

Voice



A magazine for the Citizens Advice Network in Scotland

AUTUMN 2024



The first 85 years

The Citizens Advice network in Scotland –
85 years of good advice

From the Blitz to Brexit
How we've responded
to crisis and change

What comes next?
Equipping our people
for the next chapter

Take pride in your service

I would like to congratulate Citizens Advice on reaching its 85th year.

Since Scotland hosted the very first CAB, bureaux have become a trusted fixture of communities across the nation.



Evolving to meet the social needs of the times, they have supported people through adversity – not least the hammer blows of austerity, pandemic and soaring costs in recent years.

I have personal awareness of the value advisers have brought to people in my own constituency and across Scotland. There is no service better equipped to untangle the knot of issues that too often prevent people leading full and productive lives.

I can also attest to the value your work brings to our policymaking – providing practical feedback about the real-life effects of government action.

Whatever your role, whether voluntary or staff, you have good reason to be proud of the network. On behalf of the Scottish Government, I wish you a happy birthday.

John Swinney MSP
First Minister of Scotland



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.

War baby

Citizens Advice was a service built for wartime, but destined to thrive far beyond.

Over the decades, the network has responded to many social crises – and it was born out of the biggest national turmoil of all.

As the prospect of war with Germany loomed larger, the government made plans for a service to provide advice and support to citizens.

By the outbreak of hostilities in September 1939, a network of Citizens Advice Bureaux was in place, under a London-based umbrella body. Glasgow led the way (see overleaf).

‘What could we say to the hundreds of wives and mothers who came to us in the days after Dunkirk, wanting to know how to get some news?’

M.E. Brasnett, of CAB HQ, in 1943

In Scotland, more than 60 bureaux were running by 1942, powered by over 700 volunteers.

“Much of the work consists of clarifying formal procedure for people who are bewildered by Government forms,” The Scotsman reported.

“The bureaux try to establish as friendly relations as possible between themselves and their clients, and staffs are representative and democratic in composition.”

Enquiries to the Aberdeen bureau in 1942 included what to do after being bombed out, tracing relatives who had had to leave bomb-damaged homes, lost clothing and ration books, income tax worries and employer-employee issues.

Alongside similar enquiries, Edinburgh’s two bureaux sent thousands of messages to people in enemy and enemy-occupied territories, through the Red Cross Message Scheme.



Clydebank was devastated by bombing. Below: volunteers in an early bureau

Tough test for early volunteers



Scotland’s first group of volunteers were at the heart of the response to a deadly wartime attack.

Over two nights in March 1941, German bombers raided Clydeside. Their targets were shipyards and arms factories, but it was residential streets that took the brunt.

Clydebank suffered most. The raids killed 528 people in the burgh and injured more than 600. Direct hits destroyed thousands of tenements and houses. Survivors fled, with over 11,000 homeless people offered shelter in rest centres.

The Town Clerk of Glasgow asked for help from the city’s bureau, formed just a couple of years

earlier. Fifty-four volunteers, including support from as far afield as Edinburgh, were enlisted to the Glasgow Corporation’s emergency and casualty centre.

They helped with shelter for bomb victims and those who had been evacuated. Amid the chaos, they also took on the difficult tasks of identifying casualties who had been rushed to nearby hospitals, establishing who was missing, and trying to track them down.



Trail blazers

Glasgow led the way with the first-ever operational Citizens Advice Bureau.

Glasgow opened its bureau in Bath Street on January 15 1939 – the first service of its kind in the UK.

The bureau was set up under the auspices of the city’s long-established social care provider, the Society of Social Service.

Its new Citizens Advice Service, staffed entirely by volunteers, was designed to advise on regulations and restrictions for the anticipated war.

Volunteers were prepared to trace missing persons and to support people through the trials to come, including blackouts, food rationing and homelessness.

When two further city bureaux opened, in Drumchapel and Calton (now Bridgeton), the central bureau was named Glasgow (Bath Street).

Since then, it’s had homes in Bell Street and Albion Street, before taking up its current home – co-located with the historic Mitchell Library at Charing Cross.

8,000 enquiries in the first year of the Glasgow CAB

45 years at the helm

Volunteers have always been at the forefront of the Citizens Advice service. It wasn’t until the early 1970s that the Glasgow bureau had a paid employee, in the form of an ‘organiser’. Vince Chudy was appointed to that role in 1978, with a background in city housing associations. He remains at the bureau today, now as manager. Here Vince reflects on the social changes he’s seen in 45 years of leading Glasgow’s citizens advice force.

“Monday was matrimonial day”

Back in my early days, consumer and relationship problems were very common. Monday was always the matrimonial day, and the period after Christmas and New Year. There were issues with marriage breakdown, custody access, abuse and violence. In fact, the sheriff court used to take on extra staff in January for all the matrimonial cases.

On the consumer side, we had people come in about faulty washing machines or furniture that fell apart. There’s far more consumer protection now, and things are better made. Consumer issues today are mostly about mobile phone contracts.

What’s remained consistent is the level of enquiries about benefit, employment and housing. Immigration has started to crop up more recently, and we have more need for interpreters today.

Multiple debt became recognised as an issue in 1983. It has really been around ever since. People were coming in with a credit card bill; then we would find they had 12 of them, and they’d be paying one to the detriment of another.



Vince Chudy in today's Glasgow Central CAB at the historic Mitchell Library

A journey to diversity

When I first started, the volunteer force was very much made up of retired professional women. There were very few men: any who came forward would last a few weeks for some reason.

That changed from the mid-80s onwards. Younger people began to come in then too, especially students.

I inherited two part-time paid staff. Today we have 26 staff and over 40 volunteers. We have a good spectrum of gender, ethnicity and age. I’m really pleased that recently the local Chinese population have started to come in, both as clients and as volunteers.

“We used an A4 sheet per client”

We were supposed to record enquiries in a ‘day book’ – like a bank ledger, with space for the client’s name and address, their question and the answer given.

But we were getting so many enquiries that advisers were queuing up for the day book. We used an A4 sheet per client instead.

Nowadays case recording is much more meticulous, as is the advice itself. The issues are

complex and we delve more into the underlying problems. We do more client profiling, partly because funders need that.

Beyond the bureau

We didn’t really have outreach to begin with. We started taking our services out and about in the 90s.

Now we have nearly 20 outreach services. We’re in six community libraries, and we work with the local NHS, in the council’s homelessness team, and with the Help for Heroes veterans’ service.

“I’ve been terrified to look at the accounts”

Council funding used to be renewed year by year. There have been times in the past when I’ve been terrified to look at the bank account.

Today council funding comes in three-year blocks, and we now get funding from a lot of other sources, so we’re less dependent on the local authority.

Funding is always a worry – but we’ve been around since 1939, and we’ve always survived. I certainly plan to stay on as long as I possibly can.

Peacetime problems

The value of CABs' work saw their remit extended after the war – when a new era was to bring fresh demands and challenges.

By the war's end, the type of enquiries being handled by CABs had begun to change, as those involved in the conflict readapted to civilian life.

According to Major K.H. Crawford of Aberdeen CAB, "The civilians' chief problems are utility furniture, food and houses in that order."

He added: "The servicemen are chiefly concerned about their reinstatement rights, demobilisation gratuities and educational grant schemes."

Funding diverted

Despite the range of problems, the future of the CAB service was far from secure after the war. Some bureaux closed as funding was channelled away from bureaux to government-run Resettlement Advice Offices.

However, the remaining CABs were now familiar and trusted fixtures in local communities, and saw persistently high client demand.

Five giants

The immediate post-war period saw the flourishing of the welfare state, designed to tackle what its creator, William Beveridge, called the five 'giants': disease (poor healthcare), want (caused by poverty), squalor (poor housing), ignorance (the result of inadequate education), and idleness (unemployment).

But these issues continued to lie at the root of many CAB enquiries in subsequent years.

Homes fit for heroes?

As living patterns changed and demand outstripped supply, housing enquiries became a bigger feature of CAB work.

Through the 1950s, scarce and substandard housing remained a huge issue. In 1951 a Glasgow bailie, James Duncan, remarked that if the 46,800 homeless people in Glasgow marched three abreast and with a one-yard interval between the ranks, "they would form a procession five-and-a-half miles long".

Credit and consumerism

Enquiries linked to credit, budgeting and consumer issues became more prominent as cars and household gadgets became more widely accessible.

Wage increases and the adoption of mass production sparked a consumer boom. By 1960, a fifth of households had a fridge and 40% had a washing machine. But the so-called "affluent society" linked to Harold Macmillan's premiership was largely fuelled by hire purchase agreements.

New balls, please – and a sad donkey

Among the distressing issues thrown up by war, early advisers also handled lighter enquiries.

"More than one person has asked for help in gardening," the Press and Journal reported of the Aberdeen bureau, "the favourite request being how to make recalcitrant potatoes grow."

Another newspaper of the time ran a photo of a delighted woman receiving a box from an adviser. "Mrs F's husband is stationed in Russia – near a covered tennis court, but he can't get balls, and nor can she," the caption runs. "The CAB tracks down a supply."

But the most unlikely story comes from a member of CAB HQ staff writing in 1943. She reports that an old lady approached her local bureau in tears because her son's donkey had refused to eat ever since he went overseas.

"Even that did not daunt the bureau," the writer claims. "One of the staff succeeded in finding a friend of the absent son who happened also to be an amateur mimic. The donkey was persuaded to eat when it thought it heard its master's voice."

One CAB came to the aid of a grieving donkey



Serving the 'puzzled public'

Citizens Advice would be needed beyond the war, a CAB conference was told in 1944, because "masses of new legislation will have to be interpreted to a puzzled public".

Joseph Westwood, then MP for Stirling and Falkirk, paid tribute to the "willing and sacrificing service of hundreds of voluntary workers, who had given their time to the dull, uninteresting job of studying regulations and endeavouring to interpret these for their fellow citizens".

A Falkirk minister at the meeting raised the case of a local schoolteacher who had approached the CAB for help completing a fuel ration form.

"While we have that decreasing sense of personal responsibility," he declared, "we have an increasing need for such a function as is being performed today by the CAB."

1935

UK government considers need for an information service linked to the emerging social welfare system



1939

January 15: Glasgow's Citizens Advice Bureau opens, the first of its kind



1939

September 4: The day after the UK enters the war, a further 200 bureaux open



1949

Cartoon from the Sunday Dispatch



‘Problems are seldom very tidy’

Complex enquiries and too few resources were features of the CAB landscape 50 years ago. Sound familiar?

By the mid-70s, there were 46 bureaux in operation in Scotland. Not nearly enough, according to the Scottish Association of CABs, whose ambition was for a bureau to serve every district with more than 30,000 people.

As the association pointed out, the whole of the Highlands and Islands at that time was served by a single bureau in Inverness, open for 12 hours a week.

Money was granted in 1977 to open an “experimental” bureau in Alness, which continues to thrive today among a wider group of Highland bureaux.

The service was still predominantly volunteer-run, with only half of the CABs having any paid staff.

Amid professional concern about Scotland’s assortment of legal agencies being “a dog’s breakfast”, Andrew Currie of SACAB put the

case for bureaux’ all-round service, in remarks that will resonate with advisers today.

“Problems are seldom very tidy – many clients have more than one need,” he pointed out. “They don’t just need one piece of legal advice, but help with general social problems.

“If they go to a lawyer, he may take up a claim for wrongful dismissal, say, but he can’t advise on their eligibility for supplementary benefit.”

New name, fresh image

There had long been discussion about the ability of a UK-wide CAB service to handle Scotland’s separate legal and education systems.

The Scottish Association of CABs broke away to form its own independent network in 1980. Eight years later it adopted the ‘Citizens Advice Scotland’ brand, with a new logo.



Support for a crushed community

A blow to Invergordon’s workers was a foretaste of Scotland’s pain to come.

Invergordon’s aluminium centre brought much-needed employment to the Highlands. But after just a decade in operation, British Aluminium abruptly announced its closure, leaving 890 workers unemployed.

More than half the workforce visited the Alness, Dingwall or Tain offices of Ross and Cromarty CAB, seeking advice on benefits, jobseeking, education and other issues.

In fact, in the six weeks of negotiations that followed the closure announcement, the CAB became the fount of information for government departments, social services

and the media, because of its strong links with both unions and management.

Funding was secured to produce 1,000 copies of a 50-page leaflet booklet on redundancy. It was issued by the Inverness CAB, and local children helped to staple it together.

The Ross and Cromarty experience was to be repeated in other parts of Scotland through the 1980s, as deindustrialisation gained pace and unemployment soared.

In 1983/4, there were 93,203 Scottish enquiries under the ‘money’ category. By 1998/9, that had risen to over 219,000.

1965

National CAB enquiries hit **1.25 million**



1975

Regional CAB office for Scotland created

1980



The Scottish Association of Citizens Advice Bureaux becomes independent

1988

The Scottish network gets a new logo



Poll tax ‘paranoia’

Scotland was first in line for the infamous tax – and last to be faced with historic arrears.

The 1990s began with Scots obliged to pay the ‘community charge’, better known as the poll tax – a year ahead of people in England and Wales.

The debts accrued made for a busy time for bureaux. At one point, CAS set up a 24-hour advice line to offer basic poll tax advice, while encouraging clients to talk to advisers about specific issues.

Vince Chudy, manager at Glasgow Central CAB, remembers it as a “horrendous” period.

“People were queueing up at the bureau with

poll tax letters that they hadn’t even opened because they couldn’t face reading them. There was hysteria and paranoia about the issue,” he says.

Although poll tax was replaced by the council tax in 1993, the unique Scottish collection system meant that arrears were still being collected decades later. Local authorities could apply for a summary warrant to collect outstanding debt up to 20 years after it became due, and then had up to a further 20 years to collect.



Born in a storm



The lights went out on Shetland’s new Citizens Advice Bureau before it had launched.

The founding meeting at Lerwick Town Hall, in December 1991, was repeatedly plunged into darkness as wild weather caused power cuts on the islands.

But the new bureau sailed past this omen to thrive as one of the more recent additions to the network.

In 1994 it worked with CAS and the Scottish Crofters Union to set up a regional advice service specialising in advice for crofters. And in 1996, it became the first in the network to offer an email advice service.

1990

Scottish poll tax helpline launched



1992

Patron Princess Anne visits Caithness CAB



1994

News of the World exposure (see above)



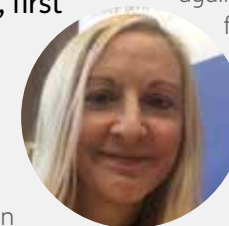
1999

Creation of the Scottish Parliament, expanding the opportunity to influence policy



‘Something was missing in my life’

Liz Willis, CEO at Parkhead CAB, first joined the network in the early 90s. Here she explains what Citizens Advice means to her.



“I started as a volunteer at Maryhill CAB after graduating in 1993, not really knowing what I wanted to do with my life, other than it needed to be meaningful and it needed to make a difference.

I then went on to become a paid adviser, and later an assistant manager, at East Dunbartonshire CAB. Then I left to join a council as an advice service manager for a number of years, with a permanent job, lots of holidays and a nice pension.

I eventually realised that something was missing in my life – and it was the Citizens Advice service. It was the ability to be truly

independent and able to speak out for your clients, and also be able to offer help on much broader areas, so more holistic.

Folk in the council thought I was mad, leaving that secure job to the unknown of CAB funding again and managing a bureau. But I felt the fear and did it anyway, and I haven't regretted it. It felt like coming home.

Don't get me wrong: it's a rollercoaster of a ride, as every CAB manager knows, and you do a lot of 'voluntary' work in your unpaid time.

But it's a vocation and the people around you are equally committed, and I love that. The moment that sums it all up was a message from a client of our CAB. She wrote a two-page card of gratitude to the advisers who helped her.

Part of it read: “Without the adviser I wouldn't be writing this. I would have took my life. I want to thank you from the bottom of my heart, deepest gratitude. Can I say to anyone in debt, don't be afraid to make a call to CAB. The empathy, the dignity, made me feel human.”

who mentioned she had used the services of what the now-defunct newspaper called “the do-gooders” upstairs. “They were quite helpful,” she said.

A CAB spokesman played a dead bat when contacted by the newspaper, saying simply: “We know there's a sauna underneath.”

Turbulent times

Bureaux continue to support lives rocked by national and global events.

The last two decades have seen Scots hit by a series of economic and political shockwaves, with a direct effect on the demand for advice.

The global financial crisis of 2008 triggered a downturn that was to see a wave of lay-offs, redundancies and personal debt.

The coalition government's austerity programme followed, while 2012's welfare reforms launched the benefit cap and the roll-out of Personal Independence Payments and Universal Credit.

Scottish advisers rose to the challenge on clients' behalf. In the decade from 2009, CABs unlocked £1.3bn for clients in the form of debt write-offs, employee entitlements, tax rebates and other savings.

From 2016, the Brexit referendum result introduced a new strain of advice, as worried EU citizens living in Scotland sought help to secure their future residency status.



Bureaux reinvented themselves to offer advice despite social distancing rules

Behind closed doors

The abrupt announcement of Covid-19 lockdown in March 2020 transformed the face of Citizens Advice almost overnight.

Huge tech resources were distributed to bureaux to support the set-up of advisers in their own bedrooms and kitchens. Training and campaigning went virtual too.

Telephone and online advice dominated – together with innovations such as remote advice hubs – until face-to-face sessions were gradually restored as Covid-19 receded.

It was the biggest demonstration yet of the network's versatility and resilience. But it brought lasting challenges.

For many volunteers, the pandemic was a watershed that hastened their departure from the network – leaving a shortfall that many bureaux are still striving to fill.



'It was satisfying to get a client her job back'

Emily joined Nairn CAB at the tail-end of the pandemic. She reflects on her experiences with the network.

“ Having recently moved into a new town, I was trying to get a document witnessed. Knowing nobody, and the Post Office being unable to help, they directed me to the CAB, where the manager was willing to help and witnessed my signature. On the way out she asked whether I would consider volunteering!

On reflection, overnight, I thought it could be an interesting thing to do, which would also inevitably mean I would get to know people. I also thought my previous experience in the legal profession would be helpful.

I joined at the very end of Covid, and as a result my training was online. I was soon a generalist adviser. The very nature of advising on “everything” has been the most challenging aspect, as I became aware of what large gaps there were in my knowledge.

The other major challenge for me was the world of benefits – something I had never had to deal with or understand before. It often seems there is a “what if” question relating to benefits to be found in every issue.

I have benefited considerably socially. I am transgender and had anxieties as to how I would be accepted by colleagues and clients, which has been without exception and to my surprise uneventful.

I have gained satisfaction from some of the cases – getting a client her job back having been dismissed – empowering clients to understand they can do things themselves – frustrated when outside systems thwart what clients want to happen.

All in all, I am glad the manager thought to ask me whether I wanted to volunteer. ”



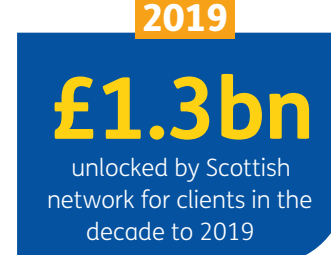
2008

The Extra Help Unit is set up to help people resolve energy problems



2012

Roll-out of Personal Independence Payments and Universal Credit announced



2019

£1.3bn unlocked by Scottish network for clients in the decade to 2019



2020

The Covid-19 pandemic triggers new ways of delivering advice



What's next?

So much for history – now for a look ahead.

It's only by adapting nimbly to social changes that the network has survived 85 years.

So how will the network be different in the near future?

Tech advances will continue, and several innovations are under way (see opposite). But cultural change will be required too.

Many would point to the way bureaux – and their workforces – are teetering under record-breaking client demand, and an unprecedented complexity of cases, in the wake of Covid and the cost of living crisis.

“Bureaux leaders have been telling us loud and clear that people are at breaking-point and they need support to promote staff wellbeing,” says Dawn Farquhar of CAS.

Dawn's mission, in the new role of head of

transformational change, is to equip people across the network to respond to current and looming challenges.

Wellbeing support

Among the first practical changes will be new policies and training to support people's wellbeing and resilience.

The aim is to recognise and address the toll of workplace stress on volunteers and staff, which in turn will help bureaux retain and recruit. Picking up from work already under way, Dawn is currently designing this in collaboration with bureaux.

Linked to this Dawn will be working with bureaux interested in getting involved to introduce a People Charter, something Dawn sees as a missing piece in the organisational jigsaw.

Tech transformation

Alongside cultural change, digital solutions will support the network's evolution over the next few years. Several have been developed through CivTech, the Scottish Government's innovation programme.

They include:

- **Help First** – This AI-driven solution, being trialled by the Extra Help Unit, sifts client calls to identify the most vulnerable and ensure they are prioritised. It works in real time, updating case profiles within 30 seconds. EHU staff can see risks at a glance – a great aid in cases with long case notes, or when picking up cases for colleagues. It acts as an aid to caseworkers, who always make the final decision.
- **Wyser** – Another AI-supported innovation, Wyser transcribes calls to populate CASTLE with case notes and advice codes. Citizens Advice and Rights Fife has been working with CAS on this highly complex project for two years. It has the potential to be transformative by increasing advisers' capacity so they can spend more time supporting people.
- **Volunteero** – This innovative platform helps bring all aspects of volunteering into one place, aiming to save staff time and improve the volunteer experience. A pilot project involving six bureaux – Parkhead, Perth, Musselburgh, Nairn, West Dunbartonshire and Edinburgh – ends in December. All bureaux will then be updated on progress and consulted on what happens next.
- **Websites** – A major project is currently under way in consultation with the network to develop new CAS and CAB websites. Launching in the new year, the websites will improve the online experience and user journey as well as offer enhanced functionality, security and value for money.

“Our values tell us who we are, but not how we behave,” she explains. “And part of the wellbeing of staff is about the ways people interact at work.”

Compliance issues

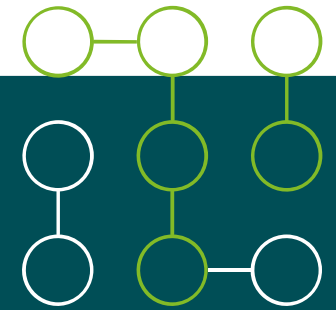
Then there's the onslaught of fresh external requirements bureaux will have to navigate, from new employment laws to decarbonisation.

Net zero work is a priority, given the network's

desire to play its part in achieving a low-carbon world, as well as the fact that net zero plans now feature on almost every funder's checklist.

The employment side covers duties on employers around issues such as safeguarding and sexual harassment. The new Employment Rights Bill will also affect everything from flexible working rights to parental leave eligibility.

Dawn has already begun a series of webinars ▶



to bring bureau managers up to speed. “We need to be sure we’re on the front foot, rather than reacting when new rules are implemented,” she says.

More generally, there will be new training in leadership and development for managers. “Bureaux have said they don’t have the ability to develop their staff,” Dawn says.

“We’ll be addressing that through a mixture of externally delivered development, plus using our in-house talent to upskill leaders.”

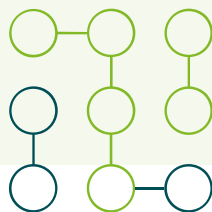
Scoping priorities

As Dawn acknowledges, these topics represent just the tip of the network’s future needs in terms of people and culture. Having taken on the role in August – she was previously interim head of HR – she’s still working with bureaux to scope out priorities for what will inevitably be a continuously expanding programme.

Given the radical way the network reshaped itself to handle the pandemic, none of this seems beyond us. But Dawn is aware it will only be achieved if it’s embraced by people across the network.

“Change is always scary,” she says. “We have to acknowledge and work through any concerns people have. In fact, I’m already working with individual CABs to help them with cultural audits and address any fears.

“It all comes down to recognising that CABs are having to change to match the needs of their communities, and giving them the support they need to do that with confidence.”



Hopes for the future

What’s the most important change you expect to see – or would like to see – for Citizens Advice Scotland in the years to come?

More flexibility with its opening hours, to accommodate the increasing regularity of shift work as the norm.

Nina, Moray CAB

Despite living in the sixth largest economy in the world, many, many of our citizens rely on food banks. Should we really be acting as gate-keepers to these food banks (why on earth is access even restricted?) or using our limited resources to help make them irrelevant? Is it time for CABs/CAS to become the "Citizens Advocacy Service" and fight such injustices?

William Richmond, Arbroath CAB

Longer and more permanent secure funding. The continuous cycles of 1 to 3-year funding is exhausting for everyone, and counterproductive to the change we want to make for people.

Liz Willis, Parkhead CAB

I'd love to see our network of staff and volunteers continue to become more diverse and representative of all the communities that we connect with in Scotland.

Emma Jackson, Head of Social Justice

I am really pleased that the CAB network pro-actively works to truly reflect the diversity of the communities and neighbourhoods it serves. I know that we have the commitment to make change, and a good idea of the action we need to take. Together we will continue work towards it.

Ash Kuloo, Head of Advice Services