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End Poverty Edinburgh Network Session

Introduction

- Glen Nixon (Debt Project Lead) - glen.nixon@advice.scot
- Will discuss national and local contexts based on the data from our customers.
- Data - from the 1st of April to the 2nd of August 2023.



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National Context



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National Context – Debt Types

1. Credit Card
Debts – 23%

2. Gas and
Electricity
Arrears – 15%

3. Personal
Loans and
Overdrafts –
13%

4. Catalogues –
12%

5. Council Tax
Arrears – 11%



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National Context – Key Findings

- **Housing Status** – Nearly half (48%) of our customers were social renting tenants.
- **Employment Status** – 37.4% of our customers were in work.
- **Household Type** – Over half (55%) of our customers were single and living alone.
- **Age Groups** - 18-25 (7%), 26-35 (20%), 36-45 (21%), 46-55 (26%), 56-65 (18%), 66-75 (6%), and >76 (4%).
- **No of Children** - 33% of our customers had 1 or more children.
- **Disability** – 36% of our cases involved an adult and/or child having a disability in the household.
- **Mental Health** – 40% of our customers acknowledged having a mental health condition.



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Local Context



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Local Context (City of Edinburgh) – Key Findings

- **Housing Status** – 47% of our customers were social renting tenants.
- **Employment Status** – 37% of our customers were in work.
- **Household Type** – 68% of our customers were single and living alone.
- **Age Groups** - 18-25 (16%), 26-35 (16%), 36-45 (32%), 46-55 (16%), and 56-65 (21%).
- **No of Children** – 27% of our customers had 1 or more children.
- **Disability** – 42% of our customers had an adult living with a disability in the household.
- **Mental Health** – 42% of our customers acknowledged having a mental health condition.



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Stop the Loan Sharks Charter

- We are delighted to sign up to the Stop the Loan Sharks charter which is an initiative introduced by the Scottish Illegal Money Lending Unit.
- Our decision is based on our opposition to illegal lending practices, and we are committed to working with partners to tackle this issue.



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moneyadvice.scot - How We Can Help

We provide free advice, information, and support on a wide range of debt-related issues and are authorised and regulated by the Financial Conduct Authority (FCA). We can cover:

Income
Maximisation

Budgeting
Advice

Tackling
Diligence

Debt Solutions

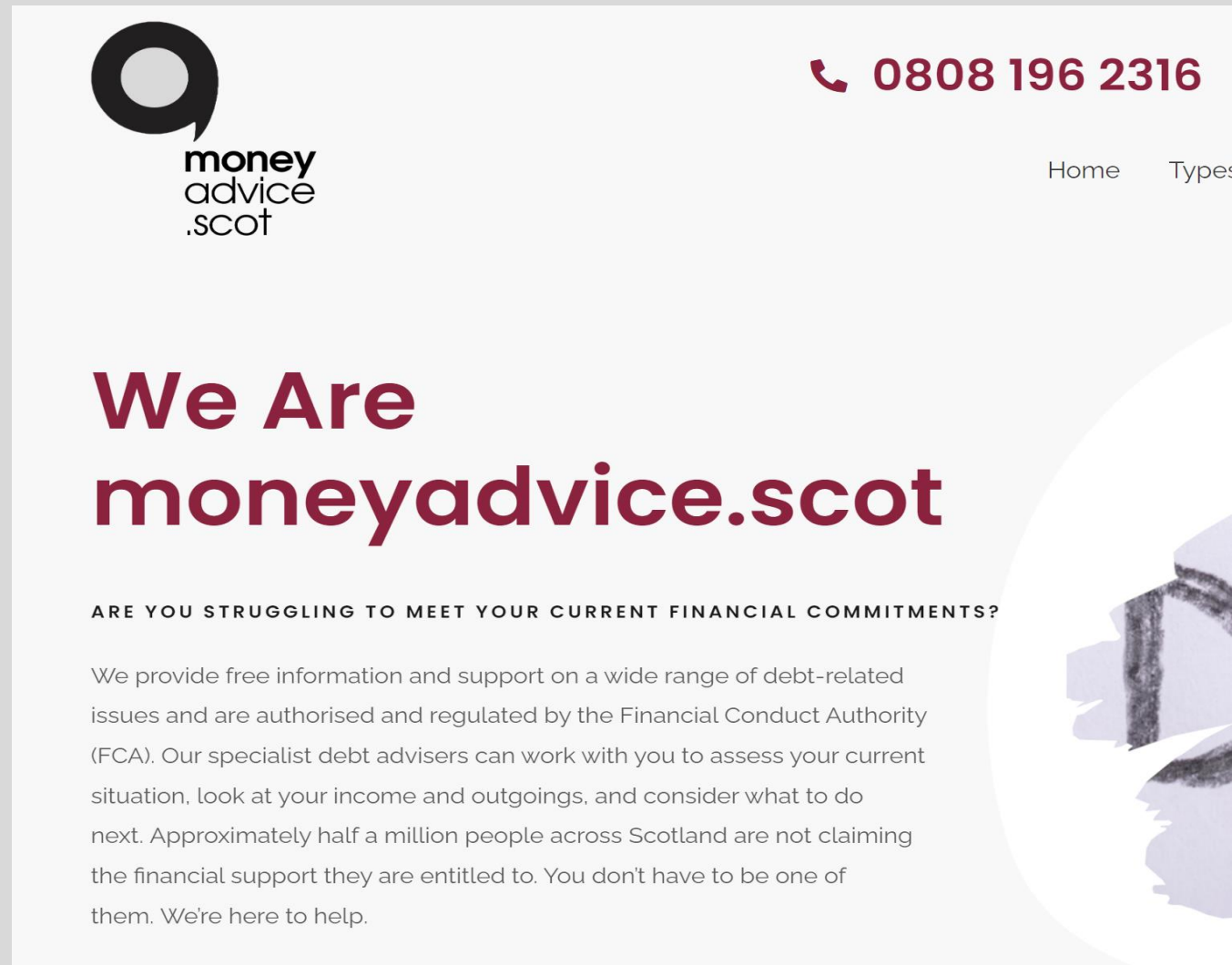
We also work collaboratively with other services within Advice Direct Scotland to provide **comprehensive support** to cover many issues facing our customers. For example, our organisation also offers advice on energy, benefits, housing, employment, care homes, consumer, and more.



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Our Service

- Telephone: 0808 196 2316
- Email: support@moneyadvice.scot
- Website: <https://moneyadvice.scot/contact/>
- Opening Times: Monday – Friday (9am – 5pm)



The screenshot shows the top of the moneyadvice.scot website. In the top left is the logo, a speech mark containing a lowercase 'q', with the text 'money advice .scot' below it. In the top right is a phone icon followed by the number '0808 196 2316'. Below the phone number are links for 'Home' and 'Types'. The main heading reads 'We Are moneyadvice.scot' in a large, bold, dark red font. Below this is a sub-heading in all caps: 'ARE YOU STRUGGLING TO MEET YOUR CURRENT FINANCIAL COMMITMENTS?'. The main body of text describes the service: 'We provide free information and support on a wide range of debt-related issues and are authorised and regulated by the Financial Conduct Authority (FCA). Our specialist debt advisers can work with you to assess your current situation, look at your income and outgoings, and consider what to do next. Approximately half a million people across Scotland are not claiming the financial support they are entitled to. You don't have to be one of them. We're here to help.' On the right side of the page, there is a partial view of a circular graphic showing silhouettes of people's heads.



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