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**Policy and Campaigning**

**Annual work plan 2017/18**

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**Appendix 1:**

**How we identified our priorities 28Foreword**

The Citizens Advice Service changes lives across Scotland every day. Whether it is helping people to stay in their home, maximising a client’s income, sorting out overwhelming debts, linking clients to local support services, or advising on a consumer issue when something goes wrong, the service is there for all the people of Scotland. In fact, the service advised on nearly 1 million issues last year, putting over £120 million into people’s pockets as a result of advice.

However, the Citizens Advice Service in Scotland isn’t just the country's leading independent advice service.

It's also a leading advocate for social change. We collect evidence from around the country and use it to demonstrate where change is required. We think this is so important that it's one of our twin aims – to exercise a responsible influence on the development of social policies and services, both locally and nationally. We work with the Scottish and UK Governments, benefit delivery agencies, banks, private companies, and other third sector organisations, to ensure that the problems that are seen in Citizens Advice Bureaux are translated into better policies and practices in the future.

In the last year, we have made a positive difference for Scotland. Whether it is social security, fair employment, funeral poverty, payday loans, or many other issues, the Citizens Advice Service has had and continues to have a positive impact for clients and on policies and practices in Scotland and across the UK.

This document outlines the issues that Citizens Advice Scotland will focus on and the changes that we aim to influence in the next year and beyond. We identified these priorities through an evidence-led process, both horizon scanning and using the huge amount of evidence on policy issues that we collect through the service. It is an ambitious and wide ranging list of priorities, which reflects the service and clients that we represent.

In the last three months, we have been testing our priorities and objectives with stakeholders to ensure that the issues that we are focusing on are the right ones for the people of Scotland. But we can’t achieve change on our own. We will take a collaborative approach to our policy and campaigning, ensuring that the strengths of different organisations and people are used to their best effect. Over the coming months, we will reach out to organisations to make these links and to make change happen.

Susan McPhee

Head of Policy and Public Affairs

Citizens Advice Scotland

**Introduction to the Citizens Advice Service in Scotland**

The Citizens Advice Service in Scotland is the largest independent advice service in the country. The service is made up of: the national umbrella organisation, Citizens Advice Scotland; 61 Citizens Advice Bureaux; the Citizens Advice Consumer Service, and the Extra Help Unit. Our service has a footprint across every community in Scotland.



**Advice**

In total, more than 300,000 people receive advice on over one million issues each year, with our self-help website receiving over four million unique page views in Scotland alone helping people to address their own issues and queries. Almost 1 in 6 people in Scotland have sought advice from the service in the last three years, with 96% of consumers agreeing that Citizens Advice Bureaux are an important community asset.

Advice is fundamental to the Citizens Advice Service in Scotland. We help people in the advice that we give, and the lessons we learn from giving that advice allow us to achieve real and positive change for people. An important aspect of the advice provided through Citizens Advice Bureaux is that they support the person, not just look at the issue. The holistic nature of our service means that we are able to provide a solution for the client which may involve several different elements of advice. Clients leave with a better understanding of their situation and are better placed to deal with issues in the future, and confidence in the advice they have received.

**Data**

All of the data and evidence from clients is collated and analysed by Citizens Advice Scotland to form a rich and extensive evidence base which provides information on both people and their issues. In addition to this, we commission research to ensure that our evidence base reflects all of Scotland and can explore the detail behind our evidence. Put together, the Citizens Advice Service has one of the most powerful evidence bases on social issues in Scotland.

**General consumer advocacy**

Our powerful and extensive evidence base flows directly into our advocacy, ensuring that all of our work is firmly substantiated, responsive, and targeted at the key areas of consumer detriment in Scotland. Our advocacy is valued by key stakeholders and is influential in achieving change for consumers across a range of sectors.

Citizens Advice Scotland’s advocacy function was bolstered in 2013 by new functions and funding, helping expand our effective and integrated system of general advocacy, education and campaigns. Clients and stakeholders alike have come to rely on our provision of general consumer advocacy. In fact, in areas such as legal services, we are currently the only general independent consumer advocate in Scotland.

**Local campaigns and consumer education**

The addition of new functions and funding in 2013 also enhanced Citizens Advice Scotland’s capacity to support Citizens Advice Bureaux in undertaking additional local advocacy work. Through this dedicated infrastructure, Citizens Advice Scotland works with bureaux to campaign on key consumer issues locally and create confident and knowledgeable communities across Scotland.

The Citizens Advice Service in Scotland undertakes four national consumer campaigns each year, targeted at key areas of consumer detriment identified in our data. This approach multiplies the influence of our advocacy work, reaching consumers across the country and allows Citizens Advice Bureaux to tailor campaigning and advocacy work to target local needs.

**The consumer**

Ultimately, the consumer benefits from this integrated service. Hundreds of thousands of consumers are reached and empowered by our advice, education, campaigns and advocacy each year; all of which extends from our direct contact with consumers.

**Principles of working**

*How* an organisation works can be as important as *what* it works on. When campaigning for change, there are a number of key principles that we work to:

**About and for people**

While high level views of economies and markets are important, our policy and campaigning work will always be about the impact on people. The success or otherwise of policies and practices is always their impact on the individual, their family and communities.

**Prioritising those who are vulnerable**

While we represent and provide services to all people in Scotland, we focus our resources on those most vulnerable to poor policies and practices. This is not a static group – any person can be considered vulnerable in different circumstances and at different times.

**Practical change**

All the changes that we work for should have practical outcomes for people. Whether it is a completely new piece of legislation or a change in wording in a letter, we will work for the change that makes the most practical difference for people.

**Local and national**

A key aspect of the Citizens Advice Service in Scotland is that we have one voice nationally and many voices locally. This reach means that we are able to campaign for changes not just nationally but in local communities across Scotland.

**Integrated**

We take an integrated approach by working with Citizens Advice Bureaux to enhance the reach of our national campaigns. In addition, we have a direct link with the public through our web based information system and our digital presence.

**Evidence led**

All of our policy and campaigning work is under-pinned and guided by the huge amount of data and evidence collected by Citizens Advice Bureaux, the Consumer Helpline, our specialised Extra Help Unit and research.

**Responsive**

This network and the data it provides allow us to identify emerging trends before anyone else. While we plan our work strategically in the medium and long term, we are ready to act quickly when an emerging trend is clearly causing detriment.

**Participation**

We work to ensure that the views and experiences of clients and advisers – those at the frontline – are heard by policy makers at the highest levels.

**2017/18 Policy and Campaigning Priorities**

Based on the evidence and prioritisation process, Citizens Advice Scotland has identified 14 policy areas and 5 consumer education opportunities where we will focus our resources in 2017/18. These are grouped below into five broad themes: Vulnerable Consumers; Problem Markets; Access to Justice; Public Services; and Consumer Education:

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| **Vulnerable consumers** |
| * Funeral poverty |
| * Public sector debt collection |
| **Public Services** |
| * The new Scottish Social Security System |
| * Universal Credit |
| * Medical evidence |
| * Rent arrears |
| **Problem markets** |
| * Public transport |
| * Rural consumers |
| * Hire purchase of white goods |
| * Mobile phones |
| **Access to Justice** |
| * Simple procedure |
| * Affordability of legal costs |
| * Digital Justice |
| * Regulation of legal services |
| **Consumer Education** |
| * Nuisance Calls |
| * Scams Awareness Month |
| * Big Energy Saving Week |
| * National Consumer Week |
| * Young Consumers of the Year competition |

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| **Vulnerable consumers: Funeral poverty** |

**The issue**

As the costs of basic funerals continue to increase far faster than the rate of inflation, many people in Scotland are struggling to afford to pay for the often unexpected cost of saying goodbye to loved ones. In addition, there is a postcode lottery in burial fees, with costs varying by up to £1,500 depending on where you live.

**What we have done so far**

Citizens Advice Scotland has published an independent review of funeral costs in all local authorities in each of the last three years. In 2016, the Scottish Government commissioned CAS to undertake a review of funeral costs in Scotland, with the government accepting most of the recommendations.

**What we will do**

* Support the development of the Scottish Governments “Funeral Costs Plan”
* Continue to act as secretariat to the Scottish Working Group on Funeral Poverty
* Provide input into the development of a Funeral Bond
* Report on Burial and Cremation Charges
* Support development of a New Funeral Payment (this will feed into the Social Security work stream)
* Work with and continue as an active member of the Funeral Poverty Alliance (UK wide group)
* Help build relationships between Citizens Advice Bureaux and Funeral Directors/Grief specialists where wanted

**What we aim to achieve**

A reduction in funeral costs in high cost areas; the creation a Funeral Bond to help people plan and afford funerals; and improved support for costs through the benefits system.

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| **Vulnerable consumers: Public sector debt collection** |

**The issue**

Scottish Citizens Advice Bureaux advised on over 13,000 new Council Tax arrears issues in 2015/16 making it the most common debt issue that clients seek advice on. The last few years have seen an increase on people struggling to pay Council Tax, with over 340,000 Summary Warrants issued in 2014/15 where a person has missed payments (an increase of 14%).

**What we have done so far**

Citizens Advice Scotland has been active in improving debt collection practices and debt solutions for a number of years, including: successfully campaigning for the introduction of the Debt Arrangement Scheme (DAS) in Scotland; bringing forward a Members Bill on Council Tax arrears; working with the Accountant in Bankruptcy and the Scottish Government on a number of Bankruptcy Bills; and working closely with the Commission on Local Tax Reform in 2015.

**What we will do**

Citizens Advice Scotland will use the evidence collected by Citizens Advice Bureaux on Council Tax to identify and promote good practice in collection and to advocate for improvements in the system. We will aim to develop and encourage others to adopt a set of pre-action protocols which ensure that debtors have access to advice, that diligence is not used when debtors are seeking to come to a repayment arrangement, and are not carrying out diligence on debtors whose income comes from benefits.

**What we aim to achieve**

A set of pre-action requirements introduced into the process for public sector creditors – particularly Council Tax - to show that all reasonable attempts have been made to come to an arrangement prior to taking recovery action, and to ensure that diligence is used as a last resort.

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| **Public Services: Scottish Social Security System** |

**The issue**

As part of the Scotland Act, a raft of social security powers are being devolved to the Scottish Parliament, including powers over disability and carers benefits and parts of the Social Fund. There are also new powers to top-up benefits and to create entirely new benefits. In total, 1.4 million people in Scotland currently receive these benefits and stand to benefit from any improvements in delivery and design.

**What we have done so far**

The Citizens Advice Service in Scotland has been very active in feeding in the frontline views and experiences of Citizens Advice Bureaux clients and advisers into the design of the new devolved Scottish social security system. This included the service undertaking 14 focus groups which included almost 150 clients; undertaking regional events in which we consulted with over 60 frontline advisers; and an online survey of Citizens Advice Bureaux advisers.

**What we will do**

Citizens Advice Scotland will ensure that the unique Citizens Advice Bureaux evidence base on social security, including over 220,000 new benefit issues advised on each year, influences the design of the new benefits and the Scottish Social Security Agency.

**What we aim to achieve**

Client evidence and experiences are central in influencing the drafting of the Scottish Social Security Bill and the development of the Scottish Social Security System.

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| **Public Services: Universal Credit** |

**The issue**

[](https://static.pexels.com/photos/7059/man-people-space-desk.jpg)Universal Credit is being progressively rolled out across Scotland, with 700,000 households in Scotland eventually moving on to the benefit. Some households will see a drop in income as a result, while some claimants are likely to struggle with online applications and monthly payments. Given the number of people involved, UC is likely to become the biggest advice issue for clients over the next few years.

**What we have done so far**

CAS published the *Learning from Testing Times* evidence report which looked in detail at the experience of the first year of the Universal Credit roll out through citizens advice bureaux evidence. The report recommended 57 actions for the DWP and the UK Government to help improve the roll out going forward. We also established the Universal Credit Frontline Network which links up all Citizens Advice Bureaux in the Universal Credit areas to share learning and experiences.

**What we will do**

Citizens Advice Scotland will work with Citizens Advice Bureaux in Scotland to identify early problems in the roll out of Universal Credit and work constructively with the DWP to develop practical solutions.

**What we aim to achieve**

Influence DWP and UK Parliament to address specific design and administration issues causing detriment to clients.

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| **Public Services: Medical evidence** |

**The issue**

[](https://static.pexels.com/photos/161489/stethoscope-doctor-medical-blood-pressure-161489.jpeg)Getting evidence from medical experts and other professionals working with the claimants can be a significant factor in whether a correct decision is made about their benefits claim. However, Citizens Advice Bureaux in Scotland see many clients who have problems when trying to provide medical evidence to support their benefit claim. As a result of these problems, claimants can experience delays in payment or lose benefit payments to which they should be entitled.

**What we have done so far**

At the beginning of 2017, we began a research project led by Citizens Advice Bureaux which looked at the use of medical evidence at a local level throughout Scotland. We are currently working with a range of stakeholders, such as the DWP and BMA, to look at the current practices on medical evidence. We will be publishing a report on our findings in March 2017.

**What we will do**

Using the findings from the research report above, we will hold workshops with key stakeholders to identify key barriers and common solutions. We will seek to use a co-production method which will deliver practical solutions.

**What we aim to achieve**

Practical solutions to the current problems that benefit claimants experience in providing medical evidence to support their benefit claim.

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| **Public Services: Rent arrears** |

[](https://static.pexels.com/photos/36366/pexels-photo.jpg)**The issue**

Citizens Advice Bureaux advised on over 7,700 issues related to rent arrears in 2015/16. Since 2012, the number of issues relating to local authority rent arrears has increased by 48% and housing association by 65%. In addition, there were over 1,200 new issues related to eviction due to rent arrears, an increase of 20%.

**What we have done so far**

Citizens Advice Scotland has been active in improving debt collection practices and debt solutions for a number of years, including: successfully campaigning for the introduction of the Debt Arrangement Scheme (DAS) in Scotland; bringing forward a Private Members Bill on Council Tax arrears; working with the Accountant in Bankruptcy and the Scottish Government on a number of Bankruptcy Bills; and working closely with the Commission on Local Tax Reform in 2016.

**What we will do**

We will undertake a research project on the perspective of tenants as consumers of a service. This will produce a national picture of the experience of rent arrears, develop a more in-depth understanding of the client journey and consequences of rent arrears, and examine how rent arrears are treated by social and private landlords.

**What we aim to achieve**

An understanding of the causes and consequences of rent arrears across the different housing markets/sectors, and to identify practical solutions to problems that are identified.

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| **Problem markets: Public transport** |

[](https://static.pexels.com/photos/5117/people-feet-train-travelling.jpeg)**The issue**

Scotland’s bus network plays a vital role in keeping its citizens moving and accessing essential services every day. 80% of public transport journeys in Scotland are taken by bus, with many consumers relying on buses for work, health and social journeys. However, a fifth of bus routes have been cut in the last decade and fares have increased by 18% in the last five years.

**What we have done so far**

We published the *Round the Bend* report on bus transport in 2016, based on regional research lead by 16 Citizens Advice Bureaux. The research gathered information on over 1,200 journeys from 113 local communities in Scotland, focusing on bus services to essential services. The research highlighted examples of where access to services can be difficult due to long distances, sparse timetables and expensive ticket prices. There is also a perceived lack of consumer representation in the market.

**What we will do**

Citizens Advice Scotland will continue to identify and share consumer experiences of the bus network in Scotland, using these experiences to influence the Scottish Government’s public transport strategy. We will also explore the potential for a Passengers’ Rights Charter in Scotland.

**What we aim to achieve**

The consumer experience on bus transport to be heard and acted on in the Scottish Government’s public transport strategy and for a Passengers’ Rights Charter to be developed.

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| **Problem markets: Rural consumers** |

**The issue**

Evidence from the Citizens Advice Service in Scotland has identified a number of barriers which cause particular detriment for Scotland’s one million rural consumers, including poor public transport; high fuel prices; limited availability of housing; high housing costs for purchasers; high energy costs; rural bank closures; and problems with online access, shopping and delivery.

**What we have done so far**

Citizens Advice Scotland published the *Remotely Excluded* evidence report in 2015, which outlined our evidence on how rural consumer issues can differ from those of their urban counterparts. The report found that there are particular issues with choice, access and transport which can cause a range of problems for consumers in rural areas. We have followed up the report with research on rural bus provision and off-grid gas networks.

**What we will do**

Citizens Advice Scotland will continue to raise awareness with government, regulators and industry of the specific issues that rural consumers face, and explore different ways of ensuing their voices are heard in policy making.

**What we aim to achieve**

We will look to develop the voice of rural consumers by establishing a Network of Rural Assemblies (NoRA) through a Scottish Citizens Rural Assembly.

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| **Problem markets: Hire purchase of white goods** |

**The issue**

[](https://static.pexels.com/photos/128867/coins-currency-investment-insurance-128867.jpeg)Since 2008, the number of households using rent to own shops has increased rapidly and best estimates put the total number of consumers last year at 400,000 across the UK. Research by Citizens Advice England and Wales found that consumers typically pay two or three times the upfront cost of the product, while a fifth of consumers pay more than 20% of their income towards their rent to own agreement.

**What we have done so far**

Citizens Advice Scotland has been active in improving the consumer credit market for consumers, working closely with the Financial Conduct Authority to ensure evidence from Citizens Advice Bureaux is used in policy making. We undertook a three year campaign on payday loans, which culminated in the cap on payday lending.

**What we will do**

Citizens Advice Scotland will explore the experience of rent to own consumers in Scotland, examining the geographic differences in impact, and look to ensure that consumers are informed of their options and rights when buying goods.

**What we aim to achieve**

To understand and highlight the issue affecting Rent To Own customers in Scotland, and to work with the industry and other stakeholders to identify practical solutions

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| **Problem markets: Mobile phones** |

**The issue**

The Citizens Advice Service in Scotland gave advice on over 3,000 issues with mobile phones last year, with clients experiencing problems with both contracts and hardware. In addition, research undertaken by Citizens Advice Scotland on the Poverty Premium in 2016 found that almost half of low income consumers use the more expensive Pay As You Go payment option for their mobile phone.

**What we have done so far**

Citizens Advice Scotland published the *Paying More to be Poor* research report in 2016, which looked at the evidence of the Poverty Premium in the telecommunications, financial services and energy sectors. The report found that 47% of those on a low income reported using frequently more expensive Pay As You Go (PAYG) payment methods for their mobile phones, while low income consumers were less likely to have switched suppliers in the last three years than their more affluent counterparts.

**What we will do**

Citizens Advice Scotland will conduct an appraisal of the consumer market related to mobile phones in Scotland, with an emphasis on the issues that low income consumers experience, continuing our work from the *Paying More to be Poor* research. We will work alongside Citizens Advice England and Wales, who are undertaking similar work in England, as well as Ofcom colleagues in Scotland.

**What we aim to achieve**

An understanding of differences in the mobile phone marketin Scotland, particularly for those on a low income, and practical policy solutions to address them.

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| **Access to Justice: Simple procedure** |

[](https://static.pexels.com/photos/261664/pexels-photo-261664.jpeg)**The issue**

Simple procedure rules replaced small claims and part of summary cause procedure in November 2016.  The remaining summary cause provisions will be replaced by special simple procedure rules by September 2017.  Simple procedure is designed to be an accessible, swift, inexpensive and informal Court procedure, for cases under £5,000 in the Sheriff Court.  People should be able to sort out problems without requiring legal representation.

**What we have done so far**

CAS held a focus group of bureau and in-court advisers in 2016 to consider the new Simple Procedure rules and to provide feedback to the Scottish Government on how it would impact on consumers and advice services.

**What we will do**

CAS intends to report on our initial findings and will continue this work with a follow up report on the transition to the special simple procedure rules and how they are working for consumers in practice.

**What we aim to achieve**

Through the use of our evidence, we will improve the accessibility and effectiveness of the new procedures for consumers.

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| **Access to Justice: Legal costs** |

**The issue**

Legal aid spending has decreased for a number of years in Scotland, while civil Court fees are increasing as part of the Scottish Government’s goal to achieve “full cost recovery.” The intention is for Court fees to cover the full running costs of the civil justice system.  These trends have the potential to affect large numbers of potential users of the civil justice system.  There is also currently a gap in knowledge in Scotland around the role of legal expenses insurance cover.

**What we have done so far**

CAS has been a key advocate for access to justice for a number of years, including arguing against the introduction of fees in the Employment Tribunal system and subsequently producing evidence that influenced the Scottish Government to announce its intention to remove these legal costs when the power is devolved.

**What we will do**

CAS intends to research and report on consumers’ ability to afford costs associated with the civil justice system.  This research will help identify affordability issues, and will seek to influence key stakeholders to take any identified necessary action to ensure consumers who need to use the justice system can afford to do so.

**What we aim to achieve**

Determine and thereafter enhance consumer knowledge of legal expenses cover and its role in seeking to make legal and court costs more affordable.”

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| **Access to Justice: Digital Justice** |

**The issue**

The Scottish civil justice system is going through the biggest reform it has seen in decades.  The changes include the creation of the Scottish Tribunals, the Scottish government’s digital justice strategy, and the introduction of simple procedure.  CAS previously reported on CAB clients’ access to, and capability with, digital content relating to the social security system in 2013 and 2015.

**What we have done so far**

In 2013 and 2015, CAS asked bureaux to survey their clients regarding their internet skills and access. The findings showed that a significant minority of clients still struggle to get online and make the most of the opportunities that it entails, while some were struggling to cope with essential public services moving online.

**What we will do**

CAS intends to extend on this existing research by looking at digital access and capability levels of CAB clients who seek legal advice in 2017.  On the basis of this research CAS will seek to make recommendations on how to ensure modernisation of the justice system does not leave people without access to justice.  In addition, the opportunities for modernisation to benefit consumers (for example through online dispute resolution options) will be considered.

**What we aim to achieve**

Ensure that all consumers have fair and equal access to the Scottish justice system.

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| **Access to Justice: Regulation of Legal Services** |

**The issue**

The legal professional bodies (Law Society of Scotland, Faculty of Advocates) and the ombudsman (Scottish Legal Complaints Commission) have called on the Scottish Government to consult on improving the current regulation of legal services in Scotland, including how consumers can make complaints against legal professionals.  The current legislative framework is complex, and the complaints process is protracted for consumers.

**What we have done so far**

CAS is a founding member of the Consumer Panel of the Scottish Legal Complaints Commission (SLCC). In addition, CAS sits on a number of other legal services groups set up by both the Scottish Government and the Scottish Legal Aid Board.

**What we will do**

Prepare policy papers on legal complaints and regulation of the legal profession. Engage with the consultation process and any subsequent legislation to protect consumer interests

**What we aim to achieve**

CAS intends to ensure that any changes to the regulation of legal services are made with the consumer at the heart of decisions, to ensure that consumers have confidence in the system and can achieve redress if something goes wrong.

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| **Consumer Education: Nuisance Calls** |

[](https://static.pexels.com/photos/33999/pexels-photo.jpg)**The issue**

Research by Which? has shown that nuisance calls are a significant problem for consumers across the UK, but that Scottish consumers appear to be relatively more affected. Three Scottish cities are amongst the ten worst affected areas in the UK. Nuisance calls can lead to significant emotional and sometimes financial detriment.

**What we have done so far**

CAS is a member of the Scottish Government’s Nuisance Calls Commission which is looking at collective action on the problem in Scotland. In addition, the Citizens Advice Service in Scotland has led the Scams Awareness Month campaign activities in Scotland for the last three years, including the problem of nuisance calls. In 2016, the campaign reached hundreds of thousands of people through print and social media, as well as over 11,000 people face-to-face through Citizens Advice Bureaux.

**What we will do**

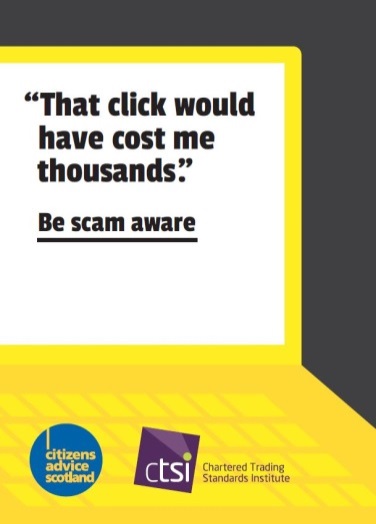
We will work with key partners, including Which?, to undertake a consumer awareness campaign on nuisance calls in Scotland. This will include a national campaign as well as providing support and resources for local campaigns..

**What we aim to achieve**

The key aims of this campaign will be to:

* Raise awareness of the problems of nuisance calls;
* Highlight ways that these could be tackled; and
* Empower the Scottish public to take actions helping to cut down the nuisance calls they receive through promoting awareness of their rights and providing advice and tools to help individuals complain.

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| **Consumer Education: Scams Awareness Month** |

**The issue**

Scams are a huge problem for Scottish people. They are increasing in scope and spreading into all areas of modern life.

The impact of scams can be devastating. They can rob people of their life savings and can damage their emotional wellbeing. Victims often keep the fact that they have fallen for a scam secret due to feelings of embarrassment and shame which plays into the hands of scammers. Raising awareness is key in the fight back against scammers.

**What we have done so far**

Scams Awareness Month is one of our longest running campaigns. Since 2013 we’ve reached tens of thousands of people through both national and community based campaigning. National partners have included Trading Standards Scotland, CTSI, SCOTSS, Police Scotland and Neighbourhood Watch Scotland. Local events led by Citizens Advice Bureaux range from presentations to community based groups to awareness raising stalls in supermarkets and high streets.

**What we will do**

We will lead on the 2017 Scams Awareness Month campaign in Scotland focusing on national promotion and partnership working.

**What we aim to achieve**

We will work to develop an empowered community of consumers by:

* Raising awareness of the extent of scams and the threat they pose to our finances and wellbeing.
* Helping people to recognise the tell-tale signs of a scam.
* Raising people’s awareness of the Citizens Advice Consumer Service and its role in protecting consumers and referring cases to trading standards services.

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| **Consumer Education: Big Energy Saving Week** |

**The issue**

30% of Scottish households are living in fuel poverty and yet many people are unaware of the measures they can take to save on their energy bills and make their homes more energy efficient.

Big Energy Saving Week is a national campaign to help people cut their fuel bills and get all the financial support they are entitled to. The week focuses on raising public awareness of how to switch energy supplier or tariff to get the best deal and make homes energy efficient.

**What we have done so far**

Citizens Advice Scotland has coordinated the national campaign in Scotland since 2012. Each year Citizens Advice Bureaux are provided with support and resources to promote energy saving advice and energy efficiency measures to their communities. Events have been held the length and breadth of Scotland from mobile energy advice on the Isle of Cumbrae to energy surgeries on Whalsay in Shetland.

**What we will do**

Citizens Advice Scotland will coordinate Big Energy Saving Week in Scotland and support Citizens Advice Bureaux in Scotland deliver this assisted action campaign.

**What we aim to achieve**

The key aims of this work are to:

* Increase consumer awareness of energy information and advice;
* Build confidence about the advice and support available, and;
* Tackle the barriers to action, including switching, through face to face contact.

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| **Consumer Education: National Consumer Week** |

**The issue**

There is strong evidence to show that there are significant benefits from seeking redress, but that too often consumers do not do so. National Consumer Week is an annual campaign in partnership with CTSI which focuses on promoting consumer rights and options for redress.

Using evidence from the Citizens Advice Partnership Knowledge Hub, each year the campaign focuses on an issue which is causing high levels of detriment to consumers.

**What we have done so far**

Citizens Advice Scotland has taken part in National Consumer Week since 2013. The campaign has covered different themes each year such as second hand car buying, mobile phones and the quality of goods. In 2015 we promoted the new Consumer Rights Act reaching over 150,000 people through our social media campaign.

**What we will do**

We will work with the Consumer Protection Partnership to identify a theme for the 2017, and work to develop and deliver the campaign in Scotland. A key focus for this campaign will be to develop campaign resources and support Citizens Advice Bureaux to to carry out local activity promoting consumer rights.

**What we aim to achieve**

Through this consumer education campaign we aim to empower people to seek redress when the face an issue with consumer goods or service. Through the promotion of the Citizens Advice consumer helpline we aim to support people to access the information and advice available to them.

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| **Consumer Education: Young Consumers of the Year** |

**The issue**

The Young Consumers of the Year competition has been running for over 30 years led by Trading Standards. The competition has seen a decline in the last 5 years with only three council areas taking part in 2017 in Scotland. Changes to the UK schedule also mean that Scottish schools can no longer compete in the UK final.

Both Citizens Advice Scotland and Trading Standards see the benefit in modernising and expanding the competition. The existing format has the potential to fill the gap in consumer education in schools. A good knowledge of rights and responsibilities – from social responsibility to statutory consumer rights – gives young people a solid footing to deal with the experiences and challenges ahead of them.

**What we have done so far**

Citizens Advice Scotland has supported the competition since 2013 offering sponsorship, team prizes, and administrative support. Using our existing access to up-to-date advice and information on a wide range of topics, work is currently underway to build an information hub as a study guide for students taking part.

**What we will do**

In 2017/18 Citizens Advice Scotland will work with Trading Standards to scope the modernisation and expansion of the current competition. We will consider re-branding and digitalisation, and consult with relevant partners.

**What we aim to achieve**

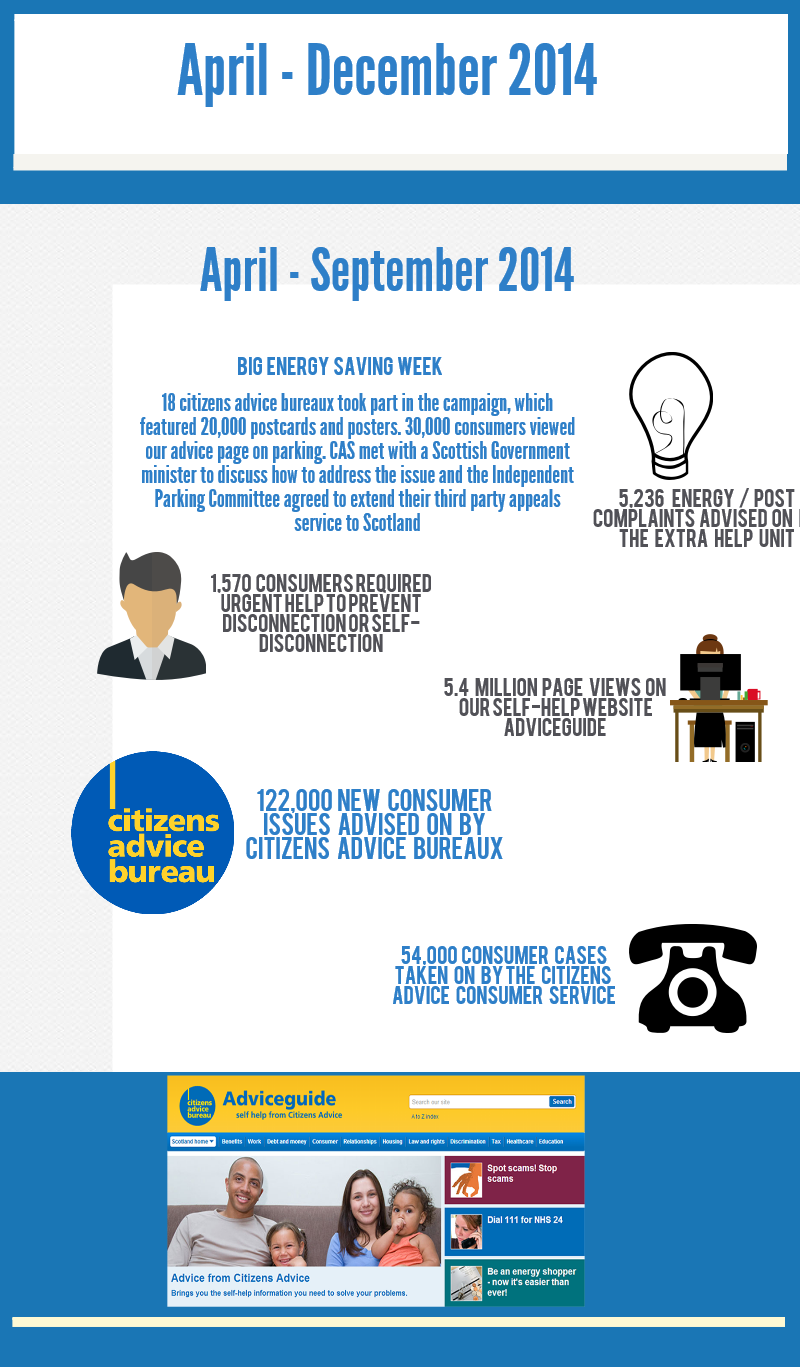
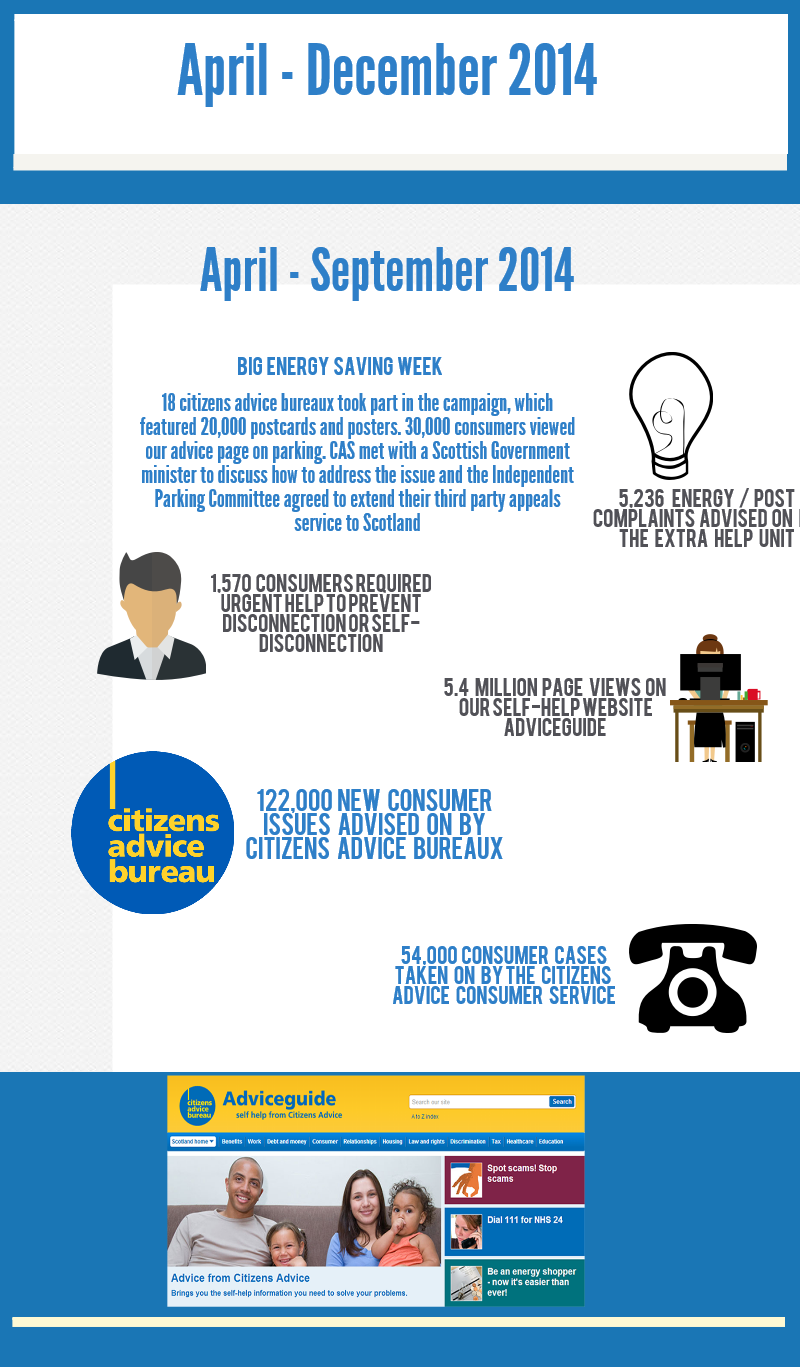
Our ultimate aim is to increase involvement in the competition and bring the benefits of the citizens advice service to a younger audience.

**Appendix 1: How we identified our priorities**

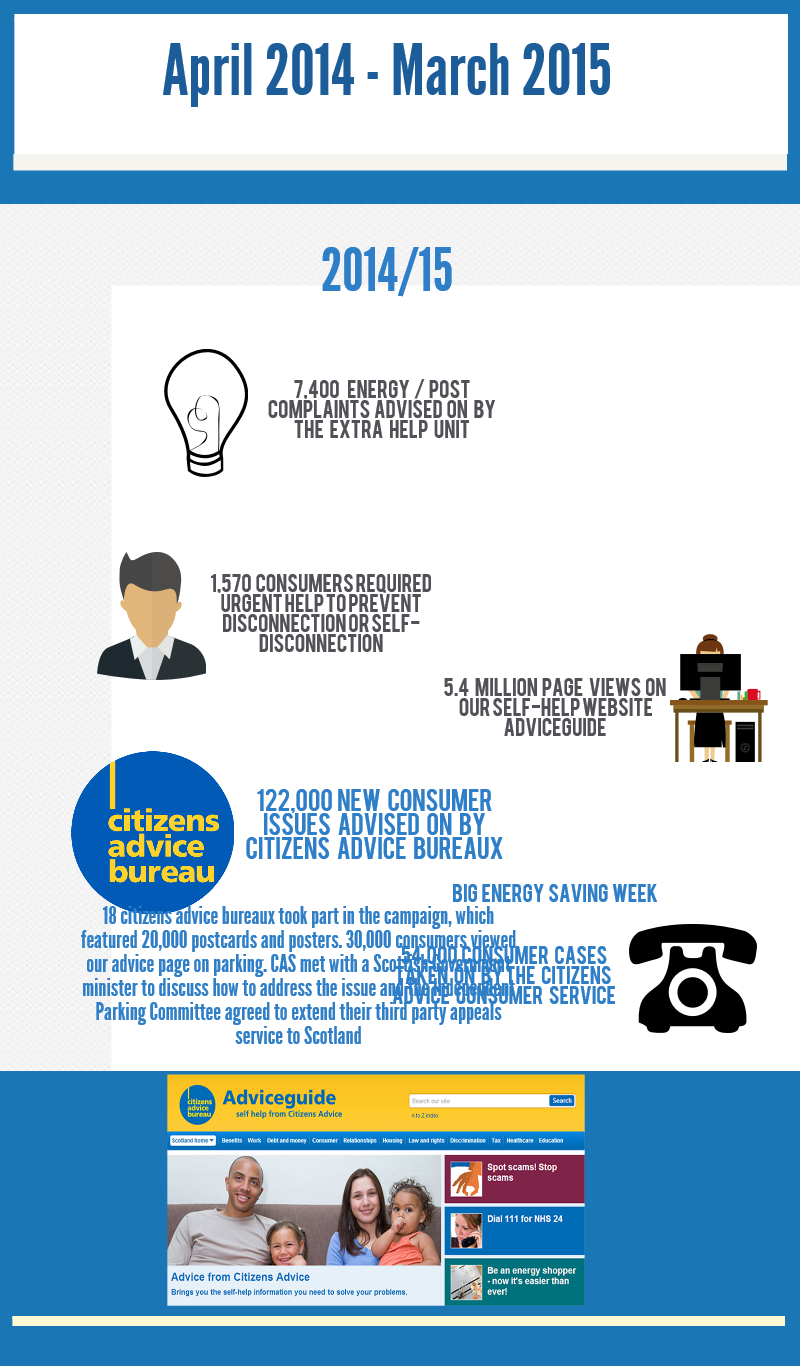
The starting point for the work plan is the CAS Strategic Plan 2013-17, which ensures that our proposed work is firmly fixed to the objectives of the organisation and the wider network.

**CAS Strategic Objectives**

**The evidence**

Our next step was to gather evidence to inform our thinking under each of the strategic aims. This includes more specialised data from within the Citizens Advice Service in Scotland’s wide evidence base including:





In addition to the above, we also consider:

|  |  |
| --- | --- |
| Evidence considered for work plan | Details |
| Views from Citizens Advice Bureaux advisers | Focus groups, surveys and events with many of the 3,000 volunteers and employees in the Service |
| Views from consumers | Commissioned research on representative sample of consumers / interaction with consumers via website/social media |
| Case studies from Citizens Advice Bureaux | 7,000 case details identified and contributed by advisers |
| Government priorities | Programme for Government / Fairer Scotland Plan / etc. |
| Horizon scanning | Scan of upcoming political events, legislation, consumer trends |
| Consumer Protection Partnership (CPP) priorities | Joint work alongside key consumer partners |
| Stakeholder work plans, including CMA/FCA, etc. | Ongoing partnership work with stakeholders |
| Consumer Futures work plan | Joint planning |

**Prioritisation of issues**

We considered and evaluated evidence from the sources above at a section planning day. At this event, we identify key issues, prioritise, and decide work streams and project leads. In considering issues to focus on, we have developed a prioritisation matrix based on the consumer prioritisation criteria used by the UK Consumer Protection Partnership:

**Prioritisation matrix**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Scoring**  **1 = low priority;**  **4 = highest priority** | | | |
| **1** | **2** | **3** | **4** |
| **Part 1:**  **Assessment** | **Level of detriment** |  |  |  |  |
| **Strength of evidence** |  |  |  |  |
| **Scotland context** |  |  |  |  |
| **Proximity of issue** |  |  |  |  |
| **Stakeholder priority** |  |  |  |  |
| **Opportunity for change** |  |  |  |  |
| **Part 2:**  **Organisation capacity** | **Are we well placed to address the issue?** |  |  |  |  |
| **Are other organisations better placed?** |  |  |  |  |
| **Are there partnership opportunities?** |  |  |  |  |
| **Do we have the resources?** |  |  |  |  |

**Part 1** of the scoring matrix assesses quantitative and qualitative evidence on whether the policy area/issue should be a priority for consumer advocacy, considering level of detriment, the specific impact on Scotland, stakeholder views and whether there is opportunity for change.

**Part 2** of the scoring matrix assesses our organisational capacity to take on the issues, considering our resources and whether other organisations are better placed to address the issue.

Based on the scoring matrix, policy areas/issues were assigned a **high**, **medium** or **low** **priority**. Typically, all high priority issues are included in the work plan, with medium priority issues either selected or earmarked for monitoring and/or work in next year’s plan. Medium priority issues that aren’t selected can also be flagged to stakeholders in the sector to potentially form part of their work plan.