

# Voice



A magazine for the Citizens Advice Network in Scotland

WINTER 2026



# Boots on the ground

Team campaigns for housing justice

## Trouble shooters

The advisers offering routes out of crisis

## Gen Z rising

CAB veteran hands reins to 20-year-old Calum

## Determined efforts to improve lives

Changing people's lives for the better can be a long slog. That's certainly the case for efforts to reform council tax collection. But time and patience are bearing fruit – see pages 10/11.

Persistence is also required to guide people out of complex crises. The story opposite offers a model for the kind of in-depth advice and support some clients require.

And a Glasgow-based team has devoted months of time out on the street engaging with the community to challenge housing injustice – part of a wider social policy project in the city (pages 6-8).



Keep in touch at [voice@cas.org.uk](mailto:voice@cas.org.uk)

to respond to articles, suggest new ideas, or share how your bureau or service is innovating to respond to clients' needs.

## A question of trust

Advisers are pioneering routes out of crisis for hard-to-reach clients.

It was the hungry dog that triggered the breakthrough.

East Renfrewshire CAB adviser Grace Deighan was supporting a man who had financial issues, including food insecurity, as well as mental health challenges.

This person was particularly hard to reach:

“He seemed very closed off,” says Grace.

“But after several visits he opened up about his dog, which was the reason he was able to get up and get going in the morning.”

Alongside her support on other issues, Grace contacted a charity that operates a pet food bank. While the client lived outside their catchment area, his age and income made him eligible for a monthly £30 bank transfer to help him with the cost of dog food.

This was a breakthrough for the longer-term advice relationship, Grace relates: “He even got me a Christmas card.”

### Cutting through complexity

Grace currently specialises in supporting people who may be dealing with a knot of inter-related problems, perhaps aggravated by challenging life events or social isolation.

For most bureaux, cutting through this complexity takes time that's not always available. That's especially true where someone feels uncomfortable revealing personal details, or isn't ready for the typical holistic advice that bureaux offer.

Grace is able to devote time to such deep dives with the people she supports because she's part of a pilot scheme, Routes out of Crisis.

Delivered in partnership with Trussell, the project is trialling new approaches to the extra barriers some clients face before they are

ready to engage with an adviser. Clients in long-term need of food aid are among the target groups, as well as priority families and single people.

An initial pilot last year involved advisers in Motherwell and Inverness CABs. For this second phase, Grace and Jennifer Trevis, in South West Aberdeenshire CAB, are the pioneers.

### Warm handovers

Jennifer has been able to support people facing issues specific to rural communities. Lack of choice in Aberdeenshire can mean higher food costs, while public transport is often poor, and fuel expensive due to non-regulated sources.

Jennifer believes the project has enabled her to get to the root of issues that might otherwise go unaddressed. For example, the scope to carry out ‘warm handovers’ meant she could accompany a client to an ID appointment in the Jobcentre, ensuring his Universal Credit claim could progress.

In addition, the small but significant fund that underpins the project has been invaluable.

“Just being able to provide a gift card for the local supermarket to complement a food parcel, or to meet an immediate need before a food parcel is delivered, is ‘an absolute godsend’, as one recipient

described it,” says Jennifer.

“I've also used the fund to help with transport costs, heated throws, fuel vouchers and counselling sessions.”

### Food bank partnership

In Aberdeenshire, the local food bank runs deliveries to service users. “There is a physical hub, but most people are unable to get there, so they miss out on the support and knowledge of the amazing team who operate the food bank,” says Jennifer.

In contrast, Renfrewshire CAB is on the same street as the local Trussell food bank, whose team now provide many of Grace's referrals.

“I do an outreach at the food bank on Tuesdays and occasional Fridays,” she says. “Having visibility there has been great and we've built up a relationship with the clients and volunteers.”

Both advisers hope the benefits can be extended after the pilot ends in September. Renfrewshire is already thinking ahead to how to turn the project's thinking into regular practice.

“We've now established a pot of discretionary funding, which can be used by advisers to get someone through the weekend, perhaps until their next Universal Credit payment or until a longer meeting can be set up,” says Grace. “We're looking at a set programme we can follow for people in crisis.” >



Grace Deighan



Jennifer Trevis



# Rescued from the minefield

A marital split and a move to a new home triggered a time of personal and financial crisis for Michael McShane.

The most pressing issue was a complex dispute with energy companies that left him without heat and power for three months.

“I was pulling my hair out,” admits Michael, 54, a semi-retired lecturer. “I’m computer-literate, and yet I wasn’t able to resolve this.”

The issue was linked to an energy debt left by the previous tenant in his new home, and two different suppliers were involved. With joint responsibility for his teenage daughter, Michael was anxious to get hot water and heating connected.

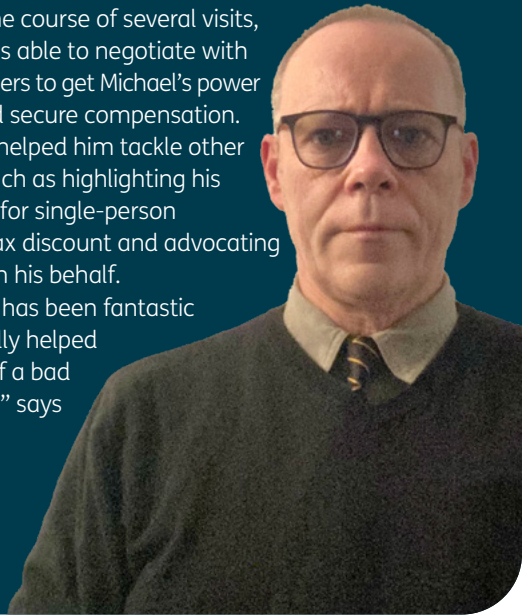
“I went through two or three kettles, burning them out to have hot water for use,” he says. “I’m sure it’s not uncommon – I feel the big energy

companies are raking in profits while paying scant attention to supply issues for sometimes-vulnerable people.”

It was after approaching his local CAB and meeting adviser Grace Deighan - working on the Routes out of Crisis project (see p2-3) - that Michael began to see a way out of what he calls “the muddy minefield”.

Over the course of several visits, Grace was able to negotiate with the suppliers to get Michael’s power back, and secure compensation. She also helped him tackle other issues, such as highlighting his eligibility for single-person council tax discount and advocating for this on his behalf.

“Grace has been fantastic – she really helped me out of a bad situation,” says Michael.



# Election insights

The network is setting the agenda for the next Scottish Government.

“We’re politically impartial, but not politically neutral.”

That’s how David Hilferty, director of impact, sets the scene for the current election-focused series of the network’s foreCAST webinars.

Timed for the run-up to the Scottish Parliamentary election in May, the sessions are designed to highlight key issues for the parties’ manifestos.

The foreCAST format is building an influential following. It has over 760 subscribers, and sessions are made available for public streaming.

The election series so far has featured network leaders and expert guests on the topics of public debt, net zero and maximising incomes.

The latter session broke new ground for foreCAST. It was a live, in-person discussion, attended by more than 90 delegates at the Scottish Council for Voluntary Organisations’ annual Gathering in Edinburgh.

The next webinar, on Tuesday March 24, also breaks from the usual format. It will be a pre-recorded round table, featuring three CAB representatives in discussion with CAS CEO Derek Mitchell.

“The theme is forgotten populations,” says insight officer Niamh McGeechan, who is coordinating the foreCAST events. “It will focus on groups who may miss out on support packages, aiming to put forward some asks for the next Holyrood Government.”

For the final session of the series, on Wednesday April 1, the politicians themselves will be in the hot seat, with representatives of the main parties invited to take part.



Over 90 delegates watched the first in-person foreCAST event at The Gathering

You can sign up for future foreCAST events and watch past sessions.

# ‘Is this our legacy?’

A campaign aims to challenge the neglect of a community.

Dalmarnock Village was originally built to house athletes at the 2014 Commonwealth Games and has been retrofitted as housing – a supposed symbol of regeneration in the city’s East End.

But for some residents, the legacy has turned sour. Many found their new homes plagued with damp, mould, subsidence, poor ventilation and

**“I want the community to be heard, and I want them to be able to live their lives in houses that are fit for purpose”**

*Frank Mosson, manager, Bridgeton CAB*

other serious, long-running repair issues.

Bridgeton CAB began to see a pattern of enquiries from Dalmarnock residents. Many found it hard to get their complaints acknowledged and resolved by the three housing associations that manage the site.

In many cases, tenants’ own ‘lifestyles’ were blamed for issues outside their control. “We had the feeling that there was something much bigger and deeper there,” says Bridgeton manager Frank Mosson. “I’ve been wanting to do a campaign around this for five years, but we’re only one wee bureau and we’re busy firefighting.”

## Boots on the ground

It was only when the Glasgow Social Policy Project (see overleaf) went live that it became possible to mount a community-wide campaign – to put

“boots on the ground,” in the words of project lead, Dr James Patrick Ferns.

To arm themselves with full data on the issues, James’ team of social policy coordinator volunteers hit the streets. They knocked on doors in Dalmarnock Village, asking residents to complete a housing quality survey, co-designed by residents via a coordinating group set up at the start of the campaign.

“A common reaction after we’d given our spiel was, ‘Oh, I’ve got so many problems here – come right in,’” says volunteer Bohdan Starosta. “If I’d been dealing with those issues for so long, I’d have been screaming it from the rooftops.”

## Street regulars

Over several months, the team became familiar faces in the neighbourhood, managing to speak to more than 400 of the development’s 650 households.

Team members have brought a range of skills to their tasks, which included formulating the survey and oral history interviews, documenting photo and video evidence, creating a campaign website and publicity materials, and devising a social media strategy, as well as data analysis and report writing.

Bohdan is one of several volunteers with an academic background, and is helping with statistical analysis. “It’s really important that we properly show the evidence of structural neglect, that these problems are pervasive across the entire village,” he says.

Pounding the streets: Bohdan Starosta, Parkhead social policy coordinator; Gabriel Lazer, Bridgeton volunteer; Anna Marie Campbell, Bridgeton training and development officer; Frank Mosson, Bridgeton manager; James Ferns, Glasgow Social Policy Project coordinator; Lonjezo Ngalande, Parkhead social policy coordinator



**“People living with constantly leaking pipework and poor ventilation are told not to boil a kettle or make soup.”**

*Dr James Patrick Ferns, coordinator, Glasgow Social Policy Project*

## Giving voice

James used his own background in oral history research to gather residents’ stories.

“One of the things I wanted to do was give voice, and to challenge the victim-blaming rhetoric of the authorities,” he says. “People living with constantly-leaking pipework and poor ventilation are told not to boil a kettle or make soup. One housing association bizarrely attributed extensive mould in a shower unit to the ‘body fat’ of a client’s two teenage daughters.

“I recently spoke to a long-term resident of the Village with children whose health suffered badly, in her opinion, due to extensive damp and mould. Despite raising repeated concerns, she was blamed for structural issues beyond her control. After years of support from Bridgeton CAB she was finally rehoused – and her family’s health improved dramatically.”

The team is now focusing on drawing up its report. The aim is to use this summer’s return of the Commonwealth Games to Glasgow – and before that, the Holyrood elections – to highlight the neglect in Dalmarnock Village, taking the evidence to the City Council, housing associations and the Scottish Government.

Frank Mosson hopes the end result will be vindication for residents: “I want the community to be heard, and I want them to be able to live their lives in houses that are fit for purpose.” ➤

# Glasgow united

**Bureaux join forces to bring social policy back to its roots.**

As demand for advice soars, there's a risk that the network's second aim – using our insight to tackle injustice – takes a back seat. That's the fear of Liz Willis, CEO at Parkhead CAB.

“Since Covid, people haven't been getting out and about so much,” Liz believes. “Local campaigns drifted a bit, because nobody was driving that.”

The solution – proposed by Parkhead's chair, Gil Long – was to bring Glasgow's bureaux together, pooling social policy resources and making connections across the city.

Dr James Patrick Ferns was recruited to coordinate the Glasgow Social Policy Project, supported by Gary Wong.

Though based at Parkhead and managed by Liz, they spread their time among all the other participating bureaux – Bridgeton, Castlemilk, Drumchapel, Easterhouse, Glasgow Central, Glasgow North West and Greater Pollok – working in partnership with staff and volunteers.

Besides mounting major campaigns, such as the Dalmarnock Village Housing Campaign (see preceding pages), the project has unearthed common themes emerging across the city.

For example, it has resolved an issue that saw bureau mandates for handling clients' issues with housing associations being unduly rejected. “We saved so much time by dealing with that across all eight bureaux,” says Liz.

The team also acts on issues flagged by specific bureaux, such as a call from an Easterhouse adviser who identified a support need in form-



Gary Wong and James Ferns coordinate the project across eight bureaux

filling for parents of neurodiverse children.

In partnership with the Poverty Alliance, the project has also organised a round table with Glasgow-based MPs to discuss pressing issues such as welfare reform. A similar session with newly-elected Glasgow-based MSPs is planned for shortly after the Scottish parliamentary elections.

CAS funded the project for its first two years, and has just agreed a year-long extension. Beyond that, the Impact team is supporting the project to seek more permanent external funding.

Liz believes the model has proven its worth and could be readily adopted by other bureau clusters. “It's been a roaring success,” she says.

For James, the secret is that the project needs to be rooted in bureaux. “We get to know the people on the ground, which is really crucial,” he says.

“If it was just us talking abstractly about social policy, it wouldn't work. The day-to-day conversations you get into are the fuel that drives the project.”

# In from the cold

**Households with communal heat suppliers have won long-awaited protection.**

In the future, having your own gas boiler may not be the norm. Getting heat and hot water from a communal source is potentially a more environmentally-friendly option.

The Scottish Government sees ‘heat networks’ as important in meeting climate change targets, and plans to develop them.

In fact, Scotland already gets around 2% of its heat in this way. There's around 30,000 people on a heat network, many of them in the Central Belt.

No one knows the precise number, because until now heat networks have been unregulated – leaving consumers without vital protections.

“People on heat networks can face the same issues as those with traditional suppliers, such as struggling with affordability of pre-payment meters,” says John Porter, who leads on the issue for the Extra Help Unit.

“One of the disadvantages of heat networks is that customers can't change suppliers – if they have an issue with the provider, they're stuck with them.”

Since April last year, the EHU has handled cases of vulnerable people on heat networks, mostly referred by Advice Direct Scotland, with whom the EHU is delivering statutory support, on behalf of Consumer Scotland.

“Many heat network operators are social housing providers, who've found themselves acting as energy suppliers by default,” says John, “which has made it harder to build relationships.”

Now standards are finally in place. In January, Ofgem became the regulator for heat networks, with new rules on billing, fair pricing, complaint handling and support for vulnerable consumers.

“It won't result in changes overnight, but regulation is a positive change,” John says. “However, if heat networks are to be extended, there needs to be education for consumers, suppliers and operators about what constitutes good practice.”

## Queries on heat networks?

Contact John at [heatnetworks@ehu.org.uk](mailto:heatnetworks@ehu.org.uk)



John Porter:  
“Social housing providers became energy suppliers by default”



# Slow but sure

Time and patience are paying off for the network's Council Tax project.

Over the past 10 months, bureaux across Scotland have tried diverse approaches to improve Council Tax debt practices.

Most have worked to improve relationships with their local authorities, using mutual training sessions, presentations, job shadowing or networking events.

Many have mounted publicity campaigns around debt prevention. All have worked intensively to support people facing problem debt to turn their finances around.

Some have also tackled the tougher issue of improving recovery practices – seeking agreements on holds, pauses or write-downs on repayment, or early intervention to halt snowballing debt.

Amid the varied activities and degrees of success, there are some constants. "Time and patience are key," says Myles Fitt, head of the financial health team.

"The biggest challenge is time – time to make connections, to engage, act and deliver. Local authorities have a lot of priorities and are squeezed for resources.

"Staff turnover, illness or annual leave on both the CAB and local authority side have caused natural delays. But overall, it's going well."

Almost every CAB took part in this Scottish Government funded project after it grew from pilot stage to national roll-out. Each had the freedom

to use their funds in the way they thought best to engage with their council and enhance Council Tax debt advice.

In many cases this took the form of dedicated staff to work with people facing debt, often referred through more direct routes freshly agreed through engagement with the local council.

As the project enters its final month – news is awaited on a possible extension – it's culminating in a campaign to highlight Council Tax reduction. Local action will be supplemented by national posters, leaflets and social media.

Whatever happens next, the dial has shifted.

"We hope successes in local areas can be spread to others," says Myles.

"And there are lessons to be learned at national level – it's going to help my team in influencing Council Tax policy.

"It's a project that is delivering lasting impact."



Myles Fitt: "Lessons to be learned nationally"

## Edinburgh: direct referral pipeline

Andrew Nicolson, advice services manager – debt and money advice

"We had a good existing relationship with Edinburgh Council and they were keen to work with us.

"We've been able to set up a direct referral route from the council's contact centre. That's working very well – we have around 50 referrals a month, in batches of 10 or so.

"These are people who perhaps wouldn't otherwise have contacted CAB, but are obviously in need of help because they've contacted the council.

"The council has its own in-house advice shop service, but we're not impinging on the work they were already doing.

"We used our funding to employ two full-time staff members to boost the capacity of our

fantastic team of volunteer advisers and work alongside our specialist debt team.

"One of the things that's really helped is identifying people who are missing out on benefit income or Council Tax reduction.

If we're able to get people on the right reduction and their bill is recalculated, they're in a better position to make payments."



## Kincardine and Mearns: removing stigma

Isobel Macdonald, council tax debt lead

"This is a very rural area and people might not be able to get to the council offices, but they want to work with someone knowledgeable.

"My colleague, Stanley Johnman, and I work with people online, by phone or in the bureau, and we also go to regular drop-in events run by two churches.

"We try to take away the stigma of debt – looking at how Council Tax can be managed as part of a monthly budget.

"Aberdeenshire Council refers people to us. They know we're ready to hit the ground running and can work fast on people's budgeting. They're also responsive if we get in touch to ask them to put a pause on someone's account.

"We're currently running a survey to see what our clients feel about the recovery process. We'll feed that back to the council to see how debt policies could be improved.

"We're also producing a guide to fill knowledge gaps. People often say 'I didn't know I was going to have to pay that'. Sometimes people are just new to the Council Tax process and unaware of their liability – it would be good to promote this in schools, for example."





# Maureen passes baton to Gen Z

Profound experience gives way to youthful energy at the top of one CAB.

Long-serving bureau stalwart Maureen Morris is handing over the reins of Easterhouse CAB – to a colleague more than 50 years her junior.

The bureau has just marked its half-century, and Maureen has been involved for 42 of those years, latterly as chair.

But when a young board member, 20-year-old Calum Campbell, expressed an interest in taking on extra responsibility, Maureen decided it was time to let a new generation take charge.

“I would have been very happy to continue as chair,” says Maureen, 74. “But I realised this young man had lots of good ideas and would do a really good job.”

Calum, who joined the management committee in 2023 at the age of 18, was duly elected chair by his fellow trustees at the recent AGM.

Maureen has an extensive track record of voluntary work in Easterhouse over 50 years. Besides her roles with the CAB, she has been a driving force in the community-controlled Wellhouse Housing Association. Last year she was honoured with a British Empire Medal for her work.

Maureen’s activism was originally triggered by illness: “I suffered a lot from depression when I was young, and continue to have treatment for it. What helped me was getting involved in voluntary work.”

The CAB will continue to get the benefit of Maureen’s experience: she’s taking on a new role as adviser to the management committee.

Maureen is pictured (above) at a civic reception to mark the CAB’s 50th anniversary in Glasgow City Chambers, with (left to right), Calum, CAB manager Joan McClure, and board members Loretta Gaffney and Ian Benson.



Right: Maureen with her BEM