

Voice



A magazine for the Citizens Advice
Network in Scotland

WINTER 2020



Finding our way

The network's new direction
beyond the pandemic

Switch on, pitch in
Remote learning and
tutoring: 10 top tips

Home service
Volunteers on advising
from the kitchen table

**Thank
you!**

**It's been a tough year.
But we're proud of
the way the Citizens
Advice network in
Scotland has kept
the service running
throughout 2020.**

Thank you to everyone for
your contribution... and
best wishes for a well-
deserved and peaceful
break over Christmas and
New Year.



Welcome

Crisis and creativity

The events of the past nine months
have transformed our network beyond
recognition.

While Covid-19 was forcing bureaux to close their
doors abruptly in March, it was simultaneously
driving demand for our advice to record levels.

Since then we've battled to master new
technology, overcome isolation, and bring
Scotland's Citizens Advice Helpline to fruition.

Meanwhile, the mix of queries from our
communities has reflected the damage wreaked
by the pandemic, with employment topics high
in clients' minds.

In this edition of Voice we look at the
extraordinary efforts made across Scotland to
keep our services flowing to a client base that
has never needed them more.

We salute the creativity behind our
transformation. We catch up with staff and
volunteers about their feelings now. And we
consider some of the challenges the network
faces over the coming winter.

This edition of Voice is
online-only for safety's sake.
Please share your comments
at voice@cas.org.uk and
let us know about projects
and stories you'd like to
see covered.



The people

While some volunteers adapt to working in bedrooms rather than bureaux, others are taking the decision to step down.

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The tech

The effort goes on to deliver the digital capabilities on which our service now depends more than ever.

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The training

Picking up the pieces of adviser training programmes cut off in mid-stride by the pandemic.

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The standards

We're all working in unfamiliar ways, but our advice still needs to be the best – how are we performing under pressure?

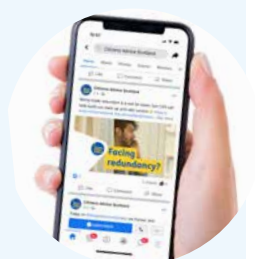
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The campaigning

With the usual community hubs closed, bureaux are finding new ways to get their messages out.

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Gambling support

A new project is equipping advisers to unearth an often-hidden cause of debt and desperation.

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Energy scandal

Meanwhile, the core work goes on – including support for Scots seeking redress for a green energy scam.

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Glad tidings!

It's official: Stirling is a great place for volunteers to work.

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Turning point

The volunteer experience has been transformed by the pandemic. Voice spoke to three Dumfries volunteers about how they responded to the dilemmas thrown up by the new conditions.

'I keep wondering whether to pop back'

Will the longing for bureau camaraderie tempt **Colin Scott** out of his back bedroom office?

Like many volunteers, Colin took the decision to stand back from bureau work when lockdown was imposed. But after a few weeks he resumed his two afternoon sessions per week, working from home.

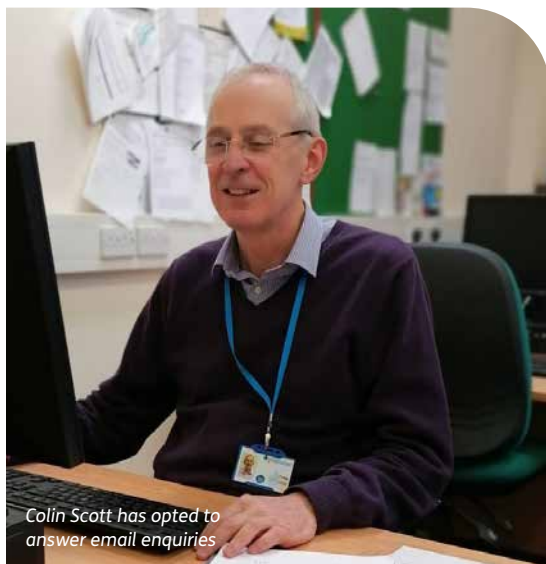
"I was given the option of taking live calls, but I didn't fancy that," he admits. "I discovered that some people had found themselves sitting by a phone that sometimes didn't ring.

"My chosen way was to deal with telephone or email enquiries received by the bureau, which are passed on to me by the office manager.

"The tech works well, barring the odd hitch with my broadband. I have full access to all the applications I would have in the bureau, so I can research and record cases."

A volunteer since he took early retirement from his surveying career ten years ago, Colin finds most satisfaction in handling face-to-face enquiries. He also misses the team spirit of the bureau. So how will he handle the prospect of home working if the pandemic restrictions extend beyond the winter?

"I keep thinking about whether to pop back to the bureau, now that they've installed Perspex screens for interviews," he says. "It's great to be



able to bounce ideas off colleagues when you don't know the answer to something.

"But given the current situation with Covid-19, I'm quite happy working from my wee back bedroom for now."

'It wouldn't feel right to give up'

Covid-19 made **Janice Wells** doubt her future in the network, but she's determined to find new ways to make a difference.

"Being a full-time carer can be lonely and isolating," says Janice. "I volunteered with Citizens Advice to give me the opportunity to have time for being myself."

For ten years, that worked well. But the virus restrictions mean Janet now struggles to continue her volunteer work.

Janice's daughter, Rachel, has severe learning difficulties. The local resource centre she attended regularly has been unable to reopen due to the pandemic.

"I need to be able to respond to Rachel's needs at any time, so answering phone enquiries isn't possible," Janice explains.

"When the restrictions were first eased, I did go into the bureau and handle enquiries there. But once Covid-19 case numbers began to take off again, I needed to stay at home to protect Rachel."

Instead she hopes to contribute to the service in other ways: "I'm trying to set up the ability to respond to email enquires from home. That is easier to do, even with interruptions. I'm also going to start doing social policy work.

"What you do miss when working from home is the social aspect. There isn't often much time to socialise in the office, but it's just good to be among people."

Janice admits she considered leaving the network during lockdown: "I went through a phase where I thought, I haven't done this for months and I'm not sure I can go back to it.



Janice Wells is looking to switch to a social policy role

"I volunteered with Citizens Advice to give me the opportunity to have time for being myself"

"But it wouldn't feel right for me to give up. If and when things do go back to normal, I'd be starting from scratch."

'I'll get back to the piano'

She's volunteered for 32 years – but the pandemic gave **Jenny Cooper** pause to rethink her life and say goodbye to the bureau.

"Our case notes were all handwritten. Deciphering some of the advisers' notes could be hard," Jenny recalls of her first days in the Dumfries bureau in 1988.

"The whole information system was on paper, in huge ring-binders. We had to do cut-and-paste amendments.

"The entrance to the office was in a narrow lane: you had to go up a flight of stairs, and the waiting area was the landing. I remember one client saying she had a broom cupboard bigger than our interview room!"

Jenny saw the organisation evolve (and its premises vastly improve) with the merger of bureaux and welfare rights organisations across Dumfries and Galloway in the mid-1990s.

At the same time, her own range of skills was expanding. She specialised in debt advice, and joined the board of DAGCAS as a volunteer director.

"We became busier than ever, and the cases are definitely far more complex than they used to be," Jenny recalls. "I made a lot of friends too: we had lots of social outings. Thanks to the pandemic we've missed our visit to the Annan distillery, which I was really looking forward to!"

While she admits she will miss the bureau, "I would have to work at home during the pandemic because of my age – and unfortunately our internet connection wouldn't support that. And I do prefer face-to-face interaction with clients.

"I'll be able to spend more time playing the piano, which helps keep my arthritic fingers moving! I'm also getting involved in genealogy with my younger daughter to trace our ancestors."



Jenny Cooper, pictured at her socially-distanced send-off in Dumfries bureau

"I would have to work at home during the pandemic because of my age - and unfortunately our internet connection wouldn't support that"



Tapping in to the volunteer surge

The pandemic has inspired more enthusiasm about volunteering – but awareness of opportunities within the network is low.

That's a key finding of research carried out for the network to assess how best to attract new volunteers.

It took views from Scottish focus groups in three demographics: older people, younger people and EU nationals.

The younger group's awareness of the network was low, while most of the EU nationals had not heard of Citizens Advice. The older group were more aware.

Motivations for volunteering were chiefly around altruism and helping others. Young people in particular saw it as a way to gain new skills.

All the groups had some concern about a six-month training requirement, while recognising the complexity of the material to be taught. It was suggested the training should be conveyed in terms of weekly time commitment as well as time to completion.

Flexibility of training was key for many. One of the research recommendations was to publicise non-adviser volunteer roles, which might require less training.

When asked to rate recruitment advertising materials, the groups responded best to those showing a diversity of volunteers, like the one above.

The future at our fingertips

Tech has always supported our services – but Covid-19 brought it right to the forefront. We look at the extraordinary effort to accelerate the network’s digital powers...



A windswept car park. From different directions, two cars pull in. One driver gets out and opens the boot. Inside: a stash of gleaming laptops and other tech equipment.

In other circumstances, the scene might have raised eyebrows of the local constabulary in Inverness. But this was an errand of mercy, one of several handovers to keep the network running as lockdown took hold.

As advisers moved from bureaux to their own bedrooms, living-rooms and kitchen tables, they desperately needed tech. But so did the rest of the world.

“One of the big challenges was just being able to buy the laptops, headsets and licences we needed,” says IT business systems lead, Marie Rose. “We were competing with massive government departments and other employers. Prices were



Marie Rose

getting a bit silly.

“Our main supplier is Dell, but lots of their factories are in China and were closed at that time. We had to rely heavily on some external suppliers to source what we needed.”

Daisy-chain

With travel abruptly restricted, special permission had to be gained from the Scottish Government so that CAS staff and family members could transport the kit to the right destinations.

“Couriers and Parcelforce were overloaded too,” says Marie. “To get things out on time was complex, and there was a lot of daisy-chaining of deliveries.”

One link in that daisy-chain was Dawn Nicolson, bureau coordinator at Inverness. She picked up that delivery at the local retail park, ferrying some of it on to Moray and Banff & Buchan as well as distributing kit to her local advisers.

Getting people up and running in their homes was the next challenge. From serving 70 bureau locations, the IT team was suddenly required to

support thousands of new, makeshift workplaces. The result was a hail of helpdesk tickets.

Dawn's degree in business studies and IT came into its own here, enabling her to set up each local adviser's laptop rather than rely on central support. "CAS IT did a brilliant job, but we were keen to do as much as possible at our end to try to ease the burden on them," she says.

Inevitably there were still snags. "Mobile connections in the Highlands aren't always the best," Dawn says. "Some of our people have poor connections.

"When something went wrong, it wasn't always clear what the problem was. The IT team were able to carry out line speed checks – so we could at least see whether the problem was with the Avaya system or the individual's own set-up."

"CAS IT did a brilliant job, but we were keen to do as much as possible at our end to try to ease the burden on them"

Diversion difficulties

Meanwhile, the Central Borders bureau in Galashiels was dealing with similar headaches.

The technical and logistical issue of diverting calls to remote locations was a big problem at first, says manager Kathryn Peden.

"Initially the calls were being diverted to my mobile and our session supervisor's – it's amazing how many clients phone at all hours of the day and night!" she says. "But then we had a technical problem with calls that would make one ring and then stop – very frustrating and making it impossible to answer.

"Thankfully we were still getting emails, so we were able to keep the service running. And after the first couple of weeks, a volunteer who lives close by offered to come in to staff the phones, which was a godsend." ➤



What next for our helpline?

The future of Scotland's Citizens Advice Helpline (SCAH) will be assessed as its pilot phase concludes this month.

The pandemic fast-forwarded plans for a network phone service, which had been discussed for some time.

Equipment was swiftly developed. SCAH launched in early April, staffed at first by 25 advisers from four bureaux. They handled 700 calls in the first three days.

In July, the Robertson Trust provided funding of £250,000 to support the helpline for a further pilot phase of three to four months.

Demand has remained high, and many more bureaux have got involved. A co-design working group is considering how to shape the service for expansion to all interested bureaux.

Galashiels also struggled with some volunteers' remote access and more recently in securing Avaya licences for laptops in the event of a further lock-down.

But Kathryn emphasises: "I know how hard the CAS IT team have worked to keep things running, and the pressure they're under. They are doing a great job."

Device disruption

The gradual, tentative return to bureaux since the summer has brought its own tech challenges.

"Every piece of work you do affects another two or three down the line," says Marie Rose. "The devices we configured for home working are now turning up in offices, where they won't work."

So one of our big priorities now is building a VPN (virtual private network), which will allow people to work as if they're in the office, no matter where they are."

The Inverness bureau is among those to have reopened. "There's still the odd glitch, but things have settled down a great deal," Dawn reports.

In Galashiels, too, staff and volunteers have gradually returned to the fully risk-assessed, socially-distanced bureau. And the bureau's Money Talk adviser is handling calls locally as well as from the Scottish Citizens Advice Helpline.

Kathryn Peden is upbeat about the future: "I feel quite confident now that if we do go back into lockdown, we would be able to pick up the pieces and provide a full service from home if necessary."

Tech investment under way



Telephony: **£250,000**

To flex capacity for bureaux



Advice: **£150,000**

Including licences for bureaux to access Child Poverty Action Group content



Home/office working: **£124,000**

Creating secure platforms



CASTLE: **£80,000**

Moving to the cloud for easy access



Volunteer capacity: **£50,000**

New laptops and licences to expand home working



Other projects: **£160,000**

Including an appointment booking system



Direct to bureaux: **£800,000**

To invest in local pandemic priorities

Counting the cost of an energy scandal

The road to redress is long for victims of a green energy scam – and for their bureau champions.

It's 7 years since a rogue trader duped thousands of Scottish householders under the UK government's Green Deal. But new victims are still emerging.

Scots who signed up for home energy improvement works by Cambuslang-based firm Helms often realised the financial consequences only much later.

They had signed up to debts that vastly outweighed any energy savings. Because the debts were attached to their properties, it was hard to sell their homes.

Customers had also signed away any income from 'feed-in tariffs' – selling spare energy generated by their new solar panels to the national grid.

With Helms in liquidation, victims must appeal to the government or to the Green Deal Finance Company. To stand a chance of reducing their debts, they need to produce comprehensive evidence, including years of energy bills.

Linda Corbett, energy adviser at Kilmarnock bureau, is currently advising 27 people affected, some



of them elderly and vulnerable.

"One of the first cases was a couple in their 80s. They didn't know they had been mis-sold their Green Deal plan – I was the one who had to break it to them," says Linda.

"Besides facing their shock at having been scammed, they also had to try to remember what had been said to them at the time, and seek out records."

The wider damage is to public confidence in future schemes, as Scotland bids to become a net-zero society.

"There will be a big drive to make homes more energy-efficient, which is positive. But we're saying to the Scottish Government that it has to come with tough consumer protection," says Rebecca King, energy policy officer.

CAS has also called for a UK parliamentary inquiry into the Helms scandal. While resisting this more narrow scope, the Business, Energy and Industrial Strategy Committee has put consumer protection at the heart of its new inquiry into decarbonising heat.

Meanwhile, new Helms customers still emerge in response to media coverage. "We know more than 3,000 homes across Scotland had Green Deal work done by Helms. Some will be handling their own complaints, but even so, only a fraction have come forward," says Linda.

"Some are deterred by feeling it was their own fault. I always emphasise that they were targeted by a plausible scam, reassured by the government backing, and often given no time to digest the details."

Helms is a significant pressure on Kilmarnock and other bureaux, taking up two-thirds of Linda's workload. But CAS teams provide support and expertise, Linda says: "If any advisers encounter a Green Deal case that seems daunting, they shouldn't be shy to approach the Energy Policy team."

From classroom to kitchen

It hasn't always been easy, but remote training is providing lots of unexpected benefits for people across the network.

Until this year, Shetland volunteer Christabel Garrick had rarely taken up CAS training opportunities. The need to travel to Aberdeen or Inverness was a deterrent.

Cost was on Christabel's mind too: "As a generalist volunteer, there are so many courses that would be relevant. But even though everybody was very encouraging, I was aware of the expense of the travel for the bureau. I felt that should be for the paid staff." (In fact, CAS reimburses travel costs.)

In any case, remote training has removed the barriers. Over the summer, Christabel completed training in five different topics.

After her latest training session, on helping clients resolve employment problems, she enthused: "It was well presented and split into good learning chunks. We're all getting more comfortable with Zoom – it's been great for the remote communities."

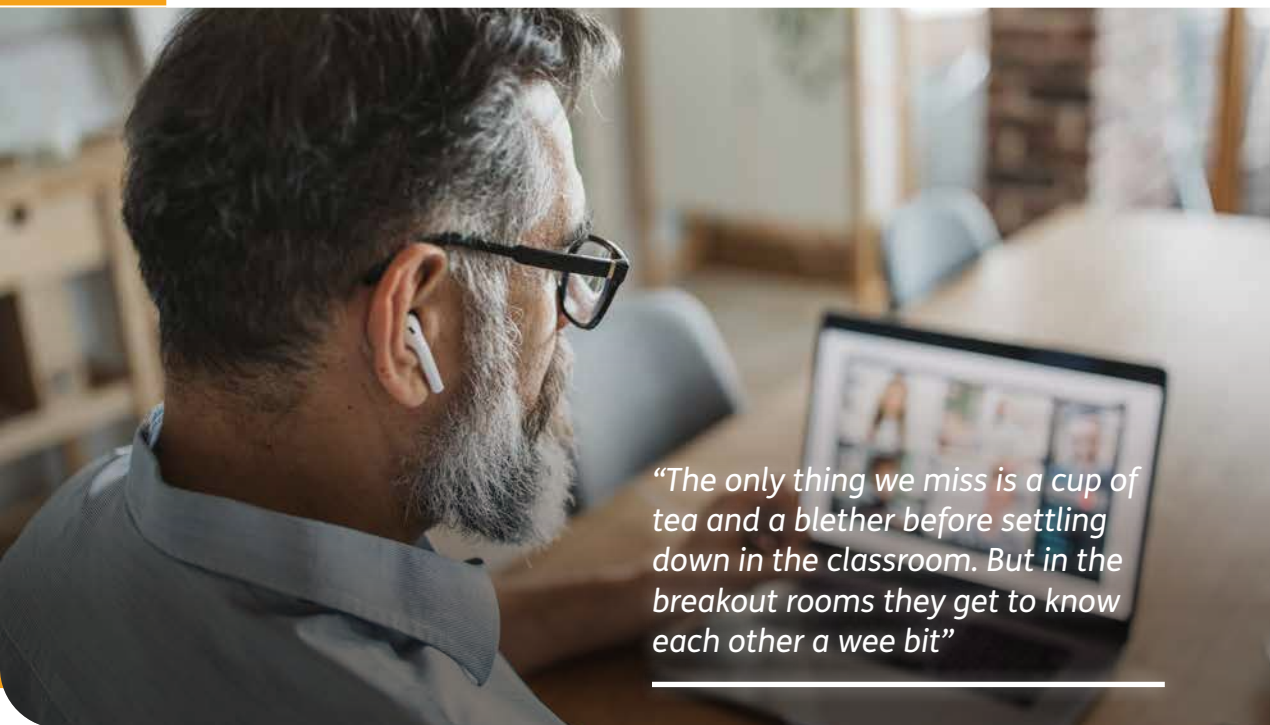
It's not just rural parts of the network that are feeling the benefits. Remote training has delivered a surprising number of advantages.

Oversubscribed

It seemed daunting back in March, admits training manager Annabelle Ridley. But eight months on, "every course has been oversubscribed. Even those people who can't volunteer just now, perhaps because of shielding, can join in if they have the equipment."

Besides adapting its own training programme, the team had to find ways to support bureau tutors. But the first step was getting to grips with all that Zoom and Teams had to offer.

"Everybody's been using Zoom, but mostly for meetings and conference calls. Training is a different kettle of fish," says the team's Carol Dowie. "You have to challenge yourself use more of the Zoom functionality and rethink the session



“The only thing we miss is a cup of tea and a blether before settling down in the classroom. But in the breakout rooms they get to know each other a wee bit”

plan so you can do group work or discussions.

“Essentially we had to learn all the functionality ourselves, then go back and analyse all our session plans, dismantle and reassemble them.”

Anxious

The resulting tools were a boost for Parkhead training officer Mandy McGinley. She admits she was anxious about embarking on a new adviser training programme without having met her volunteers in person.

However, with the usual intensive sessions chopped into two-and-a-half hour chunks, the programme has gone well: “Everybody’s really enthusiastic. They’re so committed and passionate,” Mandy says.

“The only thing we miss is a cup of tea and a blether before settling down in the classroom. But in the breakout rooms they get to know each other a wee bit.

“We’re going into winter now, and in classroom learning that usually means people don’t turn up when the weather’s terrible. But that doesn’t

happen with Zoom: people find the training more comfortable in their own environment.”

At the Drumchapel bureau, Gillian Pollock was also pleasantly surprised by the outcome of her adviser training programme, completed by 17 participants in September.

Flexible

“The biggest positive for us was that we still had most of our volunteers at the end of the course, even though it had taken considerably longer than normal,” she says.

“That’s probably down to the fact that remote learning is much more flexible, especially for people with childcare or work commitments. And because space and equipment in our office is limited, we’ve also been able to train more volunteers than we normally would.”

Whatever the course of Covid-19, remote learning is here to stay, Annabelle Ridley concludes: “Initially we were wondering how long we would need to do things differently. Now we know the answer is forever.”

5 ways to get the most out of remote training

Master the tools

1

By now, we're all Zoom-experienced. But do you know how to 'raise your hand' digitally? See everyone in the meeting? Record a session for future use? Playing with some of the more advanced functions (and just remembering to unmute when you join) will help you get more from the session – and make it a smoother experience for all.

Be patient

2

Many participants, and tutors, are still finding their way. Training modules have been torn apart and repurposed. Glitches are inevitable. "If it goes wrong, it goes wrong – you have to have a sense of humour about it," says Mandy McGinley, Parkhead training officer.

Turn up early

3

The traditional chat over tea before the start of a training session has been lost. But the CAS training team is keen to restore this critical bonding element. "We now plan to invite trainees to come 15 minutes early, to capture some of that social aspect," says team member Carol Dowie.

Be seen

4

It's hard to engage with a blank screen. So if your connection allows, put aside bad hair worries and switch the camera on. For colleagues with hearing difficulties, it's critical: "We've had trainees who need to see people's lips moving so they can pick up what's being said," says Drumchapel tutor Gillian Pollock.

Pitch in!

5

Remote training fosters more hesitation about responding to questions. But holding back makes it harder for tutors, already struggling without the body language of the classroom. "We have to work harder to get people to interact," says Gillian Pollock. "But that contribution is the only way you can gauge whether people are following you."





5 tutor tips

Master the tools

1

Useful for learners, indispensable for tutors. “I had thought I was pretty competent using Zoom and Teams,” says Drumchapel’s Gillian Pollock. “But for our adviser training programme I realise I would need to learn everything the platforms could offer us, and make sure everyone delivering the training was also confident with the tech.”

Be flexible

2

The 22 volunteers on Parkhead’s current adviser training programme can’t all attend every session in full. “Some have work commitments, others are students fitting it in between lectures,” says Mandy McGinley. “Sometimes people have said they could join a session for 15 minutes. That would be disruptive in a classroom, but on Zoom you can admit them, say hi and continue. As long as people are working through their CASLearn modules, we’re happy with that.”

Keep it varied

3

Polls, breakout rooms, whiteboards, chat facilities – the best training sessions use a variety of tools. The CAS training team has rewritten session plans with this in mind, says Jo Wood: “We’ve gone through materials to make sure we’re not using the same things over and over, and to keep it as engaging as possible.”

Involve everyone

4

Making sure all participants are actively involved is about more than asking questions. Mandy McGinley tells of a colleague’s experience in an otherwise valuable course: “In the group session, they put everyone else into breakout rooms but they forgot her, so she was sitting there by herself!”

Share your discoveries

5

The CAS team are hosting weekly sessions for tutors to share problems, experiences and tips. Gillian Pollock finds them inspiring: “I haven’t left a session yet without the spark of an idea,” she says.



“You need a sense of humour”: Parkhead’s Mandy McGinley joins a Zoom call with volunteer adviser Maureen Daly

Stand by me

Watching fully-fledged advisers at work, then being watched in turn, are key stepping-stones for trainees. How can this work in the era of social distancing?

Rachael McCallum's work in this area as training officer for West Lothian's adviser programme is now informing guidance for the rest of the network. She looks back at the challenges she faced.

Shadowing

"For the shadowing process, I took client calls and dialled the trainees in to a conference call in groups of two or three, so they could listen in. At the same time I had Zoom running and screen-shared my desktop so they could see me using CASTLE. We had group discussions after the call ended.

"I also completed email enquiries in small groups, with trainees contributing their ideas on how to help the client. They were able to begin using CASTLE and AdviserNet via the remote control feature on Zoom.

"There were setbacks. I had thought we would use the Avaya system, but that turned out to require a very expensive licence that we didn't have at the time. So I figured I would just use my mobile – but my carrier didn't facilitate call conferencing. I had to come into the bureau to answer calls.

"At the same time, my internet connection wasn't the most sustainable. We were thrown off Zoom at times. I had to resort to emailing a case study enquiry and posting it up on Slack for the trainees.

"My manager had suggested that we record the interviews, so trainees could observe the interview and advice process. I didn't take to that at all – the moment I knew we were recording, a switch went off in my head. It was horrendous so we didn't pursue that option!"



Supported interviews

"At the supported interviewing stage, I role-played a client while the trainee took the lead as the adviser. The trainees would access the remote desktop through Zoom. I got to make up my own enquiries, so there was a good variety of topics.

"The trainees completed six supported interviews, followed by a management check – all via Zoom."

Bureau induction

"After that we had a three-week transition period. In week one, the trainees responded to emails. In week two, they moved on to handling phone calls: checking a caller's details, promising to phone back and then taking a deep breath. They had supervisor support on hand as well as me to mentor them for the first few weeks.

"Week three is an opportunity to develop any communication or IT skills, before moving to face-to-face enquiries.

The results

"The first three trainees from our spring training programme, which was delayed by lockdown, are now working on face-to-face enquiries in the reopened bureau.

"That's gone well. Remote training certainly hasn't been detrimental. In fact I think having the consistency of a single monitor, rather than a different person each session, meant the trainees weren't as nervous as they might have been in the bureau."

Masked crusaders

Face-to-face campaigning might be off-limits, but the network is still finding ways to highlight the issues that matter.

Flexibility is key to the network's campaign work in the post-Covid-19 era.

Not only has the campaign funding process been streamlined, in line with bureaux' feedback, but bureaux can also choose to pick up campaign topics as they become locally relevant.

For example, the national campaign on redundancy rights ran for a fortnight in October, with several bureaux involved. But the grim reality is that this issue is likely to stay relevant for some time.

"It's fantastic that bureaux supported the initial campaign period, but local communities might experience their own spikes in redundancy further down the line and decide to campaign then," says Barbara Adams, senior officer for campaigns.

Whether or not they choose to get involved, every bureau will benefit from the campaigns tools. The current drive on income maximisation is linked with an online money management tool. And the redundancy campaign provided a ten-point checklist for those affected.

"When you're told you're going to be made redundant, it's almost like a grief process, with shock, denial and anger," says Barbara. "So it's handy to have a clear list of things you need to know about, like checking your holiday pay." ➤



"When you're told you're going to be made redundant, it's almost like a grief process, with shock, denial and anger"

Redundancy: Lightening the load

It's known as the Wee County, but that doesn't make Clackmannanshire's Covid-19-related economic ills any smaller.

Unemployment there is already higher than the national average. In common with national network trends, the Alloa bureau saw a spike in employment enquiries in the spring, with levels still high.

That's why the bureau chose to take part in the network's recent campaign on redundancy rights. "It's important the local community know they can come to us for advice on employment as well as benefits and debt," says Jennifer Kean, management team support worker.

With the closure of the community centres and cafes where campaigns usually get good engagement, the Clacks team focused on social media and the local paper, as well as the local MSP, council and voluntary organisations.

The message was that the CAB is well placed to advise on redundancy: "It affects all aspects of your life," says Jennifer, "so it helps to have all that advice in one place, with one person who can talk you through it all and lighten the load as much as possible."



Jennifer Kean with Clackmannanshire's campaign poster

Energy: Round table goes virtual

Last year, a client focus group gathered around a table in Inverness for a discussion about energy campaigning.

This October's exercise took place via Zoom. James Brook, energy best deal adviser at the Inverness bureau, approached it with some concern.

"The worry was, are people going to speak over each other, will it be harder to gain engagement?" he says. "But in fact people ran with the questions, and built on one another's points.

"We did have to reduce the number of participants. With a face-to-face meeting you could have eight to twelve people. On Zoom we had six, which proved to be the ideal number."

Inverness was one of three bureaux recruiting client help to co-design 2021's Big Energy Saving Week campaign. The materials will be an evolution from last year's visuals.

Key issues in Inverness included metering issues, single-supplier high tariffs, and a perception that private landlords were unwilling to carry out energy efficiency measures.



"The worry was, are people going to speak over each other, will it be harder to gain engagement?"



Keeping our standards up

88.7%

Average compliance of audited national helpline calls over 16 weeks (Scottish Association of CAB pass threshold is 75%)

It's official: the quality of our advice is still top-notch.

Given 2020's many abrupt shifts – in working methods, enquiry topics, and fast-changing information – that's a huge achievement.

"Case checking has been going on throughout the pandemic. In fact it's arguable that more checking has been happening, partly because of concerns over lack of face-to-face advice," says CAS quality officer, Richard Sandilands.

"It might have been fair to assume a dip, but our audits show that has not been the case. Our quality of advice remains consistently high."

In the Covid-19 era, making sure we offer the best advice is as vital as ever.

The network has always been proud of its service quality. But when the pandemic first struck, quality briefly took second place to sheer quantity.

At Motherwell and Wishaw CAB, for instance, "the lines exploded", recalls Ellen Donnelly, multi-channel coordinator.

"I was saying to advisers, 'Just take the calls, talk to people, reassure them. We're the only voice they're getting at the moment'," she says. "But as things settled down, quality became more of a concern again."

Like the rest of the network's army of case checkers, Ellen has continued her quality duties throughout the months that followed. But the process is very different now.



Helpline checks

Regular case checking remains a focus for bureaux. But the checkers are now sifting through a proportion of the cases picked up by Scotland's



“I was saying to advisers, ‘Just take the calls, talk to people, reassure them. We’re the only voice they’re getting at the moment’”

Citizens Advice Helpline (SCAH), as well as those handled within their own bureaux. And remote working has inevitably affected their personal rapport with advisers.

“Quality checking isn’t easy anyway – it’s quite subjective, even working within the set standards – and it’s definitely more difficult when we’re all in remote locations,” says Ellen.

That starts with enquiry handling. No longer able to check issues spontaneously with a supervisor, advisers need to depend more on their own knowledge, the information system and other resources, or call the client back.

For advisers working on SCAH, this issue has been partly addressed by the launch of a weekly rota of session supervisors who can be contacted for help.

Feedback barrier

Giving feedback to advisers about their enquiry handling has become harder too. For advisers, reading comments on CASTLE can be a very different experience to hearing them from a trusted colleague.

“Written feedback can seem quite clinical, so it’s always useful to be with the adviser in person when you deliver it,” says Ellen. “Now we have to be more aware of how our critique can affect somebody, while of course protecting the client’s interests too.”

Fellow case checker Jacqueline McDonald, service delivery manager for Citizens Advice and Rights Fife, agrees. “With access to Teams and Zoom, technically there shouldn’t be any difference in the feedback process – but it still creates a barrier,” she says.

“Some of the personal approach can be lost when it’s done remotely. It might be difficult ➤



Jacqueline McDonald

for the person giving the feedback as well as the person receiving it.”

Data overload

For advisers and checkers alike, one of the toughest aspects of the pandemic has been the constantly changing flow of Covid-19-related information.

“There was such a volume of email threads that it was easy to lose track,” Jacqueline says. “The information was very helpful, but it was hard for people to get their heads around the new procedures of different agencies.

“As checkers, it was hard to know what was the right way forward: had a procedure been followed properly, given that it only came into being weeks earlier?”

Checkers unite

Remote working does have at least one benefit for the checkers. Their twice-yearly quality advice forums are among the few events generally agreed to have been improved via the medium of Zoom.

With travel to the cities no longer necessary, more checkers than ever are able to join in. For the latest event, a record 130 took part, discussing common issues and sharing tips and best practice.

“It’s opened up the event and made it more accessible,” says quality officer, Richard Sandilands. “And with checkers attending from across Scotland, it feels like a properly Scottish network, rather than a regional one.”

For Jacqueline and her colleagues, this has been valuable. Several experienced Fife checkers have been able to attend their first forum to share quality of advice updates – something that is now hard to arrange locally.

“Sometimes you just want a quick review with your immediate colleagues,” Jacqueline says. “But now there’s no five-minute conversation while you’re making a quick cup of tea – every conversation becomes an hour on Teams!”

Time for Scotland-wide checks?



Thanks to the rollout of Scotland’s Citizens Advice Helpline, a caller in Dumfries can now talk to an adviser in Caithness, and vice versa.

So should our quality checks be done on a national basis too?

“I’m very passionate about the network acting as a single network, while bureaux still hang on to their local footfall. I think we all need to join up and help each other in terms of quality.

“Although the bureaux have their own traffic coming in, the majority are giving helpline advice just now. If we see something that’s not right, we should be able to feed back instantly to that adviser, without stepping on people’s toes.”

Ellen Donnelly, Motherwell and Wishaw

“In an ideal world, peer review between bureaux is the way to ensure best practice. As an agency we have peer reviewed another bureau when asked, and the end result was good for both. But it would have to accommodate the variation in bureau sizes.

“Inevitably, one issue is how feedback from an external bureau is communicated. Ideally it would be presented in a positive way, and would be gratefully received, but I’m not sure we’re at that stage yet!”

Jacqueline McDonald, Fife

When the fun stops

Problem gambling often stays hidden, but advisers can help to root it out.

Meeting a client with issues linked to drink or drugs is an everyday event for advisers. It's much rarer to support a client who presents with a gambling problem.

That's not because they're thin on the ground. Official statistics suggest around 2m UK adults are suffering some level of gambling harm, including 340,000 'problem gamblers' – and this is widely seen as an underestimate.

But it's often a hidden issue. Outward signs can go unnoticed by family and friends, allowing debt to spiral out of control.

"We don't expect advisers to act as therapists or gambling counsellors - it's about being that point of access for specialist help"

"It's a stigmatising problem, and it's quite insidious," says training and engagement officer Ryan Kay.

Ryan is part of the network's four-strong team that aims to raise awareness of the issue. The ultimate goal is to put gambling support on a par with the support offered for drug or alcohol misuse – enabling clients to gain control of the problem.

Unusually, the GambleAware-funded project is focused on advisers, rather than clients. As Ryan emphasises, the aim is to equip advisers to recognise the signs of gambling harms.



“We provide people with the training to identify the signs of gambling harms, and to open up that conversation,” he says. “We don’t expect advisers to act as therapists or gambling counsellors – it’s about being that point of access for specialist help.”

The network is well placed to spot the problem, says Ryan’s colleague Michelle Mundy, whose project area runs from Elgin to Dundee.

“Money advisers are more likely to see gambling addictions – sometimes before a client discloses it – because they have access to bank statements,” she says.

Temptations are growing, from the introduction of gambling apps to the popularity of so-called ‘loot boxes’ – digital packs bought by video game players, which might or might not contain useful features.

“Money advisers are more likely to see gambling addictions – sometimes before a client discloses it – because they have access to bank statements”

Citizens Advice has found clients typically present with a cycle of debt. The underlying cause of gambling can go unmentioned unless an adviser is trained to get to the root. Investing in the team’s hour of training could make all the difference.

“We understand bureaux are stressed to the max at the moment,” says Michelle. But the team hope more advisers will be able to use the short gambling screening tool with clients: “It depersonalises that recognition process, and makes it look less like an adviser’s judgment call,” Ryan says.



The gambling support team will be able to handle formal referrals, but advisers can point clients directly to a range of support. While specialist services are concentrated in cities, there are many treatment options for those in rural areas, as well as online self-exclusion tools.

As Ryan says: “The good news is that there’s a lot more you can do to exclude yourself from gambling than from other addictions.”

To book free adviser training on gambling support, email gamblingsupport@scottishcabs.org.uk

Addicted to the buzz

For Linda, 57, it started with a trip to see greyhound racing. Then she played roulette at a casino and found herself hooked. The habit got her into debt: “I thought nothing of losing £1,000 a night,” she told the GamCare support service.

Jonathan, now 21, spent his £3,000 savings for university on buying ‘loot boxes’ – random packs of players to build up his team for the FIFA football video game. “I was addicted to the buzz of chance,” he admitted in a [BBC interview](#) this year.

2 million

UK adults are affected by gambling harms

340,000

are estimated to be problem gamblers

Quality mark for Stirling's volunteer experience



After Covid-19, it might be even tougher to source volunteers and funds – but Stirling CAB has gained a competitive edge.

In the midst of the pandemic, Stirling CAB found reason to celebrate. The bureau has achieved the prestigious Investing in Volunteers (IiV) accreditation for the second time.

An official audit praises the welcoming atmosphere and appreciation offered to Stirling volunteers, with one telling the assessors: “Volunteering here is its own reward.”

It's the second time Stirling has achieved the award, which recognises the professionalism of the systems and structures that support its volunteers.

The accreditation was announced as Stirling's volunteer force was operating at a third of its pre-pandemic level. Many of the usual pool of 90 volunteers have health concerns or vulnerabilities that are preventing them working for now.



Stirling volunteers and staff at their daily 9.50 gathering

That makes IiV all the more valuable, says chief executive officer, Craig Anderson.

“Volunteering is a very competitive marketplace,” he says. “Having that external accreditation shows that you look after your most valuable resource – your volunteers – and gives you that added attraction to people who are considering being a volunteer. ➤

“And when it comes to the funding landscape, if you’re making an application for finite funds in the post-Covid-19 world, having that accreditation can be the tipping-point between success and failure.”

IiV is no pushover, however. From start to finish, the accreditation process takes a year. There are nine indicators and 46 practices to be assessed. These include planning for volunteer involvement; recruitment, selection and matching techniques; supporting and developing volunteers; and recognition.

“It’s not easy,” says Craig. “You’re opening yourself up to external scrutiny. The assessors speak to a variety of different people, paid and unpaid, to get a flavour of how you do what you do – and whether you do what you say you do.

“But it’s evidence of quality that’s certainly worth shouting about.”



A welcoming atmosphere

The report by the Volunteer Scotland assessors says:

‘All the volunteers feel appreciated for the time they give to the organisation. They experience a very welcoming atmosphere when they arrive each day. A volunteer stated, ‘Everyone always welcomes you in the morning with a happy good morning atmosphere and they always say thank you at the end of the day.’

‘Volunteers have the opportunity to grow in their roles or move into other roles, where appropriate. Examples include reception volunteers becoming advisers, volunteers becoming board trustees, and volunteers moving into paid employment.’

What Stirling volunteers say

‘I can’t fault CAB, the support is excellent’

‘I’m never afraid to say no, or ask for help’

‘A room here was named after a volunteer, which was a good gesture’

‘We attract a large age range and provide specialist support, so there is diversity of experience and background, as different aspects of what we do appeal to different people’

‘The 12-week training programme was impressive, inclusive, non-threatening, challenging, very professional and supportive. The shadowing was very person-centred’