

Voice



A magazine for the Citizens Advice Network in Scotland

SPRING 2023

Staying the course

What students bring to the bureau mix

Blueprint for survival

One bureau's response to cost of living pressure

Help to heal

Supporting patients through NHS crisis

The pressure's (still) on

With double-figure inflation persisting, living costs continue to hog the headlines, and to play a part in many client enquiries.



In this issue we focus on one bureau's attempt to quantify the real-life impact on local people – and to create a practical response.

Costs are not the only challenge facing Scots. Pressures on the NHS ultimately affect all of us, and are contributing to a spike in the workload of the network's patient advice service.

Meanwhile, the effects of benefit changes are not necessarily positive for claimants, as disability benefit advisers attest in this issue.



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

Staying the course

Student volunteers bring a unique perspective to urban bureaux. Two of the Class of '23 spoke to Voice about their network experiences.

Growing up in Arbroath, Yamuna Kunwar became very familiar with the services of her local CAB.

“When I was nine or ten, my parents used to ask me to contact the bureau,” she recalls. “We had emigrated from Nepal, and English wasn't their first language, so if they had a question or needed help filling in a form, I would go to the bureau or call them up.”

So years later, as a student at Heriot Watt University in Edinburgh, Citizens Advice was Yamuna's first choice when she wanted to gain some volunteer experience.

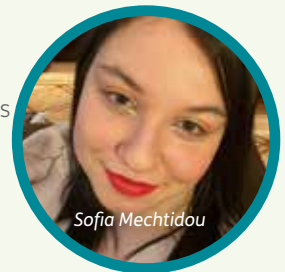
“A friend had volunteered at the Musselburgh bureau and said she really enjoyed it. And because CAB meant a lot to me personally, I wanted to join.”

Discovering CAB

By contrast, Dundee law student Sofia Mechtidou had no prior knowledge of Citizens Advice, having grown up in Athens.

She learned about the network when a student society she helped to run hosted speakers from the third sector. Gus Grant Lyford from Dundee CAB gave a presentation about the work of the network and its volunteer force.

“That really struck a chord with me and I immediately emailed him after the event, to



“You go home feeling you’ve actually been able to help someone.”

Yamuna Kunwar

ask how I could potentially become a volunteer adviser,” says Sofia.

Since completing her adviser training in November last year, Sofia has worked at the bureau between her studies.

“The work can definitely be stressful at times, but I also find it extremely rewarding – especially when you can hear the client’s relief in their voice after you present them with options they weren’t aware they had,” she says.

Confidence building

At Musselburgh, Yamuna has gained different experience. Her role on the front desk and in administration is a good practical complement to her business and finance degree.

“It can get busy, but I’ve found ways to keep on top of everything. I feel I’m definitely more confident now and can work better under pressure,” she says. “You go home feeling you’ve actually been able to help someone.”

Yamuna and Sofia are part of a big student volunteer contingent that helps to keep the network humming in Scotland’s university towns and cities, and contributes to a diverse bureau workforce.

For Sofia, the age mix was unexpected: “I was genuinely surprised to find out that most volunteers are not students! It’s so incredible to see that the sense of community can be so strong that people of all ages want to help each other out,” she says.

“I believe that students can definitely bring day-to-day knowledge that we learn through the internet and our degrees, that might not



Yamuna Kunwar: admin role has boosted her confidence

necessarily make the news for older people to hear about. As an international student, particularly, I know that I can definitely relate to clients who are struggling with immigration issues and problems relating to language barriers.”

For bureaux, the only drawback is that they are likely to lose many students as they take up full-time work and relocate after graduation. However, Gillian Brand, who oversees Sofia as Training and Development Manager, says most Dundee students fulfil at least a two-year stint.

“We’re lucky that we have such a diverse mix of volunteers,” Gillian adds. “At the moment, because we’ve had several students move on to full-time work, we have more retired people and those working part-time. But we have a fairly constant flow of students – and both older and younger volunteers bring different knowledge and skills.”

Sofia plans to volunteer for at least another year, while completing her studies. And Yamuna, who’s due to graduate this summer, is keen to maintain her connection with the network. “I’m very interested in continuing with volunteering,” she says. “I’ve also spoken to my managers to let them know I’d be interested in applying for any staff vacancies that come up.”

Blueprint for survival

Supporting clients hit by soaring food and fuel costs has just got fractionally easier with the launch of a new guide.

In the year since home energy costs abruptly rocketed, a growing number of people have found themselves in dire financial predicaments and driven to drastic measures.

Stirling CAB's social policy volunteers set out to establish how that was affecting people in their relatively affluent local area.

Their starting-point was the bureau's fuel voucher initiative. Together with Clackmannanshire CAB, Stirling distributed support worth £40,000 to people in need over five months last year.

Those clients were approached to take part in research, together with users of the food bank



Crisis dossier: volunteers Leanne Inglis, Yiran Zhang, David Briggs and Paul Chitty with their guide

921%

Increase in Stirling clients seeking help with energy debt arrears since 2020

1080%

Increase in clients seeking help with energy disconnection risk



operated by Start-Up Stirling, where the CAB runs regular outreach services.

“We thought it would be beneficial to see what impact spiralling energy costs were having on the local population,” says Leanne Inglis, who ran the research with Stirling policy colleagues Yiran Zhang, David Briggs and Paul Chitty.

“We wondered whether the dire stories reported in the media were being replicated locally – and what could be done further by the bureau to mitigate the situation.”

Shocking figures

Some of the findings were predictable. Many of those stories – deterioration in health, people forced to skip meals, borrowing money from family and friends, or enduring the cold rather than switch on the heating – were indeed experienced by people in Stirling.

Beyond that, however, there were more surprising findings in the bureau’s own client data and in interviews with its energy specialist, Gary Egan, and debt adviser, Joan McLaren.

“We were shocked at the percentage increases in the numbers of people seeking help with escalating energy costs,” says Yiran Zhang. She referred to a ninefold increase in requests related to energy debt arrears, and a tenfold rise in clients at risk of disconnection.

Lower wage workers and pensioners who were not receiving pension credit were the largest groups affected by energy costs. This was another surprise, as the team had expected pension credit recipients would be more at risk.

Joan also revealed a growth in enquiries from higher-income clients. The ability to offer traditional debt arrangement schemes was restricted by the squeeze on income in other areas. Some clients expressed desperation and suicidal thoughts. >



93%

of Stirling food bank users borrowed money from friends or family to survive

64%

skipped meals to pay for energy and other essentials



- > [Click here to read the report](#)
- > Editable version of the report available [here](#)
- > [Click here to read the crisis guide](#)
- > Editable version of the guide available [here](#)

Valuable tool

Confirming all this grim news was one thing; the team also wanted to provide a positive resource for clients and advisers.

The result was Stirling's 'survival guide' – an attempt to catalogue all the support currently available for those struggling with costs. It provides contacts for everything from emergency financing and food support to self-check guides on budgeting and income, benefits entitlement and online resources.

There's also an extensive guide to local partners and other services in Stirling. This part of the document is editable, so that bureaux across Scotland can amend it to fit local circumstances.

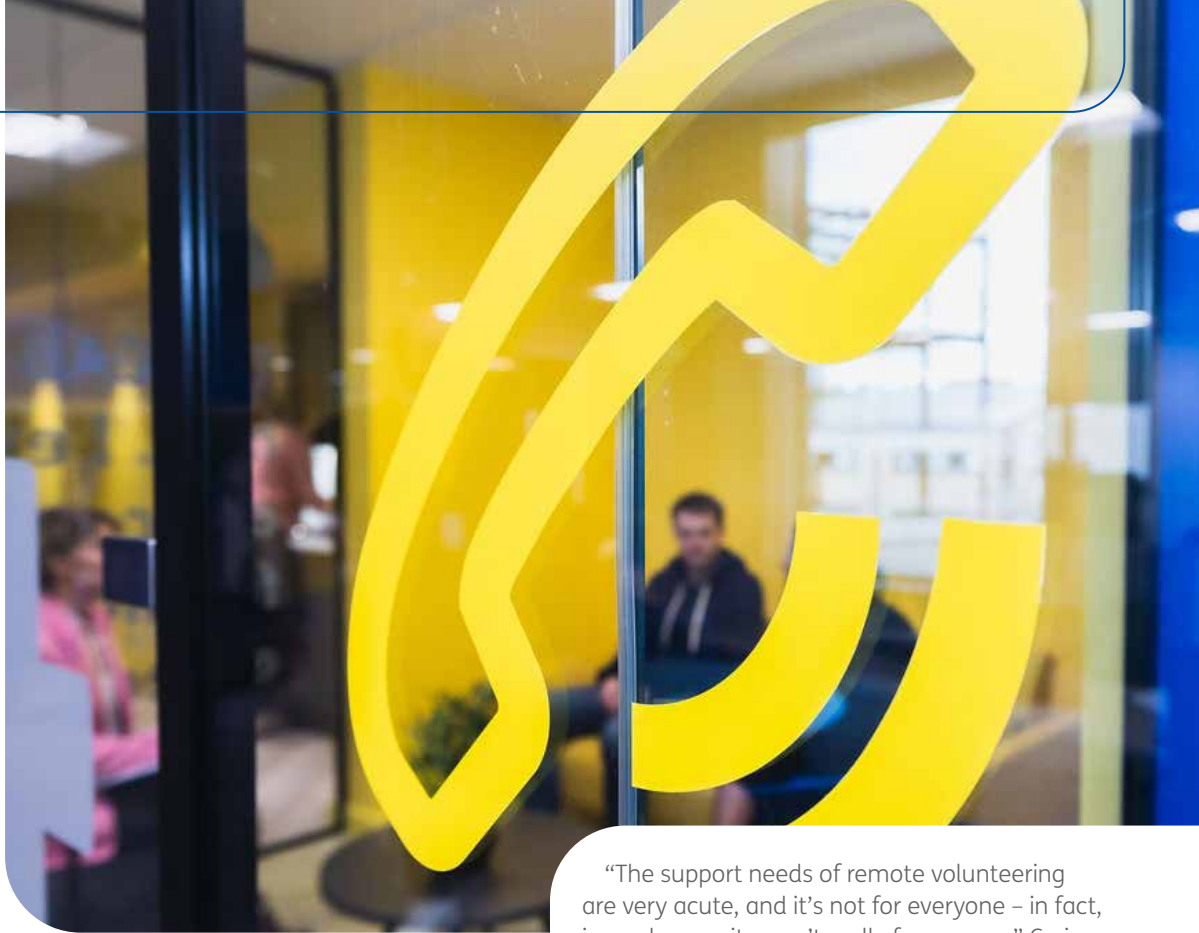
Several are already doing so, says bureau CEO, Craig Anderson: "It's a useful tool for citizens and for sister organisations working with people in crisis," he says. "Its existence is thanks to the application of our policy volunteers, and the participation of clients, but also by a CAS impact grant which made it a reality."

Stories of despair

A Stirling grandmother was skipping her own meals so she could put money in her meter and feed her grandchildren. She admitted this was detrimental to her health, since she was supposed to eat when taking medication.

A couple with young children were referred for help with their prepayment meter, which was about to run out of emergency credit. The bureau gave them a voucher from their energy provider, but they were unable to cash it locally. Desperate, they contacted the bureau again and received emergency vouchers from a different fund, that could be redeemed at their local post office.

A single mother with two adult sons was referred for help with heating costs. One son has a rare illness that requires the house to be warm, resulting in heating bills of £100 per week. As well as energy advice and help to buy energy-saving equipment, the mother was awarded three vouchers and an application was made to the Home Heating Fund for extra help.



‘Just about coping’: besieged bureaux get creative

While pushing some clients to breaking-point, the cost of living crisis has also piled pressure on bureaux.

Many are handling a huge surge in demand for advice at a time when their volunteer forces are still depleted by the effects of the pandemic.

“Pre-pandemic, we had around 40 advice volunteers active on the frontline,” says Stirling CEO Craig Anderson. “Post-pandemic, despite four consecutive adviser training programmes, we have only managed to rebuild to 20 – while dealing with a 30% increase in demand.”

As in bureaux across Scotland, many volunteers dropped out when face-to-face advice became all but impossible because of Covid-19.

“The support needs of remote volunteering are very acute, and it’s not for everyone – in fact, in our bureau it wasn’t really for anyone,” Craig admits. “For the best part of 18 months, all our generalist work was backfilled by project staff.”

Stirling has heightened efficiency by recruiting to a new reception/triage role. These volunteers gather information from new clients to give advisers a head start for their appointment.

“We are just about coping,” Craig says, “but ideally we would want to double the amount of frontline volunteer advisers – but that kind of investment takes up to two years.”

The bureau is using every tool to support clients, including participation in the shopping card scheme, designed to enhance food security in a more dignified and personalised way than food banks.

“CABs are being very creative, accessing a lot of crisis and charity support, but what we’re able to do at the moment is kicking a can into the long grass,” says Craig. “Ultimately we need income levels to rise and expenditure to reduce, but that is outwith the gift of the advice agencies.”



Tom Arthur MSP at CAS with CEO Derek Mitchell

Working for wealth in Scotland's communities

As Minister for Community Wealth and Public Finance, Tom Arthur has portfolio responsibility for consumer protection. He serves as MSP for Renfrewshire South, where he was first elected in 2016.

Born in Paisley in 1985, Tom was raised in Barrhead. After completing a Masters degree in music at the University of Glasgow, he worked as a freelance piano teacher and keyboardist, performing across Scotland at weddings and corporate events.

Voice caught up with him this month while he was visiting CAS' office in Edinburgh. His visit coincided with the end of a government consultation on community wealth building (CWB), which is designed to give citizens a greater stake in our economy and wealth.

Voice: Community wealth building has been part of your remit since 2021. How can the CAB network contribute to making it a reality in Scotland?

Tom Arthur: We've seen real progress over the last few years on community wealth building. Local authorities have been blazing a trail, whether it

be the work done in Ayrshire or in five pilot areas elsewhere in Scotland.

We're now seeking to consolidate these gains and accelerate the work taking place, particularly through legislation on CWB, which I believe will be the first of its kind in the world.

It's extremely broad, but at its heart CWB is a mission to see more of the wealth generated within communities retained in those communities. That aligns very strongly with the work that CAS and the bureaux do right across Scotland, looking for ways to empower citizens.

Are there other ways in which the network can contribute to your ministerial objectives?

I lead on cross-government responsibility for 20-minute neighbourhoods, so I want to ensure services are available to people within a 20-minute walk, cycle or wheel.

'Local living' as a concept will mean different things in the heart of Edinburgh than in rural and island communities, for example.

My role here will involve working with different areas of policy, from transport to regeneration, to ensure services are accessible. That's very important to promote more cohesive communities as well as Scotland's net zero

ambitions.

One of the policies I've been discussing here today is about statutory debt solutions. It's also been a good opportunity to learn more about work on devolved consumer responsibilities. I'm really grateful for the network's constructive engagement and feedback on issues like these.

What's been your experience with CABs over the years?

I could not speak more highly of the work of the Renfrewshire and East Renfrewshire CABs. As a constituency MSP I'm forever indebted to the advice and support they've provided to my office and to help deliver effective outcomes for my constituents.

The network is handling hugely increased demand due to the current economic conditions – what would be your message to its volunteers and staff across Scotland?

Thank you, thank you and again thank you! The work you do is invaluable. You make such a difference to people's lives, supporting individuals through challenging times but also contributing to the resilience of communities and our country.

As much as we do have a focus on supporting people through these acute challenges, our ambitions around wealth building and a wellbeing economy aim

to ensure we can move on through the crisis people have experienced in recent years. Individual CABs, and CAS on a national level, will play an important role in that agenda.

Your background is as a musician – what would be your soundtrack to reflect Scotland today?

Scotland is such a diverse country that it would need many different soundtracks! Like a lot of countries, Scotland is in a state of transition, responding to some big shocks over the past few years. It will be interesting to see – without wanting to be too metaphorical and flowery – what songs will emerge in the future.

You're an obsessive book buyer – do you have a current reading recommendation?

I tend to buy a lot of books that go unread – I've run out of space recently as my bookshelves are all heaving. But I like the physicality of books, when they're worn and perhaps have coffee or wine stains, and carry the memory of when you first read them.

The book on my bedside table at the moment is Duncan Weldon's 200 Years of Muddling Through, a history of Britain's economy. It's brilliantly written, and I think it's important for policymakers to have some understanding of what has come before.



Help to heal

An NHS under pressure means a growing number of dissatisfied patients – and extra demand on the advisers who help them.

Since the pandemic, Kate McLean, a Patient Adviser based at Dundee CAB, has noticed a shift in the type of NHS complaints she deals with.

The issues raised by patients have always been varied, ranging from nursing care in hospital to diagnosis and treatment. Long waiting times for hospital care are also a frequent cause of grievance.

“Since lockdown especially, there are now a lot of complaints about GP practices, and difficulties

getting appointments and referrals on,” Kate says.

She’s not the only adviser in the network’s Patient Advice and Support Service (PASS) to have noticed this. A spike in complaints about GP access provided NHS Scotland with early warning of a flashpoint in the service.



Tony Kenmuir

“Advisers were able to see this before the NHS realised it was becoming an issue,” says Tony Kenmuir, lead project manager for national projects. “Now that has been identified and the Scottish Government is acting to address it.

“PASS might not be able to move someone’s operation forward a month, but over time we can identify trends and patterns that influence policy.”

Rising demand

In 2012/23, the first year of the network’s PASS contract, the service supported some 2,000 clients with their NHS complaints and concerns.

In the decade since then, demand has swollen steadily. Over the past two years, more than 10,000 clients made use of the service.

That trend seems certain to continue as the network’s contract for the service is renewed in June. With waiting lists at record highs and the NHS still under pressure after a bruising winter, more patients are inevitably feeling aggrieved.

“Complaints can be really serious and highly emotive – they can involve real damage to people,” says Fiona Tate, national coordinator of the Patient Advice and Support Service (PASS).

“What our advisers do, as much as anything, is humanise the process of engaging with the NHS about the issue – helping them gather evidence and structure what they want to say.”

Stress and anger

Kate agrees: “The majority of our clients are stressed when they come to us. Their complaint could be about a loved one who has passed away, a treatment or procedure that hasn’t met their expectations, waiting too long for an

appointment, or having medication stopped that they’ve been depending on for years.”

Part of the PASS adviser role is enabling clients to be clear about what they want to see happen as a result of their complaint.

Advisers work to ensure clients understand their rights and responsibilities as patients, understand the NHS complaints process and its possible outcomes. If the client chooses to make a complaint, the adviser supports that process. This can take more time when a client is under stress, angry, or suffering grief or trauma.

Local knowledge

There are specialist PASS advisers working in 24 bureaux across Scotland – at least one for each health board area. That’s important because it fosters knowledge of the ways each local board works.

Kate occasionally goes to meet new complaint handlers at Ninewells Hospital to explain the PASS role. “There are difficulties with breast cancer services and I have dealt with a serious complaint in Tayside, but I don’t have an adversarial relationship with the board,” she says.

The job has become more difficult, however, as the complexity of cases has grown in line with numbers. Inevitably, there are limits on advisers’ ability to help. “It does make it hard when you know you can’t change the capacity of the system,” says Fiona.

“But where we get an acknowledgement of mistakes and assurance that procedures have been changed, that makes it a much more positive experience – not just for the client but for advisers too.”



A head-start

The network offered one student her first taste of the world of work.

On the face of it, it wasn't the ideal time for CAS's Help to Claim team to welcome a young intern.

"I'd just moved into a new role and we were building a completely new team," says project manager, Anna Holman. "To say it was a busy time would be an understatement."

However, her new charge, Rose Overton, was no ordinary intern. Before the month-long placement began, Anna had already been mentoring Rose through the Career Ready programme.

The social mobility charity works across the UK, linking up students in S5 and S6 with mentors and paid internships. The aim is to offer them access to the networks and opportunities they need to fulfil their potential.

For Rose, as for others of her generation, this was particularly critical. "I've missed out on previous work experience opportunities over the past few years due to Covid restrictions," says the Drummond Community High School student.

During her placement, Rose more than pulled her weight, taking on a research project on the importance of face-to-face provision for Help to Claim clients.

Other teams also responded to Anna's appeal to offer Rose insight on CAS. "Daria McDonald in HR gave me some tips for future interviews, while Ruth Gibb in Communications



offered to arrange a tour of Queen Margaret University, where I met the heads of the student union," says Rose.

"I learned far more than I ever expected about the organisation. I feel I've gained more confidence in myself in these weeks than I thought was possible, and a better understanding of how the world works!"

Anna has stayed in touch with Rose, recently attending her graduation from the scheme. Rose has now gained a university place to study medicine.

Anna recommends the mentoring experience to others: "It takes a bit of thought, but the time commitment is not massive. It's a great scheme to give young people the confidence and independence they need.

"Although Rose is going into a very different field from CAS, she's gained an understanding of the amazing work the network does. And just having young people in the office offers you fresh ideas. I got a lot out of it personally too."