

# Voice



A magazine for the Citizens Advice Network in Scotland

SPRING 2021

## Making waves

Penicuik CAB's Sir Geoff Palmer on facing up to Scotland's dark past

**Down to business**  
Should every bureau have a fundraiser?

**Keep a lid on stress**  
How to stay in control when pressures mount

# Staying strong

More than a year after Covid-19's arrival in Scotland, many people continue to struggle with the effects.

This edition of Voice explores the impact of the pandemic in just a few areas of clients' lives, from fuel poverty to housing debt.

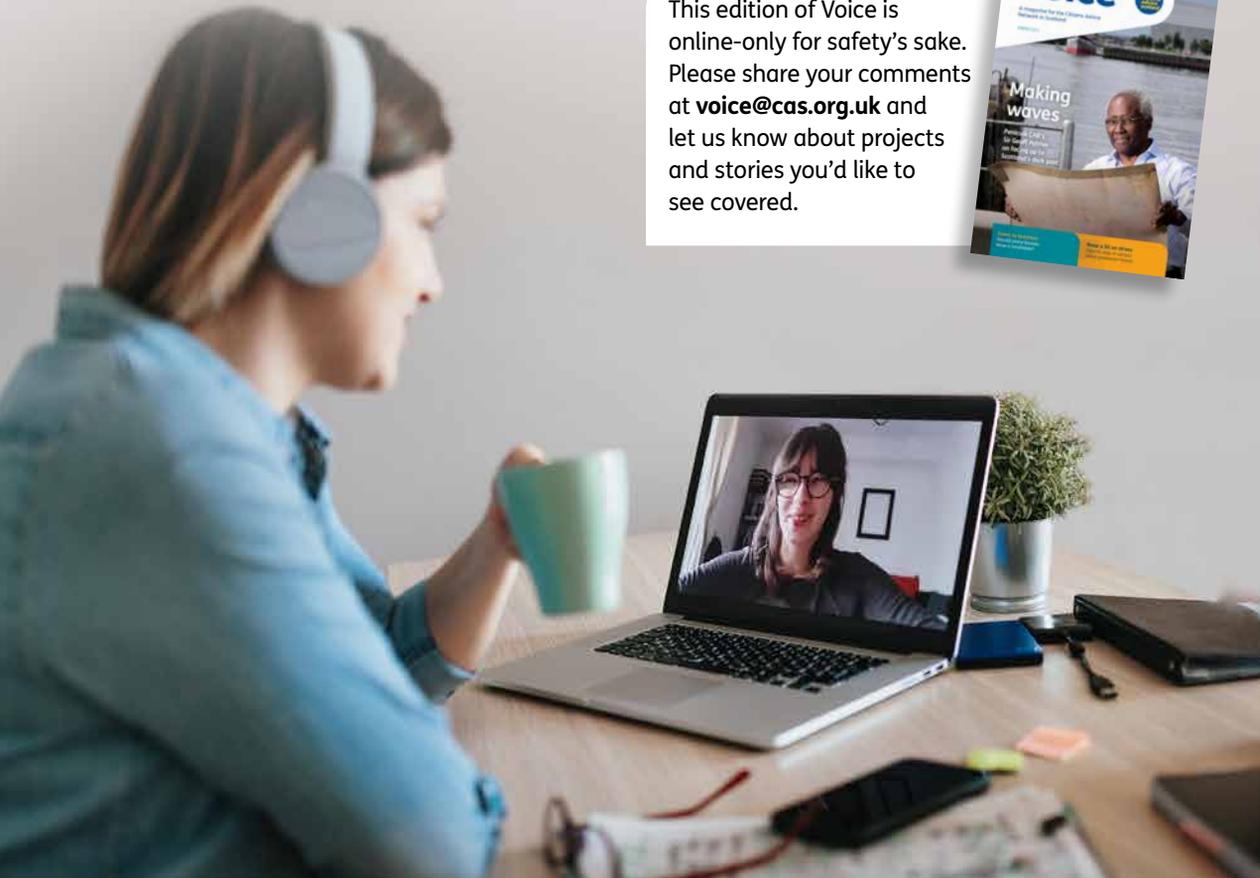
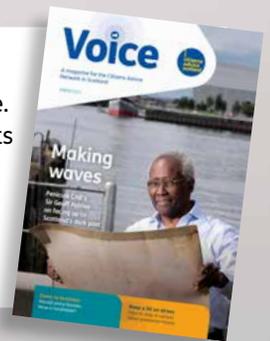
As financial support schemes expire later this year, the risk is set to intensify. This is the potential 'cliff edge moment' that the network's recent election manifesto warns about.

Across the network, people are finding creative ways to go on supporting clients despite the logistical barriers and soaring demand caused by the pandemic.

As we deal with these challenges, it's important to keep our own wellbeing in mind. So this issue also includes some hints for positive mental health.

Keep in touch at [voice@cas.org.uk](mailto:voice@cas.org.uk) to respond to articles, suggest new ideas, or share what's going on in your area.

This edition of Voice is online-only for safety's sake. Please share your comments at [voice@cas.org.uk](mailto:voice@cas.org.uk) and let us know about projects and stories you'd like to see covered.





# Twinned with Tashkent

Mushtariy Madrahimova: “warm impressions” of Galashiels bureau

Four thousand miles from Scotland, a Central Asian advice network has reason to be thankful to a Borders bureau.

It was back in 2019 that Kathryn Peden, manager of the Central Borders bureau, welcomed a visitor from afar on the platform of Galashiels station.

Mushtariy Madrahimova was on a fact-finding mission. She was in the UK to pick up hints for the setting up of a network to provide free legal advice in Uzbekistan, where she works in the Ministry of Justice.

Mushtariy toured the bureau, sharing traditional

Uzbek halva sweets with the staff and volunteers. It was a brief visit, but one she remembers vividly today.

“I have very warm impressions of the Galashiels bureau,” she says. “The atmosphere is very friendly and everyone feels at home.

“I remember a small corner of the waiting hall, which had colouring pads for children, books for reading while waiting, and even a radio – every item in that corner was welcoming for people.”

Kathryn demonstrated the CASTLE system, which was of particular interest to Mushtariy. It was to become the model for administration of the new Uzbek network, known as Madad. >

### *'They have fantastic modern buildings, like a corporate bank – and all their advisers wear formal business dress'*

“We’ve developed a case management system based on the practice I saw at Galashiels,” says Mushtariy. “Kathryn explained that besides the website, where people can access advice, there is a so-called ‘back office’ used by advisers to research relevant information for clients. We have formed the same in Madad for both our online and face-to-face consultants.”

Eighteen months on, Madad is flourishing, despite the interruption of the Covid-19 pandemic. More than 140,000 people have used the new service, which operates online from a base in the Uzbek capital, Tashkent, and through 60 regional offices providing face-to-face advice.

There are obvious similarities between the two networks. But there are big differences too. Madad’s consultants are paid employees, while the demographic of its relatively small volunteer force differs from the Citizens Advice one, says Mushtariy.

“In Uzbekistan, our pool of volunteers consists mainly of young people who are law students,” she says. “Older people in our culture tend to spend their time in the family, caring for their grandchildren.”

Madad’s outreach is also rather more direct than that of Scottish bureaux. On their monthly visits to villages, consultants carry out door-to-door visits to find out if households need advice.

From Kathryn’s perspective, one striking difference was in the standard of accommodation. “At Galashiels we own our premises, and money for the furniture and decoration is raised through the Friends of the Central Borders CAB. It’s a great team spirit, but inevitably it’s quite homely and mix ‘n’ match, which I think helps clients feel at ease,” she says.

“The photos Mushtariy showed me of their



*Glossy furnishings and formal dress are standard in the Uzbek network*

organisation were quite a contrast. They have fantastic modern buildings, like a corporate bank – and all their advisers wear formal business dress.”

Mushtariy was in the UK as a Fellow of the John Smith Trust, which supports exceptional young leaders committed to making a difference in their countries and was founded in memory of the Scottish political leader. Her visit also took in some English bureaux, as well as law firms with strong

pro bono portfolios.

Though she’s long been back in Tashkent, she has fond memories of Galashiels. “What impressed me most was the team of volunteers. Their commitment and determination to be useful to society really struck me,” she says.

“From the bottom of my heart I wanted to say, ‘God grant you long years of healthy life’. I really hope to visit the bureau again some day.”

## How they compare

Percentage of enquiries by topic

### Madad, Uzbekistan

Benefits

18%

Judicial  
issues

17%

Employment  
topics

15%

### Citizens Advice Scotland

Benefits

48%

Judicial  
issues

5%

Employment  
topics

5%

# They mean business

Fundraisers, business development officers – whatever you call them, they can bring in valuable support for frontline services. Is it time for every bureau to appoint one?

This month Julie Christie will kit herself out in tartan to join the Virtual Kiltwalk. As with many other personal challenges she's faced over the years – from giving up alcohol for a month to flinging herself down a zip slide – the beneficiary will be her employer, Parkhead CAB.

In the past 18 years, Julie's been involved in raising around £16m in grants and contracts for the bureau and other third sector organisations. It's a vindication of Parkhead's early decision to test the concept of employing a paid fundraiser.

Alongside the fun stuff, there are constant rounds of form-filling. "Because of the short-term nature of most grant funding – one to three years, typically – it's a constant merry-go-round of research, applications, assessments and project reports," says Julie.

"Parkhead's funding position has been extremely precarious on at least three occasions in recent years, but thankfully we've always managed to avoid redundancies.



*Limbering up for the bureau: Julie Christie on a previous Kiltwalk*

"At times like that, there's added pressure to apply for lots of little grants to stay afloat – but that isn't the best option for long-term sustainability."

## Strategic role

Working as an organisation's sole fundraiser can be tough. Julie gets support as a member of the Chartered Institute of Fundraising – she received their Scottish Excellence Award in 2017. She also acts as a mentor for new fundraisers.

Julie's stint at Parkhead makes her the network's longest-serving fundraiser. But gradually, other bureaux have seen the value of such a post.

And as with Julie's role, it often goes well beyond simply raising cash.

Along the road in Bridgeton, for example, Anna Marie Campbell combines oversight of the bureau's training needs with a strategic development role. She sees that as a logical combination: "Our operational structure should be based around supporting the volunteer framework."

*'There's a common misperception that fundraisers can hit the ground running and magic money out of thin air'*

Anna Marie has worked at the bureau, on and off, for 18 years. In 2018 she returned to help Bridgeton at a critical point. New premises were urgently needed – partly to save clients waiting longer in the cramped Main Street offices, and partly because a big rent hike was looming.

"Surprisingly, we found premises just across the road," says Anna Marie. "It was ideal – an ex-Post Office in the old style."

She set to work approaching potential funders for the refurbishment required, using an initial pledge of funds from the CAS Development Committee. Trust and foundation funds were



Anna Marie Campbell



Polished: Bridgeton's new Main Street premises

eventually to provide over a third of the ultimate £300,000-plus costs.

The refurbishment included an energy-efficient ventilation system and air source pump heating. “The more sustainable I can make the bureau from my wee corner, the better,” says Anna Marie.

### Funding the fundraiser

Many bureaux might envy the chance to have someone to lead that kind of work. An obvious obstacle is how to fund them in the first place.

That’s why the first task of most business development officers is to raise their own salaries. For instance, Julie earns income for Parkhead through paid consultancy work for other bureaux.

She believes the role would be especially useful for bureaux who feel over-reliant on one or two



Extra space: the refurbished Bridgeton offices

***‘Buying our building would move it from a liability to an asset – and if anything happens to the bureau, the building could be passed to the community’***

key funding sources: “There are grant funders out there for bureaux, and in time these roles should more than cover their costs.”

She warns, however, that bureaux need to be prepared to work together with their business development person. “There’s a common misperception that fundraisers can hit the ground running and magic money out of thin air.

“It really is a team effort. I work very closely with our CEO and our finance manager, as well as relying on the entire team to flag compelling evidence and inspirational stories to tell funders about our work.”

### People skills

Unsurprisingly, many business development people come from community development roles. One of the most recent appointments, Juliet Sebley in Drumchapel, previously managed a public art schemes in the Gorbals, working with people from the Lord Provost to the street cleaners.

Before her first year was up, Juliet had raised £146,500. Among her first successes was the installation of an advice point at the bureau to allow clients to chat to advisers during the pandemic restrictions (see page 10).

“You need to be a bit tenacious and have good interpersonal skills in this role,” she says. “It’s important to have someone devoted to business growth and development, and especially to maximising income in these challenging times.”



Juliet Sebley

# Joining forces to face funding threat

## Can business development skills help lead Glasgow's network out of a funding crisis?



Last summer, Glasgow's bureaux woke up to worrying news. The city council was set to make funding decisions that could result in the closure of five of the city's bureaux. The remaining three would face big cuts.

The city's fund for community groups and the third sector had been swamped with bids totalling more than double its value. The bureaux were among 134 groups whose bids were earmarked for rejection.

Clients faced the loss of services, just as the impact of the pandemic began to hit hardest.

An outcry followed, with a petition and street protests. In the autumn, Glasgow City Council found an extra £4m to support organisations "while they develop sustainable funding models for the future".

The threatened bureaux – Glasgow Central, Bridgeton, Easterhouse, Parkhead and Castlemilk – were saved. But plans to identify funding streams to see the bureaux into the future need to be made, and this presents an opportunity to focus on collaboration and transformation.

Those bureaux with business development staff have an edge in raising critical funds. But they are now joining forces to support the

other bureaux across the city and to launch consortium bids for bigger grants.

"As development officers, we'd already been supporting each other informally: pre-Covid we met two or three times a year," says Parkhead's Julie Christie. "There's now a formal arrangement for us to work collectively across the city to secure funds for strategic developments."

Bridgeton's Anna Marie Campbell sees potential for a positive outcome and learning to come from what has been a challenging experience.

"Although it's been a bit of a blow, it did serve to show that the bureaux are an essential frontline service. The need for bureaux to be open at such a crucial point has been clearly identified," she says.

"[This experience has the potential to] open up a period of positive change, if everybody thinks a wee bit more strategically about how we can improve and develop our frontline services.

"I think we now have the means of communicating the needs of local bureaux, with the support of CAS, to local and Scottish government.

"If there's any way we can collectively support each other through this, that's fantastic."



# Sound and vision

All the benefits of face-to-face advice, with none of the risk. That's on offer to clients in two areas of Glasgow, thanks to an innovative solution developed by the Drumchapel bureau.

By stepping into a specially-designed advice point, clients can see and speak directly to an adviser, via an audio-visual touch screen.

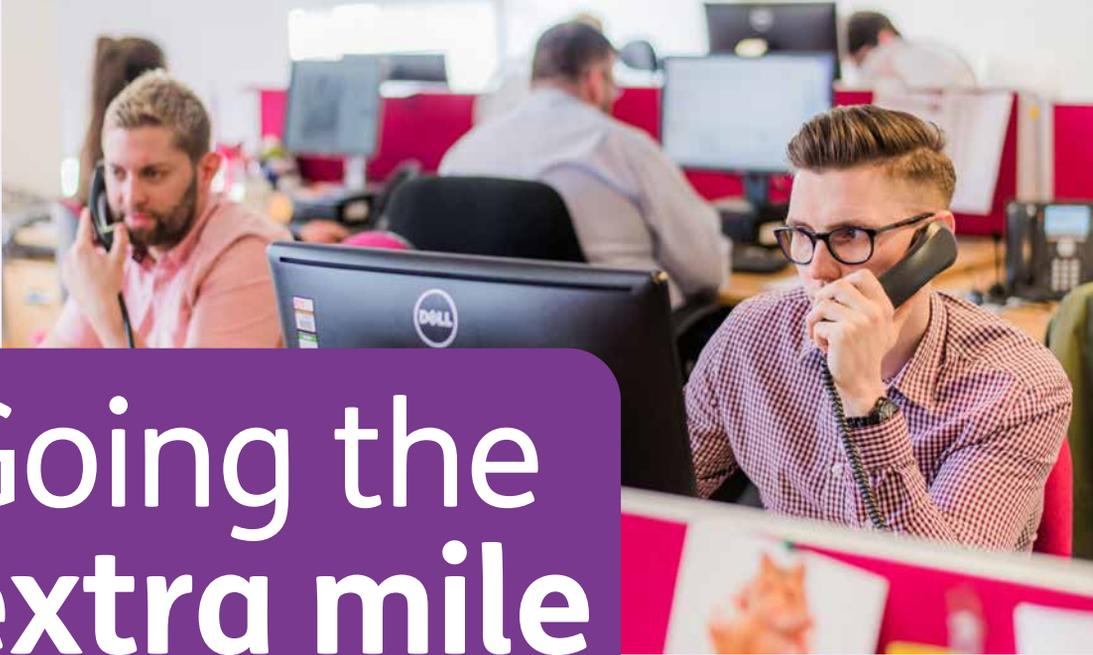
Safe inside the sound- and weather-proof booth, the client enters a code into a keypad to activate the service and contact an adviser in the bureau. They can also access a free phone link to other support agencies.

The booth is safe and snug, with ventilation, an automatic door-locking system, hand sanitiser

and comfortable seating. A regular cleaning operation after use involves coating the surfaces with a bio-fogging product that kills the Covid-19 virus.

The advice point was the vision of bureau manager, Laura McMahon. "While the bureau was closed during lockdown, staff in the garden centre opposite saw so many clients come to the door, underlining the demand for face-to-face advice," says Drumchapel business development officer, Juliet Sebley.

Juliet secured funds through the Scottish Government's Wellbeing Fund and found a local IT company, Clyde Solutions, to design and install two advice points. The first is in operation outside the Drumchapel premises, with the second installed indoors at Yoker Community Campus.



# Going the extra mile

When there's no more cash for the meter, the Extra Help Unit provides a lifeline.

'You will be patient and empathetic with a caring nature, but equally someone who possesses strong emotional resilience... You will be able to work in a busy and pressurised environment... You will have the ability to remain calm during stressful and challenging situations...'

This recent job ad for caseworkers at the Extra Help Unit was carefully worded. Unit head Natasha Gilmour was keen to ensure every potential candidate was fully aware of the job's pressures, as well as its rewards.

In its role investigating complaints against energy suppliers, the team deals with vulnerable customers facing disconnection. Distress is common. And Covid-19 has triggered a rise not just in the number of cases, but in their complexity.

"We've had days where a caseworker's first call and last call of the day have both been suicidal contacts," Natasha says.

"People really have to want to work here. You might be a really competent case handler, but you also need the understanding to be able to depersonalise it when somebody is shouting at you. Ultimately you've got to believe you are making a difference."

Besides juggling contacts with consumers and suppliers, cases can involve poring over a backlog of correspondence to come to a decision. "Our aim is to get the right outcome – not to hit a KPI by closing a case," says Natasha.

The team's retreat from their Glasgow office to home working during the pandemic has made things tougher still, she adds. "While we were in the office, you could see if somebody was struggling on a call. Now we rely on people coming forward to flag things up." >

But the 30 caseworkers are well trained not only in supporting consumers' mental health, but in looking after their own. Friday night Zoom calls, quizzes and a virtual tearoom keep people connected. And staff retention is high.

Energy is often only a small part of callers' issues, so onward referrals are common. Keeping up with the fragmented and fast-changing energy market is a challenge too.

"It's only by working really closely with suppliers that we can achieve the right outcomes, so we try to work as positively and collaboratively as we can," says Natasha.



Natasha Gilmour

### *'We've had days where a caseworker's first call and last call of the day have both been suicidal contacts'*

"But one of the difficulties is that you can get a supplier to a really good place in terms of understanding our culture and processes – then the personnel can change and you have to start over."

In the policy arena, the team uses its influence to steer the industry in the right direction. Recently it's successfully encouraged the regulator, Ofgem, to push back on suppliers' practice of back-billing consumers for periods dating back over a year.

Even small victories can have a big impact for consumers. The unit has backed a recent change



*Lifeline: the EHU premises in Glasgow in pre-pandemic times*

## Helping clients at risk

Guidance for dealing with clients who may be suicidal is available to all advisers in the network.

The suicide risk awareness module is part of a course on safeguarding, accessible through CASLearn. It also includes a domestic abuse module.

After completing the course, advisers will be able to identify anyone who may be at potential risk of harm, and explain their bureau's safeguarding responsibilities to them.

They will also be aware of interview skills to help clients who may be at risk of harm, and will know how to follow the safeguarding procedure and access the right support.

You can complete the course at any time – check with your manager first.

in the description of support given to customers with prepayment meters who go off-supply. Suppliers used to offer 'discretionary credit' to these customers; that's now been termed 'additional support credit'.

"The language is different for a reason," Natasha says. "It's not going to revolutionise how we deal with complaints, but there is now an expectation that suppliers must support consumers in these circumstances, rather than it being at their discretion."

The unit deals with cases from across the UK, 90% of which come via the Citizens Advice consumer helpline. But bureaux can refer cases too, and this happens more often in Scotland.

Natasha is keen to strengthen bureau links further. "We have a quarterly energy meeting that involves bureaux as well as CAS policy people, but we know it's the bureaux who are very engaged with energy that will be using these forums," she says. "We want to be sure we're supporting everyone."

"While we can't afford to open the floodgates, we're looking at how we can become more accessible to bureaux who need help with cases."

**Annual rise in cases handled by EHU in this financial year**

**18%**

**Number of calls successfully handled in the past year**

**27K**

**Domestic cases where a positive outcome is achieved**

**85%**

**Current consumer satisfaction rate with the EHU service**

**92%**

## 'Fuel vouchers are a brilliant outcome'

Kathryn Currie has been an Extra Help Unit caseworker for over five years.



Kathryn Currie

"I work in the priority team, which was set up last year to handle the most urgent consumer cases. Some of our consumers are micro-businesses, but most are individuals with prepayment meters who don't have any funds and are facing disconnection.

"One of my recent cases was a man whose living conditions were very poor. He had little income. His mental health worker wasn't visiting because of the Covid-19 restrictions, which was having an effect on his health. With questioning, we established he had some addiction issues. We made a social services referral and they were able to put him in touch with his mental health worker.

"Meanwhile we made the referral to the supplier and got him some fuel vouchers. That's a service offered by only a few energy companies. Other loans have to be recovered, which can cause further financial problems in repayment. But vouchers don't have to be paid back. For us it's a brilliant outcome, helping a customer in a dire time of need.

"It's very rewarding, especially when you're able to have a positive impact for people who might be in dire circumstances. But you can't always get the best possible outcome. We have so many cases in a day - there's always another one coming in."

# ‘We can’t change the past, but we can change the consequences’

When shoppers strike up conversation in the supermarket aisles, slavery is not the most likely topic. Yet **Sir Geoff Palmer** has got used to finding himself buttonholed by locals keen to discuss the darker elements of Scotland’s past while he’s picking up the groceries.

A career in ground-breaking research in brewing, and his status as Scotland’s first black professor, had already made Geoff a well-known figure in Midlothian and in academic circles. But it was as he entered his 80s that he truly entered the national limelight.

He had long been researching Scotland’s slavery history, and campaigning to make it more widely known. The death of George Floyd at the hands of US police, and the international Black Lives Matter protests that followed, thrust Geoff into the heart

of the controversy over statues, plaques and the disputed past.

Meanwhile, Geoff’s own name is about to appear on a plaque for posterity. Penicuik CAB, where he’s been a voluntary trustee for over a decade, has just voted to name its building after him. When he spoke to Voice, Geoff reflected on this latest honour, and on the links between his bureau work and his fight for historical truth and present-day justice. ▶

*'To me it's unsurprising that the trolls are attacking me. I'm not bothered by it – I got worse flak over my scientific research'*

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Shedding new light on history:  
Geoff Palmer on the Clyde

### **Voice: Can you tell us about your role with Penicuik CAB and how you first got involved?**

Geoff Palmer: Well, I'm the longest-serving board member, though none of us is exactly certain when I started! Of course I had been aware there was a CAB in Penicuik, where I live. At the time I was giving talks on whisky and beer, which is my academic background. At one of those talks, the chair of Citizens Advice Scotland approached me.

What I bring to the board is extensive BAME links. I act as a conduit between the CAB and the BAME community. When there are significant changes in community relations, I'm usually aware of them and can share them with the board. In fact the needs of deprived white communities are generally similar to those of BAME people.

### **V: How can the network become more representative of, and relevant to, BAME people?**

GP: Large multinational companies with local bases in the UK have asked me the same question. My experience tells me that the BAME community don't know much about what these companies do. This also applies to Citizens Advice. A long time ago, I walked past a CAB office in London and asked a relative if she knew she could get help there – she smiled in ignorance.

CABs should find ways of relating with BAME communities – for example, by giving talks to community organisations and attending their events. Ask these organisations and local or community press to advertise CAB services, and invite volunteers to join.

### **V: What was your reaction to the decision to name the bureau as the Palmer Building?**

GP: It came as a surprise, and a great honour. When I told my family, I said I'm going to have difficulty walking past the building now! Once it's been announced publicly, it will have an impact not only in Penicuik but in other parts of the country where I've done work on equality and diversity.

*'DNA testing found 3% of my genes come from Vikings in Shetland. One of my relatives said "That explains a lot!"'*

### **V: When did you begin researching Scotland's links with slavery?**

GP: I started in earnest in 2007, which was the 200th anniversary of abolition of the slave trade. Since then I've been involved in trying to explain to the Scottish people the country's significant links with chattel slavery in the Caribbean and especially Jamaica, where I was born.

It's still not widely known that over 60% of Jamaicans have Scottish names. Even I was shocked when I asked my friend to send a telephone directory from Jamaica and realised there are more Campbells there than in Edinburgh. My own mother's surname was Larmond.

### **V: What do you think is behind the lack of acknowledgement of Scottish involvement in slavery?**

GP: Scots owned 30% of the Caribbean slave plantations. The economy in many ways was driven by it. Cities such as Glasgow, Edinburgh and Dundee were transformed by wealth from slave-produced items such as sugar, coffee, cotton and tobacco.

When I give talks all over Scotland, the general response has been 'Why hasn't anybody told us this?' Some Scottish historians use the excuse that the Scots have got an amnesia about their history. But you can't have amnesia about something you didn't know in the first place.

I don't blame the Scottish people in any way whatsoever. I blame institutions – the schools and especially universities.



Henry Dundas statue, St Andrew Square, Edinburgh: Dundas delayed abolition of the slave trade

**V: You've been key to the debate about the statue of Henry Dundas, 1st Viscount Melville, which stands on a 150ft plinth in St Andrew Square in central Edinburgh. As Home Secretary, Dundas delayed abolition of the slave trade for 15 years. Yet you don't want his statue removed – why?**

GP: I've always said we shouldn't take statues down. If you remove the evidence, you remove the deed. I don't want a statue to come down as an excuse for doing nothing about racism.

Edinburgh Council originally appointed me to a committee on this topic, which also included the current Viscount Melville. He and another historian on the panel didn't want to have the truth about slavery mentioned on a new plaque. So for three years we got nowhere.

Edinburgh Council broke up the committee just before George Floyd died. Then they reconvened the committee with new membership – and it took us just five days to agree new wording.

**V: How do you handle the flak that's come your way from some historians and others via social media?**

GP: On Twitter the committee has been described

as a kangaroo court. To me it's unsurprising that the trolls are attacking me. I'm not bothered by it. I don't mind the criticism – that's nothing. I got worse flak over my scientific research!

When an academic claims Dundas was an abolitionist, on no evidence, just in order to negate me, I find it silly – I'm not that important.

**V: What should happen next to continue to set the record straight?**

GP: I'm chairing an Edinburgh review group to review features of the city with close links to slavery and colonialism. The Scottish Government has also asked me to chair a group looking at museums' response. I'm 81, and thankfully I'm healthy enough to do this work.

More broadly, what we should do for the future is have a better, more informed curriculum. We cannot change the past, but we can change the consequences.

A lot of what we do with Citizens Advice has the same aim – we cannot change the circumstances of a lot of our clients, but we can change the consequences and help change their lives for the better. ➤

### **V: What kind of reaction do you get locally about these issues?**

GP: When I go to the local supermarket, I'm surrounded by a bunch of people, who often talk to me about how the publicity has opened their eyes to this issue and changed their minds.

One member of staff there, who helps me with my shopping, gave me an appointments diary as a personal gift. She said 'I know how busy you are – you'll need this.' It's been of great value to me.

### **V: Do you feel at home in Scotland and are you optimistic about its future?**

GP: I first came to Scotland in the 60s to complete my PhD at Heriot Watt University. In fact, my Scottish connections go much further back. My family arranged a DNA test which found 3% of my genes come from Vikings in Shetland. One of my relatives said 'That explains a lot!'

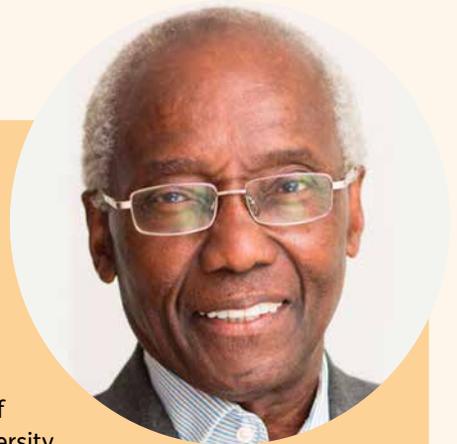
A country needs diverse management to be successful, fair and efficient. I think a lot of people are working for that in Scotland, and I think we will get there.

## **A life in brief**

Geoff Palmer came to the UK from Jamaica as a teenager in 1955. His mother, who had saved his £86 fare from her £4 weekly wage, wanted him to work in a shop, but the authorities ensured he completed his schooling.

As a researcher, he discovered the 'barley abrasion' process of converting barley quickly into malt. Later, at Heriot Watt University, he would teach students who went on to become founders of companies such as BrewDog and Stewart Brewing.

Geoff is an Honorary Freeman of Midlothian. He was knighted in 2014 for contributions to science, charity and human rights. In 2018 the Jamaican government made him its first honorary consul in Scotland.



*'Apart from being a lovely man, Geoff truly understands the ethos of the CAB service. He is a great believer in the provision of an advice service in the community and its importance to the wellbeing of that community. He is a great advocate of the service.'*

Sue Peart, manager, Penicuik CAB

# Take the pressure off

Don't let stress get on top of you – there are proven ways to keep it under control.

Gin Lalli: "empty your stress bucket"

The pandemic's impact has put new demands on the network. Many bureaux are reporting record client demand, and more complex cases.

The effects are experienced not just on the frontline but also by those who provide support – all of us adapting to novel, socially-distanced approaches.

Add in personal pressures, from isolation to home schooling, and it's not surprising if stress levels are on the rise.

The good news is that giving back – for instance, by volunteering or helping others – has been

***'It's not easy to open up to anyone, let alone colleagues and managers, about your own mental health – but things are changing'***

shown to counter stress. In theory, that gives the network a head start. The flip side is that we may be willing to shoulder more pressure, rather than feel we're letting clients down.

Of course, some people thrive in situations where challenges are coming at them from all sides. The danger comes when stress becomes relentless and begins to feel overwhelming.

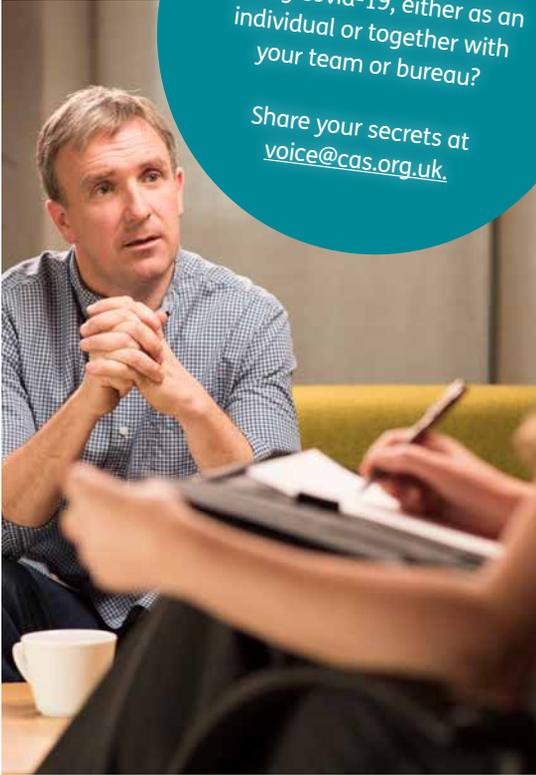
"Some stress is necessary – it helps us to meet deadlines and reach targets," says Gin Lalli, a solution-focused therapist based in Edinburgh. "This is known as challenge stress.

"However, once we start to feel overwhelmed by stress, it can give rise to feelings of anxiety and helplessness. This is known as threat stress – you literally feel threatened by the amount of stress you're experiencing."

Gin guides clients through techniques for what she calls 'emptying your stress bucket'. ▶

Have you developed new stress-busting techniques during Covid-19, either as an individual or together with your team or bureau?

Share your secrets at [voice@cas.org.uk](mailto:voice@cas.org.uk).



She's recently presented three talks for staff at CAS, helping people to understand how the brain functions as a first step to taking control of stress.

Just confronting and discussing the issue can be an important breakthrough, says Gin: "It's not easy to open up to anyone, let alone colleagues and managers, about your own mental health. But things are changing.

"Of course the workplace is not always the cause of the stress, or the sole cause. But understanding that we are human beings with complex emotions about all aspects of our lives is crucial in creating a happy and safe working environment."

Gin Lalli offers stress-busting advice in her free weekly podcast, *Stress Bucket Solutions*. See [ginlalli.com](http://ginlalli.com)

## 5 ways to beat work stress

### 1. Nurture your network

Take every opportunity to stay in touch with colleagues – sharing experiences helps you to keep pressures in perspective. If you're stressed, discuss it with a trusted colleague, or a friend outside work.

### 2. Separate work and life

Set a firm dividing line between work and home life, even if both are currently in the same physical space. Working longer hours might be necessary to complete a specific task, but in the longer term it can make you less productive.

### 3. Stay active

Regular activity doesn't just keep us physically healthy. Research shows it also improves our mood, energy levels and quality of sleep. This can be as simple as finding time to take a walk at some point in the day.

### 4. Avoid unhealthy crutches

Avoid using smoking, alcohol or too much caffeine as short-term fixes against stress. By creating dependency, they ultimately trigger additional problems. Focus on tackling the causes of your stress instead.

### 5. Take control of your workload

Manage your work time as efficiently as you can, and be realistic about what you can achieve. If your work is consistently unmanageable, don't try to keep a lid on it – negotiate with your colleagues or manager.

# Behind the lines

The advice that CAB advisers give to clients is fundamental to our service. It has to be just right, and consistent across the network. So who is behind that process, and how do they do it?

“Any part of a badger, alive or dead, requires a licence.” Dorothy Buchanan is recalling one of the first things she learned on joining the advice content team at Citizens Advice Scotland in 1986.

These days, badgers are better protected (back in the 80s their skin was often used in sporrans, so in theory every kilt wearer required a licence). But the example illustrates the sheer range of topics covered by the content team, and their potential complexity.

The team has the busy job of putting together the advice that is made available to all local bureaux to enable them to pass it on to clients. As they research a new topic, Dorothy and her colleagues have to consider all the potential clients who might be affected. The householder who’s planted that tall hedge, as well as the neighbour whose light is blocked out. The parent claiming child maintenance, but also the parent providing it.

***‘On its road to publication, the content is seen by so many people that any individual elements are hammered out of it’***



*Do you have a licence for that? Badger laws are among the more obscure topics tackled by the advice content team*

And picking a way through Universal Credit rules, for example, makes badger bureaucracy look like child’s play.

“Trying to frame information so that anybody could get the answer they need about Universal Credit is very difficult,” Dorothy says.

“Luckily our skills are in writing pieces of information that can be used by as many people as possible, linking across different client groups. I think that’s what we do best.”

## **Intense process**

Look something up on AdviserNet, or on the advice website, and you’ll generally find it’s short, simple and to the point. You might almost think the advice had written itself.

In fact, as with many types of writing, a lot of sweat goes into achieving an end result that’s easy to digest. Every page is the product of deep thought, discussion, testing and revision.

For the digital content team, which produces the Scottish elements of advice for advisers and the public, every new piece of legislation is the start of an intense process.

“We have to analyse it, perhaps working in twos to identify who might be affected,” says Dorothy. ➤



The digital advice content team at work

“We do quite a lot of chatting in the team before we draft something.

“Everything we write is checked by subject matter experts. Sometimes they are bureau advisers who have a good knowledge of the topic. Then we’ll do a team crit and brainstorm – which was easier when we were able to work together in the office.

“After that, the advice goes through remote user testing. We ask participants to look at a page and perform tasks – for example, to use the advice to find out when they would receive a benefit. Then we tweak and keep reviewing.”

### Simple style

Sometimes this process has to be cut short because of the sheer pace of change. That was the case with much of the Brexit advice, which had to be altered frequently throughout the long and winding EU departure process.

Ben Yielding, drafted in to the team to work specifically on Brexit, comes from an editing

background. But his approach to Citizens Advice content is very different.

“In my previous jobs, it’s been important to maintain an author’s tone of voice and writing style. In this job we’re very much aiming for a single standard tone,” he says.

“On its road to publication, the content is seen by so many people that any individual elements are hammered out of it. On the public site we write for a reading age of eight, with very simple language and short sentences, and no jargon.

“That’s appropriate because people who need advice will often be feeling stressed and anxious, and of course some will be non-native English speakers”.



## Comments and criticism

Even after publication, the process goes on. Members of the public often take up the chance to comment on the web advice: recently, Covid-related topics have attracted a lot of feedback, often from people confused about the restrictions.

Bureaux are also quick to let the team know if advice hasn't been easy to find. Sometimes there is criticism that the advice doesn't go deep into specialist detail, but that's deliberate. As Dorothy says: "We need to be as relevant to as many people as possible, so we follow the line for generalists."

The eight-strong content team, several of whom work part time, are themselves generalists. Their backgrounds are varied: the team includes two people who have worked as bureau advisers, and two trained lawyers. Dorothy was a social worker before joining the team. "We're a good mix: that's the secret ingredient," she says.



Dorothy Buchanan

This month marks the final page for Dorothy, or Dot as she is fondly known by her colleagues, as she prepares to retire after 35 years in the role. She admits she'll find it hard to leave: "It's such a fantastic job and every day there's a new challenge.

"The work just suits my kind of brain. Maybe I'm a bit nose-y and like to know what's going on. I'm going to have to stop myself phoning the team all the time to find out." >

## Top 10 public pages

These are the web pages with the most unique views in the year to February 28 2021:

1. [Police powers to stop and search, enter private property and seize goods:](#) **217,524 unique page views**
2. [Coronavirus - what it means for you:](#) **194,204**
3. [Coronavirus - meeting people:](#) **147,898**
4. [If your intimate photos or videos are shared without your consent:](#) **108,465**
5. [If a neighbour's hedge or trees are blocking light in your home:](#) **86,167**
6. [Parking tickets on private land:](#) **70,325**
7. [Getting divorced:](#) **56,891**
8. [Funding for energy efficiency in homes:](#) **56,488**
9. [Ending a relationship when you're living together:](#) **55,483**
10. [Coronavirus - check what benefits you can get:](#) **46,467**

# 700

Typical number of unique page views per week for Brexit and immigration related pages

# 54

Brexit advice pages updated – many of them multiple times – in the course of the EU departure process since January 2020

## Advice content: a brief history

Methods of getting advice to bureaux and the public have evolved dramatically over the decades...

### 1980s: The Blue Peter years

Some advisers may recall the days when updated information arrived by post. It took the form of a pack, giving bureaux detailed action points for updating all the documents in their plastic binders (all 120 of them), and their own paper index (four inches thick) of A-Z topics. “Sometimes we had to cut and paste changes into that pack – it was all very crafty,” recalls content researcher and writer Dorothy Buchanan. Most bureaux had a designated ‘updater’ who came in three days a month to make the required changes.



### 1990s: The CD breakthrough

For bureaux, the process became more efficient when updates arrived in the form of CDs. That meant the entire updating process was now in the hands of the Scottish and UK digital content teams. One surprising effect was a surge in advisers calling to check the accuracy of updates. “Although the previous process was laborious for bureaux, the fact that they’d spent time updating it meant they had rock-solid trust in it,” says Dorothy.

### 2000s: Web pioneers

In 2001, Citizens Advice was among the first organisations with a website offering public information. The content was lifted from a paper advice pack called Keynotes, which had been created in 1989. Today’s website pages are direct descendants of that first site, which was developed in tandem with the early AdviserNet. “Keynotes told you your rights; AdviserNet explained how to exert them, and who could help you. That was the difference in detail back then,” says Dorothy.



### The future: Smarter pages

The organic growth of the advice pages has led to a mismatch of styles and formats. Now there’s the prospect of a new content management system, marking the first ever opportunity to rethink the content delivery from scratch. “One thing we’re looking at is the way people consume advice now, which is not necessarily on a computer but might be via phone or smart watch, or through social media,” says team member Ben Yielding. “We want to think about compartmentalising advice and rethinking the concept of a page. By thinking of content in blocks, for example, we could update common paragraphs across 20 pages at once.”

# Private tenants feel the heat

In housing, as in other fields, the pandemic has distorted typical enquiry patterns across the network.



Angela Crow: supporting tenants and landlords

Housing debt, including rent and council tax arrears, is still the most common form of arrears enquiry. But bureaux gave more than twice as much advice about private sector arrears in 2020 than in 2019.

Many private renters have built up arrears because of job changes, without the system of support that exists for social tenants.

The Scottish Government introduced a temporary eviction ban during the pandemic, as well as an extended notice period before an action for eviction can be started. The strength of the evidence provided by bureaux has helped the social justice policy team to lobby successfully for protections for tenants to continue until the end of September. The policy team are also working to secure funding to help tenants who have accumulated arrears during the pandemic, so that they aren't weighed down with unmanageable debt and the threat of eviction when protections lift.

These new measures have generated many enquiries, according to Jim Melvin, senior officer at North Lanarkshire Citizens Advice Bureaux Housing Advice Network.

"We've had lots of enquiries from tenants and landlords alike, both about tenants' security of

tenure and about their future housing options and risk of homelessness," he says. "There has also been a doubling of enquiries about landlord harassment of tenants, and attempted or actual illegal eviction."

Bureaux in North Lanarkshire have developed a second-tier advice service to support and supplement bureaux advisers. "We're looking to expand projects providing assistance to clients and representation in the courts, where needed. We're also looking to build relationships with mediation services," says Jim.

In the Borders, concern about job security is also a housing worry for some agricultural workers living in tied accommodation.

Central Borders session supervisor Angela Crow foresees a further spike in debt and housing issues in the autumn, if, as anticipated, the furlough scheme and the £20 Universal Credit uplift come to an end then. >

***'There's been a doubling of enquiries about landlord harassment of tenants, and illegal eviction'***

“This might also affect people with mortgages, who won’t qualify for help through the benefit system,” she says. “As in most areas, there’s not a huge stock of social housing here, but I imagine the demand for homelessness accommodation, social housing and private rented accommodation may increase.”

In the year since lockdown restrictions first took hold, Central Borders has received 170 enquiries where housing has been level-1 coded. But as Angela points out, it’s rarely a stand-alone issue.

“When clients chat to us about their rent arrears, they might also mention having a faulty window or door, or damp and mould in their home that hasn’t been addressed by their landlord,” she says.

“That in turn might mean they’re having to put more money towards their electricity and gas – which in turn means they have less to spend on food. It’s heat or eat.”

The Galashiels bureau tackles these issues partly by maintaining good relationships with registered social landlords and local landlord forums. However, many landlords in the area operate on a more informal basis.

“In the Borders we have a lot of private individuals who might have one or two properties they let out,” Angela explains.

“Because it’s a sideline for them, some of the issues reported to us are a consequence of these landlords not being fully aware of their responsibilities.

“We’ve seen a few cases where landlords are continuing to draw up short assured tenancy agreements – unaware that these haven’t existed since December 2017, when tenants got the extra security of private residential tenancies.”

Advisers work to help landlords contacting the bureau to understand their responsibilities and achieve the right standards.

That process has been made easier with updates to AdviserNet, which now provides tailored advice aimed at this group, Angela says. “Previously we had to take the advice for tenants and reverse it for landlords, which was awkward and time-

consuming,” she says.

Jim Melvin in North Lanarkshire adds: “The Scottish Government will need to be careful to taper the withdrawal of the current protections for tenants and homeowners, to avoid the courts and advice services being overwhelmed after normalisation begins. There may be trouble ahead...”



Jim Melvin

## Targets for action

Housing is one of the policy areas singled out for action in the Impact team’s workplan for 2021/2.

The network will work with others to ensure renters are supported to sustain their tenancies during and beyond the pandemic, and to lay the foundations for a fairer housing system.

Other priority goals are:

- improving outcomes for consumers with energy **prepayment meters**
- improving the targeting, delivery and impact of **levy-funded fuel poverty support**
- alleviating the pressure of meeting **council tax bills** for those struggling to pay
- improving support and outcomes for people with **money and mental health** issues
- ensuring clients and the network understand all the **dispute resolution** processes available, and working to make them accessible
- improving **digital access** and making it more affordable
- ensuring **Universal Credit** allows people to participate in society in a dignified way
- ensuring the **devolution of social security** leads to more positive experiences for people in Scotland.