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REPORT TO: Members' Library

MEETING DATE: November 2021

BY: Executive Director - Place

SUBJECT: East Lothian Advice Consortium Annual Report 2020
- 2021

1 PURPOSE

- 1.1 To provide elected members with the East Lothian Advice Consortium's Annual Report 2020-2021.

2 RECOMMENDATIONS

- 2.1 Members are asked to note the East Lothian Advice Consortium's Annual Report 2020-2021.

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 further periods of one year.
- 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 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. The Council budget approved on 3 March 2020 included an efficiency saving of £158,000 in 2020/21 and a further £18,000 in 2021/22 against East Lothian Advice Services. These saving have been achieved with the tender price coming in at around £1m for the three year contract.
- 3.6 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.
- 3.7 As specified in the contract ELAC provides quarterly monitoring reports and an Annual Report with detailed information on the outcomes and service indicators that are detailed in the contract. The Council and ELAC meet quarterly to review the performance information and discuss how the service is being provided, how the service is being developed and any concerns or issues raised by either party.
- 3.8 The first annual report for 2020/21 was submitted in late September and is appended to this report. This year has obviously been totally dominated by the COVID pandemic. The two CABx closed their face-to-face services just as the contract started and have only recently begun offering a face-to-face service for clients. The Annual Report highlights the key challenges faced by the CABx but also some of the key successes over this difficult time, including the development of debt helpline and success in attracting funding from external sources.
- 3.9 Key findings from the Annual Report are that in 2020/21 ELAC secured a total of £3.3m financial gains for 659 clients, including £2.27m in benefits

for 404 clients. In addition, 449 clients were helped with money advice and a total of just under £2m in total debt was handled for new cases in 2020/21.

- 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. Also it includes a breakdown of cases by ward and client profile information.

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

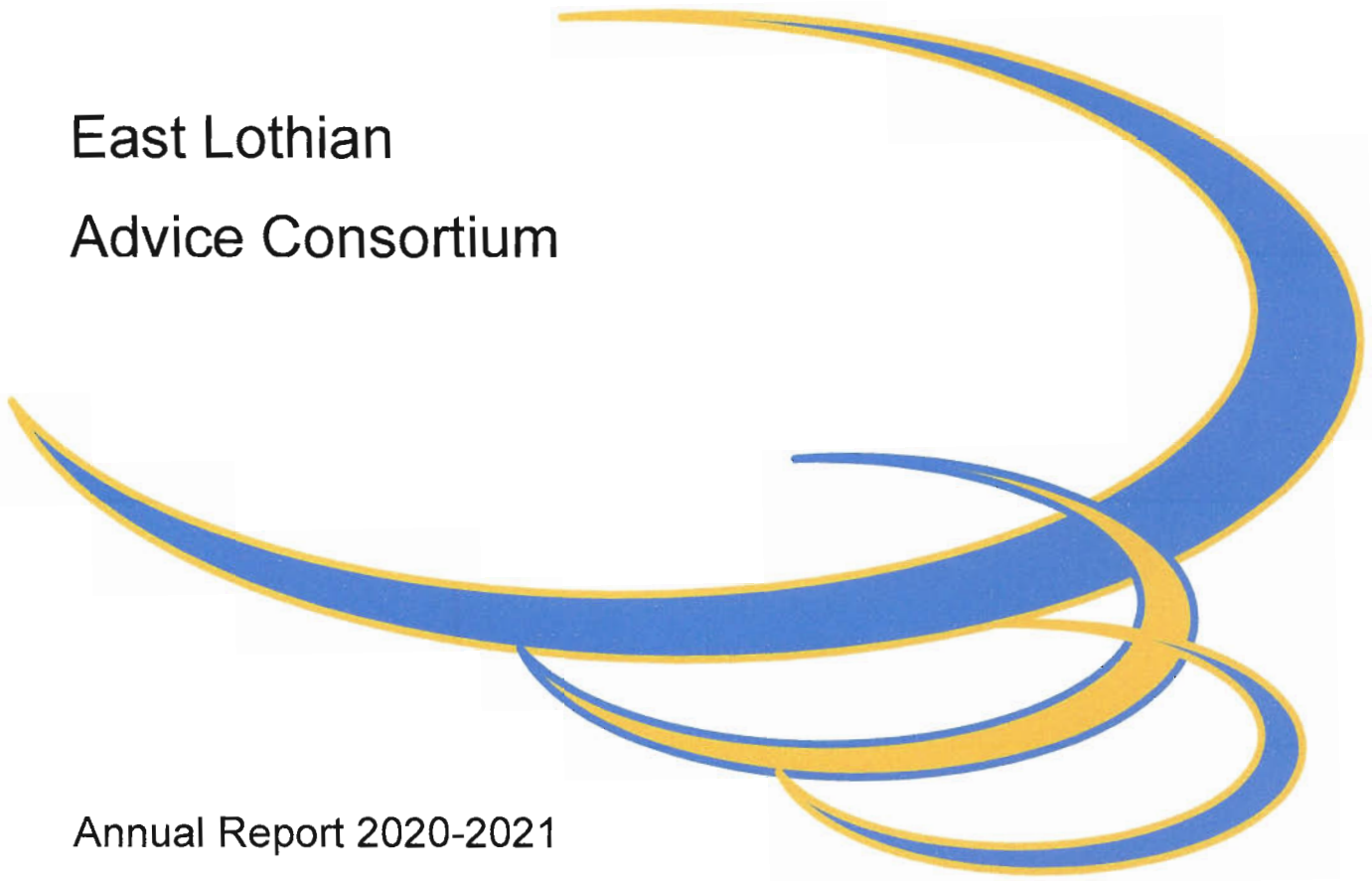
- 6.1 Financial – The Council budget approved on 3 March 2020 included an efficiency saving of £158,000 in 2020/21 and a further £18,000 in 2021/22 against East Lothian Advice Services. These saving have been achieved with the tender price coming in at around £1m for the three year contract.
- 6.2 Personnel – none.
- 6.3 Other – none.

7 BACKGROUND PAPERS

- 7.1 East Lothian Advice Consortium Annual Report 2020-2021

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DATE	9 November 2021

East Lothian Advice Consortium



Annual Report 2020-2021



"All benefits sorted and money in. There should be some kind of award"

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INTRODUCTION

This report provides a general update on activity from the contract to deliver Advice Services under the East Lothian Advice contract from 1 April 2020 to 31 March 2021.

The Contract with East Lothian Council for the East Lothian Advice Service is held by 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. In 2015, the Consortium received a small grant of £12,500 from East Lothian Council to cover the legal and professional costs and incidentals over the lifetime of the initial 3 year contract which was later extended to 4 years. There was no provision for funding for the Consortium in the new Contract for 2020-2021 and any essential expenditure is met on a 50/50 basis by the two Citizens Advice Bureau.

The Contract covers the provision of advice for

1. Income Maximisation
2. Money [Debt] Advice
3. General Advice

The Contract enhances the CAB ability to secure other funding to extend the reach of the service by providing specialist services such as the Scottish Legal Aid Board Project of In Court Advice representation and other national projects including Help to Claim, Money Talk and the Armed Services Advice Project among others.

The specialist Housing and Money Advice, Financial Capability and Mental Health Projects which were included in the previous Contract are not included in the new Contract however external funding was secured by MCAB to enable them to continue their financial capability work in schools.

Each service provider is required to provide detailed quarterly reports to the Consortium and take turns in preparing and combining the reports for presentation to both the Consortium and East Lothian Council. The combined reports for the year 2020-2021 have been summarised by the Consortium in this annual report.

Key Successes

- The pandemic resulted in both CABx moving to home working, developing an effective infrastructure which is likely to continue to be used. Haddington CAB staff have continued to have caseloads at full capacity and client feedback is positive with clients enjoying the flexibility of the service and ease to access help.
- Musselburgh CAB was successful in passing the Peer Review for Scottish National Standards and are now working towards the Organisational Audit
- Musselburgh CAB ran a successful Scottish Child Payment Campaign with the aim of reducing child poverty. CAB statistical data enabled proactive and effective campaigning. MCAB will continue to actively campaign to help maximise their clients' income.
- Further funding applications have been written and a number have been successful including, but not limited to SLAB Debt Advice Journey Programme (joint bid) and JP Morgan Chase Foundation (HCAB). The funding, initially for 1 year and which was open to all CABx in Scotland, is for a partnership model of CABx working together to deliver a specialist debt helpline. Haddington CAB is part of the east/west coast partnership group with Edinburgh, West Lothian, Motherwell, Wishaw and Airdrie CAB.
- Musselburgh CAB and Haddington CAB Managers enjoy both formal monthly check ins and more regular non-formal contact for mutual support.

Key Challenges

- The pandemic meant we lost highly trained volunteers and had to address recruitment and training which impacted on service delivery. There is no sign of an imminent return of volunteers to increase the capacity of the generalist service.
- MCAB has established and implemented new financial procedures to effectively manage ongoing finance requirements
- Staffing has been a challenge over the last 12 months
- both HCAB and MCAB recruited new Managers.

- HCAB Manager was one week into post at lockdown and although had considerable management and leadership experience had not worked in the advice sector before. Two new Managers (job share) were appointed in MCAB later in the year however one had to take emergency leave for 4 months.
- Staff have also suffered with their health and wellbeing and CABx are working with employees to become more resilient
- Staff have encountered IT issues working from home, mainly caused by IT updates, server being updated etc. This has caused some issues with access to systems but these have now been resolved by Citizens Advice Scotland IT support.
- Due to some specialist services (Housing & Money Advice, Financial Capability and Mental Health projects) not being continued from the previous Contract, some staff were made redundant however one member of staff was retained through redeployment to project work and MCAB was successful in securing external funding to continue staffing to support their financial capability work in schools.

Key Findings

Added Value

“For this work and help a Solicitor would not do this for free”

Additionality is achieved through the projects based in the CABx and funded by the Scottish Legal Aid Board, Citizens Advice Scotland and The Robertson Trust among others.

CABx Specialist Project Advisers supported clients with representation at Court (civil hearings), Housing Tribunals and for mandatory reconsiderations and benefit appeals (Tribunals).

Due to the pandemic and loss of volunteer advisers, the statistics in this Report include all projects funded by both East Lothian Council and external funders.

- 2,351 clients accessed the whole service
- 1,313 clients were new to the service
- 10,589 contacts with clients during the period which equates to 5.88 contacts per client

Economic Benefits

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 where individuals spend the additional income in their local area which benefits not only the individual but also public services and local businesses.



- £3,299,264 total financial gains were achieved for 689 benefit and debt clients
- 404 people had their income increased from benefits by a total of £2,271,883
- 1,434 clients were helped with benefits/income maximisation advice

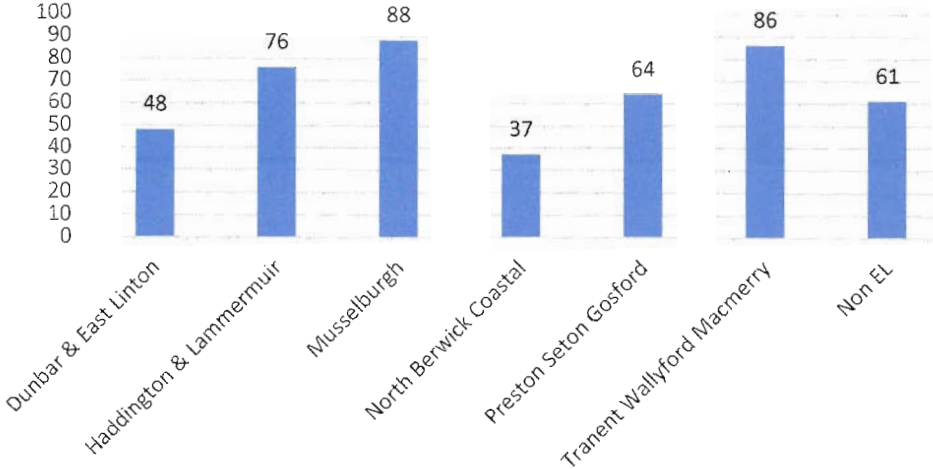
Debt and Money Advice

CABx are licensed and regulated by the Financial Conduct Authority to provide debt advice. In 2020-2021

- 449 clients were helped with money advice
- £1,917,778 total debt handled for new cases created in this financial year (159 clients)
- £6,086,573 total debt handled for all clients in this financial year
- £726,975 total arrears of Council Tax and Rent for all client contacts in this year

Statutory Debt Solutions	No of clients
Bankruptcy - Full Administration	13
Bankruptcy – Minimum Asset Procedure	33
Debt Arrangement Scheme	8
Protected Trust Deed	2

CABx Debt Client Locations



Case Studies

Problems are invariably interlinked with many different legislative requirements having a negative impact on the individual. CABx are not only authorised to provide debt and money advice but are also authorised by the Office of the Immigration Commissioner to provide Level 1 immigration advice. The first case study highlights the impact of the different regulations and how CABx can work across them to provide advice and support holistically and achieve a successful outcome for the client.

The second case study demonstrates how financial capability support and debt advice can help a client to manage their finances better and improve their wellbeing. It also highlights the impact of the Coronavirus on the CABx and clients who are shielding.

1 Housing and Benefits; Immigration/Brexit

Background:

Client (18) is an EU national who has lived in the UK since age 4, is unintentionally homeless and living in temporary accommodation, rent paid by Housing Benefit. He has no debts or savings. He is estranged from parents (one parent- also EU national - works in UK). The other parent lives in EU/never resided in the UK.

Client claimed Universal Credit (UC) but the claim failed as it was decided there was no right to reside in the UK. Although there was a right to reside derived from the parent's worker status (or permanent right to reside if been a worker for at least 5 years), as the evidence requested by the DWP could not be provided due to the estrangement – parent refused to communicate A Mandatory Reconsideration had been requested but the decision confirmed. The UC claim was closed and no reapplication has been made leaving the client without any money to support himself. The client wanted advice on what to do.

Issue

Client was not able to claim UC so had no money and it was not certain the Housing Benefit would be continued given the inability to prove there was a right to reside. The situation was further complicated and precarious in terms of the right to reside in the UK beyond the end of the post Brexit transition period.

Action

- (1) Advised to reclaim UC immediately. In the meantime the supported accommodation staff would assist with communicating with the parent and ask for details of employment to enable him to comply with the request of the DWP and included in this new claim. If it is established that the parent is a 'worker' then there will be a right to reside as the family member of an EU national who is a worker. As under 21, the client is automatically considered a family member. This would give a right to reside sufficient to claim UC (the current right to reside

as a jobseeker is insufficient to qualify). As a worker, the right to reside qualification would be met.

(2) Considered appealing the current negative decision. However as there has been no action taken since the MR decision notice (i.e. almost 5 months) and there is an absolute time limit on appeals of 12 months (post MR), it would be possible to request a late appeal even though it is well over the stipulated one month rule. Client advised to do this as given the circumstances re inability to provide details of parent's worker status) it is reasonable to have expected the DWP to have made their own enquiries into whether the client is a family member of a qualified person (i.e. his parent) under the Kerr principle¹. CAB prepared and submitted Appeal form.

(3) EU Settlement Scheme - irrespective of what right to reside is established, client will have to claim settled status under the EU Settlement Scheme as this protects the right to remain in the UK post Brexit. As there is no current EU passport or biometric ID card it is not possible to use the on-line claim process. Paper claim form requested from the EU Settlement Scheme and this should arrive in around 10 days. Client will make an appointment for assistance to complete the form and CAB will provide the funds (£6) to pay for the passport photo required.

(4) Adviser to write to client's schools to get proof that he meets the test for residence in the UK for more than 5 years (this then to be returned with the form mentioned in point (3) above).

Outcome

- (1) Appeal – the appeal was upheld as the tribunal accepted there was a right to reside as a family member of his parent who was a worker and also a permanent right to reside based on the parent's permanent right to reside.
- (2) UC claim – this was reinstated with back money due paid to client.
- (3) Housing benefit continued to be paid by East Lothian Council.
- (4) EU Settlement Scheme – after a protracted process this was established and client now has settled status in the UK. If wishes, client can apply for British Citizenship after one year.

In addition to a significant financial gain in the form of UC and HB, client's right to reside under current EU law and, post end of transition period, under the EU Settlement Scheme has been assured. This means there is full security to remain in the UK and has access to all benefits for which there may be eligibility

¹ House of Lords case reported at [2004] UKHL 23

2 Debt/benefits

Financial capability gives people the power and confidence to make the most of their money and improve their lives and wellbeing. CAB supports people to understand their finances and to make informed decisions on managing their finances and liabilities. This case study demonstrates the benefits of externally funded projects working with the CAB Money Adviser to achieve a successful outcome for the client and also highlights the difficulties experienced for all due to the pandemic restrictions.

Background:

Client is female, 66 years of age and lives in a Housing Association tenancy, with her husband, age 63. Client had been a hospital cleaner but had carried on working after the age she could have retired as at that time her State Retirement Pension (SRP) would have been less income than her wages therefore she had deferred it. She was already struggling with credit card debts and had a credit balance of c £13,700 across 3 cards and small but growing rent arrears. Client also has chronic obstructive pulmonary disease (COPD).

When she came to us for help with debts she had already given up her employment due to her health and was now receiving her SRP and Attendance Allowance. Her husband had no independent income as was not in employment, but was, and remains, too young to start receiving his SRP. They have a joint claim already in place for Universal Credit which was paying a small amount of Housing costs. Client had got into rent arrears by paying credit cards, and not fully understanding that she had only part of her rent paid by Universal Credit.

Action:

The client's situation with benefits was fairly complex and a referral was made to the bureau Money Talk Team for income maximization and she and her husband are now awaiting payment of Carer's Element on their Universal Credit claim. In the meantime, the client has made an arrangement to pay her full rent due and make a regular agreed contribution towards the rent arrears and has therefore avoided any formal rent recovery action.

We have discussed the client's options, and her three credit card companies have given her time to come to an arrangement for managing her debts without taking any recovery action themselves. The client has decided that she would prefer to opt for the certainty of a bankruptcy instead of attempting to negotiate small repayments which would take many years to repay, if indeed she ever did manage to repay the balances due.

Outcome:

The pandemic has had conflicting effects on this case. Due to the Financial Conduct Authority (FCA) agreement with credit companies offering payment holidays to customers in difficulty, the client has had some relief from any recovery action, but due to her ill health she has been self-shielding and has been unable to leave her home.

This has slowed down the process through which CAB would arrange a bankruptcy application. The Scottish Government passed new temporary legislation which has relaxed evidence requirements and the cost of applying for a bankruptcy and now we are drawing closer to the point where we will be able to submit an application for bankruptcy with this client.

The client is aware that she faces restrictions under a bankruptcy order and will see her credit rating affected by it but estimates that, in her situation, this won't be a concern to her, and is looking forward to having a line drawn under the debts she was left with on retirement.

Appendix 1

Ward Reports

“Super! Very grateful for the help especially food banks.”

The following reports provide statistical data in Ward format for all clients supported through the ELAC contract in 2020-2021 and also, due to the impact of the pandemic, include figures from projects funded by external funders.

1 Number of Clients by Advice Code and Ward: The highlighted figures show that benefits advice continues to be the main focus of the advice given followed by debt and finance/charitable support and employment.

2 Number of Advice Codes by Ward (Benefits): This report breaks down the individual benefits with significant figures such as Universal Credit and Personal Independence Payment highlighted in green and others of note in yellow.

3 Number of Advice Codes (Debt): The highlighted figures show the highest debt category (type of debt) is in relation to council tax arrears. Statutory debt solutions of Bankruptcy (Minimum Asset Procedure) and Certificate of Sequestration/Full Administration Bankruptcy are high compared to other options such as the Debt Arrangement Scheme.

1 Number of Clients by Advice Code and Ward 2020-2021

Level 1	Dunbar and East Linton	Haddington and Lammermuir	Musselburgh	North Berwick Coastal	Preston Seton Gosford	Tanent Wallyford Macmerry	Non EL	Total	% of Total
Benefits	136	197	284	77	208	244	288	1434	33.92%
Consumer	16	18	37	5	15	17	31	139	3.29%
Debt	48	74	89	31	71	91	64	468	11.07%
Discrimination	0	2	2	0	1	2	0	7	0.17%
Education	2	3	9	3	7	6	6	36	0.85%
Employment	32	38	71	24	68	66	93	392	9.27%
Finance & Charitable Support	37	77	99	31	59	102	57	462	10.93%
Health & community care	6	12	18	4	8	17	16	81	1.92%
Housing	21	29	54	11	20	31	59	225	5.32%
Immigration, Asylum & Nationality	3	4	15	4	3	4	14	47	1.11%
Legal Proceedings	19	26	42	15	22	41	55	220	5.20%
NHS Concern or Complaint	6	8	6	4	5	5	14	48	1.14%
Relationship	13	18	29	3	19	23	43	148	3.50%
Tax	39	42	65	23	43	57	42	311	7.36%

Travel, transport & holidays	3	5	24	6	4	11	22	75	1.77%
Utilities & communications	10	19	27	4	20	37	17	134	3.17%
Total	391	572	871	245	573	754	821	4227	100.00%

2 Number of Advice Codes 2020-2021 by Ward (Benefits)

Benefits Level 2	Dunbar and East Linton	Haddington & Lammermuir	Musselburgh	North Berwick Coastal	Preston Seton Gosford	Tranent Wallyford Macmerry	Non EL	Total
Adult Disability Payment (Daily Living)	0	0	1	0	3	1	0	5
Adult Disability Payment (Mobility)	0	1	0	0	0	1	0	2
Attendance Allowance	13	14	20	13	15	20	13	108
Bereavement Support Payment	4	3	1	0	2	1	0	11
Best Start Foods	6	4	4	0	2	6	9	31
BSG - Early Learning Payment	1	5	8	1	1	8	6	30
BSG - Pregnancy and Baby Payment	4	4	6	2	2	9	8	35
BSG - School Age Payment	0	4	3	1	0	2	4	14
Carers Allowance	6	22	17	6	15	26	17	109
Carers Allowance Supplement	3	5	5	3	7	9	6	38
Child Benefit / guardians benefit	2	11	8	3	5	12	17	58

Child Disability Payment (Care)	0	0	1	0	0	0	0	1	2
Child Tax Credits	2	3	11	0	3	5	1	25	
Discretionary Housing Payment	20	24	20	6	15	18	8	111	
DLA (Care)	5	2	3	1	2	10	6	29	
DLA (Mobility)	10	0	3	0	3	5	2	23	
Education Maintenance Allowance	0	1	0	0	1	0	0	2	
Employment and Support Allowance	10	17	35	18	22	37	21	160	
ESA Contributory	14	37	30	8	44	51	15	199	
Funeral Support Payment	2	1	1	0	1	3	2	10	
Housing Benefit	18	7	14	2	7	9	33	90	
Income Support	0	3	2	0	1	2	5	13	
Industrial Injuries Disability Benefit	2	0	5	0	0	7	0	14	
Jobseekers Allowance	2	2	5	0	2	1	4	16	
Jobseekers Allowance – Contributory	10	9	24	4	28	14	22	111	
Kinship Care Allowance	0	0	4	2	0	2	1	9	
National Insurance	3	3	1	0	3	2	5	17	
Pension Credit	8	13	6	1	7	4	12	51	
PIP (Daily living)	110	200	215	56	158	216	60	1015	
PIP (Mobility)	93	152	161	40	123	159	37	765	

Scottish Child Payment	5	8	46	3	25	41	24	152
Scottish Welfare Fund – Community Care Grant	0	1	6	0	0	5	3	15
Scottish Welfare Fund – Crisis Grant	1	11	26	10	15	23	20	106
Social Fund - Cold weather payment	0	0	0	0	1	0	0	1
Social Fund - Winter Fuel Payment	0	0	0	0	1	0	0	1
State Retirement Pension	8	11	3	0	5	5	4	36
Universal Credit	160	233	257	123	169	282	262	1486
Working Tax Credits	18	10	5	0	1	3	2	39
Young Carer Grant	0	0	2	0	1	2	1	6
Other	24	27	36	19	41	50	30	227

3 Number of Advice Codes 2020-2021 (Debt)

Debt Level 2	Dunbar and East Linton	Haddington & Lammermuir	Musselburgh	North Berwick Coastal	Preston Seon Gosford	Tranent Wallyford Macmerry	Non EL	Total
Arrears - council tax, community charge	28	30	37	15	33	38	23	204
Arrears - hire purchase	1	3	8	1	9	4	5	31
Arrears - maintenance and child support	2	2	1	1	0	0	0	6
Arrears - mortgage / secured loans	4	7	11	1	10	1	3	37
Arrears - rent: LA	12	14	19	8	35	29	8	125
Arrears - rent: private landlord	1	3	3	0	4	4	2	17
Arrears - rent: registered social landlords	6	2	1	5	4	5	4	27
Arrears - water and sewerage (council tax billing)	4	5	4	2	0	3	2	20
Bank and building society overdrafts	5	8	10	8	6	9	7	53
Bankruptcy - MAP	45	28	73	19	63	133	41	402
Benefit advances	2	0	1	2	1	3	0	9
Catalogue and mail order debts	10	4	9	1	8	5	5	42

Certificate for Sequestration and Full Admin Bankruptcy	8	5	42	8	33	43	9	148
Court fines	0	0	0	0	0	1	1	2
Credit, store and charge card debts	14	14	19	8	21	18	22	116
Debt and Mental Health Evidence	0	1	1	0	1	0	0	3
Debt Arrangement Scheme	5	26	11	8	21	19	9	99
Factor charges	0	0	1	0	0	0	0	1
Fuel debts - regulated (gas, electricity)	9	10	22	9	12	13	17	92
Full and Final Settlement	0	3	1	2	1	1	1	9
Gambling debts	0	0	0	0	1	0	0	1
Guarantor loans	0	0	1	0	1	0	0	2
Moratorium (formal)	2	2	11	0	2	23	0	40
Moratorium (informal)	1	1	7	0	0	0	0	9
Mortgage to Rent	0	5	0	0	2	0	1	8
Overpayments of Housing Benefit	1	0	0	0	3	0	1	5
Overpayments of IS, JSA and / or ESA, UC	2	0	3	0	0	0	0	5
Overpayments of WTC and / or CTC	1	1	11	0	2	1	0	16
Payday loan debts	0	1	3	1	3	2	3	13

Prescription of Debt / Statute Barred	2	0	0	1	0	1	4	8
Pro rata Payment	9	17	3	12	13	17	4	75
Protected Trust Deed	1	3	3	0	3	8	4	22
Purchased Debts (debt purchasers)	0	1	0	0	0	0	0	1
Sale of Asset / Equity Release	0	0	1	0	1	1	0	3
School meals / expenses	0	0	0	0	0	0	0	0
Social Fund debts	0	0	0	0	0	0	0	0
Telecoms debts (landline, broadband, cable/satellite, TV licence)	4	1	2	0	3	1	4	15
Telephone - mobile phone debts	3	4	4	0	2	3	4	20
Time Order	0	0	0	0	0	0	0	0
Time to Pay Direction	0	0	0	0	0	1	0	1
Time to Pay Orders	1	0	0	0	1	1	0	3
Token Offers	17	12	16	3	9	6	5	68
Unsecured personal loan debts (except payday loans)	12	7	9	3	5	14	7	57
Write Off	2	3	1	2	1	2	2	13
Other	41	52	84	21	88	151	49	486

4 Number of Advice Codes 2020-2021 (Employment)

Employment Level 2	Dunbar and East Linton	Haddington & Lammermuir	Musselburgh	North Berwick Coastal	Preston Seton Gosford	Tranent Wallyford Macmerry	Non EL	Total
Alternative Dispute Resolution	4	13	6	2	8	7	3	43
Applying for jobs	0	1	2	0	3	6	3	15
Dismissal	5	11	13	6	20	19	9	83
Health and Safety	0	2	5	1	1	2	1	12
Parental and carers rights	7	1	10	2	1	4	11	36
Pay and entitlements	23	14	30	7	36	23	35	168
Redundancy	1	16	17	3	14	12	25	88
Self employment / business	4	3	8	2	8	5	6	36
Terms and conditions of employment	5	7	27	5	26	21	18	109
Other	12	10	30	8	32	18	37	147

Appendix 2

1 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 2020-21, 2,351 client records were used to provide a detailed analysis of client demographics as follows:

Age Range

676 clients no answer provided or preferred not to answer

Clients	Age range
535	45-49
322	25-34
312	35-44
173	60-64
152	18-24
146	65-79
26	80+
9	16-17

Gender

1,013 clients no answer provided or preferred not to answer

- 818 clients identified as female
- 520 clients identified as male

Ethnic Group

1,151 clients no answer provided or preferred not to answer

- 908 clients identified as White Scottish
- 246 clients identified as either White/White Irish/ White – other British/ White Polish/White and other white ethnic group
- 46 clients identified as Mixed or multiple ethnic groups including African (African Scottish or African British); Arab, Arab Scottish or Arab British; Asian Scottish or British (including Bangladeshi, Chinese, Indian, Pakistani; Caribbean

Nationality

1,171 clients no answer provided or preferred not to answer

Clients	Nationality
873	Scottish
189	British
67	Other EU National
39	English/Northern Irish/Welsh
12	Non EU national

Relationship

1,138 clients no answer provided or preferred not to answer

Clients	Relationship
510	Single/never been married
419	Married/co-habiting/in a civil partnership
111	Divorced/dissolved partnership
91	Separated in a legal partnership
60	Widowed
22	Other

Caring Responsibilities

1,135 clients no answer provided or preferred not to answer

Clients	Caring Responsibility
654	No caring responsibility
401	Children - no disability
60	Children – with disability
49	Adult – with disability
34	Elderly person – with disability
12	Other
6	Elderly person – no disability

Housing Status

1,116 clients no answer provided or preferred not to answer

Clients	Housing Status
481	Council rented
290	Owner-occupier
165	Private landlord
145	Other social rented (eg housing association)
87	Staying with friends/relatives

48	Homeless/temporary accommodation
19	Other

Employment Status

1,117 clients no answer provided or preferred not to answer

Clients	Employment Status
256	Unemployed
250	Unable to work due to ill health/disability
250	Full time work (30+ hours)
183	Part time work (less than 30 hours)
119	Retired
61	Self employed
41	Not seeking work
32	Looking after home/family
29	Other
13	Student

Disability

1,182 clients no answer provided or preferred not to answer

- 621 respondents identified as having a disability
- 548 respondents had no disability

Health Condition

1,797 clients no answer provided or preferred not to answer

- 323 clients had a health condition which limited them a lot,
- 213 clients had a health condition which limited them a little
- 18 clients had no health condition which made it difficult for day to day activities

2 User Feedback

Client feedback is limited this year due to the pandemic. Normally, CABx conduct annual client satisfaction surveys for Citizens Advice Scotland however, due to the loss of generalist advisers/face to face services it was recognised that client feedback would be limited this year. Some clients did provide feedback which has been included throughout this report and below:

“Never expected such a great outcome.”

“You’ve been absolutely fabulous, you were brilliant!”

“Exceptional staff, thank you”.

“Thank you (MW) for making the time and effort to write such a comprehensive and useful reply. This is helpful and much appreciated.”

“I would like to take this opportunity of thanking you for all your help over the past couple of month, would have struggled without your help and guidance through this unfortunate period, everything has been very much appreciated.”

“I just wanted to say thank you for all your help. I’m a bit emotional just now but just felt like everyone was against me. I understand it all now and the people that need to know, know the truth. Thank you”

Despite the restrictions of the pandemic, one HCAB volunteer continued to represent clients and received the following feedback:

“Thank you for all your work to make this outcome happen for him (EARS advocate obo client).”

“We have now received payment for the amount awarded [by the Court]. Many, many thanks for your help in steering us through this process and for valuable advice given.”

Updated 27/9/21

Appendix 3

Finance Report (Income & Expenditure)

EAST LoTHIAN ADVICE CONSORTIUM LTD FINANCE REPORT FOR THE YEAR 2020-2021

	MCAB	HCAB	TOTAL
INCOME			
Grants	185,000	185,000	370,000
	<hr/>	<hr/>	<hr/>
	185,000	185,000	370,000
EXPENDITURE			
Direct Expenses			
Salaries	152,722	156,525	309,247
Staff & Volunteer	4,281	435	4,716
Office	8,163	10,982	19,145
Premises	14,242	21,574	35,816
Governance	720	1,959	2,679
Other	225	55	280
	<hr/>	<hr/>	<hr/>
	180,353	191,530	371,883
Surplus/(Deficit)	<hr/>	<hr/>	<hr/>
	4,647	-6,530	-1,883
	<hr/>	<hr/>	<hr/>

ELAC passes 100% of the Advice Services funding from East Lothian Council directly on a 50/50 basis to the two Citizens Advice Bureau.

Any expense incurred by ELAC such as audit fees and insurance are met by the CABx on an agreed 50/50 basis.