



*Annual Report*  
**2016-17**



**Better off**  
West Lothian



**West Lothian**  
Council

## What we do

The Advice Shop is a free, impartial and confidential service to help the people of West Lothian with a focus to alleviate poverty and to promote inclusion and equality through advice, assistance and advocacy.

Our aim is to ensure that everyone in West Lothian has access to a free, quality advice service. The service supports local people to access information, advice, advocacy and representation. By helping households to: increase their disposable income, access fuel advice, manage their debt, remain in their homes, improve their budgeting skills, and appeal benefit decisions made by the Department for Work and Pensions, the Advice Shop helps people to get the support they need to resolve their problems.

The service treats everyone as an individual, ensuring they are able to get help in the way that works for them and meets their needs. We do this by:

- Treating all our customers with dignity, respect and courtesy.
- No one having to wait more than 45 minutes to be seen face to face by an advisor.

- Responding to telephone calls within twenty four hours and answering written or email correspondence within two working days.
- Assessing the enquiry and providing accurate and impartial advice offering options to resolve the issue.
- Keeping customers up-to-date on the progress of their enquiry; advising them of what will happen at the next stage and any action to be taken by both advisor and customer.
- If we are unable to get in touch we will make three attempts to contact the customer before closing the case.
- We hope customers will tell us the outcome of the enquiry, if not we will aim to contact them to discuss the result and to offer appropriate follow up advice.

**99.8% customers rated the overall quality of service as excellent or good**

**99.8% of customers rated the attitude of staff as excellent or good**

**98.6% of customers rated the timeliness of the service as excellent or good**

(Based on result of customer surveys conducted during 2016/17)

## Improving access to advice

Customers encounter challenges and problems that they do not know how to deal with and they need help to overcome. Sometimes these issues can be quickly resolved. Other times it is not that simple. More complex situations rarely come neatly packaged up as a single problem and may require more in-depth support from our service. The Advice Shop provides both generalist and specialist advice and

understands the way people's problems can interact and overlap. Getting good advice, quickly and easily can help customers to make informed decisions to stop the problems escalating.

Over the past year, the service has worked with customers and partners to increase access to advice in a variety of ways.



23 pop up sessions available across the county



Drop in, no appointment needed at the Advice Shop in Bathgate  
8.30am – 5pm Monday – Thursday  
8.30pm – 4pm Friday



Over the telephone for either customers or professionals looking for information and advice.



Lots of information, advice, handy hints and links to other organisations is available through our website pages.



Email with your enquiry by completing the on-line referral form and, depending on your enquiry; we will either respond by email or telephone you.



Appointments to discuss more complex issues.



Self-help guides.

*Helping people to help themselves:*

*At the heart of our approach is the belief that the best way to help people in financial difficulty is to empower them to help themselves. Our information booklets support customers to understand their options and give them the confidence to take the next steps. This self-help approach allows people to manage their own situation.*

Responded to over **1600** on-line referrals

Received **39,915** hits to our website pages which provides up-to-date information and advice

Answered **32,763** telephone calls

Financial capability means improving people's ability to manage money well, both day to day and through significant life events, and their ability to handle periods of financial difficulty. It supports people to develop financial skills and knowledge, and gain access to financial services. The Advice Shop helps through:

## Council New Build Project



Tenants are invited to have a benefit check prior to taking up a new build tenancy. We want to make sure that prospective tenants understand their income and outgoings, maximise their income through take up of entitlements and consider their options regarding an increase in rent and potential expenditure on a new home. In the last year, there were 149 referrals; 95% engaged with the project. Customers all received a benefit check and, where appropriate, support to complete claims along with the offer of budgeting advice. The average increase in benefit was £2969.

## Budgeting Support Project

With the introduction of Universal Credit, there has been a significant change in how customers receive their benefit payments. To help people through this change and to improve their budgeting skills, an advisor works with them over a period of time offering one-to-one meetings, workshops on specific topics and self-help packs.

The advisor works with the customer to: establish income and expenditure, review direct debits and regular payments, support clients to prioritise their outgoings, help clients to switch & save with utility suppliers and insurance providers and, request Alternative Payment Arrangements from the Department for Work and Pensions. Building up a trusted

relationship has been a pivotal part of this project as the advisor has found people have presented with rent and council tax arrears, fuel supplier issues as well as many other debts after initially discussing budgeting.

Financial capability workshops were held as part of the Home Start monthly family group sessions. At the end of the workshops participants found they had learned simple ideas to save money, the benefits of price comparison sites, finding out more about who is out there to help and information on affordable credit.



*They were all so positive in their evaluations and sitting in on the sessions there was a good feeling. They were all very open and happy to discuss - this is fab because they often feel like they're the only one who is going through whatever they're struggling with".* **Home Start Worker**

## Young Parents project



Many young people struggle to manage their money and, often when they have become parents, there is a significant added pressure of providing for their family. In partnership with Children 1st, a family support worker and money advisor worked together to target vulnerable young parents with children aged 0-8 years. The advisor and support worker looked at the whole family, building up a trusting and

secure relationship. Over time, parents learned what to do to manage their budget, borrow responsibly and manage their household income – for many it was the first time they had been in control of their finances. Importantly, parents have been able to build lasting and effective connections between quality advice providers and trusted sources of support.

### Peter

*Peter was 22; it was evident his life was very chaotic and he was fighting for custody of his six year old son. Peter had accrued massive debts, owing the local authority over £8000 in rent and council tax arrears. Peter was already engaged in court action for rent arrears. The family support worker and money advisor began to work closely with Peter to ensure his income was in place. The money advisor applied for housing benefit to cover his weekly rent charge. The advisor referred him to the Court Advice project to represent him at court. This helped him to secure his tenancy and would help him to have a home for his son should he gain custody. It took several appointments, home visits, calls and letters to get Peter to look seriously at his options going forward. As the advisors gained the trust of Peter and he felt more secure, he disclosed that he had had an addiction*

*problem from a young age. A referral was made, with his consent, to the Social Work Addictions team.*

*He was awarded full custody of his son and became his sole guardian. This allowed the money advisor to apply for further benefits. The support worker committed many hours each week to help Peter find some part time work; he was successful in gaining a temporary contract spraying cars. This built his confidence and allowed the money advisor to revisit the whole financial situation with him again. Through intense multiagency assistance, he completed a successful minimal asset bankruptcy.*

*Peter is now debt free, has a part time job, a secure tenancy with no threat of eviction, addiction free and continues to attend the project for support and to meet other young dads.*

We have:

Worked with **14,463** customers



**52%** are council tenants

**77%** are working age

Dealt with **60,320** enquiries



Resolved **16** complaints down from **17** last year

Provided support and advice:

Delivered over **100** workshops, presentations and briefings to help front line staff and customers understand better what they are entitled to



Offered **2500** appointments to provide tailored advice

Sent **3073** texts to remind clients of appointments, paperwork and key dates



Made a difference:

Gained **£27.9m** of income for customers

Helped customers to manage **£8m** of debt

**36%** of money advice customers were supported to enter into a Scottish Government debt scheme including bankruptcy and sequestration

Won **75%** of all appeals which meant customers received over **£1m** of benefits

Supported **655** households to remain in their home through preventative work



Assisted customers to make **£77,467** in fuel savings



Impact on customers:

**99%** of customers stated they had a better understanding of their situation



**93%** of customers indicated they feel less stressed and anxious about their finances

**96%** of customers stated they were more confident in making decisions to improve their situation

**92%** of customers felt they were more aware of how to manage their finances



(Based on results of customer surveys conducted during 2016/17)



*Volunteering gives me a purpose in life.*

*Volunteering brings out the potential you didn't know you had.*

*Volunteering allows you to grow and develop and take on new challenges.*

*Volunteering can help build your CV and to eventual employment”.*

## Macmillan @ West Lothian cancer information and support service

2016 saw the opening of the Macmillan @ West Lothian Cancer Information and Support Service. Funded by Macmillan Cancer Support and delivered through the Advice Shop, the new service aims to ensure that no-one in West Lothian faces cancer alone. A network of information and support hubs will be available across the county, providing time to talk, a listening ear, access to high quality information on the non-clinical aspects of living with cancer and referrals to local services such as benefits advice and counselling. The first drop in hub opened in Bathgate Partnership Centre in May 2016, followed by Strathbrock Partnership Centre in January 2017. Three further hubs will be established in 2017/18. Although 3 members of staff are employed by the project, volunteers are responsible for the day to day running of the service. 14 committed volunteers are involved in the project.



*I learn new skills, meet new people and help others every time I volunteer”.*

**Mary Reynolds, Macmillan Information & Support Volunteer**



### Elaine

*My husband and I walked down to the Macmillan drop-in and, after a chat and a cup of tea, the volunteers made a referral to the benefits team as most of my benefits including disability benefits had been affected. You can tell the volunteers what you can't sit and talk to family about as you don't want to worry your family and it is all private. My benefit issues have all been sorted with a great outcome and I am now more positive and worry less.*

*My family has also been supported and the information provided in the form of leaflets, books and website information has allowed them feel less anxious and, as a result, we are a lot closer than we've ever been. We are now as a family able to talk about my cancer openly. If I was to sum up the service it would be “Lifesaving”.*

## Advice Shop Volunteers

The Advice Shop works with an additional 23 volunteers who support customers as:



**Disability Benefit Volunteers** – Assisting customers to complete disability claim forms at pre-arranged appointment sessions.



*Volunteering for the Advice Shop has enabled me to help people with various medical conditions. I fill out forms for them as these forms are difficult and awkward for them to do so. I am happy I trained within the Advice Shop as I have learned a lot about medical conditions and mental health issues”.* **Janet Cooper, Disability Benefit Volunteer**

### Customer Impact

*“Perfect help, so glad I made this appointment”*

*“Appointment couldn't have been handled any better in an understanding and sensitive manner. Volunteer had the ability to empathise with daily struggle”*

**Disability Buddies** – support individual customers who have to attend disability benefit medical assessments in Edinburgh and other areas as part of their claim for benefits.



*Volunteering can give you a real sense of purpose; the opportunity to meet other people and also to access relevant training that is hugely beneficial from a personal perspective but also for future job prospects”.*

**Claire Watt, Disability Benefit Volunteer**



### Garry

*I had a Buddy for my last Employment Support Allowance assessment. I went alone to previous assessments, and I felt more confident and less stressed having my Buddy, Claire, with me. We had a meeting a few days before the assessment and that was a big help because I knew who was going with me. She met me in Edinburgh and stayed with me during the assessment. At the assessment, my mind went completely blank once or twice. Claire reminded me about the things I forgot to say.*

*The service was great, very supportive and lots of people would benefit from it”.*

Advice Shop Volunteers *continues*

**Communication Volunteers** – assist customers who are not confident in speaking English to communicate with Advice Shop Advisors at regular Polish session appointment slots.

**IT Buddies** – support members of the public to get online and use IT. This could be in local libraries, groups or in Access2employment Work Clubs. IT Buddies have worked with a number of partners including Bield Housing, Braid House, West Lothian 50+ Network, and Rosemount Gardens to make computers and the internet more accessible.

IT Buddies have assisted customers to get to grips with new technology and gain confidence in their ability to use their own devices; become better connected with others using email, Skype and social media and access online services such as Universal Jobmatch or online shopping.

Volunteers contributed a total of **1923** hours of support

Recruited, trained and supported **37** volunteers to better support some of our more vulnerable customers

Provided **862** customers with extra support through our volunteers

**100%** of volunteers who participated in our annual Volunteer Survey agreed or strongly agreed that volunteers are valued and are happy with the way their volunteering is managed and organised.



Targeting those most in need

With the on-going changes to the benefits system, some of the most vulnerable people in our community have been adversely affected. For many, these changes have had a big impact and people can often feel isolated or that things are out of control.

This makes it hard to think clearly and to take action. The service has worked with trusted professionals and partners to develop new ways of delivery, creating a more holistic and sustainable solution to help people more effectively.

Alzheimer Scotland



The on-going changes individuals and their families face as a result of a dementia diagnosis can be overwhelming; part of that is the worry about their changing financial situation. Working with Alzheimer Scotland, a referral pathway has been developed for professionals working with clients with memory problems, a Dementia or Alzheimer diagnosis.

We have allocated an advisor to this partnership. The advisor has undergone specific training, built up knowledge of the type of enquiries and issues. A key element has been to become 'the kent face' to help build trust with customers

and their families. As a trusted partner, the advisor attends a monthly advice session at Alzheimer Scotland's premises, pops into all of the dementia café sessions in the community and champions awareness of the specific needs of this customer group. As a result, all of the Advice Shop advisors have participated in training and are recognised as 'dementia friendly'.

As part of the service's drive to raise awareness of the financial help and support on offer, £172 was raised through a recently hosted "Tea and a Bletcher" party.

Worked with **150** new customers

Increased income by **£297,614**

Dealt with **450** enquiries

## Families Included

The Families Included Service supports families by focusing on early intervention to prevent potential issues from escalating. This service targets the most vulnerable families in West Lothian and provides a holistic service with the aim to improve life chances and choices by removing barriers and creating opportunities.

A key component of the help on offer is to support families to access entitlements, manage their debts and work with their housing providers to help them keep their home. Often these are complex issues requiring longer term support. In the last year we have worked with 86 families and provided a weekly session to help maintain contact and support. The advisor works in partnership with other services to provide positive outcomes to families whilst minimising substantial stress and pressures.



## Capability Scotland

As part of the advice offer, the Advice Shop attends the Ability Centre and works with Capability Scotland to support those with complex needs; physical, neurological, and brain injuries. Appointments are managed by Capability Scotland

to ensure that customers get one to one support tailored to their circumstances giving them the time and space to discuss complex and personal needs. We worked with 91 customers in the last year.

## Court Advice Project

For those households who are at the doors of court and potentially facing eviction, we operate a drop in advice session and offer court representation. We advocate on customers behalf, work with their housing provider, look at the circumstances surrounding arrears and assist with

income maximisation, and backdate requests to help people stay in their home. A key focus of the work is on preventative measures which should, in future, stop households arriving at the doors of court. We dealt with 573 court enquiries and prevented 655 evictions in the last year.

## Macmillan Cancer Support

Advisors offer support to anyone who has a cancer diagnosis living in West Lothian, attending the Western General Hospital or St John's Hospital in Livingston. Over the last year, we have dealt with 850 benefit enquiries, completed ward visits with in-patients and their families, attended chemotherapy ward appointments and offered a drop in facility. The service works closely with Macmillan staff in Mid and East Lothian, Edinburgh, Fife and the Borders to create a seamless pathway between agencies. As well as maximising income, advisors completed Macmillan Grants, helped with disabled parking badge applications, and referred customers for Social Work care assessments, counselling and complementary therapies.



## Pensioner Income Maximisation Service (PIMS)

Working closely with Community Care Assistants, Occupational Therapists both in the community and hospital, NHS health professionals, and Social Policy's Older Peoples Team, we provide a holistic service to vulnerable older people and people with other long term conditions to ensure they are receiving everything they are entitled to.

Over the last year we have provided a pop up session at Carers of West Lothian's office to help carers access help in a location where they are comfortable and secure.



## One2One Project

For some of our customers their long term, enduring poor mental health means that engaging with services and trusting professionals are difficult issues. Customers are referred into the project and will be allocated a named advisor who will work with the customer over period of time to help stabilise their financial position. Advisors will visit customers at home, if appropriate, liaise with other partners and professionals and support customers to attend appointments. The project started in October 2016 and is working with 63 customers. In the short time that the project has been running a total of £141,000 income has been generated.



### John

John was referred to the One2One project by his psychiatric nurse. His initial enquiry was about his inability to pay his council tax and he was relying on help from family. Talking with the advisor, it was quickly identified that the customer suffers from severe anxiety, depression and paranoia and

had been admitted to hospital due to suicide attempts. John was visited in the hospital by his advisor and who learned that John lived with his father, had no income for 28 years and his father had been supporting him financially. Due to the severity of John's mental health he was not engaging with any services and therefore was not known to anyone.

The advisor identified that John was entitled to Employment and Support Allowance and Personal Independent Payment. However, providing his identification was challenging as he did not seem to know or be able to locate his bank details or National Insurance number. Eventually after working closely with John's father this information was obtained and benefit claims submitted.

As a result of the intervention by the One2One project John is now receiving his Employment and Support Allowance payment of £125 per week. Not only does John now have an income after 28 years, this has also helped rebuild his relationship with his father.

John's Personal Independent Payment claim is still pending and the advisor is still working with him.

# Anti poverty

‘Better Off’ is the Community Planning Partnership’s approach to tackling poverty in West Lothian. The strategy was developed in 2012 in consultation with partners and local community groups and individuals. The Advice Shop takes the lead in co-ordinating the Anti-Poverty Strategy and Annual Action Plan.

In 2016/17 the anti-poverty strategy focused on significant issues including;

- Child poverty
- Financial capability
- Food poverty
- Fuel poverty

The Advice Shop was responsible for several actions in these areas and delivered targeted activity to help support people experiencing poverty.

## Financial Capability – Affordable Credit

Working with Fife and Falkirk Councils, a project has been agreed to support local people who are on a low income or finding it difficult to manage their budgets and to access affordable credit. Targeting people who are likely to have incomes of lower than £15,000 with no record of savings and who have an extremely poor or no credit rating, advisors will help adults and families to build financial resilience, access and use mainstream banking options and build the capability to manage their money on a day-to-day basis.

The councils have procured the services of Conduit Scotland, who are a not-for-profit Community Development Financial Institution (CFDI) and, will provide fair and affordable loans. Customers will be able to apply on-line at [www.conduitscotland.com](http://www.conduitscotland.com), by telephone on 0300 111 0556 or by applying at the branch in 79 South Bridge Street, Bathgate.

Along with affordable loans Conduit Scotland will work in partnership with the Advice Shop to offer:

- Money and Budgeting Advice
- Debt Management
- Income Maximisation
- Support to access other financial services, for example bank and savings accounts and credit union accounts
- Referrals to other support services



## Food Poverty

At times of extreme hardship, when households have no money, they can turn to the Foodbank to receive a three day emergency food parcel. The reasons for households needing to turn to Foodbanks are varied and multi-faceted. As trusted partners, the Advice Shop is not only a distributor of vouchers but also holds emergency food parcels for dispersal. For those who face persistent food poverty the project looks to work with individuals who find themselves requiring to use a foodbank three or more times in a six month period. One to one support is provided by a dedicated advisor looking at the individual’s income and expenditure as well as looking at their debt and budgeting skills,

In 2016/17, 33 individuals engaged in further advice and support after exceeding their three or more voucher limit. With support from their advisor they were able to make ends meet and have not found themselves requiring food bank vouchers in the last six months.



## Child Poverty

Working in partnership with West Lothian Council Registration Services, new parents are offered a referral to the Advice Shop for advice about entitlement to benefits and tax credits and a full financial health check. Between April 2016 to March 2017, 74 new parents engaged with the Advice Shop through this campaign resulting in £111,284 extra income gained.

Families affected by the new lower benefit cap have been contacted and offered tailored advice and support to deal with the impact of the cap on their household income. We worked with 36 affected households to check entitlement to and make claims for benefits and tax credits resulting in £24,784 extra income gained. Those affected have also been supported with advice regarding housing, debt and money management.

## Fuel Poverty

During the winter months of 2016/17, the Advice Shop delivered a Keep Warm in winter campaign which offered specialist energy advice and help to access financial support towards energy costs. Over winter, 699 customers received help resulting in fuel savings of £64,226. We also supported 197 customers to make applications for Warm Home Discount, a one off payment of £140 for vulnerable

people with a low income to help towards high winter fuel bills. If successful, these applications would increase income for customers by a total of £41,300.

## How to contact us:

-  **Telephone:** 01506 283000
-  **Email:** [advice.shop@westlothian.gov.uk](mailto:advice.shop@westlothian.gov.uk)
-  **Website:** [www.westlothian.gov.uk/advice-shop](http://www.westlothian.gov.uk/advice-shop)

 **Address:**  
The Advice Shop,  
Bathgate Partnership Centre,  
South Bridge Street,  
Bathgate,  
EH48 1TS

 **Opening Hours:**  
Monday-Thursday 8.30 – 5pm  
Friday 8.30 – 4 pm

See our website for up-to-date information on all of our outreach sessions.



Information is available in Braille, tape, large print and community languages. Please contact the interpretation and translation service on 01506 280000. Text phones offer the opportunity for people with a hearing impairment to access the council. The text phone number is 01506 591652. A loop system is also available in all offices.