

Voice



A magazine for the Citizens Advice Network in Scotland

WINTER 2023

World of discovery

Supporting clients' first steps into digital

Distress calls

On the frontline of the energy cost emergency

Lifetime mission

Looking back with veteran volunteers

A winter deluge

Voice is back after a break, and tackling some of the big issues facing the network.



Every bureau is handling a spike in demand over winter as costs bite deeper. In this issue we focus on the response of the Extra Help Unit, but we're also keen to share how other parts of the network are adapting to these extraordinary times – please get in touch.

We also look at the outstanding contribution made by two volunteers. There's an insight on one bureau's hard-earned new base. And we consider what the network's new strategy will mean for funding and other aspects of our work.



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.

Taking the strain

It's on the frontline of the cost of living crisis, but demand is so high that the Extra Help Unit is in need of some additional assistance itself. Can technology provide an answer?

Energy prices gave us the first taste of the inflationary pressures that were to hit the entire household budget.

So while demand has ramped up across the network, it was the Extra Help Unit, which works on behalf of energy customers, that experienced the earliest peak.

There are no quiet times for the EHU, but the warmth of August is usually a less frantic period. Last August, however, cases of self-disconnection – where consumers can't afford to top up their prepayment meters – surged by more than 1,000% over the previous year.

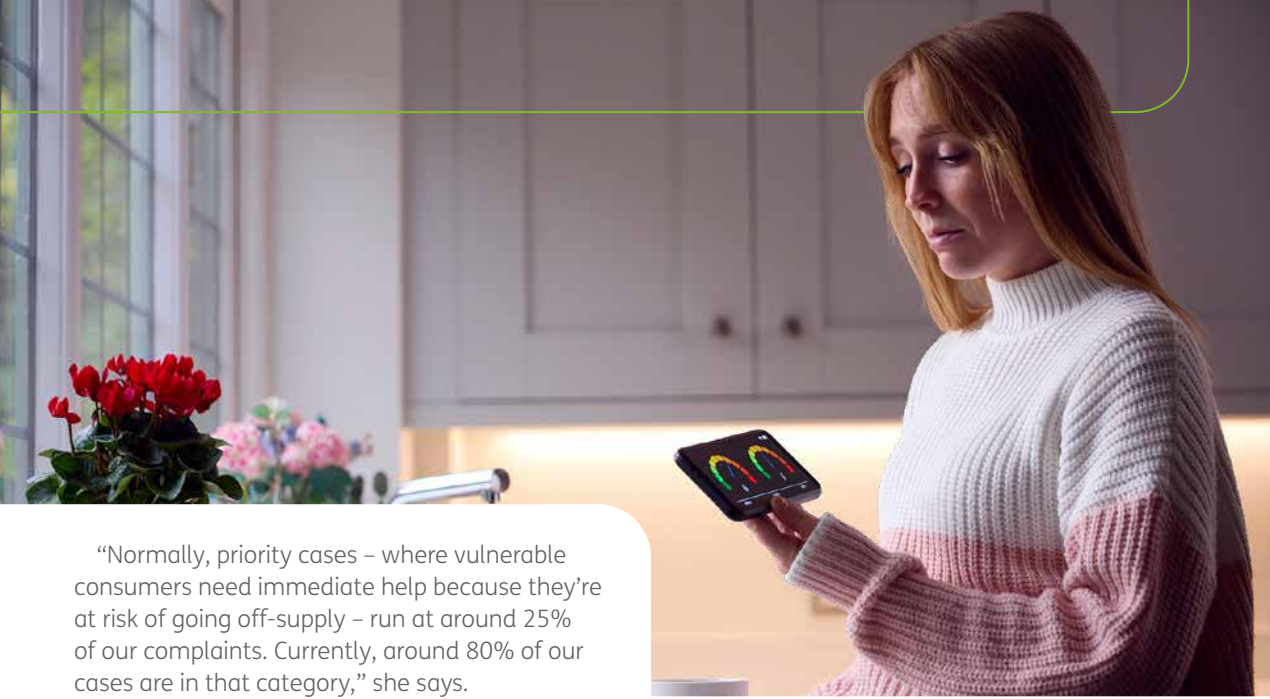
As autumn advanced, the caseload only got bigger and more urgent, says Natasha Gilmour, CAS's head of operational support.



Natasha Gilmour

80%

of EHU cases now deemed urgent



“Normally, priority cases – where vulnerable consumers need immediate help because they’re at risk of going off-supply – run at around 25% of our complaints. Currently, around 80% of our cases are in that category,” she says.

Under pressure

Pressure elsewhere on the system loops back onto the team. So if energy suppliers are so overwhelmed that their calls are going unanswered, consumers are even more likely to turn to the EHU.

Even with 14 additional case workers drafted in to help, the service is still struggling. It’s not just the workload itself, but the vulnerable nature of many clients: “We’re dealing with consumers who have no money to top up their meters,” says Natasha.

“They may have a vulnerability in the household, such as young children, someone on dialysis or someone with mental health problems.”

The service deals with emails as well as calls. Despite robust processes for identifying the most vulnerable clients, constant monitoring is impossible: “There’s always a risk that a warning flag in a very long email – a line that mentions suicidal thoughts – isn’t picked up immediately.”

That has an inevitable effect on staff morale. The Glasgow-based unit runs stress-busting and suicide awareness training for all its case handlers.

“But I’m under no illusion that this dispels all the stress for people while our work volumes are so high,” says Natasha. “They’re doing a tremendous job under very difficult circumstances.”

‘There’s always a risk that a warning flag in a very long email – a line that mentions suicidal thoughts – isn’t picked up immediately’

Natahsa Gilmour, Extra Help Unit

1,150%

Growth in self-disconnection cases in August 2022 over the same period in 2021

One way of mitigating the issue is the launch of a new Additional Support Project. A small team of specialist support workers will carry out income maximisation work with selected clients, tapping into the expertise of the wider network and taking the heat off day-to-day caseloads.

Tech solution

The EHU is also turning to tech to help it build an even more watertight safeguarding system. The service has been interviewing developers >

who might be able to use innovative technology to ensure warning signs aren't at risk of slipping through the net.

The process is being run through the Scottish Government's CivTech programme. A previous round of the programme came up with the system that now routes callers to the Scottish Citizens Advice Helpline to their local bureau, driven by artificial intelligence.

The EHU solution might or might not use AI. "We've not stipulated how it should work – we've

just described the problem," Natasha says. "The only caveat is that it needs to integrate with our case management system."

If the developer selected from the six private sector contenders comes up with a viable solution, it could well have applications beyond the EHU.

"The Scottish Government sees it as a challenge that could cut across organisations like social services and housing associations," Natasha says. "In fact, every organisation deals with vulnerable people, even if it's not their core aim."

Young champions

Two EHU team members have been honoured at the UK-wide Young Energy Professionals Awards.

George Holmes (pictured at the ceremony, second left) took the trophy for Young Energy Professionals Consumer Champion. Brian McRae was shortlisted for the Audrey Gallacher Award for Excellence, which recognises success without taking an academic route.

George has been with the Extra Help Unit since 2010. He has been involved in key projects, such as rolling out a new case management system during a spike in demand.

Praising George's tireless work and hands-on approach, head of operational support Natasha Gilmour said: "You can have someone in an operational manager role who's focuses on process, but George also has a great rapport with the team."

She also nominated Brian, who joined the EHU in 2015 and who developed its quality monitoring programme to ensure excellent standards in complaint handling.



Inclusive: it's official

Despite its workload, the EHU has found time to earn 'inclusive service' status under the BS18477 standard. Verification demonstrates robust processes for identifying customer vulnerability, inclusive design of products and services and data collection, protection and sharing.





Restricted access

Too many Scots are still locked out of the digital realm. Now bureaux are being asked to share their views on how to help clients get online.

As services migrate online, digital exclusion becomes ever more isolating. People without digital access are increasingly sidelined, and risk paying more for essentials.

Three years ago, when the network began campaigning on the issue, only two social tariffs existed for broadband.

Things have changed since then. CAS's work with Ofcom and telecoms providers has helped to bring several new packages to the market, available to people on Universal Credit and some other benefits.

“Since we started advocating, using data from the network and clients’ experiences, we’ve seen the number of social tariffs clients can access rise to 10,” says Kyle Scott, senior policy officer.

Provision now goes far beyond BT, so all

‘One important issue is children’s access to the internet. It’s important not only for their education but for their standing among their peers. Family social tariffs would be useful, based on the number of children.’

Gil Long, chair, Parkhead CAB

providers should be able to check a customer’s eligibility for social tariffs.

It’s progress – but there’s much more to be done to ensure no one in Scotland is disadvantaged because they lack digital access. ➤

'Research we've done in the bureau identified two groups – those who are highly excluded and only partially excluded from digital.

For the second group, we could focus on improving their digital skills. But the existence of the first group underlines why we still need a face-to-face operation to support those people.'

Liz Willis, CEO, Parkhead CAB

Low take-up

For a start, the take-up of the social tariffs remains disappointingly low – around 3.2% across the UK.

Emma Stone of the Good Things Foundation charity, which campaigns to close the digital divide, joined a recent online session with the network on the issue. She says a perceived stigma

15%

of Scots say their current costs for internet or mobile phone contracts are unaffordable in relation to their income

10 million

people in the UK lack very basic digital skills

77%

of adults in Scotland can complete all seven tech skills considered to be “foundation” level for employment

around social tariffs is partly to blame for poor take-up.

“Even where people are aware of it, they don’t necessarily think it’s relatable to them,” she says. “Perhaps people also see this as a relatively small thing compared to eye-watering energy bills.

“If we could shift take-up even as high as 10%, that would be amazing.”

Know-how required

There are added complexities. Social tariffs aren’t, in fact, necessarily cheaper than some of the alternatives. Consumers may need support to find and use trusted comparison services.

If they have an existing broadband or mobile contract and discover they’re eligible for a social tariff, they may find themselves being charged a termination fee.

And a certain level of knowledge is also required to seek out the right package. “People are paying for bundles that might sound like good value, but offer way more data or services than they need,” Emma says. “They may need support and guidance to work that out.”

Another element often left out of the equation is that newcomers to the digital world need to get a feel for safety and the warning signs about potential scams. If that guidance itself is only available digitally, it may be of limited use to those users.



Kyle Scott

Experiences wanted

Some of these issues stray into digital skills, rather than affordability. While the two often go hand-in-hand, the network has focused chiefly on the financial aspect.

Other campaigns have given more emphasis to skilling people up, such as the Scottish Council for Voluntary Organisations' toolkit for essential digital skills.

"SCVO is very active in that area and we often work with them, but as a network we have more capacity to influence the affordability side," says Kyle.

He and his colleagues in the CAS Strong Communities team are now keen to learn more about clients' experiences with digital exclusion across Scotland.

"Before we start planning for the year ahead, we'd love to hear from bureaux about what they're seeing on the ground," he says. "What would help them prevent digital exclusion, and what would they like to see us advocate for?"

Contact the team via kyle.scott@cas.org.uk

Harvesting client experiences

The expansion of broadband tariffs is one way in which real-life evidence from bureaux can be woven into powerful advocacy.

The Impact Team recently updated guidance and recorded a webinar on achieving positive change using real-life evidence. You can find these and other resources [here](#).



Free data for people in need

By signing up to join Good Things Foundation's [national databank](#), bureaux can distribute free mobile data connectivity to people in most need.

The Foundation's Emma Stone explains: "It's really important to have this support alongside things like social tariffs. Not everyone who can't afford data connectivity will be eligible or able to get a social tariff – this might reflect their benefits status, but also their housing or other circumstances.

"There are also many people for whom mobile data connectivity is essential, including people in very challenging circumstances such as domestic violence or homelessness."



John Killan and Zoe Watson



Angus stalwart signs off

He's been part of Angus CAB for almost as long as the bureau's existence, but now John Killan is swapping advice for the golf course.

John Killan is candid about his initial reason for applying to volunteer at the Angus bureau back in 1987.

"My marriage had packed up and I was working seven days a week in my newsagent's shop. I just needed to escape a little – it wasn't altruism at all," he laughs.

"Very quickly I became aware that my troubles paled into insignificance compared to those of many clients. And it certainly put my own situation in perspective."

"Very quickly I became aware that my troubles paled into insignificance compared to those of many clients"

Joining two years after the bureau's launch, he was to serve under six leaders – starting with Angus's founding manager, Mary McKelvie – and witness many changes.

"At the beginning we worked with paper documentation. We had blue files for Scottish Government sources and red for English ones. Having the Royal Marine Condor base close by at Arbroath meant we received enquiries related to English law," John recalls.

Among clients were two Eastern European women who became familiar bureau visitors. "Without the help of the CAB and housing organisations, they would have been at risk of deportation," he says.

John even recruited new volunteer blood. In 2002, he used the Friends Reunited network to renew contact with Pat Wilkinson, a schoolmate from his days at school near Croydon. Romance was kindled and Pat moved to Scotland to be with him in 2004 – and she served as a bureau volunteer for ten years.

Besides the satisfaction of supporting clients, John relished the social side of his Thursdays at the bureau. He continued to volunteer after retiring as a newsagent in 2008, also serving as a volunteer board member.

At 77, however, having notched up his 35th year with a spell of pandemic-induced remote working, he decided it was time to step down. He now plans to concentrate on reading, occasional wine-tasting and twice-weekly golfing at the Carnoustie Golf Links.

He was touched by farewells and tributes when operations manager Zoe Watson presented John's long service award. "Everybody was very kind – I had trouble keeping a stiff upper lip," he says.

Nan steps into the spotlight

Scotland's Volunteer of the Year has no plans to rest on her laurels.

Pandemic lockdowns were particularly dire for Nan Fotheringham. Her husband, Will, had died just before Covid-19 hit.

Fortunately, Nan had something to keep her occupied: answering client calls from home as a Coatbridge bureau adviser. "That was a lifesaver – it meant a lot to me," she says.

The solace she gained could be seen as a little bit of payback for the support she's provided to locals in over 20 years as a volunteer.

Nan, who's 82, gets particular satisfaction from her work with clients of her own generation. "I love helping older people who have never claimed anything in their lives and don't know how to go about it," she says. "And they're more comfortable talking to somebody who understands their life."

One standout case involved a woman who had no central heating. Nan was able to help her claim via a Scottish Government scheme to have heating and new windows installed. "Luckily, I knew her and she was more than happy to talk to me," Nan says.

She is also proud to have initiated one of the bureau's specialist services. After learning how to draw up a power of attorney when her husband was ill, Nan suggested to bureau manager Marian Tobin that Coatbridge should offer this service to clients. She now delivers it alongside two colleagues.

Retirement from the bureau is not on Nan's



Nan Fotheringham shows off her Volunteer of the Year award

agenda, though she cuts her hours from two days to one during the winter months.

Her service was officially recognised at the Scottish Charity Awards, run by the Scottish Council for Voluntary Organisations. Nan was named Volunteer of the Year, receiving her trophy from Sally Magnusson at the Glasgow ceremony.

"I was rather nervous about it all, but it was a lovely night and everybody was very kind," Nan says. "The trophy is now on display in our office – though I do take it home occasionally if I'm having people over."

Marian said: "Nan is an inspiration. Our clients love her and often ask for her by name. She is a tremendous support to myself, the staff and volunteers."

Working together

A new strategy spells out the network's aims. But why do we need one, and will it change anything?

What are we here for? The answer may seem self-evident: the network exists to help people.

But it's easy for any big organisation to be led astray from its core purpose. Setting that down in writing helps to ensure everyone focuses on what's important.

That's what Citizens Advice Scotland has done in publishing its new strategy.

Collective power

At its heart, CAS is a national support and leadership organisation for 59 CABs across Scotland. The exercise was initially conceived by the CAS Board as a way of keeping the support services on track.

But it soon became clear that it would also be useful to set out a clear statement of what CAS and the bureaux are working together to achieve.

"It helps us line up our resources and make sure we're always working together towards the right things," says Mhoraig Green, head of strategy, who has led on the document's creation.

"It's also a useful way of demonstrating to potential funders the collective power and potential the network has to make a difference."



Clear vision

Naturally, bureaux have strong opinions on these themes, and their voices are reflected in the end result. Bureaux managers, trustees, staff and volunteers from across Scotland took part in initial discussions last spring, and then in more detailed debate in the autumn.

Among them was Karen Nailen, CEO of West Lothian CAB, who says: "What I was keen to see was a clear vision that was network-centred, that everybody could buy into."

The strategy starts with our overall vision for a fairer Scotland. It goes on to restate our two aims: providing free, independent, confidential advice; and campaigning to tackle the root causes of problems people face.

There are four mission statements that describe what we do.

Our mission

- We help people navigate systems and access their rights
- We build resilience in local communities
- We support the realisation of human rights
- We help change policies and practices to ensure they work for people



How we do this is then set out in a set of five values. As Mhoraig acknowledges, these are hardly new, but represent an attempt to capture the way we work already and what's good about the network.

"It's a checklist that people can use in decision-making, or when they're under pressure: am I being inclusive, supportive, and so on?" she says.

"The CAS chief executive is keen that we all live these values – and that people feel empowered to challenge it when we drift away from them."

Our values

- **Person-centred:** We are committed to the wellbeing of our clients, volunteers and staff, and take a whole person approach to our work
- **Empowering:** We invest in people and support them to take action on the challenges they face
- **Supportive:** We are caring and respectful, and make sure that people receive the support they need to improve their lives
- **Inclusive:** We are non-judgmental, friendly and offer expert service to anyone in need of our help
- **Collaborative:** We work together as a network and with other partners in an open, respectful way, to build trust even when opinions differ

Beyond those headline statements, the strategy goes into more detail about how CAS will deliver on the new strategy.

That includes bringing in funding to support core advice services; supporting the development of an innovative, multi-channel advice offering with face-to-face; and building on the success of our evidence-based approach to advocacy and influencing.

Again, much of this is familiar. But there is a much stronger focus on building the network than in the previous strategy.

CAS will deliver on this through capacity building, co-production and strengthening the involvement of bureaux in their governance.

Funding ambition

There is also a new pledge to try to "shift the way funders measure success". This results from a particular push from bureaux to bring in funding to support the core generalist advice service, says Mhoraig.

"The difference would be that rather than being told we need to speak to a set number of, say, single parents about debt, bureaux would have more flexibility to look at needs within their own communities and design projects around those needs," she says.

"It will be challenging to steer funders in this way – but we believe it can make a real difference to the impact of the services bureaux deliver."

The advocacy element includes a promise to support recruitment and retention of volunteers specifically for local policy and influencing work.

"Bureaux told us they lack capacity for that kind of advocacy at local level – we have training programmes for advice volunteers, but not the same level of support for advocacy volunteers," says Mhoraig.

Bureaux are free to use the strategy as a tool within their own planning. West Lothian has already done so, says Karen: "The timing was right for us as we were reviewing our own forward plan for the next three years, so we've been able to reflect the network's strategy in that."

Meanwhile, as lead of a new CAS strategy unit, Mhoraig and her team members Annette Brown and Jonny Mentor will be working to build a culture in CAS around the new strategy.

Citizens Advice Scotland Strategy:
Working together for a fairer Scotland
is available [here](#)

Breathing space

It's taken a decade, but Nairn CAB finally has room to grow.

When recruiting staff for the old Nairn bureau, there was always a moment at the end of an interview that manager Gill Maclean dreaded.

"I would say, 'I'm happy to employ you – but are you happy to sit and work here?' Because it was a nightmare working environment," Gill recalls.

"At times we had 15 people in a room that wasn't big enough for four. If you met someone in the corridor, you had to turn sideways to squeeze past. And there was minimal privacy for talking to clients."

That's all in the past, however. In December, the bureau welcomed clients into its purpose-built town centre offices, making up the ground floor of a brand-new block of flats.

It's the result of more than ten years of dogged fundraising and negotiating effort. The CAS development committee and the Davidson Trust added critical contributions to the bureau's own kitty, while Highland Council collaborated on the building itself.

The new premises have the luxury of six interview rooms, plus a quiet area and dedicated kitchen. There's also a digital hub, which will be kitted out to help clients complete online forms, while doubling as a venue for advice talks and community events.

With efficient insulation and heating, and charge points for electric vehicles, the office also

Elbow room: top - volunteer adviser Stuart Nichols and armed services advice project adviser Pamela Muir in a Nairn interview room. Below - Stuart and income maximisation adviser Mya Chemonges-Murzynowska in the quiet area



has a head start on net zero carbon ambitions.

There will be a formal launch early in 2023, but clients and staff are already commenting on the brightness and warmth of the space. For Gill, one of the biggest advantages will be the chance to expand capacity.

"We've had a huge waiting list and now we're going to be able to see more people, and help them more quickly," she says.

"Funding is being cut everywhere, so having more space will allow us to take part in more funded project work. It's also going to allow us to recruit more volunteers – we have 14 advisers at the moment and we could easily use 20."