

# Voice



A magazine for the Citizens Advice  
Network in Scotland

SPRING 2022

## Staying afloat

At the frontline of the cost of living crisis

**DEBT  
HAPPENS.**  
You're not  
alone

### Diverse skills

Finding volunteers to  
cover all the bases

### Good authority?

How to get closer  
to your local council

# Crisis point, again

Scots are facing the biggest drop in real-terms income for half a century. Soaring inflation, rising taxes and the economic fallout of the war in Ukraine are edging more people towards the poverty line.

That's having an inevitable effect on enquiry volumes. In this issue of Voice, we look at some of the ideas being adopted by the network to handle this surge – from working with councils on debt recovery initiatives, to training volunteers specifically for frontline 'triage' in bureaux.

Two years ago, the pandemic presented some of the most formidable challenges to the network's service and survival. It's easy to forget how fast and how far we adapted in response. Resourcefulness and ingenuity will enable us to support clients through this latest crisis too.



Keep in touch at  
**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 bureau of all the talents

How do you fill vital but unfunded roles? One bureau has found a way.

When a client dials a bureau, or rings the entrance bell, the first contact they have will be critical.

A reassuring response gives clients confidence that they've come to the right place. The first responder might also need to unpick what it is that a client really needs – perhaps fast-tracking them to a specialist adviser in urgent cases, or signposting them to a different service.

Martin Fotheringham, manager at the Renfrewshire bureau, likens it to the triage service in A&E. "It isn't just 'reception' – it's that first level of support," he says.

"But we've always struggled to get funding for these roles. Funders don't see it as advice-giving, but as a 'nice to have'."

Asking volunteer advisers to cover the triage role was an obvious solution, but meant sacrificing valuable cover for advice appointments.

Martin took inspiration from a charity café he visited in Falkirk. "Every member of staff there was a volunteer – from the very senior citizen working the iPad till, to the chefs and waiting staff.

"It made me think that with a bit of effort and adjustment on our part, we could manage to cover all the roles we need but don't have funding for."

The solution was to seek out admin-focused volunteers through a range of channels, starting



***'It isn't just "reception" - it's that first level of client support. But we've always struggled to get funding for these roles'***

*Martin Fotheringham, manager, Renfrewshire CAB*

with the regular pipeline of volunteer recruits.

"We're a fortunate bureau in that we get a lot of volunteer applicants," says volunteer coordinator Angela Mather. "They always include people who are interested in admin roles – but in the past we could never arrange a way to train those people. Now we've made an effort to commit to that training."

In April's round of volunteer interviews, Angela will be scouting for those who see their strengths as being in answering phones or data admin, as well as would-be advisers.

The bureau has also offered triage and admin placements via local employability agencies, and



Angela Mather

the Kickstart scheme for young people at risk of long-term unemployment.

And it's now looking at a further source of support: it will soon take on some Business and Administration SVQ students, through a partnership with the Paisley campus of West College.

The bureau's aim is to achieve a balance of volunteers looking for a long-term commitment, and those who are likely to move on after gaining the experience they need to build their CVs.

"Our plan is to take on one or two people every month or so, then over the course of the year we should get up to a really strong number," says Martin.

The strategy is already working: "Before Christmas we were really struggling to answer all the calls coming in, and ending up with loads of callbacks to do. With a couple of volunteers in triage alongside a regular staff member, you really see the difference.

"People are getting appointments booked sooner or getting referred to the right organisation. It's better for the clients and ultimately for the team.

"It takes a little bit of time and effort, but if you're willing to embrace people's skills, it's amazing what they're able to contribute." ➤



# Back to the office

Amanda Mackie had just completed a degree and was on the verge of starting a new job when the pandemic struck. She ended up caring for her frail mother throughout lockdown – leaving her in difficulty when she decided to return to work.

“I had this huge gap on my CV, which employers don’t like,” she says.

Irene Barbour found herself in a similar bind. After being made redundant from her customer services job for a manufacturing company, she was unemployed for a year.

Now Irene and Amanda are rediscovering life in a busy office, as triage staff at Renfrewshire CAB. They both secured six-month placements at the bureau through a local authority employability scheme, Invest in Renfrewshire.

“With their customer services experience, Irene and Amanda were able to hit the ground running,” says service development coordinator, Fiona Park. “That’s important because theirs is a vital job. It’s not just welcoming people to the bureau – it’s about figuring out what the client needs and pointing them in the right direction.”

Amanda and Irene share the triage role with other staff and volunteers with varying backgrounds and experiences.

Others take on different aspects of the back office operation: David Robb, for example, who specialises in data admin, joined the team



Amanda Mackie and Irene Barbour

***‘With their customer service experience, Irene and Amanda were able to hit the ground running’***

*Fiona Park, service development coordinator, Renfrewshire CAB*

through the traditional volunteer intake route.

Together, they’ve helped the bureau to cut a backlog and improve client services.

Irene told us that they have worked hard to improve response times to the clients who call with enquiries and they’ve put in place better systems to help deal with the increase in demand for advice.

Besides equipping themselves for permanent work again, Irene and Amanda are relishing the bureau life. “My previous roles were mostly about statistics,” says Amanda. “Here I feel we’re genuinely getting the chance to help people.”

# Breaking down barriers

The Renfrewshire bureau’s mission to capture diverse volunteer skills extends to advisers’ backgrounds too.

The bureau is reaching out to local community groups, in an attempt to make its service more accessible to everyone.

One of these groups is Pachedu, which works with people with African backgrounds. One Pachedu volunteer, Strathclyde University student Ijeoma Chiedu, is now training to become a CAB adviser.

***‘It’s about having people with diverse life experiences in our network.’***

*Martin Fotheringham, manager, Renfrewshire CAB*

The plan is that Ijeoma will provide advice under the CAB umbrella, but from Pachedu’s premises in a local community centre. At times when Ijeoma is not on duty, Pachedu will make referrals to the bureau.

The bureau is also in discussion with the local Drug and Alcohol Partnership, with a view to encouraging some of their clients to train as advisers.

“It’s about having people with diverse life experiences in our network,” says bureau manager Martin Fotheringham. “As with Pachedu, those advisers could potentially work from the Partnership’s premises as trusted faces, but have CAB training and accreditation.

While local client demand is already high, Martin sees partnerships like these as essential to engage with underrepresented communities and demonstrate local need for the service.

“The point is to make ourselves more accessible and relatable to different parts of the community,” he says. “It’s about breaking down those barriers.”



Strathclyde University student Ijeoma Chiedu

# Staying afloat

As more Scots find themselves at risk of sinking into debt, how can bureaux themselves avoid being swamped by sheer demand?

Debt has always been a huge driver of client enquiries. Recently, the steady stream has become a torrent – and the type of debt is often more acute.

“We always see clients who have problems because they’re spending more than they’re bringing in. But more and more of late, we’re seeing people who can’t afford food,” says Evan Thomas, money advice liaison officer.

“We’re issuing a lot more foodbank vouchers and energy vouchers. There’s less scope for talking through regular debt issues, because people are increasingly desperate and just need to get out of a hole.”

Evan’s Edinburgh colleague, advice services manager Andrew Nicolson, echoes this. “When I started working in debt advice, we saw lots of people with five or six credit cards and payday loans,” he says.

“Today we’re seeing more cases where it’s just about not being able to pay the essentials: rent, council tax, utilities.”

## Campaign videos

Andrew and Evan drew on their experiences to front up the network’s latest debt campaign.

‘Debt Happens. You’re Not Alone’ was timed to catch the attention of households facing a perfect economic storm.



“There have been so many financial stresses over the pandemic,” says Barbara Adams, senior officer – campaigns. “Now, with energy prices soaring, inflation rising and National Insurance increasing, we’re seeing a cost of living crisis that could see many more households facing debt.”

“In addition, it’s that time of year when loads of bills are coming in – post-Christmas credit cards, energy bills and the first council tax bill of the new financial year.”

In their videos for the campaign, Andrew and Evan urged people not to let debt mount higher but to act early by approaching their local bureau for help.

## Rising tide

Like other bureaux, however, Edinburgh has to balance this open-door policy with measures to ensure it can handle a rising tide of enquiries.

The campaign itself triggered many new clients. Alongside that, council tax bills were issued to Edinburgh’s 240,000 households, accompanied for the first time by a leaflet advertising the services of the bureau and the

council’s own Advice Shop service.

“This was done at the council’s suggestion,” says Andrew. “We were more than happy to do it. “But I’m hoping that in return, we will get access to an easier route to the council for information about clients’ accounts. Edinburgh Council are so busy dealing with enquiries that they’re difficult to get in touch with at present.”

## Enforcement resumes

A potential extra source of pressure is that the City of Edinburgh, like other creditor organisations, has lifted the freeze on pursuing debt that applied through much of the pandemic. That means enforcement action is ramping up again.

Fortunately, the bureau has built strong relationships with Scott & Co, which acts as the Sheriff Officer in the city. “They have been good at providing information and resolutions, and we’re able to raise complex cases with a senior contact there,” Andrew says.

# £1,000

Drop in typical UK household income in 2022, taking account of inflation  
(source: Resolution Foundation)

Meanwhile, generalist advisers are handling more straightforward debt enquiries, with complex fuel cases reserved for Edinburgh’s sole energy advice specialist, Karen Airlie.

The national specialist debt helpline also helps to take some of the heat off bureaux. But Evan says: “I understand why many clients prefer to come into the bureau and get quick results.

“We’re here and we’re ready, and we do have the resources – we hope people will approach us rather than sitting on their hands and ignoring the problem.”

*Riding the debt tide: Evan Thomas, Money Advice Liaison Officer, Carol Daley, Trainee Generalist Adviser and Stuart Woods, Advice Services Manager – Welfare Benefits*





Aberdeen has big proportions of both millionaires and low-income families

# A foot in the door

When a client is in debt to the council, much rests on the strength of advisers' relationships. How can bureaux find the best route into their local corridors of power?

Millionaire oil tycoons and low-income families live just a few miles apart in Aberdeen.

While oil prices have surged recently, the pandemic laid waste to many jobs in the industry. So as living costs rise, the city's CAB is currently braced for a new wave of debt-related enquiries.

It was against this backdrop that the bureau set out to forge contacts with the city council. The CAB's social policy convener, Eleanor Morrison, had drawn up a list of issues raised by advisers.

Deputy manager Kate Dean approached the council's head of finance and asked for a meeting with relevant officials.

But holidays in both organisations intervened, until the CAS Financial Health policy team distributed some template letters for approaching local authorities.

"I looked at the briefing notes that came with the templates and thought, this is exactly what we need to structure our meeting," says Kate. "That gave the impetus to get things moving."

## Inside knowledge

As a former council leader, Kate has some

insider knowledge of the machinations of a local authority. So her approach was highly collaborative.

"I know how I would have felt if somebody had come in saying 'this is what you're doing wrong'. It would have put their backs up," she says.

"It wasn't as difficult as we thought. Once they realised we were going in with the attitude that we can actually help each other, we had quite a degree of success."

The bureau had sought an automatic moratorium for clients in debt who contacted advisers to seek a solution. The council said it was already doing this in effect. It did agree to give the bureau a profile on its council tax reminders, and to link to Citizens Advice Scotland's council tax tool.

"We've also got some adviser-only email addresses, so we can get through to them if an account has already gone to the Sheriff Officer and there's been a change in the client's circumstances," says Kate. "And we now have



Kate Dean

separate contacts to organise payment of rent arrears and housing benefit overpayments.

"It helped that the things we were asking for were fairly minor. They weren't policy changes that would have to be referred to a head of service, or worse still, a council committee – that would have taken months. We're now well placed to get issues swiftly resolved."

## Local is best

While CAS speaks to national local authority organisations, such as COSLA and IRRV, the autonomy of Scotland's 32 councils makes a local approach more effective – and a great example of local advocacy in action, says Sarah-Jayne Dunn, financial health policy manager.

"Seeking and securing a meeting is the most important step, and this can be done at any point in the year," she says. "Though this is a great time to do it, as the summary warrants will start hitting in May and June."

The Financial Health team can help bureaux to prepare for meetings with councils. Working with bureaux, it has also drawn up a series of letter templates for common requests, which can be adapted for local use. ➤



Sarah-Jayne Dunn

## First contact: how to get closer to councils

### 1. Start at the right level

"It made sense for us to talk to the people that were close to the frontline," says Kate Dean of the Aberdeen bureau's initial approach to the council. "We could have written to the chief executive and asked for the changes we wanted, but it wouldn't have done any good."

### 2. Don't reinvent the wheel

The financial health policy team has worked with bureaux to create letter templates for contacting a council – for instance, to request a policy of a moratorium on debt recovery as soon as a client engages. The team's briefing notes can also help structure a meeting with the local authority.

[➤ Access them here](#)

### 3. Find common ground

"Councils don't want to evict clients; they want to recover money and ensure the client can go on paying," says Scott Crooks of Citizens Advice and Rights Fife. "Instead of trying to bang heads with council officers, acknowledge that you're all looking for the same result."

### 4. Talk – then keep talking

"If you can get an open discussion started, that's a great outcome in itself," says Sarah-Jayne Dunn of the Financial Health Policy team. Fife's Scott Crooks adds: "Keep those communication streams open. Then when you do have a problem, it's easier to speak to each other."

## Make a difference in your community

Join the **social policy coordinators Teams** group by contacting the **Impact team Coordinator**. We also run free workshops to equip you with the skills you need for local campaigning and advocacy work. Check the **news pages** of the website for **upcoming events** and get involved.

# Shared goals

It's been a rocky road, but hard work and mutual understanding are making multi-agency partnerships work in Fife.



In one sense, it's not surprising that Citizens Advice and Rights Fife (CARF) has a strong relationship with its local authority. The two bodies have a long and tangled history.

Until 2012, Fife Council had its own in-house Money Advice team. Then the staff and funding were moved to CARF.

That continuity was useful, says CARF service delivery manager Jaq McDonald: "It brought a degree of knowledge of processes."

Jaq had moved from Fife Money Advice to CARF before the transfer. She had other links too: "My mum had worked in council tax and housing benefit, so a lot of the people I was dealing with at the council were people she had worked with over the years."

But despite all these advantages, the transition was far from easy.

## Lost access

"The Money Advice team, although working independently from Fife's Revenues and Rents department, had the advantage of complete access to their council tax and rent system," explains Scott Crooks, one of the money advisers who transferred at the time.

"Things probably took a step back with the initial transfer, when we lost access to all those systems. It was a difficult time for the staff

involved. A whole set of new relationships had to be formed again with the authority."

Jaq agrees: "The council and CARF were both going through significant restructuring. There were challenging conversations. It took a lot of work to cultivate and develop that relationship."

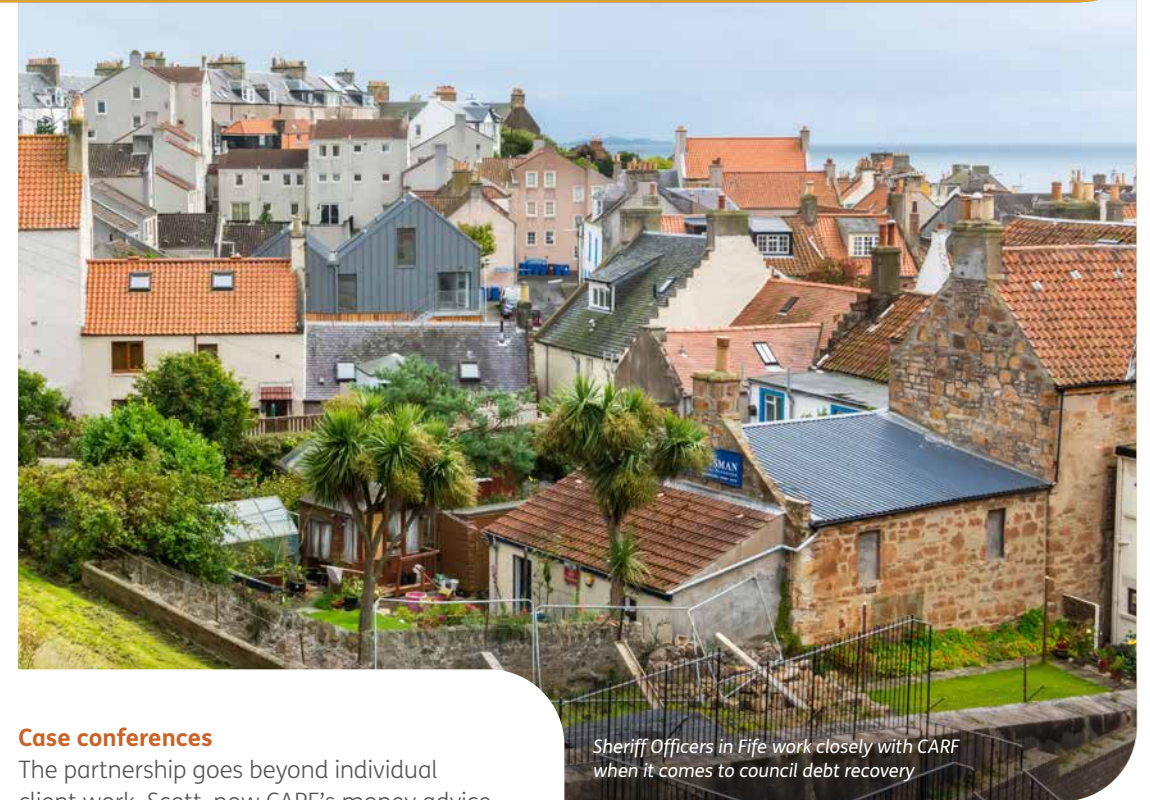
Today, however, the fruits of that work are much in evidence.

For example, at the request of CARF through an agreed process, the council provides clients who seek debt advice for council tax arrears with an automatic moratorium, to allow them to work with an adviser.

A similar arrangement now exists with the Sheriff Officers who deal with Fife council tax arrears. Where many bureaux find it harder to negotiate for clients once recovery action is under way, the Sheriff Officers freeze action for six weeks if a CARF adviser makes contact on a client's behalf.

***'The council recently asked us for feedback on new rent collection procedures – they're extremely receptive to suggestions'***

*Scott Crooks, money advice coordinator, CARF*



Sheriff Officers in Fife work closely with CARF when it comes to council debt recovery

## Case conferences

The partnership goes beyond individual client work. Scott, now CARF's money advice coordinator, attends quarterly meetings with revenue and housing officials to discuss general issues.

"They inform us when they're doing a summary warrant run, so we know there'll be an uptick in calls that week," says Scott. "They recently asked us for feedback on new rent collection procedures. They're extremely receptive to suggestions."

Recently, the council has agreed to revive case conference meetings with CARF advisers and clients at risk of eviction. CARF will host these online, using the Near Me platform.

Keeping the relationship alive requires a constant effort. Just before lockdown, CARF organised a series of meetings, bringing together its money advisers in North East, Central and West Fife with the Revenues and Rents staff covering those areas.

"It was useful to allow people to meet face to face, with a very loose agenda, and speak about the practicalities of things like bankruptcy applications," Jaq says.

## Corporate approach

The CARF team appreciate they are lucky. Many bureaux find it harder to forge a rapport with their local authorities. Councils' sheer size can sometimes mean officials disagree even among themselves, making it still harder for advisers to have influence.

This is not the case in Fife, where the council is working towards a corporate collection system, rather than have rent and council tax officers compete for debt priority.

"The attitude is 'let's keep that roof over their head, then we can deal with the other charges'," says Scott.

Openness on both sides is the key, he concludes: "To give them their due, Fife Council have always been forward-thinking and proactive in how they deal with debt. And at CARF we like to think we're a very progressive team – we're always happy to trial new processes if we think we can make things work better for everybody."



# Double **act**

They joined the network on the same day. They both have a wealth of experience in the third and public sectors. And the two new faces on the CAS top team also share a mission: equipping bureaux for the tough times to come.

Starting a new job is often daunting. For those who've joined new employers since the pandemic began, it's been potentially an even more disorienting experience.

Ash Kuloo and Stuart Wilson recently joined the ranks of those trying to get inside the culture of their new employer, and get to know their new colleagues and CABs, largely through a screen.

That's an especially big challenge because both have sizeable teams reporting to them within CAS. And since their responsibilities span the entire network of members, they also need to forge relationships with bureaux across Scotland.

Having started on the same day in January, the pair made a connection and divided the immense task of building initial relationships. "We've been tag-teaming with calls to meet managers in the bureaux and put faces to names," says Ash, the new head of network services.

Stuart, who has taken on the head of standards role, has been struck by the network's resilience during the pandemic: "It says a lot that staff and volunteers have continued to provide the service. It's been tough but volunteers are still willing to come out and do it for free, for the sake of their communities. That's an amazing thing." ➤



Stuart Wilson



Ash Kuloo

## Agency experience

Both new arrivals are steeped in the third and public sectors.

Stuart was previously head of performance and quality at Victim Support Scotland. His role at Citizens Advice will similarly focus on reporting and looking for areas of improvement. He's getting used to the membership-based structure of the network, after a more typical head office role in Victim Support Scotland.

By contrast, Ash's former employer, Scottish Women's Aid, is a membership network very much in the vein of Citizens Advice. As member services manager there, she supported a team to deliver a wide range of services to autonomous women's aid services across Scotland, a role she will reprise for CAS.

Ash does have history with Citizens Advice – she was a volunteer, "a lifetime ago", at the

CAB in Huddersfield. She doesn't claim to have retained much of her knowledge from that time, though she remembers enjoying it a lot.

As for being on the receiving end of advice, Ash and Stuart have different experiences. Since landing the job, Ash has been asking relatives about their view of the service, and getting many blank looks.

"I've probably got about 100 family members in Scotland, and none of them has ever approached a CAB, which amazed me," she says.

Stuart, however, has a family member whose support from a local bureau was a game-changer: "It really helped them to get their lives back on track again."



*'I've probably got 100 family members in Scotland, and none of them has ever approached a CAB'.*

*Ash Kuloo, head of network services*

## Stronger systems

The newcomers see their roles as complementary. Through leading on the range of operational and policy support CAS provides for bureaux, Ash aims to equip the network for the challenges ahead. Stuart will lead on ensuring bureaux continue to deliver the highest standards of advice.

“One of the key aims is to make our systems a bit stronger,” Stuart says. “Each of the 59 CABs has to get through the regular audit process, to see how they’re doing against the standards and maintain their membership. It’s quite essential that process is seen as a benefit to both CABs and CAS.

“My team also look at the learning aspect, making sure we provide training that suits the needs of the network. And Ash’s team then provides support for the range of advice services. Ash and I have been brought in to complete the circle of that system.”

Ash adds: “A lot of our work programme is coming from the bureaux themselves, through co-production and governance via the CAS development committee.

“We’re also looking to streamline the infrastructure, to make sure CABs have access to up-to-date information in an easy and accessible format.”

## Funding squeeze

Looking ahead, the pair see relationship building with the newly-elected councils as a big theme for the network this year, alongside the perennial issues of funding and sustainability.

Ash points to a likely squeeze of available funds, even as the cost of living crisis pushes demand up.

“Covid brought lots of new funding sources. As we come out of the pandemic, the pot is going to be smaller and the need is going to be bigger,” she warns. “Unless something miraculous happens, I think resources will get tighter, and we will probably be asked to do more with less.”

Ash is convinced, however, that the network is in good shape to handle these fresh challenges.



She has been “blown away”, she says, by the diversity of services that bureaux provide.

Stuart agrees: “The amount and complexity of subjects the network covers is huge. It’s quite an eye-opener seeing the full extent of services we provide across all the local communities – it’s an amazing machine.”

### Ask Ash



**New role:** CAS head of network services

**Previous job:** Worked for Scottish Women’s Aid for 14 years, most recently as membership services manager.

**Before that:** Worked for a local authority, in the private sector and for two frontline specialist domestic abuse services.

**Special interests:** Ash’s passions are for equality, inclusion and co-production. “Coming from a women-only organisation, equality was at the heart of everything we did,” she says. Ash grew up in a Muslim family; her parents migrated to the UK with no English, and faced many barriers to get services and support. “My parents worked hard to build a life in a country completely alien to them,” she adds. “I can completely relate to people who find it challenging to access the right support from the right service, and this is why CABs are so vital.” Ash gets involved whenever she can in discussions and campaigns on inclusion – something she sees as everyone’s responsibility.

**Outside work:** With a daughter who’s nearly six, Ash says she doesn’t have much time for hobbies: “For me now it’s a luxury to go out and meet friends for dinner. For my physical and mental wellbeing, I really like going to spas and enjoying a massage. But coffee and cake with a blether is the best.”

### Ask Stuart



**New role:** CAS head of standards

**Previous job:** Spent over four years at Victim Support Scotland, starting as standards and improvements manager and earning promotion to head of performance and quality after his first year.

**Before that:** Worked for the City of Edinburgh Council for 11 years, leading a centralised team who carried out quality audits, training development and operational improvements.

**Special interests:** Stuart loves the challenge of problem-solving and continuous improvement. “Improvement does not always involve money,” he says. “I always try to talk to the people actually delivering the job – they will normally be able to recognise areas to improve. But the key is not to lose quality as you make changes.”

**Outside work:** Stuart was brought up in Leith. He likes to travel and spend time in the garden. He also enjoys biking, often heading out to the country parks around his Livingston home.

*‘It’s quite an eye-opener seeing the full extent of services we provide - it’s an amazing machine’*

Stuart Wilson, head of standards, CAS



# Hi-tech route to local service

Clients who call our national number now get straight through to a local adviser. It's all down to clever use of artificial intelligence – and the tech benefits don't stop there.

In the early days of the pandemic, the network scrambled to set up its emergency response helpline.

On its own terms, the Scottish Citizens Advice Helpline was a success. Thousands of queries were handled. It meant people could still get quality-assured advice, despite the closed doors of bureaux.

What they didn't get was the benefit of local knowledge from advisers in their area. The technology didn't exist to match client callers to their local bureaux.

That all changed in February this year. Harnessing the latest tech, and working with digital developers, the network has found a way to localise the service.

When they get in touch, whether by phone or online, clients are now asked their postcode and immediately routed to their local bureau.

If you haven't noticed the change, that's part of the achievement. A pilot in February ran so smoothly that it was immediately extended across the network.

But behind the scenes, the solution is the result of months of design and testing work.

## Digital challenge

A Scottish government initiative, the CivTech challenge, offered a way for the network to tap in to digital expertise.

CivTech takes public organisations struggling with major challenges, and matches them with innovative tech companies.

The challenge went out: who could help us create the best – and most local – user experience for clients?

After a procurement process, the network selected a proposal by SIDE Labs, a digital agency that specialises in social impact projects.

SIDE's experts came up with a prototype that used artificial intelligence (AI) and voice recognition technology. A user group tested the solution as it developed, overseen by a working group drawn from bureaux across Scotland.

## Next steps

For such a major project, the process was relatively swift. That's because it took a 'no-code' approach: in other words, it customised existing tech, rather than building a program from scratch.

That approach can now be extended to provide

further efficiencies, says Jane Adams, chief executive at Perth CAB and a member of the working group.

"We now have the opportunity to look at what other technology would help the network improve the advice processes for clients and advisers," says Jane.

"This could be anything from file uploads straight to CASTLE, to using bots to support out-



Jane Adams

of-hours advice and self help. Everyone can get involved in this.

"The no-code approach can provide tailored results without huge costs. It means we can pick and choose which parts we want, and create our own unique systems that work for us and our clients.

"It's a great opportunity to provide the best service for our clients and allow us to put our resources where they're most needed – in the conversations we have with clients to provide them with the highest quality advice!"

## 'Could you repeat that, please?'

*Two Scots walk into a lift. An AI voice asks them which floor they want. As the system repeatedly fails to recognise their answers, the pair become gradually furious.*

The comedy sketch has had a long afterlife online since it was first aired on the BBC series, *Burnistoun*. That's because Scots recognise the frustrating truth at its heart.

"AI is notoriously bad at recognising regional accents in general," admits Michael Devlin of SIDE Labs. "It finds Scottish accents tricky."

That was a potential problem for the network's client routing solution. It depends on postcodes, and needed to recognise these reliably as users speak them.

So that the new system could learn the range of accents it would encounter, Michael sought volunteers to lend their voices.

Forty people came forward after an appeal throughout the network. They covered a full geographic range of Scots, as well as migrant accents such as those of native Polish speakers.

These supported the development of the

AI system, which itself was chosen for its sensitivity. "It seemed more intuitive than other alternatives," says Michael. "For example, if a user said 'aye' rather than 'yes', it would pick up on that."

That initial exchange with callers is brief, but the working group was keen to ensure it would be as 'human' as possible.

"Our foremost consideration was that callers may be in distress. The last thing we wanted to do is present them with a frustrating phone system," says Michael.

"It was important the client felt like they were talking to a person, not a big hunk of metal."

For the same reason, the voice was calibrated so as not to sound too upbeat. And the original sign-off – "Have a wonderful day!" – was quickly ditched for something more natural and in keeping with callers' likely mood.



Michael Devlin



## Breaking news

There are great stories to be told about the network, and help is on hand to get the message out.



Tony Hutson

In any league table of trusted professions, journalists usually sit near the bottom, somewhere alongside politicians and estate agents.

But reporters do perform a vital function – one that's becoming more valued as an increasing number of media outlets struggle to survive.

And local journalists aren't just focused on crime and scandal: they're also keen to reflect the positive aspects of their communities. For example, local media in Airdrie, East Renfrewshire and West Dunbartonshire recently splashed on the 50th anniversary celebrations of their local CABs.

The three bureaux all made use of a new pack of assets created by CAS external affairs officer Tony Hutson. With CAS designer Andy Palfreyman contributing some posters and digital assets, Tony drew up a template news release.

"At any time there are going to be one or two bureaux who are about to mark a significant birthday," Tony explains. "That's a good hook for a local media article, so the idea of the pack is that we do the work to give them an easy media hit."

"I was confident the local papers would love it, and it has worked really well in the three who have used it so far."

Tony has offered the pack to a number of other bureaux with imminent birthdays, including Caithness, Shetland and Argyll & Bute.

### Benefits of coverage

While the prime focus of Tony's job is on feeding CAS stories to national media, he also supports local bureaux in getting stories to their local newspapers.

When CAS is running a formal campaign, such as the recent Debt Happens, Tony ensures participating bureaux get a template news release as part of the campaign pack. But often he is contacted by an individual CAB manager who wants to do a story, and he's always happy to help.

"Most bureaux don't have much experience with media and can be quite wary of it. But there are great advantages in getting your CAB into the local paper," he says.

"It impresses your funders, as well as reassuring the public about the sort of help that is available. It can also help recruit volunteers."

Several bureaux have also had reason to call



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on Tony for help with media enquiries and dealing with changes. "I've seen CABs hit by stories about, for example, staff changes or cuts and closures. But we can help with media management in all these cases.

"I always say to CAB managers that if anything goes wrong, the comms team at CAS should be your first call."

Tony has been at CAS since 2008, so is a well-known face across the network. He has worked in communications for 25 years: previously he held press officer roles for the Scottish Parliament, the European Movement and the Scottish Federation of Housing Associations, among others.

***'I've seen CABs hit by stories about angry clients, staff problems, cuts and closures, even scandals. We can help with media management in all these cases.'***

***Tony Hutson, external affairs, CAS***

### National exposure

For his first few years at CAS, Tony was the organisation's only press officer. But now he is part of an expanded communications team, headed by Kieron Higgins. ➤



In terms of national media, CAS press releases are usually developed in conjunction with the policy team. “The objective is to try to influence the direction of government policy in the interests of our clients,” Tony says.

In 2020 Tony also set up a weekly opinion column for CAS in the Herald newspaper. This arrangement is still running, allowing the network to set out a viewpoint on a particular policy area every week in a less formal, more accessible way.

“It’s very unusual for a national newspaper to give an organisation that much space,” says Tony. “I think a lot of other charities are a bit jealous of that column. It’s a real sign of how valued our network is by the media.”

Tony loves being part of an organisation that is supporting people: “It’s full of so many great people doing great work. Apart from the NHS, it’s hard to think of an organisation that helps so many people in life-changing ways every day of the week, right



across the country.

“I never lose sight of that. It’s what gets me out of bed every day – being a small part of such an amazing service.”

### Tony’s top tips to get media on your side

- **Don’t be scared of your local paper.** They’re just trying to do their job. All they want is decent stories. So, work with them and you’ll both get what you want.
- **What makes a story?** Your CAB data is a good place to start. For example, “Local Debt Crisis: CAB debt cases rise by XX% since YYYY” stands a good chance of getting coverage.
- **Before putting out a story, think about what you want to achieve.** Who is your target audience, and what do you want them to think, and do, when they see your story?
- **When writing a press release, less is more.** Boil your story down to two or three simple messages. Write in short, clear sentences. No jargon and plenty of human interest.
- **Take some photos of your team** working around the office – always with the CAB logo prominent in the background – and send these with your release. It will increase the chance of publication.
- **Keep an eye on the CAS website** and Twitter feed. It is kept up-to-date with all the network’s national media statements, and provides useful ideas for local news releases.
- **If in doubt, ask Tony!** [tony.hutson@cas.org.uk](mailto:tony.hutson@cas.org.uk) or 07774 751655.

You can download data reports, including those for your local authority area [here](#), and tailored reports are available from CASTLE and by using the Power BI tool to which a local expert has access.

## Cushioning kids from the cash crisis

Every week, bureau advisers call on the welfare rights expertise of Child Poverty Action Group (CPAG) Scotland to guide them through especially knotty benefits cases.

As director of CPAG in Scotland, John Dickie leads the organisation’s campaign to eradicate child poverty. He reflects on the effect of the current crisis on families – and offers one bright spot amid the financial gloom.

**Q. More than a quarter of Scottish children are currently classed as living in poverty. What impact is the new cost of living crisis likely to have on young families?**

**John Dickie:** Families on low incomes with children have been enduring a cost of living crisis for years. We’ve had a decade of pretty eye-watering cuts to the value of social security support for families at UK level.

These are families who were already struggling with impossible choices between putting food on the table or feeding the meter. The new surge in energy and food prices will make things increasingly difficult for these families, and will mean rising pressures for families who were previously able to cope.

**Q. How does the situation in Scotland compare to the rest of the UK?**

**JD:** There are significant differences. Our research shows the effect of Scottish policies and lower childcare costs mean the cost of bringing up a child is up to 31% less for lower income families in Scotland, assuming the Scottish Government

rolls out all the measures it has planned.

For example, from April the Scottish Child Payment doubles to £20 per child under 6 for families on Universal Credit. By the end of the calendar year, that should be further increased to £25 and applied to children under 16.

**Q. Will that be enough to improve the overall picture of child poverty?**

**JD:** We don’t have official data yet, but modelling suggests the Child Payment and other measures will start to significantly reduce child poverty. More will be needed, but a path is beginning to be laid to enable Scotland to meet the targets (under 18% of children in relative poverty by 2023/24, and under 10% by 2030).

While it’s hard to overestimate the extraordinary pressures that families are under in Scotland, they are benefiting from significant extra financial support that’s not available elsewhere in the UK.

**Q. How can bureaux and the third sector best support families through the months ahead?**

**JD:** Bureaux have a pivotal role in ensuring families are aware of their entitlements and are supported to claim them, including the new Social Security Scotland benefits. 77% are already claiming the Child Payment, but that’s 23% of eligible families who are not benefiting.

The other major role of the third sector is in ensuring that where families are facing acute income crises and have no money at all, we have very clear local mechanisms to give them cash support wherever possible. We should make full use of the Scottish Welfare Fund and income maximisation checks to avoid the need to use food banks where we can.



John Dickie

# Fresh perspective

“Poacher turned gamekeeper,” a couple of his former colleagues joked when Gavin Lovesey changed job recently – but he definitely doesn’t see it that way.

Gavin Lovesey had worked in a bureau for some years when a leadership role was thrust on him unexpectedly.

Starting at Renfrewshire CAB as a volunteer with a special interest in welfare rights tribunal representation, he succeeded in landing the post when funding was found for that work.

He went on to secure an assistant manager role at the bureau. Shortly afterwards, the manager left and the board swiftly made temporary arrangements: Gavin took on the role of interim manager. It was an eye-opener.

Gavin’s spell of bureau management was transformative, not least physically: “I’m sure I didn’t have so much grey hair before,” he muses.

## Existential risks

“Staff and volunteers at the bureau really rallied and I was lucky to have the support of such a brilliant and committed team, so service delivery continued smoothly,” he adds.

“The board really got stuck in too, to make sure that at a higher level we were meeting our

obligations to our funders and to prevent any existential risks. It was a great learning curve for me, if a little time-consuming!”

Gavin is grateful for all the support he received, including help from development officer Yvonne Stevenson and other colleagues at CAS.

“They helped me to fulfil a range of responsibilities, some of which I wouldn’t even have been aware of, or have had the time to investigate,” he says. “As time went on, they also gave valuable support with developing projects and services at the bureau.”

This provided an insight into the less obvious functions of CAS, which Gavin admits he had rarely thought about: “When you’re on the ground in the bureau, mainly you only interact with CAS if you have an IT problem, or through training or AdviserNet.”

## Central role

So when a vacancy arose in the revamped network services team, Gavin jumped at it. In February he joined CAS as one of three network services

managers, supporting the day-to-day, the governance, and the developmental needs of bureaux in Scotland.

That could mean anything from advice on fundraising issues to handling a tricky complaint; from data protection assistance to helping with net zero carbon commitments; or, though hopefully not, supporting a bureau through a management challenge like the one Gavin himself experienced.

Having gained extensive experience as a volunteer and staffer, he hopes he will bring valuable perspective to the role.

“The job is all about understanding and developing the network, and having been a close part of a bureau across a number of roles and years, I want to leverage that experience,” he says.

“Through surveying the network, CAS has identified several themes for development – resilience and fundraising, volunteer recruitment and development, governance, and stakeholder relationship management. But every bureau is different, and in different places with these things, so we’ll have to tailor what we bring to suit a shared understanding with each bureau.”

## Lasting relationships

Gavin is aware that what works for one bureau may not for another, and there will be different levels of need for CAS services, and expectations.

“Every bureau is its own entity, committed to its local area and communities – everyone is exceptionally busy and will have different levels of enthusiasm for engaging with CAS at times,” he says.

“One of the aims for the new team is to build lasting relationships with all bureaux, based on helping them in the areas that most matter to them, and being there when they need us most.”



*‘Staff and volunteers at the bureau really rallied and I was lucky to have the support of such a brilliant and committed team, so service delivery continued smoothly’*

*Gavin Lovesey, Network Service Manager, CAS*

Some network colleagues have made wry comments about Gavin ‘jumping ship’. But he sees it as an internal move across a single network – and others agree.

“I was just in a meeting with a couple of bureau managers,” he relates. “They both said they felt it was really positive that somebody from a bureau was taking on this kind of role, bringing direct experience of their needs. I hope I can live up to it.”



# Congratulations Margaret



*Anti-poverty campaigner Darren McGarvey is welcomed to Greater Pollok CAB by Margaret when he paid a visit as part of the network's 80th anniversary celebrations in 2019*

**The network wishes Margaret MacIntyre a very happy retirement as she steps down from her role as Manager of Greater Pollok CAB after being a part of the network for over 30 years.**

Margaret's retirement and contribution to the community was even recognised in the House of Commons by Chris Stephens MP, who tabled an Early Day Motion and congratulated Margaret.

She will be much missed by her CAB colleagues; Alison Rowntree is Margaret's successor as Manager and on behalf of everyone at the bureau she said:

Margaret worked at Greater Pollok CAB for 21 years, Margaret is very passionate about providing a voice for our clients, going beyond the call of duty to help the most vulnerable in our society.

She was a terrific leader who encouraged staff and volunteers to progress further whether that be by attending training courses or promotion. The personal development of staff was very important to her.

During the height of the Covid pandemic Margaret ensured that staff had all the necessary measures in place to help us to adjust smoothly to a new way of working, enabling clients to safely access the service during lockdown.

We will strive to live up to the legacy that Margaret leaves behind, and that is an Agency that has served the heart of the community for over 20 years. This would not have been possible without Margaret's passion and hard work throughout her many dedicated years here at Greater Pollok CAB.

The Board, staff and volunteers will miss her, we wish her health and happiness in her well-deserved retirement.