

Voice



A magazine for the Citizens Advice Network in Scotland

SUMMER 2023



Not just a flutter

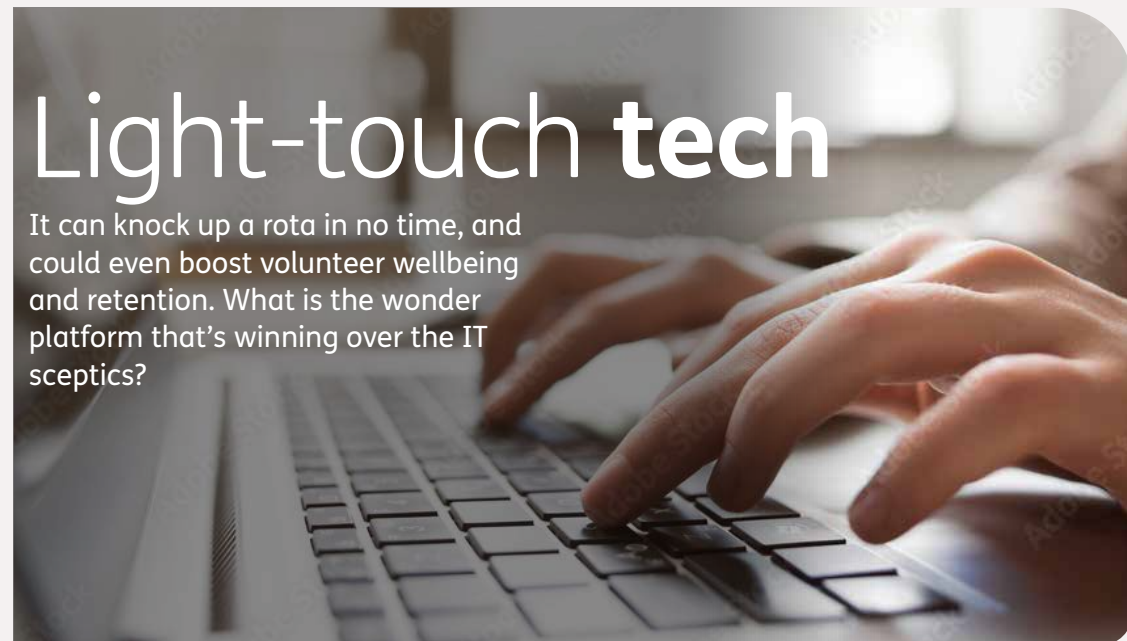
When gambling gets out of hand

At your fingertips

The ideal tech solution for bureaux and volunteers?

Informal, illegal

How Scotland's rental scene leaves tenants vulnerable



Light-touch tech

It can knock up a rota in no time, and could even boost volunteer wellbeing and retention. What is the wonder platform that's winning over the IT sceptics?

For Mandy McGinley, organising the volunteer rota at Parkhead CAB used to start with 30 Monday morning phone calls, followed by several rounds of reshuffling.



Mandy McGinley

Gathering mentor feedback on trainees was similarly laborious. It involved chasing paper form returns, and ultimately feeding results into a spreadsheet.

Those tasks have become infinitely easier since late 2022, when the bureau adopted the Volunteero platform.

Volunteers can use the app to accept a shift or request a change instantly. Mentors can file trainee feedback with a few clicks on their phone.

Volunteer ownership

The benefits aren't just administrative. Mandy, the bureau's training officer, sees advisers and trainees gaining real ownership since uploading the app on their phones.

"It's hard to convey how useful this is as a training and development tool for volunteers," she says.

"We're seeing the trainees progress more quickly, probably because the feedback is instantaneous. And when we're at the stage that we're keen to get an adviser qualified, we can be more confident about it, because all their data is in one place."

Assistant manager Karen Kyle admits she was sceptical about Volunteero when Parkhead agreed to pilot it. Gradually she's seen it do away with the need for multiple tools such as Access and Excel.

"I wasn't sure how it would make things more efficient. Now I can see so much potential in the platform, in areas like reporting of national standards," Karen says.

Bespoke features

Karen and bureau staff meet regularly with developers from Volunteero to check on progress and suggest new features.

The company is developing the platform for the network as part of the Scottish Government's CivTech challenge. This aims to solve tech problems for public sector and third sector organisations by matching them with IT innovators. The same scheme previously came up with the network's phone system that now links callers to their local bureaux.

"There's no doubt in my mind - this platform is definitely the future"

Mandy McGinley, training officer, Parkhead CAB

Bespoke features in the pipeline include support for volunteer health and wellbeing, says Stuart Wilson, CAS head of standards.

"There's potential for the system to signpost a volunteer to support, or to give an 'early warning' to their bureau line manager if they have a matter to discuss," says Stuart.

"Recognition is also important. Volunteero are working towards the system being able to recognise and celebrate volunteers' achievements, such as training or long service.

"And recently a chat function was introduced. That can help provide support to volunteers, or perhaps even a platform to discuss volunteer social events."

Adaptable solution

Given Parkhead's enthusiasm, other bureaux are keen to get on board. Perth and Edinburgh are now becoming early adopters to provide further testing and feedback.

"It would be great to see all bureaux using the Volunteero system in the future, but that will be up to individual CABs," says Stuart.

By the end of the testing period next year, Volunteero hope to have a template CAB profile that would make the on-boarding process easier for bureaux.

Karen believes the system's flexibility will be useful here. "Every bureau does things a bit differently. So although we use the platform in one way, it is adaptable to any bureau," she says. "That makes it unique in terms of IT, which is usually a 'one size fits all'."

Mandy is unequivocal: "There's no doubt in my mind," she says. "This platform is definitely the future."

Read more about the platform at volunteero.org

"Volunteero is an easy way to make a note of trainees' progress when they're observing cases with me"

Fiona Forsyth, volunteer adviser and mentor



Fiona Forsyth

"The flexibility this app provides is truly remarkable. I can easily browse through available training sessions, sign up for the ones that suit my schedule, and even receive timely reminders so I never miss an opportunity. It's like having a personal assistant dedicated to my volunteering activities."

Nandita Patil, trainee adviser



Nandita Patil



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.

Shaky foundations

When casual rental arrangements go terribly wrong, the network is often tenants' first line of defence against homelessness.

Morag* was given notice to leave her rented house because the landlord's son needed it. But after she and her family moved out, they learned the house was back on the rental market – at a rate of £300 per month more.

Fatima's* landlord harassed her verbally and via text and email – withholding repairs, and threatening to physically remove her from her flat. She was issued with a notice to quit, but on seeking advice she was told the paperwork was incorrect.

Morag's and Fatima's cases are just two of many incidences of illegal eviction or harassment reported by bureau advisers across Scotland.

How many such evictions take place is a matter of speculation – no official data is collected. That gap was one of the spurs for the network to launch its own investigation into the topic.

Shadow sector

Senior social justice policy officer Aoife Deery admits she found the sheer numbers of clients receiving advice on the issue “really shocking”. The spread is also wide, spanning all demographics and income levels, and occurring in cities, towns and rural areas.

Many of the cases are complicated by the fact that they occur in what is identified in Aoife's report as an extensive ‘shadow rented sector’ in Scotland.

*Names have been changed.



Aoife Deery

“It appears a huge amount of the private rented sector is operating on a very informal and, at times, illegal basis”

Aoife Deery, senior social justice policy officer

“It appears a huge amount of the sector is operating on a very informal and, at times, illegal basis,” she explains. “If you're about to lose your home, or need to apply for homelessness assistance, those situations will make your attempts that much more difficult, because you won't have the right paperwork.”

Many advisers have come up against this complexity, as their clients have had to apply as homeless to their local authority – with the councils often requiring them to produce paperwork that their landlord never gave them.

The current ban on evictions, recently extended

to March 2024, in practice provides only limited protection. And crunching of the bureau numbers shows the ban during the pandemic had no effect on demand for advice on this topic.



Jim Devlin

Legal confusion

If there is no excuse for landlords to fail in their legal duties to tenants, the system certainly doesn't make it simple for them.

“There are at least three parallel legal regimes, depending on when a tenancy began,” says Jim Melvin, senior officer at North Lanarkshire Bureaux Housing Advice Network.

“Beyond that, some landlords don't understand the effect of the Scottish Government's emergency Cost of Living legislation – seeking to increase the rent by more than the prescribed amount, and threatening to evict tenants who don't agree.

“There's enormous confusion about the law – and bad landlords, faced with that complexity, choose not to engage professionally and do illegal things instead.”

Landlord training

For this reason, the network will be pushing for mandatory training for landlords to be introduced by the Scottish Government as part of its Housing Bill, due shortly after the summer parliamentary recess.

Another recommendation is harsher penalties for landlords who illegally evict. As things stand, redress and compensation for victims are rare, and clients are often unwilling to pursue action.

Aoife is conscious of landlords' complaints that an already high burden of costs and obligations is forcing them to sell up.

“We don't want good landlords to leave the sector – but they're not part of this story. Any good landlord would want to see an end to bad practice,” she adds.

Blocking evictions

Aoife thanked bureaux for supplying the social policy feedback that fuelled the report, and urged advisers to continue to flag up cases so that pressure can be put on lawmakers.

In the meantime, bureaux are often a key line of defence in preventing evictions from happening, says Jim.

“Bureaux interventions on behalf of tenants generally prevent the landlord from pursuing unlawful action or unlawful rent increases – and often persuade them to get professional assistance,” he says.

“We need landlords and tenants to get a better understanding of their rights and responsibilities. And I believe landlords who deliberately or recklessly abuse their tenants' rights should get clear and salutary punishment.”

See the full report, *Illegal Eviction: Experiences of CAB clients in Scotland* [here](#).

10

network cases per quarter on average relate to homelessness classed under harassment/illegal eviction

30

cases per quarter are concerned with threatened homelessness linked to harassment/illegal eviction – suggesting most clients seek advice before eviction happens

579

Unique page views per month of the ‘You're facing eviction’ page on the network's website

‘I think the network is more at ease with itself’

After two three-year terms as chair of CAS, Rory Mair is preparing to step down in September. He joined the network after a career in Scottish local government, latterly as chief executive of COSLA, the Convention of Scottish Local Authorities. Voice caught up with Rory for some reflections on his time in post.

Were you familiar with the network before joining, and has anything surprised you about the role?

COSLA was good preparation in one sense, as it was also a national resource supporting powerful independent organisations. There’s a really difficult line to be trod when you’re supporting 59 CABs: if you show too much leadership, you get accused of pushing people in directions they don’t feel they want to go in; too little and members will say, why do you exist?



What I didn’t know when I joined was the extent of the network. Most people use us as an advice-giving agency, but our second obligation is to tell government and big business if things aren’t working as they should.

What makes you most proud about your time at CAS?

I believe and hope the network is more at ease with itself than it was when I took over. I think there’s more trust around. Members might not always feel CAS does the right things, but they realise our motivations are correct.

Also, the amount of national resource we get now is greater. That has had to happen, because the amount of money to CABs from local sources is diminishing.

Gaining the trust of national partners makes us a go-to agency, as we saw through the pandemic and the cost of living crisis. Government know that if they give us money, it will be well used.

What do you see as the biggest challenges facing the network?

We have a finite capacity against almost an infinite amount of advice needed. That throws up some really tricky problems. Do you start making judgements about who is in the most need?

The balance of technology is another challenge.

While tech gets you big numbers in terms of client contact, there is still a core of people for whom face-to-face advice is important. I’m seen as a technophobe, but I believe one of the down sides of technology is it’s not engaging at a human level.

People arrive with one problem and as you unpick it, you discover more. You don’t get that from a chatbot or an email exchange. That human contact is what separates us from some advice agencies who are essentially call centres.

This affects the volunteer pool too. Most people volunteer to be coming in, meeting colleagues, giving face-to-face advice and feeling that direct benefit for their own community. Does technology have that same attraction, or do we have to rework our offering for volunteers?

We should capitalise on very high level of training we provide across a lot of topics. If we can get certification, we can make sure volunteers coming to us gain credits that other employers will recognise. At the same time, I don’t want to lose the volunteer who’s motivated by the chance to help their community.

Any light-hearted moments from your time in office?

Derek Mitchell, the chief executive, and I decided at one point to go to meet our sister organisation in London. We dressed up to look our best, because we didn’t want to be seen as country cousins. We met in a coffee shop beforehand and a thunderstorm started. By the time we arrived, we were drookit – we looked like fishermen who’d just come off a trawler in Fraserburgh.

What’s your parting message for the network and your successor?

The network is crucial, more than I think we have all realised. Our way forward is as a cohesive

national organisation that operates locally. We’ll get picked off if we become too diverse: we can’t allow a CAB to fall because the council doesn’t fund it any more, for example.

My plea would be for everybody to save a bit of time for thinking: how and what do I contribute to the network? What can I do to make this feel more a cohesive entity?

Being chair of CAS means supporting a huge network of volunteers who give up their time to help people in their communities. It’s a real privilege and it’s been about as satisfying as anything I’ve done in my paid career.



Fighting for a better benefit

Nearly 12 months on from full roll-out of ADP, how is the new benefit working?

Few disabled clients will mourn the end of PIP. Applying for Personal Independence Payment was notoriously stressful, with assessments that some described as dehumanising; many decisions were eventually overturned.

PIP's replacement is now in place. By summer 2024, no one in Scotland will be claiming it. Its replacement, the Adult Disability Payment (ADP), is issued by Social Security Scotland.

With a formal review of ADP currently being undertaken, the network is keen to have a say. Bureaux are feeding in clients' early experiences of claiming the new benefit. Erica Young, social justice policy officer at CAS, is also carrying out some focused interviews with clients.

Wider evidence

The emerging verdict is mixed. On the positive side, says Erica, "It's a much better assessment process. Assessments for ADP are more like informal discussions, with no surreptitious observations.

"The decision-makers will be looking at a wide evidence base, consulting with in-house experts on issues such as mental health or disability.

"That in turn means it will be easier to understand the reasoning behind decisions. It's hard to overstate how important that is for clients – one of the humiliating rituals with PIP was decision notices providing an overall score but no background on how it was reached."

These positive changes are the result of a social security system that was built on eight principles, grounded in law, that include respect for the dignity of individuals and a human right to social security.

Client stress

That's the good news. Yet early feedback from advisers suggests the claim process for ADP remains time-consuming, while processing delays can be long and sometimes stressful for clients.

During a recent evidence session in Parliament, Social Security Scotland recognised that some of the processing times are far longer than is acceptable and that changes were being put in place to reduce them.

In some senses, that's not surprising. The scale of the transition task is huge.

A year in, there are still 320,000 Scots receiving PIP. Social Security Scotland is prioritising a "safe and secure transition" for these claimants, which includes protecting their other benefits such as access to the Motability scheme and Carers Allowance.

Before ADP was introduced, the network and other third sector organisations were able to influence its design. And as roll-out continues, evidence on the ground remains critical to shape potential future changes.

"Early insight from the network via social policy feedback formed the basis of our response to Stage 1 of the review and will continue to be essential as we press for further improvements," Erica explains.

20-metre rule

One such area is on the so-called 20m rule, under which a claim is refused the higher premium if a claimant is judged to be able to walk that far.

"Some parts of the process are still focused on a person's ability to carry out a limited range of activities in isolation, rather than the complex social and economic barriers people face," Erica says.

"For instance, walking ability is assessed on the basis of flat and level ground – most people don't live in ideal conditions like that."

CAS is calling for a reversion to the 50m rule as an interim measure, while a more cohesive, social model approach to mobility criteria is developed.

Comparison with other standards enhances the case for change. For instance, accessible car parking space must be set "no more than 45 metres" from a building's common entrance. A substantial majority of advisers, questioned in a CAS survey, supported changing the walking rule to 50m.

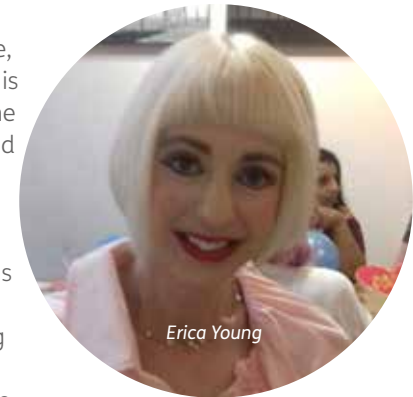
Contact point

Advisers report that Social Security Scotland staff are helpful and friendly when contacted about cases. The difficulty is often getting in touch with them in the first place.

"One of the key aspects of the SSS accessibility strategy are delivery teams, located in every local authority in Scotland," Erica says. "We're looking at ways of helping to facilitate these local connections with the network to help make sure people receive all the support available."

The network's response to these and other issues was submitted to the Scottish Government in April. It included evidence based on focus groups with eight bureaux across Scotland, plus a network-wide Teams discussion group on the issue.

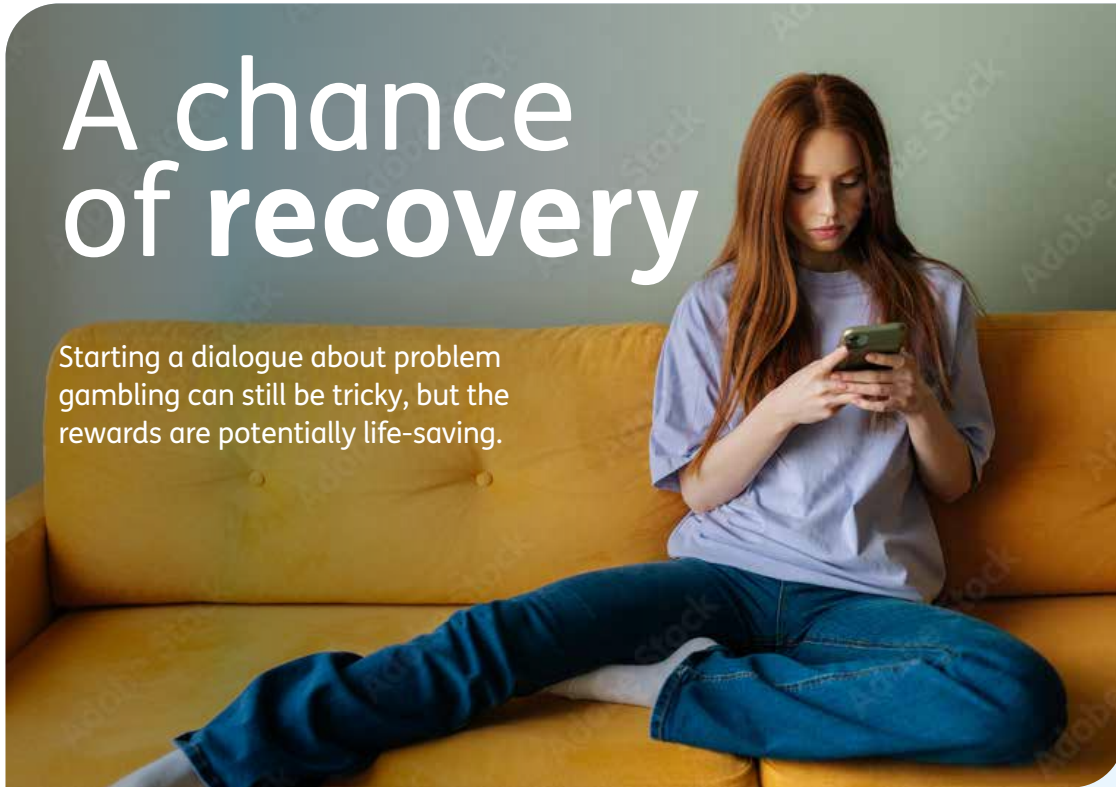
CAS is now following up with detailed client interviews about their experiences of ADP. "They will give us a really profound insight on what's going on," says Erica. "Being able to amplify these clients' voices is really exciting."



Erica Young

A chance of recovery

Starting a dialogue about problem gambling can still be tricky, but the rewards are potentially life-saving.



A lot has changed in the three years since the network's Gambling Support Service first went into action.

People struggling with gambling, and those around them, regularly share their stories in the news. Scottish football has faced calls to ban betting sponsorship. Last year, one betting firm was fined £17m for failing to put proper checks in place to protect customers at risk.

In the spring, the UK government set out proposals for new laws, recognising the rise of online forms of gambling. The plans include a mandatory levy on the gambling industry to fund research, education and treatment.

Yet there's still some way to go before gambling is as widely and openly discussed as alcohol or drug addiction.

That means it's a potentially sensitive topic for advisers to raise, if a client hasn't done so first. However, there are sound reasons for keeping it in mind.

Wild West territory

"Gambling harms can underlie almost any request for advice in a CAB – from benefits or employment to a request for a food bank ticket," says Mike Youatt, one of the project's training and engagement officers (TEOs).

"But although it's become more open in the past couple of years, it's still not that widely spoken about."

Mike is one of a team of TEOs based in four



Mike Youatt

bureaux. His patch takes in the whole of the Highlands and Islands, in which he offers training and awareness services not just to CABs but to interested external organisations too.

Mike's territory makes for slightly different client issues to those typical of urban centres. "There are only 32 gambling outlets across the Highlands and Islands, compared with hundreds in Glasgow, for example," he says.

"Nine times out of ten, gambling here will be done online. That takes you into Wild West territory, since online sites aren't rigorously governed by legislation.

"It's not uncommon for people to lose £1,500 of their salary online in a couple of hours, perhaps leaving them with £30 for food for the month."

Ripple effects

While the project's training has been enthusiastically received, with 95% trainee satisfaction rates, part of the feedback was that the original screening tool offered for use with clients was too formal.

Mike advocates a casual line of enquiry along the lines of "Do you gamble, by any chance?" But this requires variation if the client is affected by someone else's gambling problem. Ripple effects on partners, children, parents, friends and others can magnify the numbers harmed by a factor of six or more.

With Gamble Aware funding for the project now extended to 2025, refresher training is under way that will focus on the 'soft skills' that are often required to open up a conversation about gambling.

However, the 203 training sessions delivered to CAB staff and external organisations last year have already had a big impact. There's been a significant increase in the numbers of clients receiving advice and support for gambling harms, whether in-bureau or through referral to the TEOs. ➤

1,892

trainees involved in sessions by gambling project personnel in 2022/23

41%

increase in clients advised on gambling harms in 2022/23

1.8m

people in Great Britain are estimated as being at risk of problem gambling

6%

of the population are estimated to be negatively affected by someone else's gambling, for example through relationship strain or financial hardship

> Effective remedies

Fortunately there are a host of remedies which often prove effective. GamCare's TalkBanStop programme, for example, combines personal support with software to block access to gambling apps, as well as registration for a free self-exclusion scheme. Most banks and building societies now offer a blocking service too.

For more extensive support, the service can signpost to specialist therapists. "The

treatment providers are quite quick to respond – a first therapy session can take place within a week," says Mike.

As with any addiction, long-term success often depends on willpower and support. But breakthroughs are satisfying.

Mike recently bumped into a client with chronic gambling issues: "He was waving his self-exclusion letter from the bookies. He couldn't have been more delighted."

A case for stronger action

The impact of gambling harms and the effect of advertising are murky, little-studied areas. The UK government's White Paper proposes a levy that would fund research and treatment, but the reforms will not be rolled out for another year.

According to Billi Allen-Mandeville, the Gambling Support Service's project engagement officer, the government's plans aim to balance individual freedoms and the economic benefits of the gambling industry with the prevention of harm.

"However, very few of the proposals are concrete actions," she points out. "They rely on voluntary commitment, consultation and

engagement, review, and legislative provisions before any can be put in place.

"There are continuing cases of operators failing to respond appropriately to gambling spend that would be clearly unaffordable for the vast majority of the population.

"That's led the regulator and many others to conclude that more prescriptive requirements are needed to strengthen protection for customers and set clear expectations for companies."



Billi Allen-Mandeville

Jack's story

When he found himself unable to buy a magazine for his grandchild because of his gambling problems, Jack (not his real name) contacted a bureau for advice.

Jack gambled daily online, usually for four to five hours and sometimes until 2am. He was facing debt collection by a council recovery agent. His gambling behaviour had worsened his existing depression.

Jack and his adviser discussed the benefits of changing personal routines as a way to quit gambling, as well as the TalkBanStop programme, blocking bank transactions and the [Gordon Moody therapy app](#).

Jack spent a whole day excluding himself from all the online sites he'd used for a five-year period. He was pleased to have been able to afford to take his grandson out. Happy with progress, he was assured he could contact his adviser for further help at any time.