

# 2023 ANNUAL REPORT



**EAST DUNBARTONSHIRE  
CITIZENS ADVICE  
BUREAU**



**WWW.EDCAB.ORG**

Company No: SC232542 (limited by guarantee) Scottish Charity No: SC023348

*a year's overview*

# SERVICE DELIVERY

**2023**  
**24,772**  
**Enquiries**

***I always feel in writing and presenting this report that it does not reflect the complexity of the work that our staff and volunteers do. It is merely an Executive Summary of the difference that our service makes to residents of East Dunbartonshire.***

## **Enquiries**

It goes without saying that 2023 was, once again a very busy year, although there was a slight drop in our enquiry total from **25964 in 2022** to **24,772 in 2023**.

Although the total has gone down by 1192 enquiries, this is only a slow down in the continuous demand for the service. In 2019 (pre pandemic ) our enquiry total was 17, 088. The huge increase in our enquiries brought about by the need for information and advice in 2020 has never abated. Clients who had never accessed our service before, did so in 2020 and have continued to do so. New clients in 2023 accounted for 25% of our total contacts.

The category with the largest enquiry reduction is Finance and Charitable support, which contains Foodbank referrals. This is possibly due to 2 reasons, the Trussell Trust have funded a dedicated Financial Inclusion worker to attend the Foodbank each session and provide Income Maximisation services and support to access other support mechanisms, this has been very successful in a reduction in Foodbank dependency. The Cost of Living payments have also made a difference to local residents who are struggling financially.

The demand for form completion, in particular for Attendance Allowance and Adult Disability Payment continues to increase. The complexities of the system are wide and varied and we are now faced with the migration to Universal Credit from legacy benefits such as Tax Credits. The transferring of residents from Personal Independence Payment to Adult Disability Payment is also complex as residents seek help with re assessment forms. The continuous changes to the system are both resource intensive and confusing for our service users.

## **Referrals**

Partnership working, locally, is high on our agenda as no organisation or agency can or should work in isolation, the awareness that we raise locally is reflected in the numbers of referrals that we receive, this year we received **3537** referrals from Local Authority departments, Health professionals, the largest category being GP's, and local third sector organisations. Our referrals out totalled **1613**, to Local Authority departments, local third sector organisations, including mental health support and addiction services.

## **Volunteers**

Every year I say the same thing, that the dedication and commitment that all of our volunteers and staff show is inspiring and their willingness to go that extra mile for fellow residents is commendable. I would like to thank everyone for their continued commitment to the bureau and most of all for their support, it is only our team efforts that provide such positive outcomes for residents.

As you can see from the front cover, many of our Local Residents are kind enough to provide positive feedback and show their grateful thanks by providing a welcome supply of biscuits and chocolates for the staff and volunteers.

Catherine Bradley  
Bureau Manager

***“ An organisation is only as good as its people”***

2023

# ENQUIRY CATEGORIES TOTAL 24,772

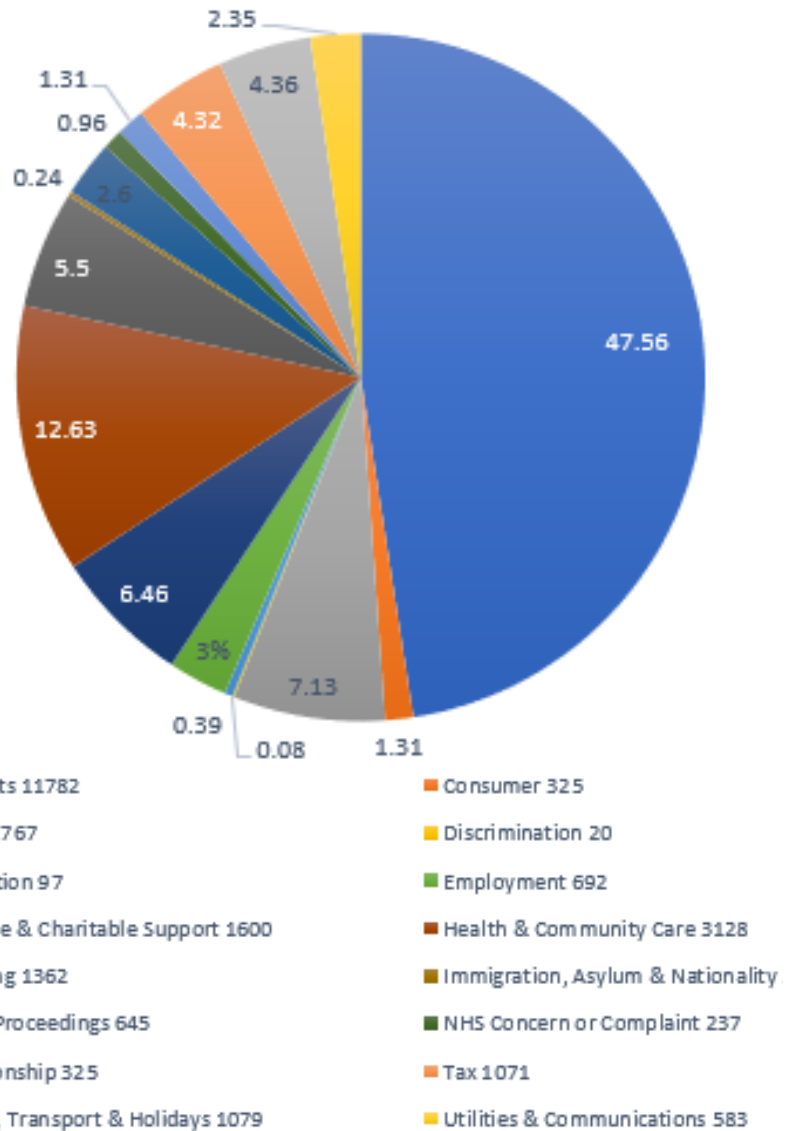
Our figures show that 47.56% (11,782) of all issues brought to the Bureau in 2023 were benefit related. From the introduction of Adult Disability Payment in August 2022 by Social Security Scotland, our advisors have been assisting clients with new applications and also the migration from Disability Living Allowance & Personal Independence Payment

Health & Community Care continues to be high on the agenda, the second highest with 12.63% (3128). The issues are support in accessing services, isolation and mental health support. The statistics in this category also include support provided by the Peer Support Worker.

Debt enquiries are becoming much more resource intensive and complex, as Bankruptcy, evictions and repossessions increase. This would appear to be as a result of the halt on legal proceedings during the pandemic and now creditors are actively pursuing debtors following the hiatus.

We would anticipate that the year 2024 will show a further increase in demand for our services, in particular benefits reviews as short term awards (2 years) for Adult Disability Payment are reviewed and recipients are either awarded lower rates or have their claim rejected.

We are seeing more complex enquiries in general as it is now very rare for a resident to bring only 1 issue to our door and successful claims for Disability Benefits often act as the gateway to other support, such as Blue Badges and Carers Allowance.



**1458 Forms completed**

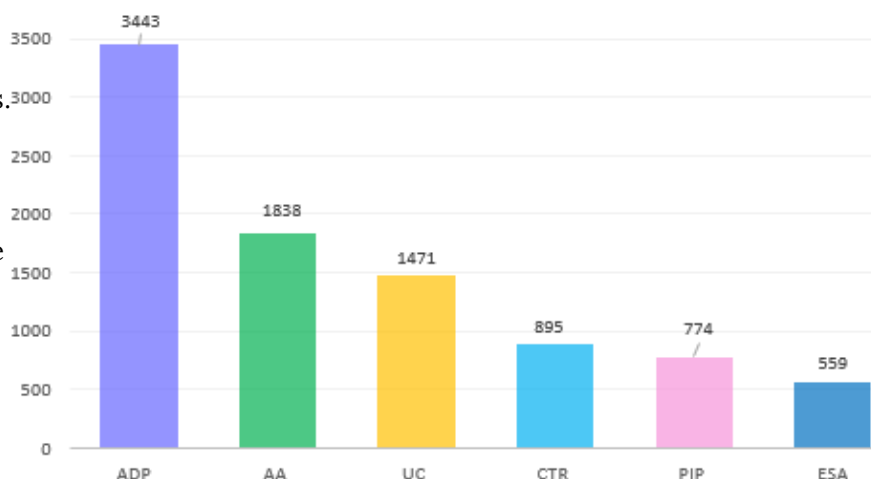
**47.56% of all enquires were Benefits related.**

**3896 Benefits Checks**

## BENEFIT CATEGORIES

47.56% of our enquiries are in relation to benefits. This is not surprising as Universal Credit is also available to low income residents. Council Tax Reduction enquiries have entered the top 6, this is largely due to awareness raising of the criteria for access to the Council Tax Reduction scheme, this was a joint venture with EDC Council Tax team and has been very successful.

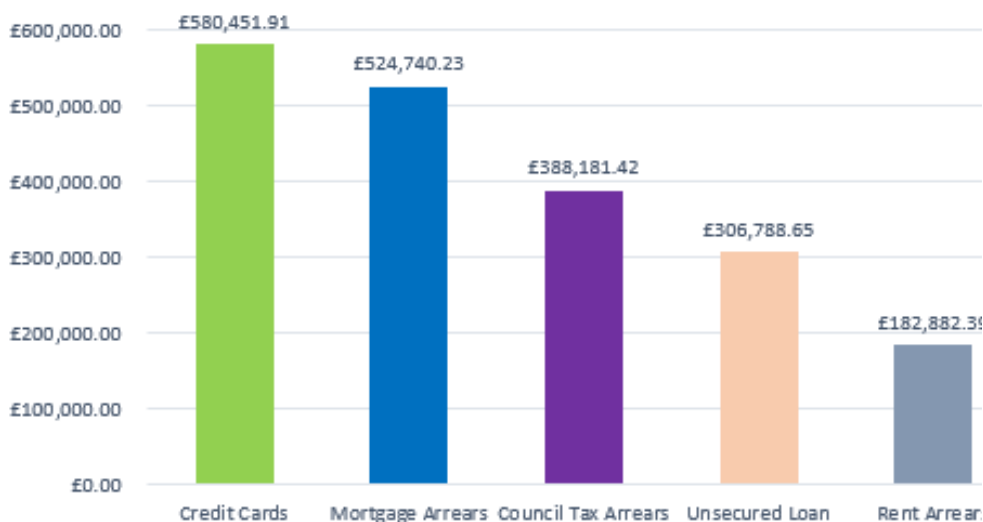
As the migration of Personal Independence Payment (PIP) to Adult Disability Payment continues, PIP will eventually drop off of the totals list



An important part of our work is early intervention, therefore every client is offered a benefits check as this can increase their income and avoid more acute issues such as homelessness and unmanageable debt.

We have continued to support our clients with applying for Adult Disability Payment and have dealt with 480 new applications, Attendance Allowance applications was next with 436 new applications.

## DEBT CATEGORIES



We have seen a significant increase in complex Debt enquiries. With the total debts amounting to £3m in comparison to £2.7m in 2022.

In addition, mortgage arrears have increased and credit card debts have more than **doubled** since last year, overtaking mortgage arrears with an increase of £313k. Both of these categories are as a result of damage inflicted by the increase in the cost of living.

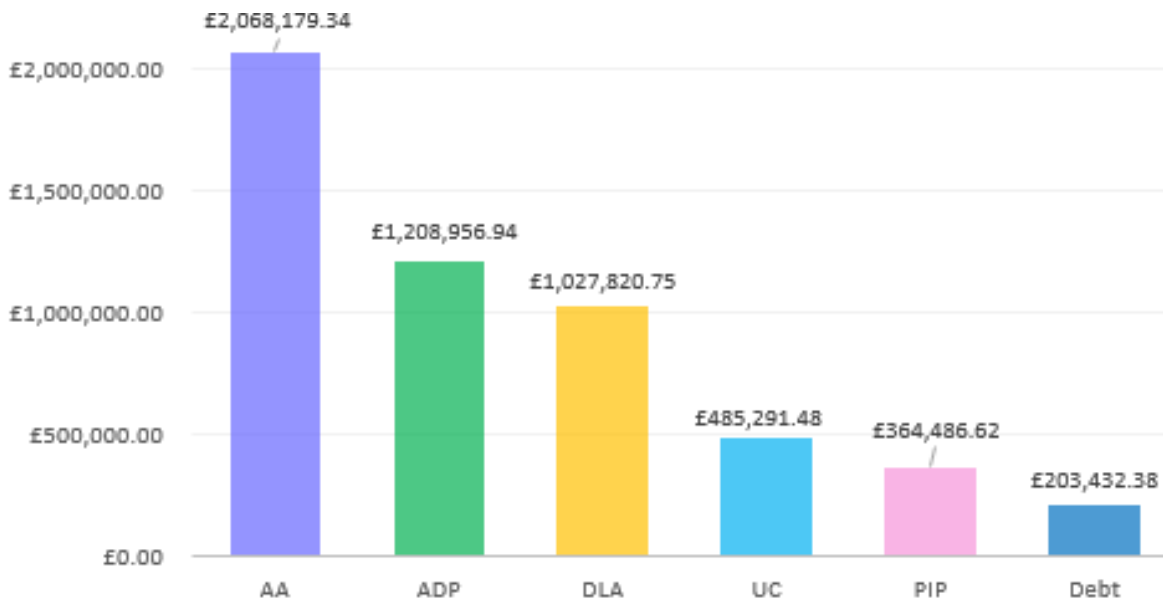
We have recorded a high increase in unsecured loans, and hire purchase agreements. A large percentage of the unsecured loans are from business loans that supported business community during the pandemic.

There has been a reduction in a few of the debt categories, two of them being electricity and rent arrears. This could be as result of rent being paid directly to the landlord through Universal Credit following the migration from Employment Support Allowance, and clients receiving advice and support through our Money Talks Plus Project, who advise on utility support and grants available in particular support with outstanding utility debts.

We have seen a large increase in clients having to take responsibility for additional legal fees on top of debts, which has always been low in the debt amounts throughout the years. This can largely be attributed to creditors taking further action at court, and the client being liable for the costs involved.

2023

# CLIENT FINANCIAL GAIN £5,553,542.71



The financial gain has increased this year from **£3.8m in 2021 to £4.3m in 2022 and now £5.5m in 2023**; that is a **£1.7m increase in two years**.

The largest financial gain to clients is through income maximisation as a result of benefits checks. Last year we completed almost 4000 benefits checks and we offer this service to all residents accessing the service regardless of the issue that they present with.

We predicted last year that the Adult Disability Payment (ADP) client financial gain would triple...it is **24 times more**. There has been an increase in ADP from **£49,831.40 in 2022 to £1.2m in 2023**. Our client's are still experiencing a response time of 3-6 months however we are seeing more awards being made within the 3months timescale. We completed **380** new application forms for Adult Disability Payment, either online or paper forms.

We also completed **436** Attendance Allowance forms, resulting in a gain of just over £2m.

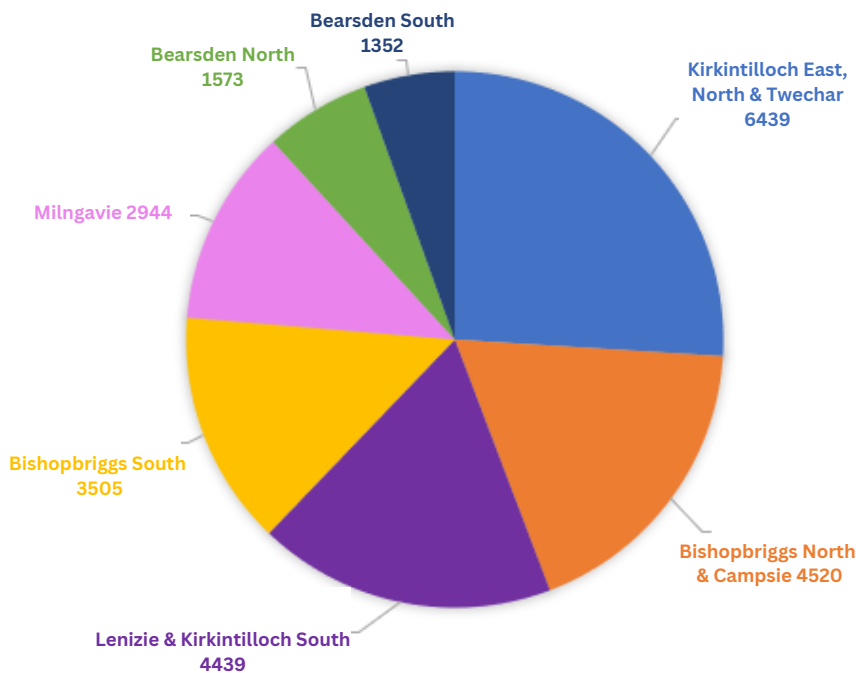
Attendance Allowance is a non means tested benefit for those of non working age (over 66years) with health issues. The financial gain has increased by £732k from 2022 . With our Older People's Advisor and Welfare Right Advisors now being able to offer home visits again, this service is greatly appreciated by the residents of East Dunbartonshire.

As a result of the comprehensive service that our Money Advisors offer we also have a debt financial gain of £203k. Our Money Advisors have been supporting our clients in checking liability and maximising income through a full financial assessment.

**Adult Disability  
Payment CFG  
£1.2m**

**Attendance  
Allowance CFG of  
£2m**

## WARD STATISTICS - TOTAL 24,772



As the chart above shows Kirkintilloch East, North & Twechar (Ward 7) has the largest percentage of enquiries, followed by Bishopbriggs North & Campsie (Ward 4) and Lenzie & Kirkintilloch South (Ward 6) are not far behind. All of the Wards mimic the overall statistics in the top 3 enquiry categories:

1. Benefits
2. Health & Community Care
3. Debt

We continue to remain as accessible as possible with enquiries from across East Dunbartonshire, offering outreach and home visit services.

Appointments can be booked for most of our outreach points via our website and we have dedicated days for Money Advice enquiries.

We continue to keep our website current and our online guide performance increases year on year whilst cost of living concerns are still a core issue, the best start school payment, anxiety support and divorce guidance jumped up the rankings on [www.edcab.org](http://www.edcab.org),

Demand has been far greater this year for our online services and support than it was even in the COVID years. Hits on the benefits page increased by 254% and Contact us by 400%. We also have a Facebook and twitter account.

## INCOME & EXPENDITURE

<b>East Dunbartonshire Council</b>	
BME/Syrian Project	66,800
Core	104,180
Financial Inclusion	65,878
Independent Housing Advice	36,000
Housing Plus	20,508
Money Advice	113,345
Welfare Rights	156,960
Cost of Living	50,000
<b>Health &amp; Social Care Partnership</b>	
Home Visit Service	26,079
Healthier Wealthier Children	13,500
Community Wellbeing Service	85,000
Older People Access Line	10,421
McMillian Partnership	33,870
<b>NHS Greater Glasgow &amp; Clyde</b>	
Patient Advice Support Service	63,544
<b>McMillian Cancer Support</b>	
McMillian Benefits Service	34,108
<b>Citizens Advice Scotland</b>	
Short Term Debt Project	14,864
Money Talks Plus (merged financial health & Welfare reform)	43,334
Peer Support Worker	20,525
<b>Department Work &amp; Pensions</b>	
Kickstart	6,362
<b>TOTAL INCOME</b>	<b>£965,278</b>
<b>How it was spent</b>	
Staff Costs	882,571
Property Costs	42,889
Operational Costs	37,982.
Governance Costs	8,817
<b>Total Expenditure</b>	<b>£972,269</b>

# MAKING A DIFFERENCE

***Below is a very small example of how our services can make a difference to residents. As the client financial gain indicates we have many clients who have benefitted financially from accessing our services. This is of great Community Benefit as additional financial resources for residents will inevitably allow them to access local services.***

## **Case Study 1 - Income Maximisation**

Client is a single mum (age 45+) with a child aged 9. Works full time (32 hours per week) and is in receipt of Child Tax Credit and Child Benefit . Her child exhibits behaviours associated with autism and ADHD. Client struggling financially to cover all her bills and expenses associated with caring for her child. Although yet to receive a formal diagnosis of autism, she has been paying for counselling support. Also has childcare costs of approx. £198 pm which she covers, tenant in Housing Association property and pays monthly rent of £460.

Completed a Child Disability Payment application with help from client and supporting letters received from counselling service/CAMHS.

However as client had indicated that she was not in receipt of any benefits other than CTC, CB and the single person discount for council tax, a benefit check was completed. This indicated client would be better off financially if moved to Universal Credit ; this meant that she qualified for Housing Benefit and childcare support which she was currently not receiving.

Supported client to apply for UC and how to also apply for Scottish Child Payment as she was currently eligible to make an application. Continue to keep in contact with client to ensure she receives all her entitlements.

Await outcome of Child DP application, but claiming her full means tested benefit entitlements, Universal Credit and Scottish Child Payment, will improve clients financial wellbeing by **£573** per month.

Client delighted with support. Direct quote from email she subsequently sent:

***“Thank you for all your help today I’m extremely grateful and appreciative of everything and the time you have taken with me in support of my wee boy. I am very thankful.”***

## **Case Study 2 - Money Advice**

Client came into bureau for advice regarding his council tax debts in excess of £5500 to East Dunbartonshire Council who had submitted Petition at Glasgow sheriff court to sequestrate him.

Client was single adult who lived alone in owner occupier property with significant equity. He was in full time work with no health or disability problems. Client was advised about his repayment options and he chose to proceed with an application to the Debt Arrangement Scheme (DAS) as a means to repay his council tax arrears over a fair and reasonable period in order to protect him from diligence.

A Form 29 –Notice of Intention to apply for DAS Debt Payment Programme was completed on behalf of client and submitted to the DAS Administrator to register his details on DAS Register to place a moratorium on court action for period of 6 weeks.

The Sheriff Officers acting on behalf of the creditor were informed about the completion of the Form -29 and agreed to a 6 weeks continuation of his court case.

On contacting the creditor to establish the full amount of council tax arrears it was established the client had not received a single person discount for the last 5 years after he separated from his wife and reduced his overall arrears by 25% when a backdate was requested.

When completing the client’s income and expenditure it came to the money adviser’s attention the client’s income tax code was incorrect and on contacting HMRC it was established the client had overpaid income tax for almost 4 years and was refunded a lump sum, through additional financial help of family members was able settle his council tax arrears including costs and fees in full.

The client is now paying the correct amount of income tax and council tax and no longer has the threat of sequestration action against him. ***“ I cannot believe the difference that this has made, I came her (CAB) expecting the worst, I honestly cannot thank you enough “***

# CONTACT US

## Kirkintilloch

Monday - Friday Drop In	10:00 –13.00
Tues & Thurs	17:00 - 19:00
Mon - Fri Telephone enquiries	10.00 - 15.00

## Bishopbriggs

Monday - Friday 10 - 3pm Appointments

## Outreaches

Hillhead Community Centre, Monday	10:00-13:00
Fraser Centre Milngavie Tuesday	10:00-13:00
Twechar Healthy Living Centre, Tuesday	10:00-12:00
Milngavie Community Centre, Wednesday	10:00-13:00
Auchinairn Community Centre, Wednesday	10:00-13:00
Lennoxton HUB Wednesday	13:00-16:00
New Kilpatrick Church, Bearsden, Tuesday & Thursday	12:30-14:30

11 Alexandra Street, Kirkintilloch, G66 1HB

Tel: 0141 775 3220



@EdunCAB



@East Dunbarton Citizens  
Advice Bureau

## Visit our website

<https://edcab.org>

## Email

[bureau@eastdunbartoncab.casonline.org.uk](mailto:bureau@eastdunbartoncab.casonline.org.uk)



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