



Citizens Advice Scotland
Annual Report 2021/22



Who We Are

Scotland's Citizens Advice network is an essential community service that empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and impartial advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

At the heart of the network there are 59 individual Citizens Advice Bureaux across Scotland, all operating as independent charities in their own right and generally focusing on providing support directly to citizens. Each of these organisations is a member of the Scottish Association of Citizens Advice Bureaux (SACAB).

As the national component of the network, Citizens Advice Scotland provides training and information to bureau teams, as well as a rigorous quality assurance and monitoring programme, ensuring that the same high quality of advice is available across Scotland. We also provide support services such as IT, Human Resources and Finance where doing so nationally is more efficient and effective. We work to secure national programmes and projects that provide support to individuals on specific issues, in Scotland and across Great Britain, delivered through bureaux wherever possible and directly where that is most appropriate. We also carry out research, policy work and campaigning on key issues - based on a statistical analysis of the advice sought by clients from across the network. In addition to this, our work in supporting energy and post users continues to evolve and grow as does our ongoing training programme for debt advisors across Scotland.

In 2021/22 the network continued to deal with the fallout from the Covid-19 pandemic, with the easing of restrictions allowing CABs to deliver more in person advice. The network continued to diversify and expand how it delivers advice to citizens across Scotland through different channels and continued to campaign for better support for people as the cost of living crisis grew.



The impact of the Citizens Advice network

Of those who benefit,
on average

£4,400

better off



**4 in 10
cases**



CABs deal with are complex
and need multiple advice types

During the pandemic the CAB
network helped over

171,000

people in Scotland



We're worth

**£245
million**

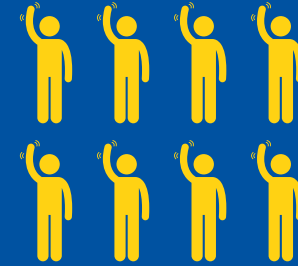
in net benefits
to Scotland



2.5 million

people checked our online advice
pages in the last year

Nine in ten



people in Scotland
have heard of us

We offer advice



in person,



over the phone



or online.

Our advice is



free



confidential



and impartial

Our vision and purpose

Our work is two-fold; advice and advocacy. We hold the largest data set on societal issues in Scotland outside the public sector and because we are wholly independent from government, we can and do use our insight, evidence and influence to provide a genuine voice for people.

The Scottish Citizens Advice network has a footprint in every community in Scotland and by linking this local offering with our national expertise in advice provision we can ensure that people can access advice where and how they want, regardless of where they live in Scotland.

Our advocacy work spans working with governments, regulators and business at a UK and Scottish level on improving areas of particular detriment, undertaking research and delivering awareness and education campaigns.

We combine high-quality research, first-hand citizens' case studies from across the Citizens Advice network and industry monitoring to identify and analyse existing and potential consumer issues. This work allows us to engage with decision-makers in government, companies and regulators and achieve changes that will benefit consumers and citizens in Scotland. This virtuous circle of advice and advocacy delivers results for communities across Scotland. We believe that every citizen in Scotland should have access to free, impartial and confidential advice that helps them make informed decisions whenever they need it and however they choose to access it.



Strategic framework

We aim to build a fairer society by enhancing and adding value for the Citizens Advice network, which provides free access to quality information and advice for all, and by influencing for positive change.

In 2017-18 we created a strategic framework following an extensive programme of consultation and discussion.

This framework comprised four strategic focus areas:

1. Funding and income. Appropriate funding and income are critical to the Citizens Advice network and we have a key role to play in securing it.
2. Enabling service delivery. High quality advice and information should be available for all who need it – and to make that a reality we must work together effectively across the network.
3. Building brand. The brand of Citizens Advice Scotland is a valuable asset. We believe it should be protected and that by building it we can provide greater support to the network and to citizens.
4. Advocacy and influence. Citizens Advice Scotland acts as a voice for the network in Scotland, influencing decision-makers in the interests of the network as a whole and of citizens.

In 2022 CAS agreed a new strategic framework for 2022-2025 which comprises new elements, such as a fifth strategic delivery area called network. This new area focuses on the greater synergies that can be made when every part



Strategic framework

<p>Citizen Advice Scotland's Role in the network</p>	<p>Citizens Advice Scotland is a national organisation which is part of the Citizens Advice network in Scotland: CAS's primary role is to make sure the Citizens Advice Bureaux in Scotland have the support they need to deliver on the network's collective mission</p> <ul style="list-style-type: none"> • CAS respects the local autonomy of bureaux and will increasingly involve them in priority setting, including through co-design and co- production • CAS delivers national services when appropriate within the locally led model • CAS works with government, industry, regulators and national organisations to advocate on behalf of the people who use our network's services at a national level 				
<p>Citizens Advice Scotland's Priorities</p>	<ol style="list-style-type: none"> 1. We will support our network to provide high-quality advice on a wide range of issues, including through training, online advice and quality assurance 2. We will work with bureaux to help them develop and to build their resilience to ensure that advice is available in local communities across Scotland 3. We will work with our network to offer multi-channel advice, including face-to-face so that people can access advice in a way that suits their needs 4. We will innovate to ensure that people receiving remote advice benefit from local knowledge on a breadth of issues, including through better integration of the Extra Help Unit 5. We will raise awareness of people's rights and ensure that people can access those rights and have access to channels of redress when necessary 6. We will work as a network to speak out on behalf of people at a local and national level who do not otherwise have a voice, and will use our evidence base to challenge policy and practice that works against people 7. We will work to strengthen the Citizens Advice network in Scotland, promoting reciprocal relationships between bureaux and protecting our footprint in communities across Scotland 8. We will commit to action to tackle climate change that makes Scotland a fairer, greener and more equal society, and we will advocate on behalf of individuals most affected by climate change and the net zero transition 				
<p>Strategic Delivery Areas</p>	<p>Funding and Income</p>	<p>Service Delivery</p>	<p>Building Brand</p>	<p>Advocacy and Influence</p>	<p>Network</p>

Handling the fallout of Covid-19 and the cost of living crisis

Scotland was still dealing with the impact of the pandemic through 2021 and into 2022. The challenges of the virus and what it meant for remote working and social distancing continued to be a factor in how the network operated. The economic fall out of the pandemic also led to a growing cost of living crisis through soaring energy bills, rising inflation and flat or falling incomes.

Our work this year has been based around our strategic focus areas of building brand, advocacy and influence, funding and income, and service delivery.

“Was a very relevant campaign at a time when many clients are struggling - we appreciate that this was highlighted and were very pleased to be allowed to take part.”

Inverness Badenoch and Strathspey CAB on the **Money Map** marketing campaign.



Building brand

CAS partnered with the Scottish Government for a financial wellbeing marketing campaign that ran from December 2021 to February 2022. The campaign covered benefit uptake, debt advice and access to affordable credit, with the network the key partner signposted to during the benefit uptake phase.

Our campaigns programme for 2021/22 was co-designed with the network and reflected the growing cost of living crisis citizens faced.

In autumn 2021 CAS ran the 'Our Advice Adds Up' campaign, timed to coincide with the end of furlough and reductions to Universal Credit. Winter 21/22 saw 'Big Energy Saving Winter', which focused on helping people deal with soaring energy bills as the energy market saw unprecedented changes, finally 'Debt Happens' ran in spring 2022 in the lead up to the new financial year.

CAS experimented with a range of new marketing techniques for these campaigns, including YouTube advertising, targeted television advertising and more sustained free media work.

The campaigns reached around 3 million people on average and positioned the network as a source of support and help for people during a time of unprecedented crisis.

Our weekly column in the Herald newspaper had its second anniversary in February 2022 and moved to a new Monday slot. The column continues to take contributions from across teams and directorates at CAS.

We undertook a programme of capacity building for CAB staff to improve their skills in campaigning work, with sessions on media, digital and design.

Timed to coincide with the tenth anniversary of the Christie Commission, CAS commissioned and published external analysis suggesting the value of advice given by the network is worth up to £245million in net benefits to Scottish society.



Advocacy and influence

CAS continued to produce monthly data reports for MPs, MSPs and other industry stakeholders. Moving to a slimmed down 'data dashboard' format, the reports mean the scale of support delivered by the network, and significant changes in demand for advice, are sent straight to the inboxes of policymakers every month.

Following the 2021 Scottish Parliament elections and the formation of a new government, CAS wrote to and met relevant ministers, committee members and MSPs with an interest in the areas we work in.

The 2021/22 Scottish Budget included policies that CAS had advocated for, such as funding for energy efficiency and the doubling of the Scottish Child Payment.

Emergency protections introduced during the height of the pandemic which offered private renters some protection were extended following CAS lobbying on the issue.

CAS campaigned extensively on Universal Credit, with the £20 per week uplift in the benefit extended from March 2021 to September 2021. While it was disappointing to see the uplift end, further changes to Universal Credit introduced in the autumn mean that more people in work will keep more of what they earn and also reflect a long-standing advocacy priority for CAS.

CAS has advocated strongly for grant-type support for renters who had been hit hard by the pandemic. In Summer 2021, the Scottish Government announced a new £10million COVID Tenant Grant Fund, aimed at renters in arrears because of the pandemic. We are monitoring the roll-out of the fund and working with CABs to understand the impact of the grant. We believe many tenancies will have been saved as a result of this intervention.

CAS campaigned extensively as the energy market crisis grew from autumn 2021 onwards, with extensive media work and multiple meetings raising the concerns of consumers directly with the regulator Ofgem.

CAS sat on and led the communications for, the Energy Consumers Commission, an independent group focused on energy advocacy, raising issues such as energy efficiency and fuel debt.

Our work to support our CABs on Green Deal mis-selling also saw positive progress, with a largely



favourable ruling on preliminary legal issues issued by the First Tier Tribunal in December in response to an appeal brought by a client of our CAB network. This will set a framework within which all Green Deal mis-selling cases will now be heard. Further progress on the issue of financial redress is expected in mid-2022 following a substantive issues hearing.

CAS worked with the leadership of Consumer Scotland ahead of the establishment of the public body, ahead of some CAS staff transferring to it, to ensure the best possible relationship between the organisations that will work together in the interest of Scotland's consumers.

CAS used Ofcom's review of UK postal regulation to advocate for a regulatory regime for postal services that reflects the needs and priorities of consumers, especially those who are vulnerable. We secured changes to Royal Mail's concessionary rates on redirection services, providing a deeper discount and wider eligibility criteria. We also argued that the parcels market is not working well for consumers and better regulation is needed. As a result, Ofcom is proposing new guidance for all parcel operators on how they should respond to consumer complaints. Ofcom is also requiring parcel operators to establish, publish and comply with policies for the fair and appropriate treatment of disabled consumers. These changes from Royal Mail and Ofcom will substantially improve the experience of consumers using postal services and reduce the potential for consumer detriment.

We continue to advocate for affordable tariffs in the mobile and broadband markets. We conducted polling showing the extent of affordability issues and used this to engage with Ofcom, which subsequently treated affordability issues as a priority. We have supported Ofcom's work to increase availability, awareness, and take-up of social tariffs and to update their "Treating Vulnerable Customers Fairly" guide to set out further practical steps that telecoms providers should take to better support their financially vulnerable customers.

We have taken action to increase awareness and uptake of alternative dispute resolution (ADR) across the Citizens Advice network in Scotland. We collaborated with Scottish Mediation to pilot the provision of interactive online workshops on mediation to advisers. Feedback was excellent and we will now run this training on an ongoing basis. We have also changed to our advice site to ensure that our advice on ADR applies to a wider range of sectors.

CAS played a key role in influencing the Scottish Parliament's Social Justice Committee to focus its work plan on pandemic-related poverty and debt through early engagement with the new convener. As a result, the Committee has launched a very relevant inquiry into low income and debt, which we have fully responded to and engaged with and provides a useful route of influence into the Scottish Government.



We joined the Scottish Government's Scottish Scams Prevention Strategic Partnership where CAS as key partner will be helping to deliver the strategy, but with a particular focus on the user journey and raising awareness through the Partnership's sub-groups. This strategy will form the basis of reducing the number and impact of scams on people.

CAS influenced and secured recommendations in the Accountant in Bankruptcy's report to the Scottish Government on improvements to Scotland's debt solutions landscape. This is important as the changes that will come about from the Scottish Government implementing these recommendations will improve the financial and mental wellbeing of those who require a statutory debt option. The key recommendation secured was that people did not lose all their surplus income to paying back the debt but allowing some to be kept allowing them to build financial resilience and to incentivize securing higher earnings without losing them to the debt.

Throughout the year the Impact team has provided a range of capacity-building workshops. The sessions have ranged from an introduction to survey creation through to local press and media workshops. They have been well attended with 54 cab staff and volunteers attending over the 6 sessions. The local Impact Grants programme enabled 8 CAB to undertake research, advocacy and campaigning work on issues of relevance locally. We have also introduced the new Social Policy Co-ordinators group where various social policy issues are discussed. Within the new financial year, we look to continue our capacity-building sessions and grow the learning around the Social Policy Co-ordinators group.



Funding and income

We recognise that appropriate funding and income are critical to the success and impact of the whole Citizens Advice network in Scotland, and that we have a key role to play in securing it. Over the year the following projects have been delivered and introduced.

Scottish Citizens Advice Network	21/22 £'m	20/21 £'m
Advice services to citizens including:	14.9	16.0
Armed Services Advice Project	0.5	0.6
EU Settlement Scheme	0.4	0.7
Energy Best Deal	0.7	0.7
Gambling Support Service	0.2	0.2
Money Talk Team (formerly Financial Health Check)	1.5	1.4
PASS	0.8	0.8
Pensionwise	1.8	1.8
Specialist Debt Advice (Covid 20/21)	1.6	2.3
Universal Credit	3.9	4.1
Welfare Reform	1.5	1.5
Other	2.0	1.9
Advocacy services on behalf of citizens	4.1	3.7
Support to our local bureaux	2.8	3.1
Total investment in services to Scottish citizens	21.8	22.8

Enabling service delivery

CAS works to support every bureau to deliver the high-quality advice that people across the country have come to expect. Over the past year this has required new approaches and investment in technology infrastructure to maintain these services.

CAS undertook a restructure of the Advice Services directorate which will lead to better governance of how CAS supports the network, as well as better support for CABs in delivering services to citizens.

The Extra Help Unit supported vulnerable consumers across Great Britain through the unprecedented energy market crisis which saw multiple firms collapse and consumers face high degrees of anxiety and stress. The unit logged over 16,000 cases and independent research found that on average, 89% of consumers surveyed were satisfied or very satisfied with the overall quality of service. After EHU support, 80% said the EHU made a difference to their energy problem, 78% reported feeling less stressed and 64% felt their mental health and well-being had improved, and 82% of cases led to a positive outcome or tangible change for the consumer.

CAS took part in the CivTech challenge, a scheme to deliver innovative technology solutions to public service challenges. The result is progress toward a helpline model which routes callers to their local CABs. This will allow anyone in Scotland to phone a single number and benefit from the knowledge and experience of their local CAB.

The CAS IT team implemented or completed several projects to further support the network including moving the email system for all bureaux to Microsoft Office 365, rolling out the data hub to all bureaux that wanted it, and moving all national projects and the EHU to a new telephony and contact centre software.

In addition to this, the 10to8 appointment system was rolled out for all CABs making booking appointments easier and more streamlined.

The Extra Help Unit (EHU) logged over **16,000 cases** with **80% of clients** saying the EHU made a difference to their energy problem.

Multiple CABs also benefited from local webchat services established by the CAS IT teams. Through the Development Committee, CAS issued its first membership-wide developmental aspirations survey in April 2021. Given the huge capacity challenges CABs faced, CAS was grateful to receive a high number of replies. The aim of the survey was to understand the individual development needs of bureaux over the short, medium and long term and the information provided will be pivotal to CAS in understanding the needs of individual bureaux.

Some of the initial membership priorities from the survey were as follows: board recruitment and skills development were highlighted by a clear majority of responses as key areas of support. Nearly all bureaux want to take on more volunteers and in the context of blended home and office working, staff are many times more likely than volunteers to have access to all resources for remote working and will inform resource planning for the network's volunteers.

Over a third of members responding highlighted that some change to their office space requirements was proactively being considered over the next 12 months. Other areas of development support that were expressed were around fundraising guidance and skill development in the raising of resources was highlighted by several bureaux as an area of interest. Generally there was clear interest across the network in sharing knowledge, co-operation and experience.

CAS staff will follow up on issues that can be actioned quickly, and our focus will be to deploy CAS resources to be more responsive to CAB needs over time. This has led to a member-designed Committee work plan for 2022/2023.

CAS took part in the **CivTech** challenge:

This will allow anyone in Scotland to phone a single number and benefit from the knowledge and experience of their local CAB.





www.cas.org.uk

 @CitAdviceScot

 CitizensAdviceScotland

The Scottish Association of Citizens Advice Bureaux -
Citizens Advice Scotland. Scottish charity (SC016637) and
company limited by guarantee (89892)

ISSN 2398-6190 (Print)

ISSN 2398-6204 (Electronic)

