
- Short term funding contracts which create uncertainty for staff and CAB
- Funding applications are constantly being developed in order to ensure current staffing levels can be maintained
- Volunteer recruitment continues to be challenging particularly for admin and reception roles in Haddington and for adviser roles in Musselburgh
- The shortage of volunteers together with staff (HCAB) on long term sick leave had a significant impact on service delivery with waiting times increasing particularly for Benefit and Money Advice/Debt appointments
- A substantial increase in incidences of anti-social behaviour, including intimidation of staff, outside MCAB building. Following interventions by Police and Community Wardens, the situation improved however MCAB has decided to relocate due to both this behaviour and their current building not being disability compliant. The move will also look to reduce budget on premises costs going forward

## Key Findings

The statistics in this Report include all projects funded by both East Lothian Council and external funders. Figures in brackets are for the previous year (2021-2022).

### Added Value

Additionality is achieved through the projects based in the CABx and funded by external funding sources including the Scottish Legal Aid Board (SLAB), Citizens Advice Scotland, Bank of Scotland, Trussel Trust and the Scottish Government among others.

CAB Specialist Project Advisers supported clients with social security mandatory reconsiderations and appeals together with representation for Court (civil hearings) and Housing Tribunals.

- 2,724 (1,880) clients accessed the whole service
- 1,660 (982) clients were new to the service
- 11,798 (9,615) contacts with clients during the period which equates to 4.3 (5.1) contacts per client

### Economic Benefits/Community Wealth Building

It is widely recognised that where financial gains are secured, particularly in relation to social security benefits, there is a related benefit to the local economy as individuals spend the additional income in their local area. This benefits not only the individual but also public services and local businesses.

- **£2,772,993** (£2,362,465) total financial gains were achieved for **830** (489) clients
- **1,348** (1,148) clients were helped with benefits/income maximisation advice
- **320** (221) people had their income increased by a total of **£1,800,620** (£1,466,354)

In addition to benefitting the local economy, it is recognised that the support from CAB together with the financial gains and increased income enhances the individual's wellbeing and can reduce dependency on health and other statutory services.

The Contract supports the main service with additional funds leveraged in by CAB from external funding sources enabling additional jobs to be created and specialist services to be established eg In Court Representation Service and Debt Helpline among others.

#### Community Wealth Building 2020-2023

External Income	£1,082,107
Client Financial Gains	£8,434,639
<b>CAB contribution to local economy</b>	<b>£9,516,746</b>

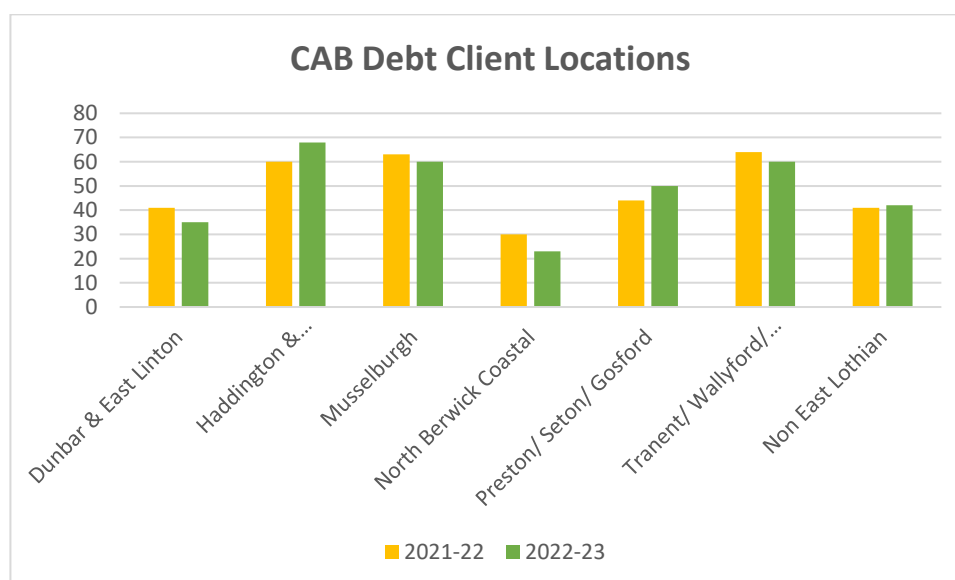
## Debt and Money Advice

CAB are licensed and regulated by the Financial Conduct Authority to provide debt advice. In 2022-2023

- 333 (282) new clients asked for help with their debts totalling £1,972,579 (£2,143,943)
- Total debt clients were 475 (449)
- **£3,694,913** (£4,104,355) total debt handled for all client contacts in this year

Statutory Debt Solutions	No of clients
Bankruptcy - Full Administration/Minimum Asset Procedure	27 (38)
Debt Arrangement Scheme	6 (11)
Protected Trust Deed	2

*The service I received was absolutely amazing. S has been totally supporting and helped massively to calm me down as going bankrupt was something I never ever thought would happen but I was sinking fast. S helped me realise that this happens to lots of people and that I wasn't a bad person for going through this. Amazing service. Thank you to all.*



*“My adviser was very efficient and helpful and a very successful outcome was received. Thank you”.*

## Case Studies

Problems are invariably interlinked with many different legislative requirements having a negative impact on the individual. The first two case studies highlight the impact of mental health on debt and the specialist knowledge of the CAB Money Advisers used to achieve a successful outcome for the clients reducing their anxiety and worry over debt.

*A is so super helpful! Couldn't have anyone better to help me manage my debt! An amazing service every time we chat! Has got good manners and is very polite!*

The other case studies highlight how the holistic nature of the CAB Service can deal with interlinked issues across a wide range of debt, social security, immigration and health. Financial capability support and advice, particularly for those who are not digitally aware enable a client to manage their finances better and improve their wellbeing, particularly important for those who are affected by the impact of the Coronavirus including clients who are shielding.

*"Thanks for the help. I can't use digital services. Couldn't do it myself. A great help".*

### 1 Debt/mental health

#### **Background:**

Client contacted the Debt Helpline for assistance with debts (credit cards and catalogues) she had run up mainly as a result of her mental health condition (bi-polar/borderline personality disorder.) Client had been unwell and was in and out of hospital over the past 6 months; she is receiving 'treatment' but issues are on-going.

#### **Actions Taken:**

CAB Money Adviser explained the money advice process and how CAB could help and provided specific advice in relation to debt and mental health.

Adviser confirmed with client that she already has exemption from council tax on the grounds of 'severe mental impairment' and explained that CAB could request these debts were written off on the grounds of mental health.

The Adviser sent the client a copy of the 'Debt and Mental Health Evidence Form' (DMHEF) to be completed by her mental health practitioner, which CAB would send to her creditors, asking for the debt to be written off.

The Adviser also explained how the client could add a note to her credit file if she wished so that it would be more difficult for her to be offered credit in future (client does not want to take on further credit but when unwell she often does so and then cannot afford to repay it.)

**Outcome:**

The client returned the completed and signed DMHEF which CAB sent to the Creditors, with a covering letter, asking them to write off the debt in the circumstances and in line with FCA guidelines. It is anticipated that they will comply with this request (or at the very least will not pursue these debts further.) The client is also going to look at getting a note added to her credit file as advised to prevent a similar situation occurring in future.

*"I was treated very well, both advisers were very professional and helped me a huge amount. I don't think I would have been able to do it on my own. I really appreciate all the help and advice I received".*

**2 Debt/mental health**

This case study again demonstrates the impact of debt on mental health and vice versa. Combined with all the other issues, it was difficult for the client to maintain engagement and also the need to deal with the same person. Bankruptcy is a Statutory Debt Relief and, while it does put certain restrictions on the individual, it does live up to it's name in this case of providing 'relief'.

**Background**

Client is a 41 year old with complex physical health issues and ongoing mental health problems which could be linked to being a domestic abuse survivor. Client lives in a social housing tenancy with 2 dependants and works part time.

**Issue**

This was the third time that the client had presented. Previously, due to domestic violence and mental health issues, client was unable to engage long enough for CAB to complete the debt process successfully. Due to the complex health issues, client always expresses to deal with the same Accredited Money Adviser, as the thought of having to deal with someone else is too overwhelming and causes her great anxiety. Fortunately this was able to be accommodated.

Client had multiple debts of over £30,000, however, was still not sure if that was the full extent of the debt situation.

**Action**

CAB conducted a benefit check, credit report and supported in reviewing the extensive amount of paperwork. Client's only viable option in relation to the amount of debt was to go bankrupt. Client had already decided that was the option to pursue and due to her debt being above £25,000 client would be applying for Full Administration Bankruptcy. Even though the client was working and on a good salary, she was in receipt of Universal Credit therefore CAB was able to obtain a waiver for her bankruptcy fee.

## Outcome

The client's bankruptcy application was awarded giving debt relief of £40,885.80.

Client was so relieved and grateful for all the help received over the many occasions they have had assistance from the CAB debt team.

*"S had been brilliant with us with all matters connected with us would give her 11/10 rating"*

## 3 Income Maximisation/Tax Credits and immigration status

### Background

Client (63), an EU national who has lived and worked in the UK for 10 years is separated from her husband but lives in his 2 bed Private Residential Tenancy (rent £650 per month of which she pays 50%). Council Tax is £150 of which she pays 50%. She claims no benefits.

She works but has been on furlough and currently receives around £500 per month. No health conditions, no savings and no debts. She is supported by her children and grandchild.

She has applied to remain in the UK under the EU Settlement Scheme.

### Issue

Client used to claim Working Tax Credits (TC's) but this ended due to HMRC arguing she was part of a couple and she was claiming as a single person. She has received a letter from HMRC stating she has been overpaid £1,887.60 TC's which have to be repaid by mid November. This relates to the tax year ending in April 2019.

Client does not accept that she had claimed TC's inappropriately and maintains her relationship has ended with her husband. It is not clear when the client received the decision notice informing her of the decision to end her TC claim but it appears it is many months ago. The letter dated 6 October is a notice to pay and has no appeal rights.

Client may have requested an Mandatory Reconsideration (MR) as she has sent information to HMRC stating she is separated but there appears to be no reply to this as yet so it could be that a decision is being considered.

Client has asked that a formal Mandatory Reconsideration (MR) be requested.

### Action

MR form and paper apart sent to HMRC. As it is not certain that client has not already done this (she speaks little English) it may be that it is appropriate to lodge an appeal but CAB need to see HMRC's reply to fully understand what stage things are at so

advised client to await reply and advised on appeal rights accordingly. Advice was also given on applying under the EU Settlement Scheme.

Following some correspondence with HMRC it transpired client has indeed requested an MR and HMRC have now agreed to send out earlier MR decision notice.

As decision was not changed an appeal was lodged with HMCTS arguing client has a right to claim tax credits as a single person as she is separated from her husband in circumstances which are likely to be permanent.

Prior to the appeal hearing HMRC sent an appeal lapsed letter. This is a procedure open to them if they change the original decision in a way which is favourable to client. The appeal lapses but it is open to the client to request an appeal of the new decision should they choose to.

### **Outcome**

As the decision was to agree that client had made an appropriate claim to single person tax credits client was accepting of the decision and no further action was required.

Client received all back payments of TC due to her and has an ongoing entitlement.

The case was particularly challenging due to language difficulties but mainly due to lack of documentary evidence provided by client. The successful outcome shows that CAB is willing to establish the facts for client and advise on appeal rights and lodge late appeals and support client through to the conclusion of the case and also able to advise on immigration issues re the EU Settlement Scheme.

**Client Financial Gain - awarded at review/revision                      £4,297**

## **4      Income Maximisation/Tax Credits/mental health**

The case illustrates that even large organisations such as HMRC who have clear guidelines to assist their decision makers to make appropriate decisions when dealing with vulnerable claimants can make the wrong decision. Fortunately, they have a robust complaint procedure which allowed this decision to be changed. The client has had a major stress removed from her and the chances of relapse related to this issue has been removed.

### **Case**

Client (49) is married (but separated for over a decade) and lives alone in a one-bedroom ELC Scottish Secure Tenancy. She has four children, 3 of whom are adults

around age 30 and live independently and one (10) who was adopted some years ago. Client receives Employment & Support Allowance (support group, deductions for loan), Personal Independence Payment, Housing Benefit/Council Tax Reduction.

Client received a letter dated 10 May 2021 stating she received a prior letter asking her to repay tax credits of £10176.19 as she was overpaid TCs based on the information she gave them.

Client has schizophrenia and has been admitted to hospital multiple times (including compulsorily) and is currently being maintained in the community by her psychiatrist, social worker, third sector worker, tenancy support worker and other support workers who help with shopping.

She receives fortnightly injections to maintain her schizophrenia.

Client is unaware why the overpayment occurred but thinks it may have been due to her child, now adopted, being in care and not living with her when she was claiming CTC.

### **Issue**

There is a very real risk, given client's psychiatric history, that if HMRC continue to insist on recover of the tax credit overpayment that the client could relapse. HMRC has a code of practice which allows them to use discretion with regards to recovery of tax credits overpayments and one of the things they are required to consider is the mental state of the claimant. It was important that CAB advocate on client's behalf to argue that on this occasion the debt should be written off.

### **Action**

HMRC confirmed the overpayment on request with documentary evidence. CAB wrote to HMRC to argue that it should not be recovered on the grounds (1) client was unwell at the time of the claim and was not capable of informing HMRC of her change in circumstances; and (2) recovery of the debt would cause distress to client and risk a relapse in her very serious and fragile mental state. HMRC Debt and Mental Health Evidence form sent to psychiatrist and social worker for their opinion of the effect this recovery may have on client's mental state.

The forms were returned by the professionals and they both agreed that to recover the debt may well trigger a relapse in client's mental condition and therefore recovery would be inappropriate.

On receipt of the forms HMRC refused to alter their decision and continued to insist on recover. CAB raised a complaint on the grounds that HMRC had failed to exercise its discretion appropriately.

### **Outcome**

The complaint was upheld, the decision was changed and confirmation was received that the debt would be written off.



## **5 Collaborative working between agencies**

### **Background**

Client is separated, lives with her non-dependent daughter in a joint tenancy. Client in receipt of Employment Support Allowance and Personal Independence Payment. Client has spinal spondylosis, joint and hip pain, lymphoedema and depression.

Client was referred to CAB by ELC Benefits Team who had assisted the client to apply for Universal Credit, Council Tax Reduction and Discretionary Housing Payment maximising her income after separation.

The client has struggled to keep on top of her debt and ongoing expenditure since separation but needed specialist advice with regards to her debts and in particular Court papers.

Simple Procedure Court papers had been received in regards to credit card default. Before seeking help from CAB the client had completed a Time to Pay application and response form and had returned it to the Court offering £20 towards the debt. The client had received notification from the Court that her paperwork had been received but did not hear anything else. Client had other debts which were being paid, in excess of £400 per month, to which she is now unable to afford. Client did not believe she was able to afford £20 to pay on top of other debts. Client had no idea how to respond to Court papers she had received which was causing her significant stress.

### **CAB Action**

Money Adviser contacted the Pursuer's solicitors in relation to the client's response to Simple Procedure court papers advising that client is in receipt of benefits only and is unable to make payments as these are unaffordable. The solicitors advised that they have accepted the £20 offer client presented to them through court but will not expect a payment until client is able to get further advice.

Client went through money advice process and received debt and budgeting advice, main options discussed were based on her circumstances - benefits only income, no disposable income, no assets and ill health. Client considered her options and felt bankruptcy would be the best option as she is unable to afford any payments to debts and her current financial situation was affecting her mental health.

### **Outcome**

Client assisted to apply for bankruptcy which stopped unaffordable debt repayments and allowed client to move forward after her relationship ended. Had bankruptcy not been an option, the client would have been referred to the CAB In Court Adviser who would have represented her in the Court action.

## Appendix 1 Ward Reports

The following reports provide statistical data in Ward format for all clients supported through the ELAC contract in 2022-2023 and also, due to the impact of Covid, include figures from projects funded by external funders. The report shows the numbers of clients from each Ward together with 'Non East Lothian' clients. The CAB provides advice and information to every client however only takes on casework for clients who live and/or work in East Lothian.

Finance and Charitable support represent the highest category this year due mainly to the increased numbers of foodbank referrals and closer working with the foodbanks. Benefits advice continues to be the main focus of the advice areas followed by debt and utilities.

The summary of totals is broken down by ward as follows

	<b>2022-2023</b>	<b>2021-2022</b>
Dunbar and East Linton	11%	9%
Haddington and Lammermuir	19%	15%
Musselburgh	19%	19%
North Berwick Coastal	7%	7%
Preston/Seton/Gosford	13%	15%
Tranent/Wallyford/Macmerry	13%	19%%
Non East Lothian	14%	16%

*M was friendly and patient - very useful discussion and I was advised he would carry out further research and come back in a few days. This is perfectly acceptable to me. I would rather wait and have an answer I can accept rather than an "off-the-cuff" answer. Very satisfied with progress so far.*

Level 1	Dunbar and East Linton	Haddington and Lammermuir	Musselburgh	North Berwick Coastal	Preston Seton Gosford	Tranent Wallyford Macmerry	Non-ELC	Total EL	% of Total
Benefits	150	259	255	103	176	214	191	1348	31.43%
Consumer	17	14	9	7	7	14	24	92	2.15%
Debt	54	89	78	29	65	79	51	445	10.38%
Discrimination	5	5	1	1	1	4	1	18	0.42%
Education	1	2	5	1	2	3	4	18	0.42%
Employment	25	37	20	16	18	27	40	183	4.27%
Finance and Charitable Support	53	109	167	31	89	131	60	640	14.92%
Health and community care	5	18	13	7	18	15	13	89	2.08%
Housing	28	50	41	29	30	37	71	286	6.67%
Immigration, Asylum and Nationality	0	6	4	2	3	4	8	27	0.63%
Legal Proceedings	24	35	25	15	24	23	34	180	4.20%
NHS Concern or Complaint	5	11	12	2	6	7	10	53	1.24%
Relationship	21	33	23	8	26	26	29	166	3.87%
Tax	32	61	63	12	47	46	20	281	6.55%
Travel, transport and holidays	7	15	12	3	11	12	14	74	1.73%
Utilities and communications	36	85	79	31	50	66	42	389	9.07%
<b>Total</b>	<b>463</b>	<b>829</b>	<b>807</b>	<b>297</b>	<b>573</b>	<b>708</b>	<b>612</b>	<b>4289</b>	<b>100.00%</b>

## Appendix 2

### Client Profile

The CAB statistical recording system 'Castle' enables a detailed analysis of client demographics to be made both locally and Scotland wide with Census information and other government and social research data.

For the period 2022-23, 2,723 client records were used (2021-22 1,880) to provide a detailed breakdown of client demographics as follows:

<b>Age Range</b>	<b>2022-23</b>	<b>2021-22</b>
no answer/preferred not to answer	475	676
80+	62	28
65-79	375	158
60-64	212	152
45-59	680	450
35-44	447	304
25-34	349	235
18-24	116	123
16-17	6	6
15 under	1	1

- ❖ There is a substantial increase in the majority of age groups (92%) for clients over 60; (49%) for those age between 25 and 59 with a small (5%) reduction for those under 25

<b>Gender</b>	<b>2022-23</b>	<b>2021-22</b>
no answer/prefer not to answer	1064	797
Male	668	669
Female	991	414

- ❖ Of those responding, females show an increase of 139% over the previous year.

<b>Ethnic Group</b>	<b>2022-23</b>	<b>2021-22</b>
no answer/prefer not to answer	1651	942
White (Scottish/Irish/British/other)	1039	904
Other ethnic group	18	-
Asian, Asian Scottish or Asian British	11	
Caribbean, Caribbean or Black	1	34
Mixed or multiple ethnic groups	1	
African	2	

<b>Nationality</b>	<b>2022-23</b>	<b>2021-22</b>
no answer/prefer not to answer	1118	879
Scottish	1085	684
British	332	204
Other EU national	110	64
English	37	
Northern Irish	9	31
Welsh	4	
Non EU national	28	18

- ❖ There is a 59% increase in Scottish clients responding compared to 2021/22

<b>Relationship</b>	<b>2022-23</b>	<b>2021-22</b>
Unknown/prefer not to answer	1112	853
Married/co-habiting/civil partnership	583	358
Single/never been married	609	425
Divorce/dissolved partnership	178	100
Separated in a legal partnership	122	70
Widowed	85	55
Other	34	19

<b>Caring Responsibilities</b>	<b>2022-23</b>	<b>2021-22</b>
Unknown/prefer not to answer	1088	824
No caring responsibility	923	573
Children - no disability	455	345
Children - with disability	79	41
Adult - with disability	96	55
Elderly person - with disability	50	28
Elderly person - no disability	15	4
Other	17	10

- ❖ Responses from clients caring for children with disability have increased by 93%; caring for adults with disability have increased by 75% and those caring for elderly persons with disability by 79%.

<b>Housing Type</b>	<b>2022-23</b>	<b>2021-22</b>
Unknown/prefer not to answer	1041	790
Council rented	614	425
Owner Occupier	447	271
Other social rented eg housing association/charitable trust	185	125
Private landlord	241	141
Staying with friends/relatives	104	64
Homeless/temporary accommodation	58	45
Other	33	19

- ❖ Respondents have increased in all housing types. The highest increase (71%) is in the Private Landlord category closely followed by Owner Occupiers (65% increase) with Council and Social Rented increases over the previous year at 44% and 48% respectively. Respondents who are staying with friends/relatives or who are homeless/in temporary accommodation have increased by 49%.

<b>Employment Status</b>	<b>2022-23</b>	<b>2021-22</b>
No answer provided/preferred not to answer	1036	806
Unemployed	352	223
Unable to work due to ill health/disability	334	226
Full time work (30+ hours)	298	213
Retired	283	114
Part time work (less than 30 hours)	209	153
Self Employed	86	55
Not seeking work	44	32
Other	21	14
Looking after home/family	37	36
Student	23	8

- ❖ Unemployed respondents show an increase of 58% with a 48% increase in those unable to work due to ill health or disability.
- ❖ 40% more respondents from last year are in full time work (37% more in part time work).
- ❖ Self employed respondents have increased by 56%

<b>Health Condition</b>	<b>2022-23</b>	<b>2021-22</b>	<b>2020-21</b>
no answer provided/prefer not to answer	1637	1363	1797
Yes	671	475	536
No	415	42	18

- ❖ 41% increase in respondents with a health condition which limited them a lot/a little
- ❖ Compared to the past two years, there is a substantial increase in the numbers of respondents who had no health condition which made things difficult for day to day activities

It is difficult to provide a proper analysis on the figures as many clients prefer not to answer or did not provide an answer with numbers of no responses in each category varying. Overall however, numbers of those who did respond have shown a significant increase compared with the previous year.

## Appendix 3 Metrics

ELAC METRICS GUIDE TO REPORTS REQUIRED 2022-2023			TOTAL 2022-23	TOTAL 2021-22	TOTAL 2020-21
REPORT	METRIC				
ADVICE CODES		Active Clients	2,724	1,880	2,348
	7.4.1	New Clients	1,660	982	1,316
		Client Contacts	11,798	9,615	10,589
		Issues (Level 1)	11,100	8,597	10,316
CLIENT DEBT STATS	6.4.1	Case Created	333	282	273
		Contact Created	475	449	451
	8.3.3	Single Debts	34	24	38
	8.3.4	Total less single debts	441	258	413
CLIENT FINANCIAL GAIN	5.4.2	Total clients (All)	830	489	687
		Total CFG (All)	£2,772,993	£2,362,465	£3,299,181
	5.5.3/8.3.2	Total clients (Benefits)	320	221	404
		Total CFG (Benefits)	£1,800,620	£1,466,354	£2,271,833
	6.4.3/8.3.6	Total clients (Debt)	65	58	76
		Total CFG (Debt)	£744,762	£743,844	£852,666
CONTACT METHOD	8.3.10	Email/Fax/Media	3,372	2,954	3,718
		Letter	570	937	734
		Phone/SCAH	6,755	5,572	5,490
		Personal/video/Near me	1,101	132	118
		Totals	11,798	9,595	10,510
DEBT ADVICE NEW CLIENT LOCATIONS	8.3.5	Dunbar & EL	35	39	32
		Hadd & Lammermuir	68	57	46
		Musselburgh	60	61	49
		NB Coastal	23	30	18
		P/S/Gosford	50	44	38
		Tranent/Wally/Macmerry	60	62	58
		Non EL	42	42	43
		Total	338	282	284
DEBT DISTRIBUTION	6.4.2	Case Created	£1,972,579	£2,143,943	£1,593,694
		Contact Created	£3,694,913	£4,104,355	£6,099,545
DEBT OPTIONS/OUTCOMES Contact Created	6.4.4	Total	133	209	268
		DAS	6	11	21
		Bankruptcy	27	38	79
ELC CLIENTS BY ADVICE CODE	5.5.2	Total Benefit Clients	1,348	1,148	1,433
REFERRALS	8.3.12	Total in/out	2,411	1,529	935
		In	838	807	486
		ELC in	63	91	105
		Out	1,573	722	449
		Foodbank	1,140	515	244
ONE AND DONE (NATIONAL STANDARDS)	8.3.13		953	726	1,007

## Appendix 4 Finance Report for 2022-2023

### EAST LoTHIAN ADVICE CONSORTIUM

#### FINANCE REPORT FOR THE YEAR TO 31st MARCH 2023

	MCAB	HCAB	TOTAL
<b>INCOME</b>			
Grants	166,964	166,964	333,928
	<hr/>	<hr/>	<hr/>
	166,964	166,964	333,928
<b>EXPENDITURE</b>			
Salaries	128,290	150,660	278,950
Staff & Volunteer Costs	4,541	4,098	8,639
Office	17,993	8,365	26,358
Premises	14,742	16,328	31,070
Governance	7,685	5,126	12,811
Other	701	29	730
	<hr/>	<hr/>	<hr/>
	173,952	184,606	358,558
Surplus/(Deficit)	<b>-6,988</b>	<b>-17,642</b>	<b>-24,630</b>

*"I could not have gone through all my issues in the last 6 months without CAB. I really felt I had people caring and helping me to sort things I had no clue about. Great service".*