

Voice



A magazine for the Citizens Advice Network in Scotland

WINTER 2019

A photograph of three people in an office setting. A man in a dark blue shirt stands in the center, smiling. To his left, a woman with glasses and a dark top is looking towards him. To his right, an older woman with glasses and a red sweater is looking down at a document she is holding. The background is a warm, orange-toned wall.

Mixing it up in Muirhouse

Scotland's brand-new bureau
flies the flag for partnership

By the people, for the people
Does community input
build better campaigns?

Scam busters
Money guru Martin Lewis
on fighting the con artists

In full Voice

‘Informative but friendly’...

‘It’s good to share bureau news from those at the coalface’...

‘Makes the CAB network seem closer together’...



These were typical of the comments from network colleagues who responded to the survey about the first edition of Voice.

Overall satisfaction with the publication was high, averaging 4.4 out of 5.

Naturally, not all the comments were positive.

Several people suggested

the Voice format was a little too light to fulfil its brief of sharing developments and experiences across the network. So this issue has been expanded to allow more depth in the articles.

Please keep in touch at voice@cas.org.uk to respond to articles, suggest new ideas, or share what’s going on in your part of the network.

Thanks to all who took part in the survey. The randomly selected winners of shopping vouchers were Lorna Roberts, Nicola Jones, Navid, Donna Rigley and Emma Cormack.

Have a cracking Christmas holiday.

Triumph and sadness

The news that a Macmillan CAB partnership had scooped a top national award was a bittersweet moment for the team.

Winning a prestigious trophy was a coup for the Macmillan CAB welfare rights team in Inverness, which spends its time battling for people with cancer.

Their victory marked the first time a non-clinical team had ever taken top place in Macmillan’s Professional Excellence awards.

But triumph was tinged with intense sadness. As the presentation was taking place, a client who had helped to secure the team’s success was receiving end-of-life care.

Set up in 2004, the partnership has gained a reputation for its work to support people across the Highlands and Skye, with the exception of Lochaber which has its own dedicated worker.

But its biggest recent challenge has been to find ways to alleviate the worst impacts of Universal Credit – which, unlike other benefits, has no fast-track service for terminally ill claimants.

“We were among the very first areas in Scotland to experience full-service Universal Credit, over three years ago,” says health projects manager Elaine Donnelly.



Client James Watson, who died in November, pictured with the CAB’s Elaine Donnelly in a video highlighting the benefits barriers faced by people with cancer

“We realised straight away that one of the best ways to mitigate the impact was to work in close partnership with Jobcentre Plus locally. In that way, we’ve managed to find informal workarounds that can get people through the system more quickly.”

At the same time, the team’s passionate campaigning has influenced local MP Drew Hendry to set up an All Party Parliamentary Group on terminal illness.

“He came to see us and was visibly moved when we told him about the problems clients were facing,” says Elaine. “It’s great to feel that our wee office in Inverness could help to achieve national change.”

The team – welfare rights officers Peter McIntyre, Linda McCulloch, Barbara Reid and Issy Fairclough, and administrator Hala Ghayda – was nominated for Macmillan’s quality improvement excellence award.

Presenting their case to the shortlisting panel, Elaine played a video that featured clients James



Elaine, centre, receives the award from actor Larry Lamb.

and Mary Watson discussing their experience of the benefits system. James had received a cancer diagnosis, while Mary has multiple sclerosis. The video showed Elaine visiting the couple at home to help them with their Universal Credit application.

“James and Mary were very keen to take part, and a lot of the credit for the award is down to them,” says Elaine. “Unfortunately it’s bittersweet because very sadly, James died two days after the award presentation.

“Mary and his family asked that the video be played at his funeral, and the award put on display, because James really wanted people to know about the difficulties faced by people living with cancer when applying for Universal Credit, and the help that Macmillan can offer with all aspects of patient care.

“I was asked to say a few words of introduction at the funeral, which I was extremely honoured to do.”

The award was a morale-booster for a team who, Elaine admits, sometimes feel they are “banging our heads against a brick wall”.

“It’s a fight the whole way, and we’re all shattered,” she says. “We just want Universal Credit to be properly administered and we want it to be fair.

“We’re going to keep on working hard to assist our clients and raise social policy issues, in the hope that it will continue to improve the system. This isn’t over by a long stretch.”

Mixing it up in Muirhouse

Three or four community groups are thrown together in a large building – to succeed, they must work together. Not a new reality TV format, but the bold concept behind Scotland’s brand-new CAB...

Mark Cullen



“If you build it, they will come.”

As he prepared to launch the new Muirhouse bureau in Edinburgh, manager Mark Cullen tried to reassure himself with the famous movie quote.

It was almost a year since the closure of the area’s previous CAB. Had people simply got used to the absence of a bureau in the north-west of the city?

“In the run-up to the official opening, we were afraid it would be tumbleweed,” Mark admits.

In the event, the team needn’t have worried. People immediately began to flock to the new bureau. “I’d been thinking of doing an extensive flyer campaign – but we were already getting swamped with clients,” says Mark.

Previously home to an NHS mother and baby unit, the building has been extensively refurbished. In fact, though the CAB opened in August, contractors are still carrying out the finishing touches on site.

Among the innovations are interview ‘pods’ in a semi-open plan style – designed to be practical, economic and safe.

But the new departure that really sets the bureau apart is the fact that the advisers share their building with other community organisations.

Community Renewal, which provides employment support and training, lives cheek-by-jowl with the CAB. The teams mingle freely and the organisations share a reception room (though with separate reception desks). Each claims half of the interview and admin space.

A third organisation, Ferrywell Youth Project – which provides in-school and after-school support for children and young people – has also joined the centre, but has its own distinct space.

In addition, the sprawling building has space to welcome a fourth, as yet unconfirmed, partner to the mix.

Together, the organisations work under the banner of North Edinburgh Community Resource Centre.



“I’d been thinking of doing an extensive flyer campaign – but we were already getting swamped with clients.”



The collaboration is the brainchild of Edinburgh Citizens Advice CEO, Benjamin Napier. He saw the opportunity to explore new ways of working after the former Pilton bureau closed its doors.

The potential for crossover is especially rich in the Next Steps service, which provides support for people who have problems at work or who have been seeking employment for a while. CAB

Definitely not Pilton

When is a new CAB not a new CAB? When it’s (kind of) a replacement for a previous one.

Manager Mark Cullen resisted naming the new bureau Pilton like its predecessor – not least because it’s located in Muirhouse. (Even the Pilton CAB was actually in neighbouring Drylaw, he points out.)

“I also wanted to make it clear that this is a fresh start, in collaboration with the other community organisations,” he explains.

“We’ve kept the best of the old bureau, but this is a new beginning. I felt the best way to get that across, internally as well as to the public, was to use a new name.”

advisers whose clients have work issues find it easy to consult or refer on to Community Renewal, which leads on Next Steps.

Other possibilities for co-working are still emerging, says Mark: “I wouldn’t go so far as to call the centre a one-stop shop, but it will certainly provide a more holistic service for people.”

Naturally, the new housemates have had to >

84%

of the clients seen to date had not accessed a CAB service in the previous 12 months – indicating the value of reinstating this local service

adapt to each other's ways.

“As expected, there are slight differences in culture and practice that we will need to learn and adapt to,” Mark adds.

“We need to figure out the way clients will choose to interact with shared services, and how we work together to make sure they have an easy experience in transitioning between different services on offer in one place.”

From local people's viewpoints, the benefits are clear. Four months after its opening, the centre is already a buzzing hub of activity and source of support.

For all the fears of tumbleweed, the need was never really in doubt. Muirhouse is the sixth most deprived neighbourhood in Scotland, and the only one of the ten most deprived communities that is outside Glasgow.

“Lots of clients are coming with complex problems – there are very few straightforward requests,” Mark notes. “In terms of what our advisers are coping with so far, we are punching well above our weight.”

21%

Clients from BME communities – this compares with 8% in the Edinburgh population as a whole

While you were away...

Volunteers at Muirhouse have had a lot of catching-up to do.

Many volunteers from the old Pilton CAB had been inactive in the year or so since its closure. Others have joined Muirhouse from other Edinburgh bureaux.

“A lot has happened in the network in the past year,” says manager Mark Cullen. “The reactivated team has had to get up to speed with the funded Help to Claim and EU Settlement initiatives, and the launch of the financial health check service, among other developments.”

Bolstered by regular visits from specialist project workers, the team has quickly hit its stride. And a six-strong cohort of new advisers will provide a further injection of energy when their training programme ends.

Top 5 issues for Muirhouse clients



1. EU settlement



2. Universal Credit



3. PIP



4. Council Tax



5. Housing benefit

Bureaux get MSPs' vote

The Scottish Parliament chamber rang with tributes to the network as MSPs marked the 80th anniversary of Citizens Advice Scotland.

Glasgow MSP Anas Sarwar initiated the debate, congratulating the network on providing high-quality advice and advocacy since 1939.

Many other members weighed in with support and compliments for bureaux in their own constituencies. Here are some highlights.

Anas Sarwar (Glasgow), Scottish Labour

‘In these difficult times, crucially, the service is free, which is possible only because it is delivered by the nearly 2,500 volunteers who work in citizens advice bureaux all over Scotland. I am proud that my mum is a former citizens advice bureau volunteer, as is my sister, and I hope that, one day, my kids will also be volunteers for the service.’



Jackie Baillie (Dumbarton), Scottish Labour

‘Having been, in the late 1990s, the local authority officer who introduced the first citizens advice bureau in East Dunbartonshire, I have a soft spot for citizens advice bureaux. They are fantastic institutions that have helped hundreds of thousands of Scots over the years.’



Alison Johnstone (Lothian), Scottish Green Party

‘In my experience of helping constituents, citizens advice bureaux are always there to offer expert advice and support. Last year, CAS assisted people to complete 40,000 social security forms and in 4,700 tribunals, with 88 per cent of cases being won or upheld. It is doing really important work, so we must ensure that we fund it properly.’



Beatrice Wishart (Shetland Islands), Scottish Liberal Democrats

‘The Shetland bureau is run by Karen Eunson and her excellent team. Last year, they saw more than 1,700 clients and gave nearly 6,500 pieces of advice. In the course of that work, they helped those clients gain a total of £1.7 million in compensation, unclaimed benefits, withheld wages and so on. That is not only a terrific result for those families, many of whom will have been really struggling, it is also a significant boost to our local economy.’



Annie Wells (Glasgow), Scottish Conservatives

‘When I visited, what struck me most about the Maryhill CAB was the sheer passion of the staff and the volunteers. They really care and it shines through in the work that they do. They take on all sorts of issues and approach every one with a real desire to help and get things done. When I tell people to ask the Citizens Advice Bureau for help, I know I can trust that they'll do everything they can. It's an incredibly valuable service making a real difference.’



Rona Mackay (Strathkelvin and Bearsden), Scottish National Party

‘I am a former board member for East Dunbartonshire Citizens Advice Bureau... The CAB does phenomenal work in the community. I have heard at first hand from constituents who sought advice from the CAB just how caring and dedicated the team is and how passionate it is about social welfare.’



Status update

Since the Brexit vote, EU citizens living in the UK have faced an especially uncertain time. Now a specialist network team is steering them through the confusion.

If you long since gave up hope of following the twists and turns of Brexit, spare a thought for the network's EU specialist support advisers.

To be certain they're giving completely accurate advice to EU citizens in Scotland, the team need to stay on top of every development in the long-running but fast-moving saga.

"Every day I have to check the news and advice sources to see what's changed," says Shaina Gabi, EU adviser for the Lothians.

"Advisers are always told never to give advice off the top of their heads – that's even more true for EU settlement issues. We really have to check it minute by minute."

Shaina is part of a band of 17 full-time equivalent specialists who are now supporting EU nationals across Scotland with Brexit-related queries and concerns.

The team was just three-strong when it

221,000

Number of EU citizens living in Scotland

17

Network EU settlement specialists

"Advisers are always told never to give advice off the top of their heads – that's even more true for EU settlement issues."

launched in March with Scottish Government funding. Home Office funds kicked in shortly after that, allowing the network to build up the team – just in time to handle the rush.

In the run-up to each successive Brexit deadline – in March, April and October – enquiries have spiked dramatically. Parliamentary events and statements also have an impact, as when Home Secretary Priti Patel said free movement would be ended immediately in the event of a no-deal Brexit.

"People assumed that meant their applications for settled status had to be in by October 31," says Shaina.

"Clients said employers were asking for proof of settled status – some people were even threatened with losing their jobs. It was a completely

unnecessary panic."

The government has since reverted to the previous policy of giving new EU migrants three years' temporary leave to remain if there is a no-deal Brexit. Meanwhile, December 2020 remains the deadline for application for settled status.

The team has multiple ways to get the true message out, including social media and the national helpline as well as email and face-to-face client contact.

"The network's holistic approach is helpful here – it means that even EU citizens who come in for other reasons are being informed," says Shaina.

"We've even been sending out emails to employers, reassuring them that while there may have been some media misinformation, the deadline is December 2020."

For those clients who decide to apply for settled or pre-settled status now, the process is fairly straightforward, she believes.

Early reports suggested some people who should have qualified for settled status, on the basis that they'd lived continuously in the UK for five years, were instead being awarded the more provisional pre-settled status. "That seems to have been down to the fact that some clients didn't realise they could disagree with the provisional



Shaina Gabi supports a client seeking to apply for settled status in the UK

decision first offered by the system," Shaina says.

But if the application itself is easy, the act of taking a step with such profound consequences inevitably rings alarm bells.

"Making an application to the Home Office used to mean that the authorities were looking for reasons to refuse," Shaina explains. "This time it means they are looking for reasons to grant – but approaching this situation can still create anxiety."

The process doesn't require specialist input, so generalist advisers can take clients through it.

"It does feel like yet another enquiry that can seem overwhelming for advisers," Shaina acknowledges. "But it's simple to do – the main concern is the anxiety that accompanies it, which means clients will be in need of a listening ear."

As with a Brexit deal itself, the December 2020 deadline will be just the start of a whole new journey for EU citizens – and therefore for bureaux.

"Assuming Brexit goes ahead and the settlement scheme needs to be implemented, those who've got pre-settled status will need support to upgrade," says Shaina. "There will also be other issues, such as people who assumed their children were British citizens but who will need to apply for status on their behalf."

"What we're doing now amounts to a putting a temporary band-aid on what is going to be a long-term situation."

Community reach

EU settlement services have been designed to be as accessible as possible for clients. Leaflets and posters are displayed widely in health centres, libraries, community centres and schools.

Marketing materials on Brandbase are available in a variety of languages, while several advisers are EU citizens and can speak with clients in their own languages, where the adviser feels they can do so fluently.

By the people, for the people



Linda Corbett

Big Energy Saving Week has become an annual fixture. But creative input from local communities across Scotland could steer the 2020 campaign in a fresh direction.

Successful campaigns start with putting yourself in the shoes of the target audience. What materials will grab them? And which channels are most likely to reach them?

The obvious solution is to involve the audience in key campaign decisions. That's the approach for Big Energy Saving Week 2020, which is being co-designed by people in four Scottish communities.

Over the past few weeks, locals have gathered in Inverness, Dumfries & Galloway, Dalkeith and East Ayrshire, to discuss issues around their energy supply and the messaging for January's campaign.

In Kilmarnock, for example, local energy adviser Linda Corbett and CAS energy policy officer Michael O'Brien spent a morning with a group of 13 highly-engaged people who'd been invited to the CAB's training room.

Linda had worked hard to attract participants from different sources. "The first thing we did was write out to existing clients who we knew had a current or historic experience of fuel debt," she says.

"We also contacted an Ayrshire action group which was set up by people who believe they were mis-sold solar panels and other items under the government's Green Deal scheme. They have seen extra fuel charges as a result. This now makes

up 70% of our energy casework.

"And we used our connections with Breathe Easy, a support group for people with lung conditions. East Ayrshire has high hospital admission rates for lung complaints, and people with these conditions need to keep their homes warmer, so they tend to have higher fuel bills."

Discussion was kindled around participants' experiences of dealing with energy suppliers. Then the facilitators produced sample materials from other campaigns, canvassing opinions on which messages were most effective.

Inevitably, there was no consensus: "People saw things very differently – the same materials were viewed as good by some and terrible by others," says Michael.

He admits he was surprised by the responses when the merits of different media were discussed: "I don't use social media in a personal capacity, but I had the impression that Facebook was in decline.

"However, most of the participants used it and said they had seen similar campaigns on it. And no one in the room used Twitter."

For her part, Linda was taken aback to discover that none of the group read a newspaper. But she was heartened by their support of the bureau's plan to take their campaign to the local mall, which they agreed would offer wide exposure.

These nuances are being fed into the design of the national campaign. While the headline focus will be on encouraging people to check their tariff and consider switching suppliers to save money, local campaigns will be able to cover relevant issues too.

Casework numbers suggest fuel debt will loom large in the west of Scotland. Consumers in the south are more likely to be focused on energy efficiency; heating options for those off the gas grid is a common issue in northern households.



Michael O'Brien

Co-design: tips from East Ayrshire

Offer an incentive

Participants in the co-design event received a shopping voucher as compensation for their time. In fact, several of those at Kilmarnock weren't aware of the incentive, or assumed it was part of a prize draw, and were willing to help anyway.



Have prompts on hand

Mock campaign materials stimulate discussion, but be prepared to stoke that process if needed. "People in Kilmarnock were very chatty, but it helped that Linda was prepared to throw new suggestions into the mix," says Michael.



Allow plenty of time

The Kilmarnock group had to break up before they were able to examine the third of three mock campaigns supplied. "We scheduled the event for an hour and a half, but an extra 15 minutes would have been useful," says Linda.



But the co-design events will help to confirm or counter these assumptions.

Responses to the 2020 Big Energy Saving Week, from January 20 to 26, will help to determine whether co-design becomes an integral part of the network's campaigns.

A power of good

Annie Bell

She has successfully helped to give scores of clients peace of mind about their future. But now the network's campaigner of the year award winner has a new fight on her hands...

Annie Bell relishes a challenge. So when her mother, who's in her 80s, wanted to put a power of attorney in place, Annie set out to find a way to do it without incurring a big legal fee.

As she researched the issue, Annie found it an eye-opener. Without written authority, family or friends of someone who is incapacitated – for example, by a stroke or an accident – can struggle to handle their finances or ensure their medical care reflects their wishes.

“People don't realise how valuable power of attorney is – every adult needs to have one in place,” Annie declares.

With the bit now between her teeth, she drew up powers of attorney for herself and her husband. Then she moved on to her daughter, who's in her 30s.

“My daughter didn't really see the point, but I nipped her head so much to put it in place,” says Annie. “I pointed out that without a power of attorney, if she were in hospital and incapacitated I wouldn't be able to pay her mortgage and bills.”

With her family sorted out, Annie – a volunteer at West Dunbartonshire CAB – turned her attention to clients. She felt strongly that the

“I found it shocking that vulnerable people, some of them terminally ill, were coming under unnecessary pressure and facing a financial burden.”

CAB could do more to help people who wanted to give someone they trusted the power to make decisions on their behalf.

“We were referring people to a solicitor, who can charge up to £700 to draw up a power of attorney,” she says. “That's a lot of money for something that really just involves populating a template.”

“I found it shocking that vulnerable people, some of them terminally ill, were coming under unnecessary pressure and facing a financial burden.”

Annie persuaded bureau manager Joe McCormack to act on the issue. She made contact with the Office of the Public Guardian (OPG), which keeps a register of all Scottish powers of attorney. The OPG came to the CAB to run a workshop on the process for advisers.

A group of interested organisations – Alzheimer Scotland, West Dunbartonshire Health and Social

Volunteering

Care, West Dunbartonshire Carers and Macmillan Cancer Support – agreed to provide their insight and knowledge to help draw up a power of attorney pack for clients.

Launched late last year, the pack has drawn widespread acclaim and enquiries. It's been successfully adopted by several other bureaux.

Meanwhile, Annie ran training sessions for colleagues, with the aim of supporting clients who need help to draw up their powers of attorney.

“We speak to the granter – the person who is making the power of attorney – on their own, to ensure they're not being coerced,” she explains. “Then we offer to put the document together on their behalf.”

So far, the CAB has completed approved power of attorney documents for 22 clients. A further 42 are awaiting OPG approval (this can take up to eight weeks, but can be done in one week in urgent cases).

Annie's efforts won her Campaigner of the Year title in the CAS Volunteer Awards. And her campaigning is far from done.

In Scotland, powers of attorney need to be signed by a doctor or solicitor, to confirm the granter has the capacity to give the powers. But while some GP surgeries do this for free, others charge up to £120 and some have refused to sign.

“It's not a postcode lottery, but a practice lottery,” Annie says. “In one case a practice even referred their own cancer patient to a lawyer, which seems to be an abdication of their responsibility. Our next challenge is to sort that out.”

This determination served Annie well in her career with BT, which saw her rise from engineer to national project manager with responsibilities spanning cable ships and towers. Later she took on company restructures and the property portfolio.

Since taking up an early release package, she has turned her millinery hobby into a successful business. The CAB benefits from her energies one day a week.

“You need people with a bit of tenacity to see things through,” she says. “Give me a task and I will get things done.”

£700

Potential solicitor's fee to draw up a power of attorney

64

Number of powers of attorney drawn up to date for clients by West Dunbartonshire CAB

How it works

- A power of attorney allows you to give someone else the power to make decisions on your behalf if you become unable to do so. Without it, even your next of kin doesn't have this right.
- Continuing power of attorney allows you to appoint someone to look after your property and finances. Welfare power of attorney confers the power to make decisions about where you live and medical care.
- The attorney can be a trusted friend or family member. Multiple attorneys can be appointed.
- To hold legal force, a power of attorney must be registered with the Office of the Public Guardian.

Picking up the pieces

MoneySavingExpert founder **Martin Lewis** issued high court proceedings to stop fake online ads bearing his name. The result was funding for **Citizens Advice Scams Action (CASA)** – now being delivered in Scotland through an online service run by Clackmannanshire and Stirling bureaux.

Martin told Voice about his continuing fight against the scammers and the channels they use – and why CASA is more ‘depressingly necessary’ than ever.

Your legal settlement with Facebook generated £3m for CASA. What do you hope the result will be, and are you keeping in close touch with the project?

I wish we hadn’t had to set up CASA. It would be so much better to prevent scams from happening, but for now all we can do is pick up the pieces.

It’s early days for the project, but this is an incredibly big issue. There is a real problem with scams in this country and there’s a terrible lack of regulation to protect people.

It was an important part of the conditions of CASA that it would be independent both of me and of Facebook. But I do keep in touch and get regular updates.

Do you see hope for regulation in the future?

The framework to crack down on this simply isn’t there. The only way I could force Facebook to stop running scam adverts with my face and name on them was to sue for defamation. We have Action Fraud, which is totally under-resourced and pretty ineffective when it comes to helping consumers who’ve fallen victim.

I’ve been in to meet ministers and MPs, but the Brexit impasse means there is no foreseeable change coming to try to improve consumer protection over scams.

What progress, if any, have you seen on tackling fake ads from internet platforms besides Facebook?

While stopping scammers is tough, my aim has been to deny them the oxygen of publicity online – to try to cut out their routes to market.

I’m actively progressing work with other big companies to push for changes in the way they operate their scam reporting systems. They are not unaware that I sued Facebook. But for now I prefer to try to get things done behind closed doors.

How have scams evolved recently?

The most worrying trend I’ve seen in the past few weeks is scams moving from social media to email. For example, people are receiving emails purporting to be from me, encouraging them to invest in Bitcoin scams. These emails are sophisticated and well produced.



Martin Lewis: “Very clever people can fall for scams”

In a perfect world, we would be able to go to the ISP serving the websites these emails link to and get them shut down, but the worldwide nature of the internet makes that impossible.

Research by Citizens Advice Scotland found almost half of Scots were targeted by scams in the past year, but only 10% of incidents were online (42% were by phone, 38% email). Does this surprise you?

Of course phone and door-to-door scams are just as vicious as the online variety. But the most prevalent type of scam is online. It may be that people who see and recognise a scam ad on Facebook don’t necessarily feel they’ve been ‘targeted’.

The same research shows most Scots believe victims shouldn’t be embarrassed by falling victim to scams. Do you see shame as a barrier to reporting and tackling fraud?

We do have to be careful not to suggest it’s only

vulnerable people who are affected – it makes victims feel they’re stupid and puts them off seeking help.

Scams can be sophisticated, and very clever people can fall for them. I’m constantly amazed by who believes this stuff. Friends of mine come up to me and say ‘What’s this Bitcoin thing you’re doing?’

We have to be generous – as I’m sure Citizens Advice people would always be – in our attitude to those who’ve been scammed.

The number of scams reported to CAS grew by 113% in the year to 2019. What’s your message to the advisers handling these cases?

First and foremost, thank you for helping in this fight. We all have to do it together.

CASA is depressingly necessary. I know it’s a frustrating process – and it’s important to remember that for everyone you help, there are likely to be two or three out there in a similar situation who are too embarrassed to come forward.

Restoring health to poorly finances

Problem debt may have changed the way it manifests itself, but it shows no signs of going away. The network's Financial Health team is leading efforts to tackle debt and foster financial resilience. Below the team shares its progress to date, while opposite, new strategic lead Myles Fitt introduces himself and his vision.

Although benefits concerns have soared to the top of the agenda, debt worries remain firmly in second place for most network users.

Levels of debt from personal loans and credit cards are now higher than they were at the point of the 2008 financial crash. But FCA regulation in the consumer credit sphere has improved the way that firms lend to people and collect debts.

What is more worrying is that many people are now having trouble meeting the most critical bills, such as rent and council tax.

"Unlike consumer debt collection, the local government process hasn't changed for years," says Mike Holmyard, financial health policy manager. "You can see multiple teams from the same council pursuing money from the same person, who ends up under a lot of pressure and sometimes even destitute.

"There's also a concern about how easily councils will pass debt on to sheriff officers. That entails a surcharge, which just increases the debt and the stress involved."

For these reasons, improving councils' debt collection practices is among the early priorities of CAS's Financial Health policy team, formed in January. Maximising income, by encouraging people to claim the benefits they're entitled to, is a second goal.

Progress so far has been swift. The team has worked with the Improvement Service and other money advice organisations on a debt collection toolkit for councils to follow. It also launched a council tax tool, which will help people to claim exemptions, discounts and reductions to which they're entitled.

Mike is well known across the network for his work in the MATRICS team, supporting and training advisers. He works alongside Jemiel Benison, previously manager at Haddington CAB, who also has long experience in debt advice.

Together they are getting out to meet bureaux – November saw a summit with CAB money advisers – to hear about debt and income maximisation issues.

As Mike points out: "Problem debt still prompts more advice than any other issue except benefits. The formation of this team means the network is better geared up to be more proactive and stake out our own agenda."



Jemiel Benison



Mike Holmyard

A long journey home to CAS

Financial Health strategic lead Myles Fitt may look strangely familiar to longer-serving network colleagues – he reveals why.

What's your background?

I have been here before! I spent several years working in Westminster and Holyrood for a political party as a researcher, before joining CAS in 2001 as their first-ever parliamentary officer.

Between then and returning in May this year, I spent time as a lobbyist for a political consultancy, and in-house as a policy and public affairs lead for Asthma UK and Breakthrough Breast Cancer. I also headed up the charity Coeliac UK's work in Scotland before rejoining CAS.

What brought you back to the network?

I was attracted to come back as I think the CAB service is such a fantastic thing, helping anyone who needs advice and in particular supporting those in times of real need. So it was a no-brainer for me. I'm delighted to be leading the Financial Health team.

Council tax and rent debt have dominated the financial health agenda so far – do you see evidence of progress here?

Local authority debt collection practice is long established, and improving the system will not be achieved overnight. However, in conjunction with the Improvement Service we have just developed a Council Tax Debt Collection Guide.

It aims to get local authorities to change their council tax debt collection for the better – warmer communication, better signposting for advice agency support such as CAB, more patience and flexibility in debt collection, and a much improved system that sees people as human beings rather than debtors.

We're also conducting our own research into best practice examples of all types of debt collection

by local authorities. We believe the results can be used to raise the game of councils across Scotland.

The team's remit is not just about debt. It's also about financial inclusion, increasing people's financial resilience. It covers income maximisation too – for example, the council tax tool we developed seeks to raise awareness of savings people can make in council tax payments, which may help some to avoid getting into debt.

What are the team's priorities and how will you define success?

Our priorities are based on the issues that clients bring to bureaux across Scotland. Council tax remains a key priority, but we are also looking at inappropriate selling of guarantor loans as a form of borrowing, which carries a serious exposure of risk to the guarantor.

We're investigating the use of protected trust deeds as a debt solution – there are significant concerns about their application by insolvency practitioners for people who should not be in such a high risk solution.

We're also undertaking research with Citizens Advice and Rights Fife about developing evidence to support a minimum income level as part of the Common Financial Tool.

Success will be defined by fewer people getting into debt – and therefore fewer people in need of debt advice from the Citizens Advice network in Scotland. Also by improvements in practice from those who lend money or collect debt, by putting more weight on the needs of the people they're interacting with.

Contact Myles: Myles.Fitt@cas.org.uk

You can access the Council Tax tool here: <https://www.checkmycounciltax.scot/>



Welcoming the next generation

The network is reaching out to show Generation Z that their local CAB has plenty to offer them.

Young people are one demographic that many bureaux find it hard to reach. But there's one topic area where this doesn't apply.

Many bureaux have been approached by young people recently for help with employment issues. And the web page on rights at work for under-25s has been viewed more than 20,000 times in the past year.

That was the impetus for November's Do the Rights Thing campaign. It set out to make young people aware of their employment rights, and to encourage them to share their own workplace experiences.

Alongside the national campaign, 15 CABs ran their own initiatives to reach young workers locally. In Angus, for example, a team joined advice sessions for S5 pupils at Arbroath Academy. They also helped run a separate event for post-school age young people, in tandem with



employability organisation DEAP.

As well as awareness-raising, Angus chief officer Chris McVey had a longer-term ambition in mind. He saw the campaign as a way to help forge stronger links with young people locally.

New in post this year, Chris and operations manager Zoe Watson – a relatively youthful 31 and 36 respectively – have made it their mission to draw more young people to the bureau. And not just as clients.

“I want to promote the CAB as a great volunteering opportunity for the school leavers



Youthful outlook: Zoe Watson and Chris McVey at Angus CAB

“I want to promote the CAB as a great volunteering opportunity for the school leavers – something that could help them develop their own skills..”

– something that could help them develop their own skills, boost their CVs and help them figure out what career they want to pursue,” says Chris.

“It’s a demographic that doesn’t engage with us – maybe because of the perception that CABs don’t have much to offer them, or possibly because younger people are more online-savvy and better able to find information. But of course online guidance can be conflicting.”

Ultimately Chris aims to recruit a young person to fill a peer-to-peer advisory role: “That could help to overcome any perception that accessing the service is like getting advice from your parents or grandparents.”

With other bureaux such as Parkhead also pursuing peer-to-peer advice for young people, the demographic mix across the network might be set to get much broader.

Making work fair for young people

Do the Rights Thing harnessed three digital platforms that were new to the network.

Snapchat and Instagram were used to convey messages about employment rights. And an interactive form was devised to gather workplace stories from young people.

The network paired up with the Young Scot service, which offered rewards for young members who responded to the form.

“Our analysis showed young people have been over-represented in seeking advice about employment recently,” says senior campaigns officer, Emily Liddle.

“That might be anything from believing they were being paid less than the minimum wage, to being unsure what benefits they were entitled to. Zero-hours contracts and insecure work are also big issues for this age group.”

What's on your mind?

Are you a tech addict?

People in the UK now check their phones every 12 minutes on average. We asked some network colleagues what they reckon their own average is, and sought out tips on combatting compulsive tech behaviour.



PARKHEAD CAB

I would guess I touch my phone every half an hour, for a variety of reasons. I touch it less while at work, of course.

I don't think I'm a tech addict. However, I'm weaning myself off technology, as I know I'm too reliant on it. Good ways to combat tech addiction are:

- use a physical alarm to wake you up in the mornings, rather than waking up with your phone alarm and the temptation to check your phone
- charge the phone outside the room at night, so you're less likely to use it unnecessarily if you wake up in the middle of the night
- use an app to track the amount of times you are on your phone! It'll shock you.

- Danielle

ABERDEENSHIRE CAB

Cutting down to approximately two or two and a half hours. To combat, I would do some housework or find a hobby. - June

I check every half hour. Trying to cut down, as I'm aware it's a problem. - Jordan

I only look at my phone about twice a day, or when I have to make or receive a call. - Mandy

I just look at my phone when I need to make or receive a call. I do not have a problem! - Ann

I check it every 5 minutes, and I don't want to change. My phone is my life and an extension of my arm! - Michelle

Every 15 minutes, and I am aware. When I'm at home I try to do housework or listen to music instead. - Amy

Carr gives CAB a lift

'Chatty man' Alan Carr lived up to his TV title on an impromptu visit to Skye and Lochalsh CAB.

The comedian, in Portree for a performance at the town's Aros centre, was spotted by money advice worker Margaret Beharrell, who invited him into the bureau.

"He was really pleasant and brought us a bit of light relief," says bureau manager Morag Hannah. "He spotted the food parcels we distribute to clients on behalf of Community Food Bank, and we chatted briefly about those."

Alan heard about the bureau's work in the week that it published its annual report, revealing it had provided financial gain worth almost £1m for the 800-plus clients it served in the past year.



Alan (centre) is pictured with Morag Hannah, Alan Prior, Callum Robb and Margaret Beharrell.