

## Members' Library Service Request Form

Date of Document	24/06/24
Originator	Paolo Vestri
Originator's Ref (if any)	
Document Title	East Lothian Advice Consortium Annual Report 2023-24

Please indicate if access to the document is to be “unrestricted” or “restricted”, with regard to the terms of the Local Government (Access to Information) Act 1985.

Unrestricted	<input checked="" type="checkbox"/>	Restricted	<input type="checkbox"/>
--------------	-------------------------------------	------------	--------------------------

If the document is “restricted”, please state on what grounds (click on grey area for drop-down menu):

For Publication
-----------------

Additional information:

Authorised By	Caroline Rodgers
Designation	Head of Communities
Date	12/09/24

For Office Use Only:	
Library Reference	89/24
Date Received	12/09/24
Bulletin	Sep 24

**REPORT TO:** Members' Library Service

**MEETING DATE:**

**BY:** Executive Director for Place

**SUBJECT:** East Lothian Advice Consortium Annual Report 2023-2024

---

## **1 PURPOSE**

- 1.1 To provide elected members with the East Lothian Advice Consortium's Annual Report 2023-2024

## **2 RECOMMENDATIONS**

- 2.1 Members are asked to note the East Lothian Advice Consortium's Annual Report 2023-2024.

## **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, at that time, 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 of a two year extension. 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 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.
- 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 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.
- 3.8 The fourth annual report for 2023/2024 was submitted in June 2024 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 Musselburgh CAB moving to new offices in the Fisherrow Centre, services being restructured to enable clients to be assisted within 48 hours and establishing a triage system to meet increasing demands, recruitment and training of new generalist volunteer advisers and ongoing training of staff, and securing funds from external funders to deliver specialist services to those most in need particularly in relation to food and fuel poverty and digital exclusion.
- 3.9 Key findings from the Annual Report are that in 2023/2024 ELAC secured a total of £3.248m financial gains for 1,048 clients, including £1.8m in increased benefits for 305 clients. In addition, 521 clients were helped with money advice and a total of £4.7m in total debt was handled for all clients in 2023/2024.

- 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 Since we are in the final year of the current contract work has begun on preparing the documentation for the tender for the new contract. It is expected that the procurement exercise will take place in the autumn and be concluded by the end of December to allow the new contract to be in place by 1<sup>st</sup> April 2026.

#### **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 None

Appendix - East Lothian Advice Consortium Annual Report 2023-2024

<b>AUTHOR'S NAME</b>	Paolo Vestri Caroline Rodgers
<b>DESIGNATION</b>	Service Manger Policy, Improvement & Partnerships Head of Communities and Partnerships
<b>CONTACT INFO</b>	<a href="mailto:crodgers@eastlothian.gov.uk">crodgers@eastlothian.gov.uk</a>
<b>DATE</b>	12 September 2024



# East Lothian Advice Consortium

## Annual Report 2023-2024



**2023-2024**

**A total of £3,248,514  
confirmed financial gains  
secured for 1,048 CAB  
clients**

*"Thank you so much for what you did for xxxxx. Now it's over I can start looking ahead again, I don't think I could have continued with it without you in my corner... I wish all success in all your endeavours in the future and again a huge thank you!!"*

East Lothian Advice Consortium Ltd

Registered Office:

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

Company No SC517628

## Contents

Introduction .....	3
Quality Services and Regulation .....	4
Key Successes .....	5
Key Challenges .....	5
Key Findings.....	6
Added Value .....	6
Generalist Advice Service .....	6
Economic Benefits/Community Wealth Building.....	7
Debt and Money Advice .....	8
Case Studies .....	9
Appendix 1    Ward Reports .....	16
Appendix 2    Metrics .....	18
Appendix 3    Finance Report for 2023-2024.....	19
Appendix 4    Data Hub Reports .....	20

## Introduction

This report provides a general update on the delivery of Advice Services under the East Lothian Advice contract from 1 April 2023 to 31 March 2024. 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 2023-2024 have been summarised by the Consortium in this annual report.

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 established in October 2015. 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.

The initial Contract included funding for specialist Housing and Money Advice, Financial Capability and Mental Health Projects however these were not included in the 2020-2023 Contract. The 2020-2023 Contract funding is also on an annually reducing basis – a total reduction of £34,635 on Year 1. 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 annual funding is divided equally between the two Citizens Advice Bureau.

The current Contract does not allow for any direct funding for the Consortium costs therefore any essential expenditure has to be covered on a 50/50 basis by the two Citizens Advice Bureau.

The greatest expenditure is on staff to deliver the service, focussing resources on Income Maximisation, Debt Advice and General Advice.

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 p8. 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 thereby avoiding the conflict of interest which would arise.

The Contract not only partly supports the delivery of the core functions of both CAB but also enables external funding/inward investment 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 Help to Claim, Money Talks Plus and others including EL Foodbank and Community Hospital Support.

All figures in this Report relate to all services provided by CAB including Projects funded externally. The **£3,248,514** financial gains secured for 1,048 clients represents a significant return on investment of funds from both East Lothian Council and external funders. The financial gains figure is 17% higher than 2022-23 (£2,772,993) with 26% more individuals benefitting from increased income/resources than the previous year (830).

### Quality Services and Regulation

Citizens Advice Bureaux are independent charities and members of the Scottish Association of Citizens Advice Bureaux (Citizens Advice Scotland/CAS). The support from CAS is wide ranging and provides added value to the Contract. CABx are also 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) – Level One Advice
- Financial Conduct Authority (FCA)
- Companies House (Haddington CAB only)

## Key Successes

- Restructuring the service to enable clients to be assisted within 48 hours and establishing alternatives for drop ins to match both clients' needs and CAB resources by introducing a triage system to meet the increasing demand
- Consistent recruitment and training of new generalist advisers together with ongoing caseworker training to ensure staff at all levels are able to meet client needs
- Positive meetings with stakeholders, building on our partnerships to reinforce the benefits to clients and organisations of the CAB service in East Lothian
- Securing funds from external funders to deliver specialist services to those in most need particularly in relation to food, fuel poverty and digital exclusion.
- MCAB securing new office enabling them to work more closely with the charities and community groups in the Fisherrow Centre. The new office is disability compliant and there should be budget reductions for premises costs going forward

## Key Challenges

- Meeting the increased demand for the service - contacts with clients have increased by 25% (14,692) over the previous year (11,798)
- Staffing changes and issues due to sickness and staff leaving for new roles
- Reduced/short term funding creating uncertainty for staff together with additional pressures from increased demand for crisis support
- Funding applications are constantly being developed in order to ensure current staffing levels can be maintained in order to meet the demand
- Recruitment for volunteers and staff continues to be challenging

## 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 (2022-2023).

### 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.

- **3,735** (2,724) clients accessed the whole service
- **2,299** (1,660) clients were new to the service
- **14,692** (11,798) contacts with clients during the period which equates to 5.4 (4.3) contacts per client

*Note: Significant increases in figures are in part due to a new Triage Service introduced by Musselburgh CAB in 2023 with stats recorded from January 2024 included in this section. This enables CAB to more accurately evidence demand. Haddington CAB is to introduce a similar service in 2024-25.*

## Generalist Advice Service

The Generalist Advice Service is provided by highly trained Volunteer Advisers, supported by Admin Volunteers. Some Volunteers are qualified to work in specialist areas of work such as Court Representation and Employment Law/Tribunal Representation.

Due to the training, CAB Volunteers are equipped with skills and knowledge to enter/re enter the job market or go on to further education therefore recruitment and training of volunteers is a continual process. Volunteers in both CAB are supported by a dedicated full time Volunteer Support Officer who is also responsible ensuring the advice given meets the national standards of quality.

Volunteer Role	Haddington	Musselburgh
Admin/Reception	1	7
Project support admin/social media	0	1
Trainee Adviser	3	3
Generalist Adviser	14	4
Specialist Adviser	1	1
Left for external employment	1	3
Left for internal employment	0	1

## 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.

- **£3,248,514** (£2,772,993) total financial gains were achieved for **1,048** (830) clients
- **1,394** (1,348) clients were helped with benefits/income maximisation advice
- **305** (320) people had their income increased by a total of **£1,795,874** (£1,800,620)

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 in addition to benefitting the local economy.

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 Scottish Government's Cash First as an option instead of foodbank referrals among others.

### Community Wealth Building 2020-2024

External Income/Inward Investment    £1,896,789

Client Financial Gains    £12,189,234

CABx contribution to local economy    **£14,086,023**

*"Just to say a Big Thank you for assisting me to fill in Attendance Allowance forms. Just to let you know I have been awarded £101.75 a week till 2025. Thanks once again."*

## Debt and Money Advice

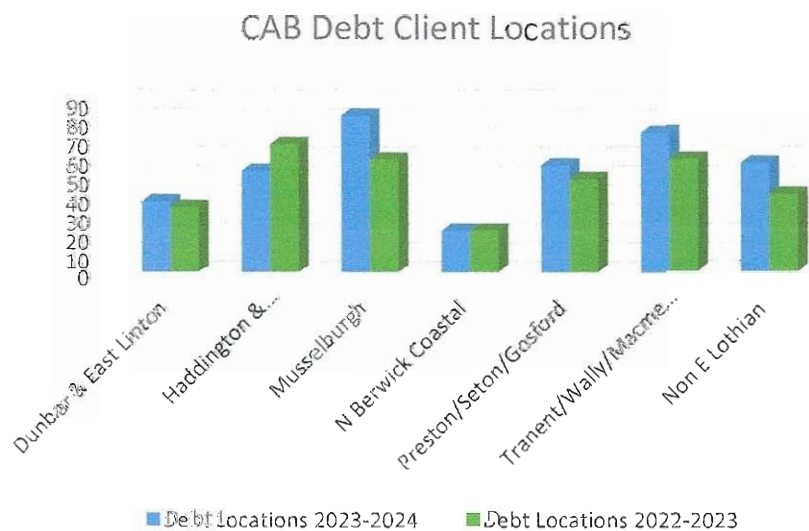
CAB are licensed and regulated by the Financial Conduct Authority to provide debt advice. In 2023-2024

- **376** (333) new clients (13% increase) asked for help with their debts totalling **£2,806,476** (£1,972,579) = 47% increase in debt levels
- Total debt clients were **521** (475) 10% increase over 2022-2023
- **£4,679,702** (£3,694,913) total debt handled for all client contacts in this year (27% increase on previous year)

### Statutory Debt Solutions

### No of clients

Bankruptcy - Full Administration/Minimum Asset Procedure	40 (27)
Debt Arrangement Scheme	7 (6)
Protected Trust Deed	0 (2)



## Case Studies

Problems are invariably interlinked with many different legislative requirements having a negative impact on the individual and their families. The case studies highlight the complexities that may be involved in accessing the benefits system and the need for clients to receive skilled advice and support to help them to achieve a successful outcome reducing their anxiety and worry over their finances

*"We would like to thank you again for your help in claiming Attendance Allowance, my mum was awarded £68.10 weekly, also backdated from the day we started the claim. This should go a way to helping her and me to getting a bit of help around the house, maybe free up some of my time to have quality time rather than so many chores. Thank you again."*

### Case study 1 Benefits

#### *Background*

CAB advised a retired couple about claiming Carers Allowance (CA). Both husband and wife were retired and in receipt of State Pension, Council Tax Reduction and Disability Benefits (Adult Disability Payment and Attendance Allowance respectively) but no other benefits.

#### *Actions taken*

CAB provided a full benefit check and advised that if they claim CA they will not receive any extra income due to the overlapping benefit rules (which mean they cannot receive CA at the same time as State Pension). However, CAB advised that although they weren't entitled to any additional money, by claiming CA they should be awarded an "underlying entitlement" which would enable them to qualify for Pension Credit (PC) at an estimated £138 a week.

After establishing the wife already had an underlying entitlement to CA we assisted her husband to claim CA and to receive the same outcome. We then assisted the husband to claim PC for the couple.

The clients were unable to use the internet and CAB made the online claims for both CA and PC ensuring that the claims were backdated by the maximum allowed three months. CAB recorded seven individual client contacts during the enquiry over two months indicating the high level of support required.

#### *Outcome*

Two months later, the DWP eventually accepted the PC claim after CAB had had to help the husband to request mandatory reconsideration of the DWP's initial (and incorrect) decision to refuse PC.

The couple have been awarded PC of £137 a week and had their claim backdated by 20 weeks (to September 2023) meaning they would also qualify for two additional cost of living support

payments due in late 2023 totalling £599. The total Client Financial Gain for the enquiry was £10,463.

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.

## **Case Study 2 Benefits**

### *Background:*

Adviser supported client's wife to make successful claim for Attendance Allowance which would then normally allow her partner to claim Carer's Allowance (CA) however, as he was claiming New Style Employment and Support Allowance (ESA) due to the overlapping benefit rule, he would not be entitled to a CA payment.

However, this client is also paid a private pension thus reducing his ESA payment but, following his ESA Work Capability assessment, if he is not placed in the Support Group and loses his ESA payment he would be awarded the full Carer Allowance.

### *Actions Taken*

Adviser Informed clients that as wife is now entitled to Attendance Allowance, the client could claim Carer Allowance (CA).

This would normally be affected by the overlapping benefit rule and could not be paid both at the same time. However, as he met the criteria for both then the contributory benefit is paid (NSESAs) in preference to the other non-contributory benefit (CA) but is topped up by the balance of any non-contributory benefit due.

This means he should not have less than the £76.75 per week that he would get if he just claimed CA. On this basis he should receive £22.50 ESA and £54.15 Carer Allowance.

### *Outcome*

Information to claim Carer's Allowance was provided and advice given on how to backdate the claim. The client was offered an appointment if required for support to complete the forms.

*"Just a quick note to thank you for your help with the benefits form. I don't think I would have managed on my own, With very best wishes for the festive period and 2024."*

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.

### Case Study 3 Benefits

#### *Background*

Client's (age 16) biological mother died some months ago and client became estranged from her mother's partner with whom they all used to share a house. She moved in with the parents of her mother's partner as she has nowhere else to live. The non-related "grandparents" agreed to support her and give her accommodation until alternative arrangements could be made. Client had claimed Universal Credit but this was refused on the grounds that she was under the age of 18 and did not match any of the exceptions to this rule, in particular they argued our client was not without parental support.

Client wanted to know if the Universal Credit decision was correct and what action she could take if CAB believed it was made in error. The "grandparents" were unable to support her in the long-term so there was a real possibility that she would be homeless or treated as being homeless if the current living arrangements became unsustainable for want of extra money coming in to the household.

#### *Action taken*

CAB raised a Mandatory Reconsideration of the decision not to pay Universal Credit on the grounds that the client did in fact meet one of the exceptions to the rule that allows a 16-year-old to claim Universal Credit. To be successful, CAB had to show that she was without parental support (including support from someone acting place of her parent)<sup>1</sup> and argued that the decision failed to consider all the required issues ie if a person was acting in the place of a young person's parent, the (DWP) Decision Maker is required to consider factors such as whether the person provides supervision and financial, moral, social or other care and guidance, shelter, food and clothing. In addition, the Decision Maker must also consider the degree of commitment and permanence of the arrangement CAB applied the test criteria to the "grandparents" and argued it was clear that they had never intended the current arrangement to be permanent (they having provided written evidence to this effect) and had discussed this with the client who was fully aware of the basis on which she was living with them i.e. on a temporary basis.

#### *Outcome*

It took an unusually long period of time for the Mandatory Reconsideration Decision Notice to be issued. The outcome was that the earlier decision was corrected and replaced with a

---

<sup>1</sup> The Universal Credit Regulations 2013 reg 8(3) and (4)  
 East Lothian Advice Consortium Ltd  
 Registered Office:  
 c/o Haddington Citizens Advice Bureau 46 Court Street Haddington EH41 3NP

decision that the client was in fact without parental support and therefore qualified for universal credit as a 16-year-old. In addition to the financial gain this client received, this case demonstrated CAB's willingness to engage in extensive research which allowed us to develop a coherent argument which persuaded the DWP to change its decision in our client's favour.

*"I would just like to express my sincere thanks for all your care, kindness, help and support you always show me, both for my Universal Credit enquiries and my General Health and wellbeing!! 😊 It means a great deal to me 'M' and I cannot thank you enough!! You take care and I will see you soon. Best wishes."*

#### **Case Study 4 Debt**

##### *Background*

Client - single parent of two children (9 and 14 years old). Client had significant health issues due to brain tumour which affects memory, understanding and general cognition and also has visual and hearing impairments.

Client was struggling with low income and a debt with Scottish Power of around £1,000. This arose after she received a message saying they were increasing the direct debit which was unaffordable and the client struggled to get through to anyone on the phone to try to negotiate affordable payments.

Client was already receiving Personal Independence Payment (PIP), full Housing Benefit, full Council Tax Reduction and Single Person Discount, and Child Benefit.

##### *Action taken*

The Money Adviser completed a benefit check and also contacted the DWP on the client's behalf to clarify the current situation. It turned out that Child Tax Credits had stopped over a year ago when the ex-partner moved out of the property. Client was not aware of this.

The Employment and Support Allowance (ESA) award was incorrect as:

- 1) Client was being paid the couples rate when no longer in a couple
- 2) Deductions were being made from ESA for Carer's Allowance which no one was receiving since relationship had broken down and client was living alone
- 3) Since the ex-partner left, client was also entitled to Severe Disability Premium but was not receiving this

The Money Adviser first helped the client apply for Scottish Child Payment when this opened and then completed an ESA change of circumstances form to report that the client was now living alone. The client's ESA was stopped soon after without explanation but was then reinstated and client then received back payment of over £1,000, further to a phone call querying this. The Money Adviser then helped the client apply for Severe Disability Premium.

East Lothian Advice Consortium Ltd

Company No SC517628

Registered Office:

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

The client was switched to the single persons rate for ESA, Carer's Allowance deductions were removed and Severe Disability Premium was added. The client also received Scottish Child Payment for her youngest daughter after the oldest daughter moved in with the ex-partner. Once the Severe Disability Premium was in place, the Money Adviser then helped the client make an application for Universal Credit (UC) so the client could get the child element which was lost when the Child Tax Credit claim stopped. Having Severe Disability Premium in place meant the client could also get a transitional element in her UC award, further increasing it.

### *Outcome*

Income before (not including other benefits mentioned above):

ESA – £ 133 per week

No Scottish Child Payment

No Child tax credits

Income after (not including other benefits mentioned above):

Universal Credit – £263.96 per week (not including housing element which covers full rent)

Scottish Child Payment – £25 per week

The initial concern was of fuel debt however the holistic approach by CAB identified that the client was entitled to benefits which, when secured meant that the client is significantly better off now that she is in receipt of all the benefits she is entitled to, including the relevant premiums. The Money Adviser is still assisting the client with the energy debt, but the client is now in a position to offer affordable repayments. However, the plan is to apply for grant funding to clear, or at least reduce this debt and then the Money Adviser will help the client negotiate an affordable repayment plan if necessary.

## **Case Study 5 Debt**

### *Background*

Client (age 39) had recently gone through a relationship breakdown with her husband and she moved out of the tied tenancy and into owned property. She was seeking legal advice regarding the separation but required money and debt advice for three loans taken through RBS to purchase furnishings and items for her previous home where she ran an Air B&B business.

Client required advice on how to manage the three loans to allow her mortgage payments to be prioritised until legal advice confirmed if the home she owned and moved back into had to be sold as part of the divorce. Client was working part-time, in receipt of Universal Credit and

East Lothian Advice Consortium Ltd

Company No SC517628

Registered Office:

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

applying for Child Benefit. Her mortgage payments were set to increase in the following month and she was worried about how she could afford to pay it on top of the large loan repayments each month. The Money Adviser prepared a draft financial statement which showed there was little money left at the end of the month after her essential bills and food etc were paid. She was expecting to receive child maintenance from her ex husband once the separation was finalised but could not afford to keep up with the current payment arrangements each month on top of her essential bills.

#### *Action taken*

The Money Adviser agreed to send the Bank a token offer letters explaining her situation in more detail and that, while her financial circumstances are likely to improve, at present she needs to focus on paying her ongoing bills. The Bank did not respond to the CAB letters and, when CAB chased these letters, the Bank was not inclined to discuss the client's case with us. This went back and forth until the Bank provided alternative ways for CAB to provide the offer letter.

The offers were verbally accepted by the Bank and the Money Adviser advised the client to set up a standing order to show she is making repayments while she awaited written confirmation. No letter was received therefore the Money Adviser again contacted the Bank who advised the debt had been sent to a debt collector who would manage repayments going forward. The Money Adviser advised the Bank of the undue stress and confusion their actions of passing on to a debt collector despite the account being under a '30 day hold' had affected the client. It took a total of 5 months before the debt collector accepted the token offer.

#### *Outcome*

Client was more financially stable and appreciated the effort the CAB Money Adviser went through to negotiate these offers while she was dealing with her separation. During her case, the client was also awarded a grant under the Community Wind Power grant during her case. £225

This case demonstrates the length of time a debt case can take to achieve a resolution even in a 'token' offer situation and the difficulties presented by a lender's unwillingness to engage with the Adviser. The client appreciated CAB's willingness, determination and persistence to ensure the best outcome for her in these difficult circumstances.

### **Case Study 6 Debt**

#### *Background*

Client (37) came to CAB to look to apply for bankruptcy. She had started the application process in England but moved to Scotland before anything was submitted. She had a single joint debt of £60,000 from a benefit overpayment when her ex-husband cashed in his pension without her knowledge and without telling the DWP. Outstanding debts in total were roughly

East Lothian Advice Consortium Ltd

Company No SC517628

Registered Office:

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

£80,000. Client was on a benefit only income, receiving Universal Credit (UC), Personal Independence Payment (PIP) for both mobility and care, Housing Benefit (HB), Council Tax Reduction (CTR) and Child Benefit (CB). Her two sons were both receiving Child Disability Payment.

Due to the level of debt, this was having a severe negative impact on the client's mental and physical health.

*Action taken*

CAB completed income and expenditure check and established that there were no assets or savings. The Adviser went through the Debtors Guide and agreed with the client that bankruptcy was the most viable option for her. The Adviser identified that the client was eligible to apply for a Full Administration Bankruptcy, explained she would not pay the application fee or DCO and that the period of the bankruptcy would be one year. The client provided all supporting evidence requested to attach and complete the application.

***Outcome***

The client's bankruptcy was awarded and her debts of £84,902.71 were extinguished. This is counted in CAB statistics as a Client Financial Gain (CFG). Client's financial situation was now stable and she was now in a position/able to manage her ongoing bills to prevent falling back into debt.

This case again demonstrates the interaction between benefits and debt and where the debt was not incurred by the client but by her partner's actions in not informing the DWP he had cashed in his pension leaving her liable for the overpayment of benefits.

## Appendix 1      Ward Reports

The following reports provide statistical data in Ward format for all clients supported through the ELAC contract in 2023-2024 together with 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/externally funded foodbank projects. 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>2023-2024</b>	<i>2022-2023</i>	<i>2021-2022</i>
Dunbar and East Linton	8%	11%	9%
Haddington and Lammermuir	17%	19%	15%
Musselburgh	20%	19%	19%
North Berwick Coastal	7%	7%	7%
Preston/Seton/Gosford	15%	13%	15%
Tranent/Wallyford/Macmerry	19%	13%	19%%
Non East Lothian	14%	14%	16%

Level 1	Dunbar and East Linton	Haddington and Lammemuir	Musselburgh	North Berwick Coastal	Preston Seton Gosford	Tranent Wallyford Macmerry	Non EL	Total	% of Total
Benefits	121	264	244	109	194	257	206	1395	26.47%
Consumer	10	36	16	8	23	20	24	137	2.60%
Debt	56	78	103	35	76	85	48	481	9.13%
Discrimination	9	7	1	4	6	6	3	36	0.68%
Education	2	3	4	3	4	5	4	25	0.47%
Employment	27	54	36	22	27	61	49	276	5.24%
Finance and Charitable Support	33	122	273	57	184	263	140	1072	20.34%
Health and community care	8	25	13	13	19	17	15	110	2.09%
Housing	40	76	84	22	58	56	69	405	7.68%
Immigration, Asylum and Nationality	2	5	22	4	6	9	11	59	1.12%
Legal Proceedings	31	43	51	12	36	46	32	251	4.76%
NHS Concern or Complaint	3	12	10	1	5	7	4	42	0.80%
Relationship	25	42	30	18	23	41	58	237	4.50%
Tax	29	65	69	26	48	55	42	334	6.34%
Travel, transport and holidays	4	21	19	10	11	22	21	108	2.05%
Utilities and communications	24	51	60	16	60	63	29	303	5.75%
Total	424	904	1035	360	780	1013	755	5271	100.00%

## Appendix 2 Metrics

ELAC CONTRACT METRICS REPORT 2022-2024		TOTAL 2023-24	TOTAL 2022-23	TOTAL 2021- 22	TOTAL 2020-21
ADVICE CODES	Active Clients	3,735	2,724	1,880	2,348
	New Clients	2,299	1,660	982	1,316
	Client Contacts	14,692	11,798	9,615	10,589
	Issues (Level 1)	12,392	11,100	8,597	10,316
CLIENT DEBT STATS	Case Created	376	333	282	273
	Contact Created	521	475	449	451
	Single Debts	47	34	24	38
	Total less single debts	474	441	258	413
CLIENT FINANCIAL GAIN	Total clients (All)	1048	830	489	687
	Total CFG (All)	£3,248,514	£2,772,993	£2,362,465	£3,299,181
	Total clients (Benefits)	305	320	221	404
	Total CFG (Benefits)	£1,795,874	£1,800,620	£1,466,354	£2,271,833
	Total clients (Debt)	76	65	58	76
	Total CFG (Debt)	£1,071,246	£744,762	£743,844	£852,666
CONTACT METHOD	Email/Fax/Media	3542	3,372	2,954	3,718
	Letter	589	570	937	734
	Phone/SCAH	9011	6,755	5,572	5,490
	Personal/video/Near me	1550	1,101	132	118
	Totals	14,692	11,798	9,595	10,510
DEBT ADVICE NEW CLIENT LOCATIONS	Dunbar & EL	38	35	39	32
	Hadd & Lammermuir	54	68	57	46
	Musselburgh	83	60	61	49
	NB Coastal	23	23	30	18
	P/S/Gosford	57	50	44	38
	Tranent/Wally/Macmerry	74	60	62	58
	Non EL	58	42	42	43
	Total	387	338	282	284
DEBT DISTRIBUTION	Case Created	£2,806,467	£1,972,579	£2,143,943	£1,593,694
	Contact Created	£4,679,702	£3,694,913	£4,104,355	£6,099,545
DEBT OPTIONS/OUTCOMES Contact Created	DAS	7	6	11	21
	Bankruptcy	40	27	38	79
ELC CLIENTS BY ADVICE CODE	Total Benefit Clients	1394	1,348	1,148	1,433
REFERRALS	In	4346	838	807	486
	ELC in	110	63	91	105
	Out	1666	1,573	722	449

	Foodbank	1257	1,140	515	244
ONE AND DONE ENQUIRIES (NATIONAL STANDARDS)		2056	953	726	1007

## Appendix 3 Finance Report for 2023-2024

### EAST LoTHIAN ADVICE CONSORTIUM

### FINANCE REPORT FOR THE YEAR TO 31st MARCH 2024

			MCAB		HCAB		TOTAL
<b>INCOME</b>							
Grants			166,964		166,964		333,928
			166,964		166,964		333,928
<b>EXPENDITURE</b>							
Salaries			121,883		139,709		261,592
Staff & Volunteer Costs			7,008		4,538		11,546
Office			17,809		9,673		27,482
Premises			10,804		18,261		29,065
Governance			7,321		4,441		11,762
Other			34		51		85
			164,859		176,673		341,532
Surplus/(Deficit)			2,105		-9,709		-7,604

East Lothian Advice Consortium Ltd

Registered Office:

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

Company No SC517628

## Appendix 4 Data Hub Reports

Citizens Advice Scotland enable a new type of Report to be produced which includes Graphs for some of the statistics used in the Report together with Demographic Data.

Data Hub Reports can currently only be produced on individual CAB basis and the following Reports can be seen on the following pages:

[Advice Codes](#)

[Client Financial Gain Outcomes](#)

[Client Profiles](#)

If any further information is required relating to the Data Hub Reports, please contact the respective CAB Chief Executive:

Haddington CAB: [Gayle.Bell@haddingtoncab.org.uk](mailto:Gayle.Bell@haddingtoncab.org.uk)

Musselburgh CAB: [Louise.Marongiu@musselburghcab.org.uk](mailto:Louise.Marongiu@musselburghcab.org.uk)



Contact Created Date

01/04/2023 31/03/2024

Contact Created Date

954

New Clients

6,803

Contacts

6,352

L1/ L2 Advice

8,418

L3 Advice

Site

Haddington Citizens ...

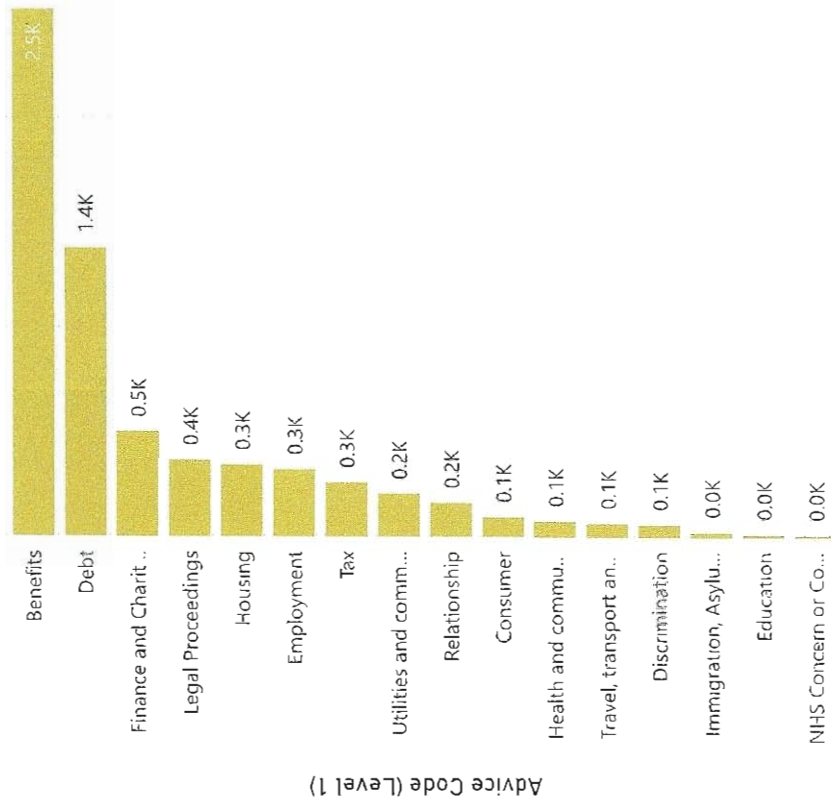
Primary Site

Haddington Citizens A...

# Advice Codes

Data Hub

Number of Times Used by Advice Code (Level 1)



Number of Clients No. of Times Used

Advice Code	Number of Clients	No. of Times Used
Benefits	705	2,522
Consumer	73	91
Debt	288	1,382
Discrimination	29	55
Education	10	12
Employment	145	318
Finance and Charitable Support	250	498
Health and community care	54	71
Housing	220	340
Immigration, Asylum and Nationality	16	21
Legal Proceedings	157	362
NHS Concern or Complaint	4	4
Relationship	128	158
Tax	165	256
Travel, transport and holidays	49	61
Utilities and communications	99	201

0K 1K 2K  
Number of Times Used

Use "Drill through" feature to see Level 2 and Level 3 Graphs



Contact Created Date

01/04/2023 31/03/2024

Contact Created Date

Site

Musselburgh

Primary Site

Musselburgh

# Advice Codes



2,102

Clients

1,346

New Clients

7,881

Contacts

6,045

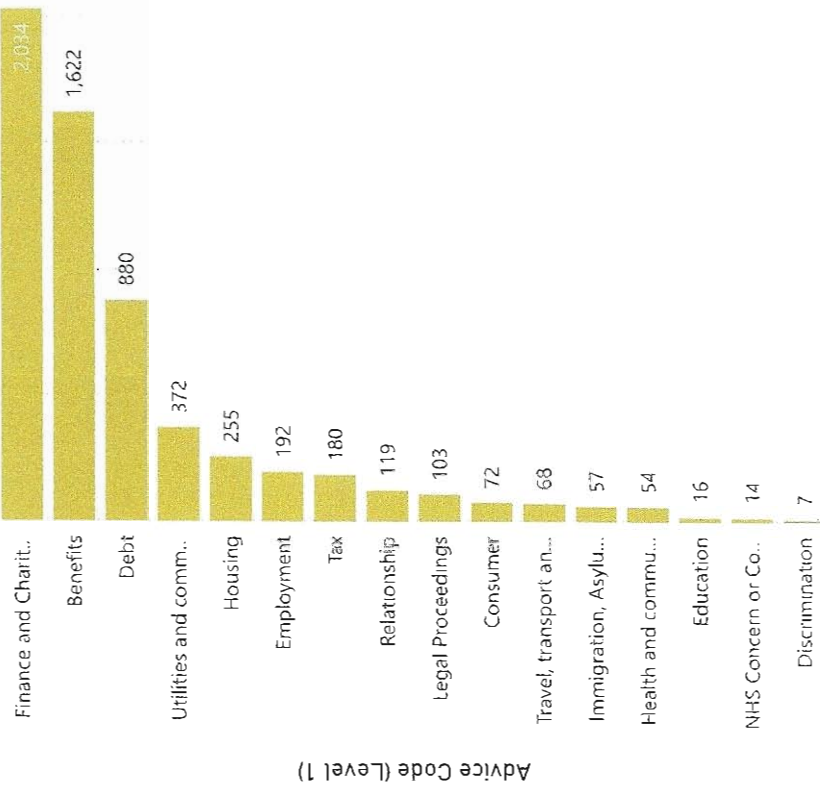
L1/ L2 Advice

8,214

L3 Advice

Number of Times Used by Advice Code (Level 1)

Advice Code	Number of Clients	No. of Times Used
Finance and Charitable Support	627	2,034
Benefits	588	1,622
Utilities and communications	200	372
Debt	186	880
Housing	179	255
Tax	138	180
Employment	126	192
Relationship	105	119
Legal Proceedings	90	103
Consumer	64	72
Travel, transport and holidays	59	68
Health and community care	45	54
Immigration, Asylum and Nationality	41	57
Education	14	16
NHS Concern or Complaint	11	14
Discrimination	6	7



Use "Drill through" feature to see Level 2 and Level 3 Graphs



01/04/2023

31/03/2024

Outcome Created Date



Site

Haddington Citizens A...

Primary Site (Outcome)

Haddington Citizens Advice

Outcomes

all Data Hub

2,203

1,479

£2,015,963.92

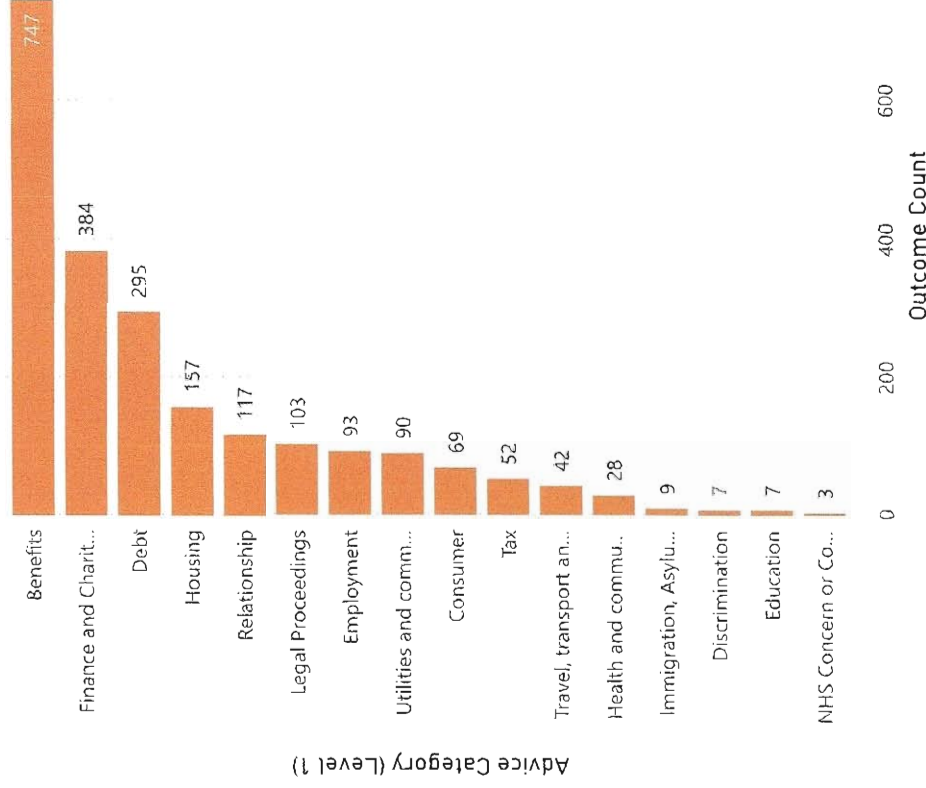
Outcomes

Clients

Client Financial Gain

Advice Category	Number of Clients	Outcome Count	Client Financial Gain
Benefits	599	747	£1,016,597.64
Consumer	67	69	£31,189.43
Debt	238	295	£870,993.06
Discrimination	7	7	£999.99
Education	7	7	£4,919.20
Employment	90	93	£25,881.30
Finance and Charitable Support	184	384	£11,403.88
Health and community care	26	28	£405.12
Housing	150	157	£204.00
Immigration, Asylum and Nationality	9	9	
Legal Proceedings	97	103	£8,962.30
NHS Concern or Complaint	3	3	
Relationship	106	117	
Tax	52	52	
Travel, transport and holidays	39	42	£31,721.72
Utilities and communications	77	90	£200.00
<b>Total</b>	<b>1,479</b>	<b>2,203</b>	<b>£2,015,963.92</b>

Outcome Count by Advice Category (Level 1)





01/04/2023

31/03/2024

Outcome Created Date



Site

Musselburgh

Primary Site (Outcome)

Musselburgh

3,224

1,531

£1,236,057.63

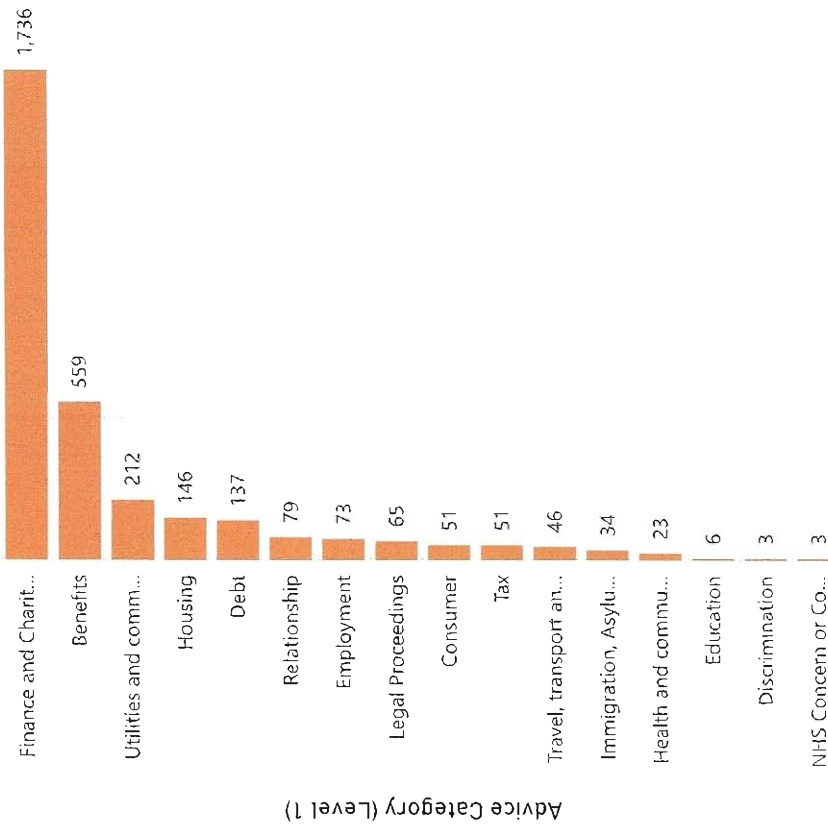
Outcomes

Clients

Client Financial Gain

Advice Category	Number of Clients	Outcome Count	Client Financial Gain
Benefits	444	559	£782,227.33
Consumer	51	51	£21,303.50
Debt	119	137	£200,253.37
Discrimination	3	3	
Education	6	6	£78.20
Employment	68	73	£11,226.72
Finance and Charitable Support	564	1,736	£156,757.52
Health and community care	22	23	£670.00
Housing	141	146	£1,100.00
Immigration, Asylum and Nationality	32	34	
Legal Proceedings	61	65	
NHS Concern or Complaint	3	3	
Relationship	78	79	
Tax	49	51	£29,315.82
Travel, transport and holidays	44	46	£1,300.00
Utilities and communications	145	212	£31,825.17
<b>Total</b>	<b>1,531</b>	<b>3,224</b>	<b>£1,236,057.63</b>

Outcome Count by Advice Category (Level 1)



Outcome Count



Contact Created Date

4/1/2023 3/31/2024

Contact Created Date

Site

Haddington Citizens A...

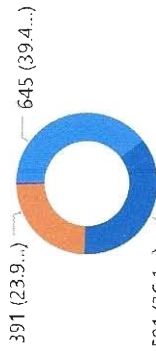
Primary Site

Haddington Citizens A...

# Client Profile

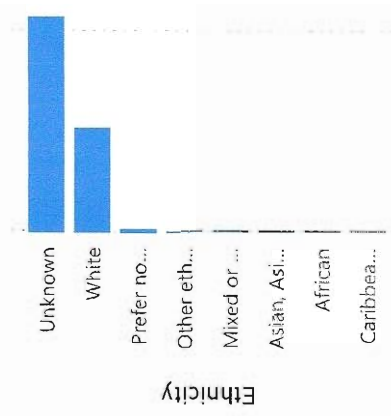
Data Hub

## Number of Clients by Gender

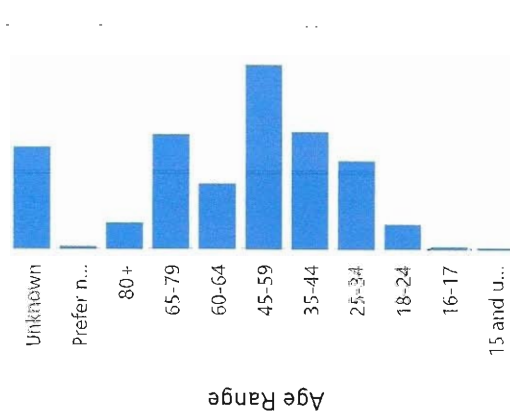


Gender ● Unknown ● Female ● Male

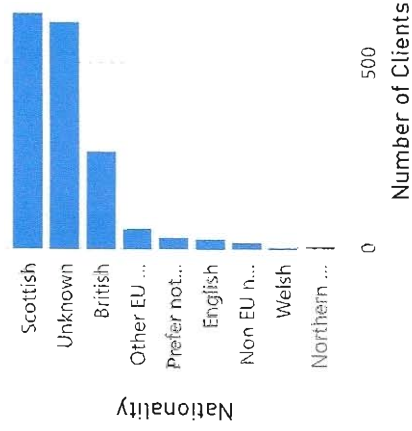
## Number of Clients by Ethnicity



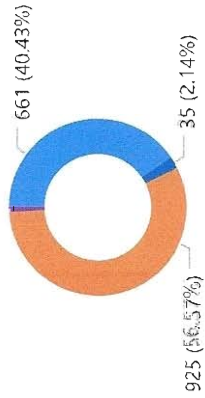
## Number of Clients by Age Range



## Number of Clients by Nationality



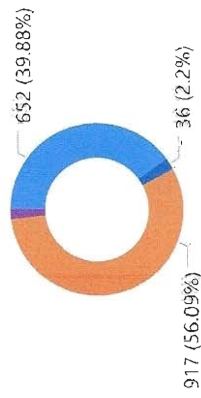
### Number of Clients by Mother Less Than 24 Years



Mother < 24 Yrs: ● Yes ● No ● Prefer not to say ● Unknown: ● Yes

Mother Less Than 24 Years	Number of Clients
Unknown	925
No	661
Prefer not to say	35
Yes	14
<b>Total</b>	<b>1,635</b>

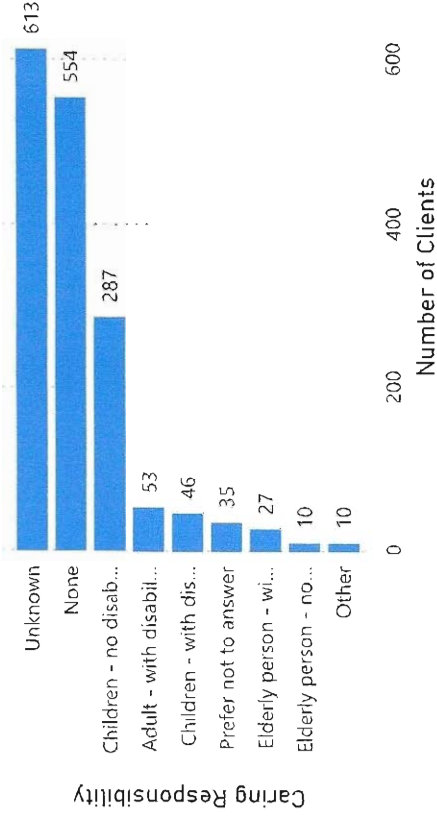
### Number of Clients by Child Under One Yrs



Child < 1 Yr: ● Yes ● No ● Prefer not to say ● Unknown: ● Yes

Child Under One Yrs	Number of Clients
Unknown	917
No	652
Prefer not to say	36
Yes	30
<b>Total</b>	<b>1,635</b>

### Number of Clients by Caring Responsibility



Caring Responsibility	Number of Clients
Unknown	613
None	554
Children - no disability	287
Adult - with disability	53
Children - with disability	46
Prefer not to answer	35
Elderly person - with disability	27
Elderly person - no disability	10
Other	10
<b>Total</b>	<b>1,635</b>

HADDINGTON CAB p2

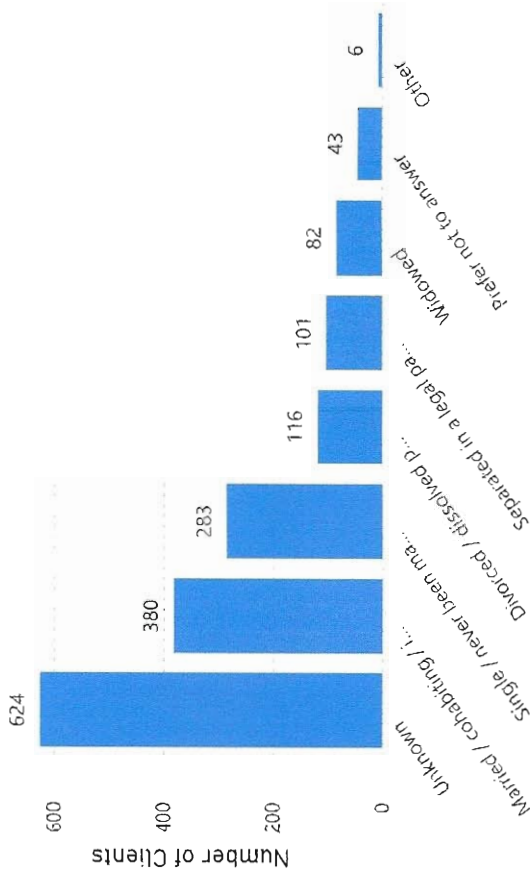


Contact Created Date

4/1/2023 3/31/2024

Contact Created Date

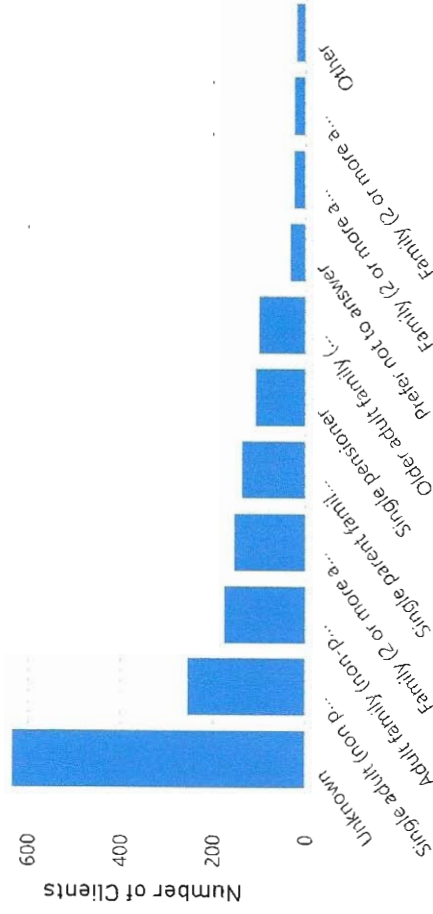
Number of Clients by Relationship



Relationship

Relationship	Number of Clients
Unknown	624
Married / cohabiting / in a civil partnership	380
Single / never been married	283
Divorced / dissolved partnership	116
Separated in a legal partnership	101
Widowed	82
Prefer not to answer	43
Other	6
<b>Total</b>	<b>1,635</b>

Number of Clients by Housing Type



Housing Type

Housing Type	Number of Clients
Adult family (non-pensioner; no dependant children)	173
Family (2 or more adults; 1 + dependent children)	21
Family (2 or more adults; 1 or 2 dependent children)	151
Family (2 or more adults; 3 or more dependent children)	22
Older adult family (at least 1 adult pensioner)	98
Other	16
Prefer not to answer	31
Single adult (non-pensioner)	252
Single parent family (1 adult; dependent children)	134
Single pensioner	105
Unknown	632
<b>Total</b>	<b>1,635</b>

HADDINGTON CAB 3



Contact Created Date

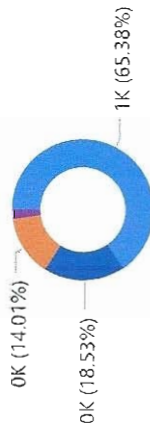
4/1/2023 3/31/2024

Contact Created Date

# Client Profile

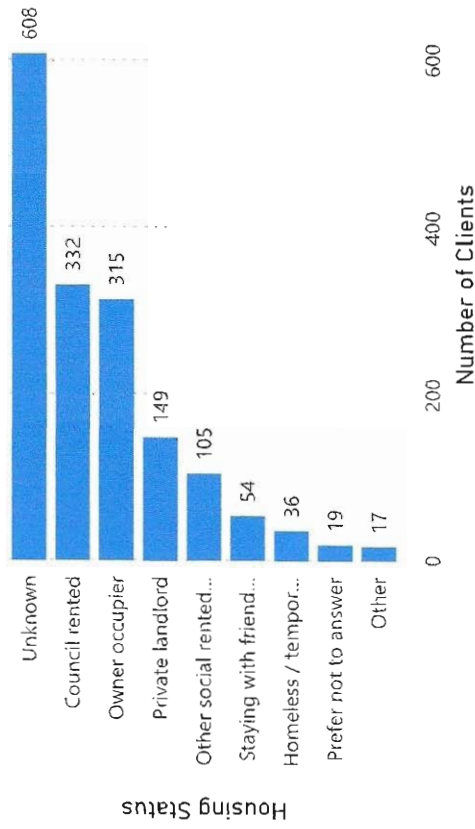
Data Hub

## Number of Clients by Health Condition



Health Con... ● Unknown ● Yes ● No ● Prefer not to an...

## Number of Clients by Housing Status



## Number of Clients by Employment Status



Housing Status	Number of Clients
Unknown	608
Council rented	332
Owner occupier	315
Private landlord	149
Other social rented (e.g. housing association / charitable trust)	105
Staying with friends / relatives	54
Homeless / temporary accommodation	36
Prefer not to answer	19
Other	17
<b>Total</b>	<b>1,635</b>

500  
Number of Clients

HADDINGTON CAB P4



Contact Created Date

01/04/2023 31/03/2024

Contact Created Date

Site

Musselburgh

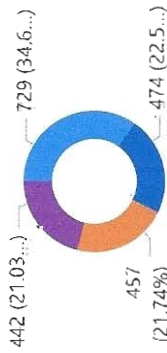
Primary Site

Musselburgh

# Client Profile

all Data Hub

## Number of Clients by Gender

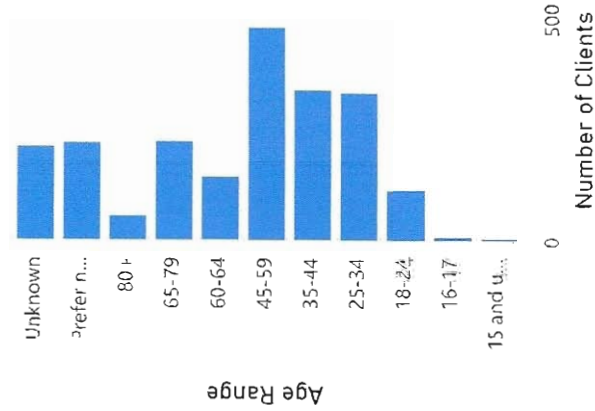


Gender ● Female ● Prefer not to answer ● Male

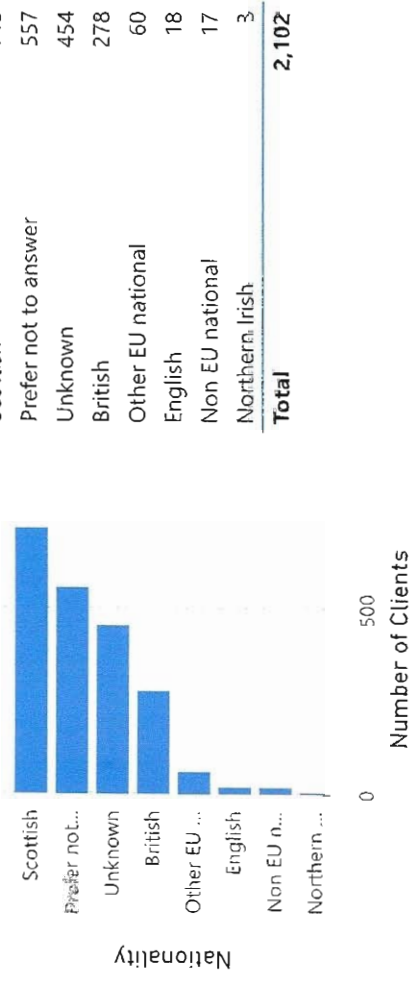
## Number of Clients by Ethnicity



## Number of Clients by Age Range



## Number of Clients by Nationality



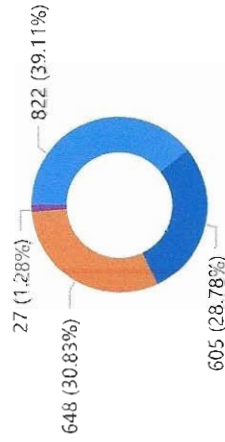


Contact Created Date

01/04/2023 31/03/2024

Contact Created Date

### Number of Clients by Mother Less Than 24 Years

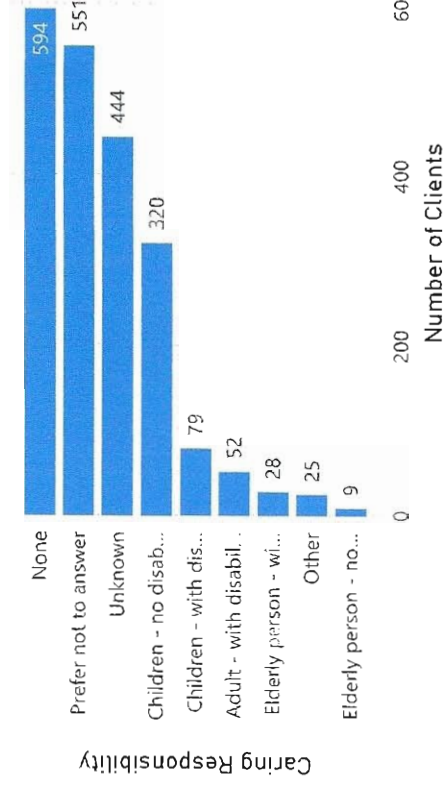


Mother < 24 Yrs ● No ● Prefer not to ... ● Unknown ● Yes

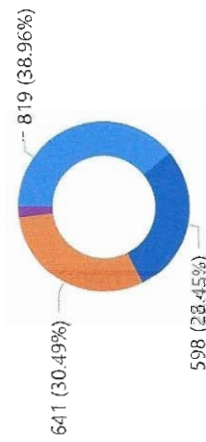
### Mother Less Than 24 Years

Response	Number of Clients
No	648
Prefer not to say	27
Yes	822
<b>Total</b>	<b>2,102</b>

### Number of Clients by Caring Responsibility



### Number of Clients by Child Under One Yrs



Child < 1 Yr ● No ● Prefer not to ... ● Unknown ● Yes

### Child Under One Yrs

Response	Number of Clients
No	641
Prefer not to say	44
Yes	819
<b>Total</b>	<b>2,102</b>

MU SSELBURGH CAB p 2



Contact Created Date

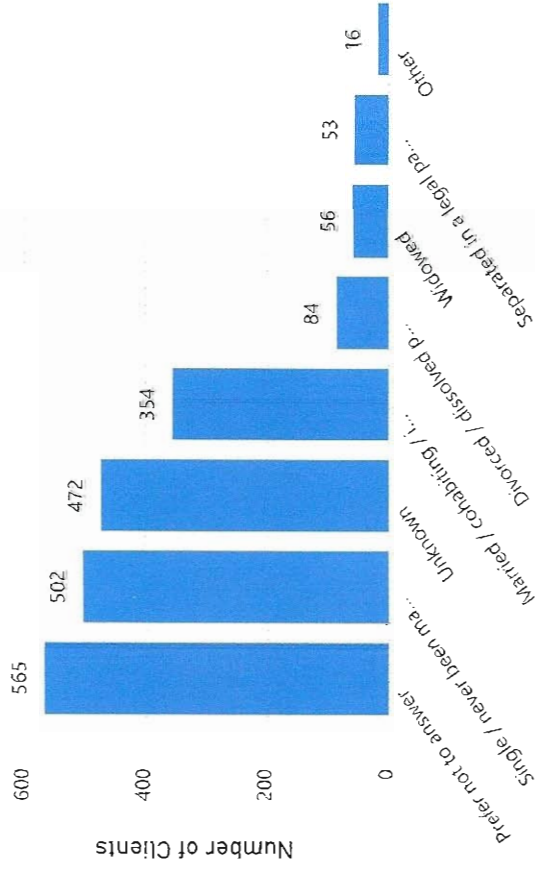
01/04/2023 31/03/2024

Contact Created Date

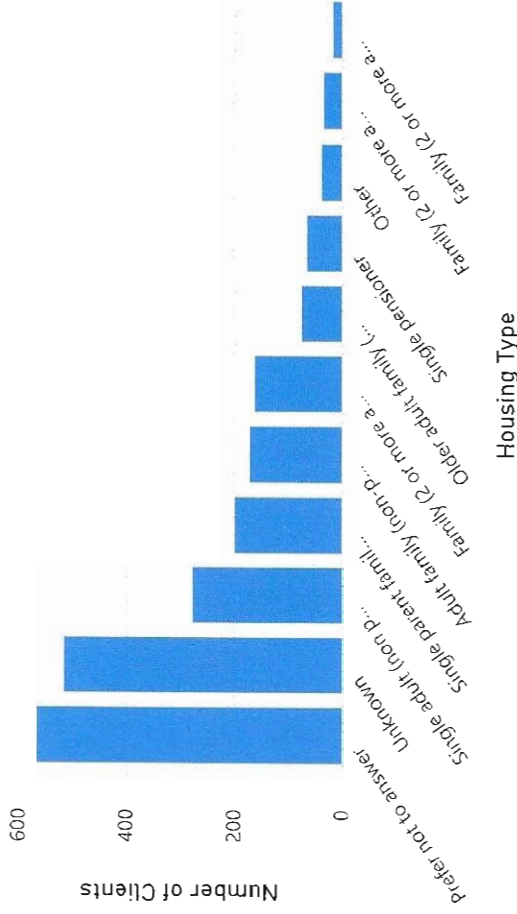
# Client Profile

Data Hub

Number of Clients by Relationship



Number of Clients by Housing Type



Relationship	Number of Clients
Prefer not to answer	565
Single / never been married	502
Unknown	472
Married / cohabiting / in a civil partnership	354
Divorced / dissolved partnership	84
Widowed	56
Separated in a legal partnership	53
Other	16
<b>Total</b>	<b>2,102</b>

Housing Type	Number of Clients
Adult family (non-pensioner; no dependant children)	169
Family (2 or more adults; 1 + dependent children)	15
Family (2 or more adults; 1 or 2 dependent children)	160
Family (2 or more adults; 3 or more dependent children)	32
Older adult family (at least 1 adult pensioner)	73
Other	36
Prefer not to answer	566
Single adult (non pensioner)	276
Single parent family (1 adult; dependent children)	197
Single pensioner	63
Unknown	515
<b>Total</b>	<b>2,102</b>

MUSSELBURGH CAB P 3

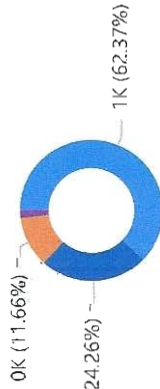


Contact Created Date

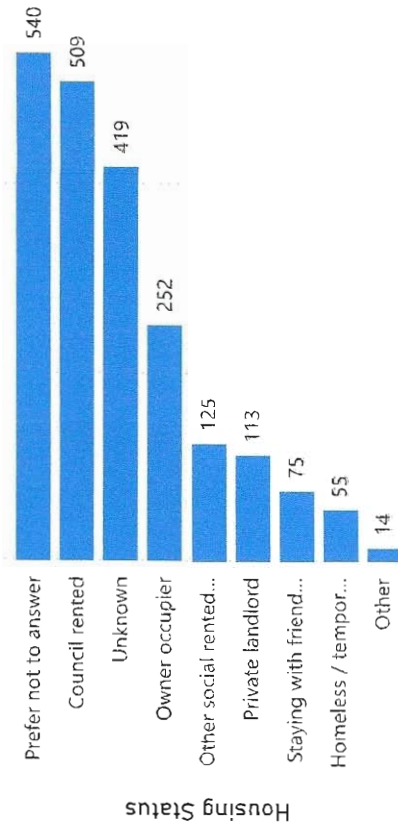
01/04/2023 31/03/2024

Contact Created Date

### Number of Clients by Health Condition

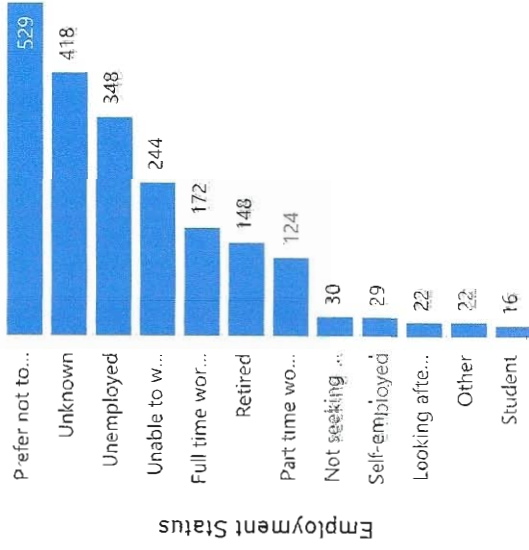


### Number of Clients by Housing Status



Health Condition: ● Unknown ● Yes ● No ● Prefer not to an...

### Number of Clients by Employment Status



### Number of Clients by Employment Status

Employment Status	Number of Clients
Prefer not to answer	529
Unknown	418
Unemployed	348
Unable to work due to ill health / disability	244
Full time work (30+ hours)	172
Retired	148
Part time work (less than 30 hours)	124
Not seeking work	30
Self-employed	29
Looking after home / family	22
Other	22
Student	16
<b>Total</b>	<b>2,102</b>

Housing Status	Number of Clients
Prefer not to answer	540
Council rented	509
Unknown	419
Owner occupier	252
Other social rented (e.g. housing association / charitable trust)	125
Private landlord	113
Staying with friends / relatives	75
Homeless / temporary accommodation	55
Other	14
<b>Total</b>	<b>2,102</b>

Number of Clients

MUSSELBURGH CAB P4