

Debt levels double in East Lothian as more people seek help

Debt levels for people who needed help from East Lothian's Citizen's Advice staff rose by nearly 50 per cent last year with the number of calls for help also going up.

A report from East Lothian Advice Consortium revealed they saw more than 370 people over the 12 months dealing with debt of just over £2.8million.

Among cases where their team were able to help was a retired couple who were missing out on more than £10,000 in benefits because they did not have internet access, a 16-year-old girl facing homelessness after her mother died and a woman whose ex-husband left her facing a benefit overpayment of £80,000 after withdrawing his pension without telling her.

In each case the advice team were able to help their customers sort out their problems, access additional funds and resolve debt.

In the case of the teenager who was left without parental care, they fought to overturn a Department of Work and Pension decision against her receiving benefits because of her age while the team were able to fill in forms on the internet for the retired couple ensuring they access all benefits they were entitled to.

In the case of the woman left facing a huge benefits overpayment bill, they helped her file for bankruptcy leading to the debt being extinguished.

The identity of all case studies included in the annual report remain confidential but the report says it demonstrates the breadth of work they do and lives that are changed through using their expertise to help people.

It says: "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."

The report, which has been lodged in East Lothian Council's members library says in total 376 new clients were helped by the advice team over the last financial year – up 13 percent on the previous year while the debt levels rose from £1.97million to £2.8million.

On benefits, the consortium's teams of experts helped more than 1,000 people receive nearly £3.25million in owed benefits or additional income pointing out that every pound recovered for people benefited everyone in the community.

The report said: "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."

By Marie Sharp Local Democracy Reporter