

Voice



A magazine for the Citizens Advice
Network in Scotland

WINTER 2024

‘Ever hopeful’

Emma Jackson of CAS on
optimism in bleak times

Better campaigns

From data crunching
to celebrity cameos

Coffee and claims

Helping older people
get their entitlements

The engines that drive success

The network's reach and impact come under the spotlight in this issue.



Raising our profile with the people who need our help is critical to our mission. We hear from bureaux working to extend our reach, through national campaigns and through outreach such as the older people's project in East Renfrewshire.

Reach allows us to deliver results – the impact we have on individuals' lives. It also drives wider impact through the network's advocacy role.

As the network's new director of impact underlines on p6-7, the evidence we gather from clients is what distinguishes us from other bodies – and makes policymakers listen and act.

David Hilferty outlines how we can safeguard this evidence, and use it even more effectively as a lever for positive change.



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.

Cutting through

From local celebrity cameos to data-based online blitzes, bureaux are finding the best ways to land campaign messages.

When Motherwell & Wishaw CAB came to plot its drive for the network's Worried this Winter campaign, it knew exactly how to target its social media messaging.

The bureau had run a client focus group to co-design the national energy campaign. Contributors had emphatically preferred images over words.

"Our social media messaging for the campaign is based on their preferences," says Susie Paterson, business development manager at Motherwell.



"Each post carries just a photo of a person and the Worried this Winter logo, with no other wording. It's simple and eye-catching."

Brand building

Besides what to post, bureau staff also knew exactly where to concentrate their biggest efforts.

That's because they spent six months last year working with a local marketing agency, Tigerbond.

The partnership was part of a brand-building exercise run with North Lanarkshire's other four bureaux.

"We had really good outcomes while working with them," says Susie. "Inevitably it's hard to sustain that, unless you have somebody working on social media constantly.

"But it gave us very useful information for campaigns. We discovered that in terms of engagement, we get the highest impact by far through sharing with other local groups on Facebook. We've focused heavily on that for the Worried campaign."

Combined with activity on other platforms, Motherwell's online campaign had won an estimated reach of 15,175 between the November launch and mid-January. Offline events and outreach got the messages to around a further 1,540 people.

Celebrity video

At Inverness, Badenoch & Strathspey CAB, staff took a different approach. They scored a publicity coup by persuading local broadcaster Grace Nicoll to front up a [video](#) for Worried this Winter.

The film showed Grace on the banks of the Ness. Over footage of advisers at the CAB, she encouraged people to approach the CAB if they were concerned about energy costs.

Volunteer recruitment officer Robyn Teago hosted Grace on her visit to the bureau and appears in the video too.

"Grace used to be the Moray Firth Radio breakfast presenter, which gets a wide listen across the north of Scotland, so a huge number of locals know her," says Matthew Banks, the bureau's business development manager.

The bureau may ask for Grace's support for the network's current campaign, on debt. It will also be reaching out to local organisations, including Inverness Business Improvement District (BID).



Inverness CAB's Mike Youatt and Matthew Banks at a Worried this Winter event they ran at the city's Cafe 1668

Gateway to retailers

"The BID is our gateway to local high street operators, a market that we haven't always tapped into in the past," says Matthew. "The CAB is generally perceived as seeing people in crisis, which might not be the client base retailers are looking for, but if BID are suggesting they put our poster up it may have a greater chance of success.

"We're also running messages on the local hospital radio station – something of a niche audience, but it ties in with our outreach sessions at Raigmore Hospital."

In contrast to the enthusiasm to join focus groups for energy campaigns, Inverness found it harder to assemble clients to discuss the debt campaign, perhaps due to the stigma still associated with the issue.

"We tried to overcome that reticence in advance, since we had relationships with the clients for many months in their debt casework. We presented it as a way of helping to encourage other people come to us sooner," says Matthew.

The group's comments – for a warmer, more realistic, less corporate feel to the imagery – are reflected in the materials produced by CAS for the debt campaign. ➤



Stressed about Debt?

Our current campaign is timed to support people in that period when credit from Christmas may be colliding with higher energy bills and then the year's first council tax bill.

The bureaux at Angus, Inverness, Dalkeith, Drumchapel and Nairn ran focus groups to hear more about local clients' personal experiences of debt.

"This helped us understand how we could shape our campaign materials to resonate more with people experiencing debt, and make them more likely to engage with our services," says Barbara Adams, senior officer for campaigns.

"That included referring to real-life debt scenarios and how the network can help, so this has been our aim in our campaign video and creative."

The campaign will run until the end of March.

Worried this Winter?

Amateur actors got into role in an Edinburgh library and café to create some arresting scenes for our recent [energy costs campaign](#).

"We wanted to show people using public spaces and public transport, as so many people in focus

groups spoke about spending increased time in these places for warmth," Barbara explains.

The co-designing CABs for this campaign – Argyll & Bute, Clackmannanshire, Glasgow North West, Motherwell, Peebles and Skye & Lochalsh – were asked to think about vulnerable groups they wanted to reach locally. The groups they targeted included rural communities, those with addiction issues, black and ethnic minority communities, those in fuel poverty and people with mental health difficulties.

Each CAB conducted focus groups with people from these backgrounds to hear about their experiences with increased energy bills.

"From these findings, we decided to use 'real people' portraying case studies in our [video](#) and creative, including an older couple, a young mum and toddler and a young working individual," says Barbara.

In a pre-campaign poll, 31% of Scots said they were worried or anxious about heating their homes adequately, while 48% identified energy bills as their most significant financial concern this winter.

Coffee and claim forms

A spot of shopping, a coffee, a blether – and benefits support: all part of the weekly routine for older people in East Renfrewshire.

“It was quiet at first,” says Older People’s Project adviser, Sarah McBride, of the new community-based benefits support initiative she leads in East Renfrewshire.



Then word began to spread of the results achieved for the first clients – and the sessions became wildly popular.

The project is designed to tackle the lack of awareness of benefits available, by reaching the older generation during their day-to-day activities.

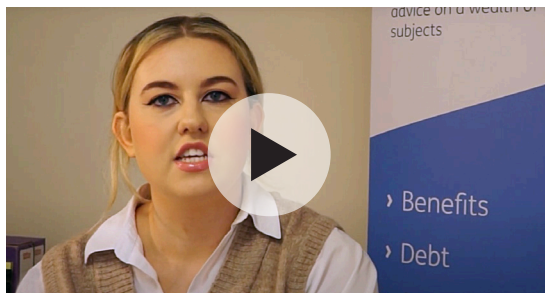
With poor public transport from outlying areas to the bureau office in Barrhead, it’s also a chance to bring the network into the neighbourhoods.

Teresa O’Hara, bureau manager at East Renfrewshire Citizens Advice, made a successful bid to the local authority to fund the project.

Sarah started last summer in the bureau, tasked with establishing a service to improve older people’s understanding of their entitlements. By raising awareness of the new project, through presentations to local groups and by working in partnership with other organisations, she then set up weekly drop-in sessions at a shopping centre, two local libraries and a community hub.

The Wednesday drop-in sessions at The Avenue shopping centre in Newton Mearns have proved especially popular.

“Lots of older people go to the Avenue and many of them pop into the Market Place, a social



Sarah recalls one of her most rewarding contacts, she introduces the project at 3 minutes 40 seconds

café run by the Voluntary Action charity,” says Sarah. “Now they can ask for benefits advice while they’re in.”

She offers support with applications for attendance allowance, pension credit, council tax reductions and Blue Badge parking permits, as well as helping with state pension queries. Total client financial gain for the year has topped £162,000, leading to a surge of new clients.

“It’s a common theme with older people that they are either unaware of the benefits and help available, or they don’t believe they are entitled to apply,” Sarah says. “The older generation are also reluctant to seek financial help due to generational biases.

“However, with encouragement we have slowly been able to tackle this. It definitely makes a difference being able to chat about it in person.

“It’s very much word of mouth with the older generation: once people started to hear how their peers had got results, it suddenly became very busy.”

With funding for the project now extended to March 2025, the bureau confidently expects many others to get access to their entitlements.

Need some marketing materials?

Talented local students might be able to help. East Renfrewshire CAB teamed up with their local high school film club to make a promotional video.

Sifting the evidence

Fun time: David Hilferty takes a break with his young son Jack

The network has a unique lever that helps us change the world – how can we make it work even harder?

When government policy falls flat, it's often because the decision-makers are remote from the lives of people at the sharp end of it.

David Hilferty calls it the 'proximity gap'. And what excites him about his role is how Citizens Advice is uniquely placed to bridge that gap.

Our ability to influence policy through real clients' experience – whether through advice code data or case stories – is what makes the difference.

In fact, in a previous role with Money Advice Scotland, David recalls, "I was always really envious of the evidence base that the Citizens Advice network has."

He adds: "The evidence we get from the network is pivotal to the outcomes we seek and achieve at national level. Without that evidence, our voice can be dismissed. It sets us apart from so many organisations working in this space."

True stories

Protecting that evidence is one of David's priorities as director of impact, a role he took up last summer. Besides advocacy, the job involves leading on communications, policy and campaigns.

While safeguarding our evidence base, David's also keen to augment it, through greater use of storytelling.

"When you talk about real lived experiences, that's what makes ministers and officials sit up and listen, just as much as the big scary numbers," he explains.

Naturally that needs to be done with care:

“There’s a responsibility on us not to make that exploitative – to handle those experiences with dignity and respect.”

The Impact team is currently getting around the bureaux to discuss a capacity-building programme, which will aim to strengthen this critical element of the network’s remit. Most recently David spent time with the social policy team at Stirling CAB, and is keen to hear from others with an interest in this work who’d welcome a visit.

Valuing advice

There’s another proximity gap that the Impact team is determined to tackle, and that’s the chasm between funders and advice work – the one that leads to precarious and unpredictable funding.

“How do we shift the paradigm so that funders are valuing the right outcomes? We understand and measure client financial gain, but what about health, wellbeing, employability or other important outcomes?” David elaborates.

“We’re advocating for structural change around funding. There are pockets of good practice among funders – where we see that, we need to hold it up.”

"Real lived experiences make ministers sit up and listen"

David Hilferty, director of impact

The pandemic triggered some unusually decisive policymaking and funding decisions to protect people. That’s a point CAS is making in its contribution to the Scottish Government’s Covid-19 inquiry.

“In a time of real tragedy and crisis, there was a will to get things done. When there was a need, there was momentum,” says David. “Yet the issues we’re dealing with across the network existed long before the recent back-to-back crises, and will continue to exist, unless we take that long-term structural view.”



Inside knowledge

As a former government insider, David is well equipped to get those arguments heard, and to challenge decision-makers while forging productive relationships.

He’s spent time managing the caseload of an MP serving one of Glasgow’s most deprived areas. More recently, he led a team within the Scottish Government, seeking to mobilise private investment to combat climate change.

David admits the bureaucracy within government could be “frustrating”, but his decision to move to the third sector was based on a different calculation.

“There’s always that question of where you can achieve more change – within government, or outside it?” he says. “I fancy my chances better on the outside.”



“I’m better when I’m busy,”
Emma Jackson says. It’s just as well.

Emma Jackson. Above right: filming in
Peebles for Resolutions, a one-off for BBC
Scotland, broadcast on New Year's Day

Besides her new role as social justice lead at CAS, Emma volunteers for the Church of Scotland as convener of public life and social justice. And if her face or voice seem familiar, you might have caught one of her growing number of national broadcast appearances too.

Emma spoke to Voice about her path to CAS, her plans for the role, and how she maintains hope in bleak times.

Voice: Can you tell us about the role you’ve left to join CAS?

Emma Jackson: I was national director for Christians Against Poverty (CAP), which runs 20 debt centres around Scotland. Each is an independent charity, with staff employed by local churches, so it’s very similar to the model of the Citizens Advice network.

How did you come to get involved in debt work and anti-poverty campaigning?

I decided to take a career break after having my three kids in very close succession. I started to volunteer with CAP at the local church in Northern Ireland, where we lived at the time.

I ran a job club there for people who were long-term unemployed. It opened my eyes to the poverty that was in my own community, and the injustice underlying that.

It started a fire in my belly. I'd planned to go back to my previous work in higher education, but I never did!

I took a paid role with the charity, which ultimately led to moving back to my native Borders to lead its work here in Scotland.

What was the motivation to join Citizens Advice?

Advocacy and influencing were part of my last role, but I worked in service delivery too. I was definitely ready to go upstream on the issues people are facing.

I was aware of the scale of the CAS network, and the depth of its data, which is second to none in Scotland. How could we use that to effect change?

What are your priorities in the role?

There are very real issues affecting society right now – an enduring cost of living crisis, the climate emergency, a difficult funding arena. It can appear bleak and difficult out there.

We can aim to change things in two ways. Sometimes change needs to be incremental: improving legislation or social security rules that can benefit people pretty much immediately.

At the same time, we need to be challenging ourselves to aim for long-term shift. For example, the Scottish Government is exploring a minimum income guarantee, something I campaigned for in my last role. That's not going to happen quickly, but it could be a real game-changer.



How did your broadcast career come about?

I became an accidental broadcaster. Good Morning Scotland asked me to audition, and they liked it. I've now done Thought for the Day for four years. I've also presented a couple of TV programmes for BBC Scotland.

I'm not going to lie, I proper love it! I hope my broadcasting experience will be an asset for CAS.

How do you wind down?

I'm a slow trail runner. Where we live in the Tweed Valley is outstandingly beautiful, and I love the feeling of being out in nature. It's my single biggest act of self-care.

I have my best ideas out there – I leave myself these really breathy voice notes while running, because I won't remember them otherwise.

You describe yourself on social media as 'always hopeful' – is it hard to sustain that?

I'm an inherently positive person. Terrible things happen in the world and I'm not naïve, but I believe most people, most of the time, are doing their very best. Poverty isn't inevitable and I wouldn't have taken on this role if I didn't believe I could bring about change.



Sarah-Jane
Dunn

Breathing space

A respite for people in debt with mental health issues may soon be enshrined in law – but will it go far enough?

At the height of the Covid-19 pandemic, Citizens Advice Scotland called for people with serious mental health issues to get protection from debt recovery action.

Three years on, a ‘mental health moratorium’ is finally set to become law.

Recognising the need for a tool to ensure respite for people struggling with mental health and finances, the Scottish government launched a consultation on the issue.

The exercise closed in January. A moratorium

is expected to come into force as part of the forthcoming Bankruptcy and Diligence (Scotland) Bill.

However, there will be strict criteria for eligibility for this pause on recovery action, at least at first. To qualify, an individual will need to be receiving mental health treatment with an element of compulsion.

There had been concerns about an undue impact on creditors if the level of mental health requirement was higher, says Sarah-Jayne Dunn of CAS, who was part of a specialist working group advising the government on the moratorium.

“Setting the eligibility criteria was very challenging,” she admits. “The reasoning behind the agreed requirement is that we wanted it grounded in the mental health sector, so that

professionals would have the say on who was eligible. One of the easiest ways was to attach that to a treatment order.”

However, Sarah-Jayne is hopeful that the criteria will be widened in future. Together with organisations such as Money Advice Scotland, See Me and Scottish Association for Mental Health, CAS is calling for the debt and mental health evidence form to be used as a trigger for the mental health moratorium.

“The form is primarily used by money advisers to disclose mental health conditions to a creditor as a way of triggering extra forbearance,” Sarah-Jayne explains.

“Because it’s signed by a mental health professional and a money adviser, and consented by the individual, we feel this form is ready-built for the mental health moratorium.”

Giving evidence to a parliamentary committee last year, Sarah-Jayne provided examples of debt crises where mental health was a factor.

“When you have a client who has mental health issues or severe mental illness, dealing with their debt is the last thing on their mind and the last thing they’re actually able to do,” she told MSPs.

“They need to focus on their mental health recovery first, and that is where the mental health moratorium could be a very significant tool for a money adviser.”

**Mental health and money:
useful resources**

[Good practice guidance for creditors](#)

[Local impact - Mental Health and Money Local Engagement Pack](#)

Health carers wise up on money

The link between debt and mental health is rarely far from the minds of CAB money advisers. But wouldn’t it make sense for mental health professionals to be aware of the debt issues that might affect their clients too?

That was the thinking behind a training project that aimed to boost the confidence of mental health workers when supporting people with money worries.

The pilot project was designed in the Borders by a partnership involving local bureaux with CAS and the Money and Pensions Services. They set up training for staff in NHS Borders and Scottish Borders Council.

Employees took part from a range of services, including teams working in addiction, health improvement, community learning and oral health promotion.

“What we were hearing from those staff was that they were scared to have client conversations about money in case they opened up a can of worms,” explains Sarah-Jayne Dunn, financial health policy manager at CAS.

The training is helping to ensure that clients get the full range of support they need – not least through improved referral paths between the NHS, the council and CABs.

As one trainee observed: “In terms of referring to CAB, I will no longer be hanging around, as the course has helped me recognise my own boundary.

“Previously I would have hummed and hawed over whether to refer or not, but the course has helped me recognise when it is best to send someone to a specialist, and I will now be doing it right away.”

87.5%

of trainees say the project has led to good client conversations around money and signposting to services such as CABs

Out of order

Bureau data sheds disturbing light on the home repair plights of tenants.

Since the tragic death of toddler Awaab Ishak, exposed to mould in his family's rented home, the dangers of untreated damp and mould have gained prominence.

Now analysis of Scottish network enquiries shows this is the most common theme among clients seeking advisers' help with home repair issues.

Tenants and landlords frequently struggle to find the source of damp and mould, which in turn is often the cause or consequence of other repair issues, according to the CAS report, *In a Fix*.

Many cases have health impacts for clients, as with the couple who approached an East of Scotland CAB. On moving in to their flat, they had noticed damp and mould in the bedroom, which affected their existing asthma conditions. The landlord told them the cause was an issue outside the property – and advised them to keep wiping away the mould until this was resolved.

While many landlords carry out repairs quickly, the analysis highlighted serious cases of clients being left without heating, hot water or other basic essentials.

"We used case studies from right across the network," says Aoife Deery of the Social Justice team. "It's a problem that stretches the length and breadth of Scotland.

"The research showed a lot of unwillingness among tenants to push repairs issues for fear of



10%

of housing enquiries over the past two years related to repairs

7%

of private rental clients enquiring about repairs also sought advice on threatened homelessness

what the landlord would do – indeed, we saw many threats of illegal eviction."

CAS is recommending harsher penalties for landlords who try to evict tenants for reporting a repair. It is also pressing the Scottish Government to develop clearer information, including timescales, to help private and social tenants resolve repairs.

CAS continues to monitor repairs and illegal eviction ahead of the new Housing Bill, designed to deliver a new deal for tenants. Aoife is still keen to gather new case studies from bureaux on this topic.

Contact Aoife on aoife.deery@cas.org.uk