



# Our Impact in 2019/20

Citizens Advice Scotland Annual Report

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November 2020



# Launching the Big Energy Saving Week 2020 campaign in Inverness

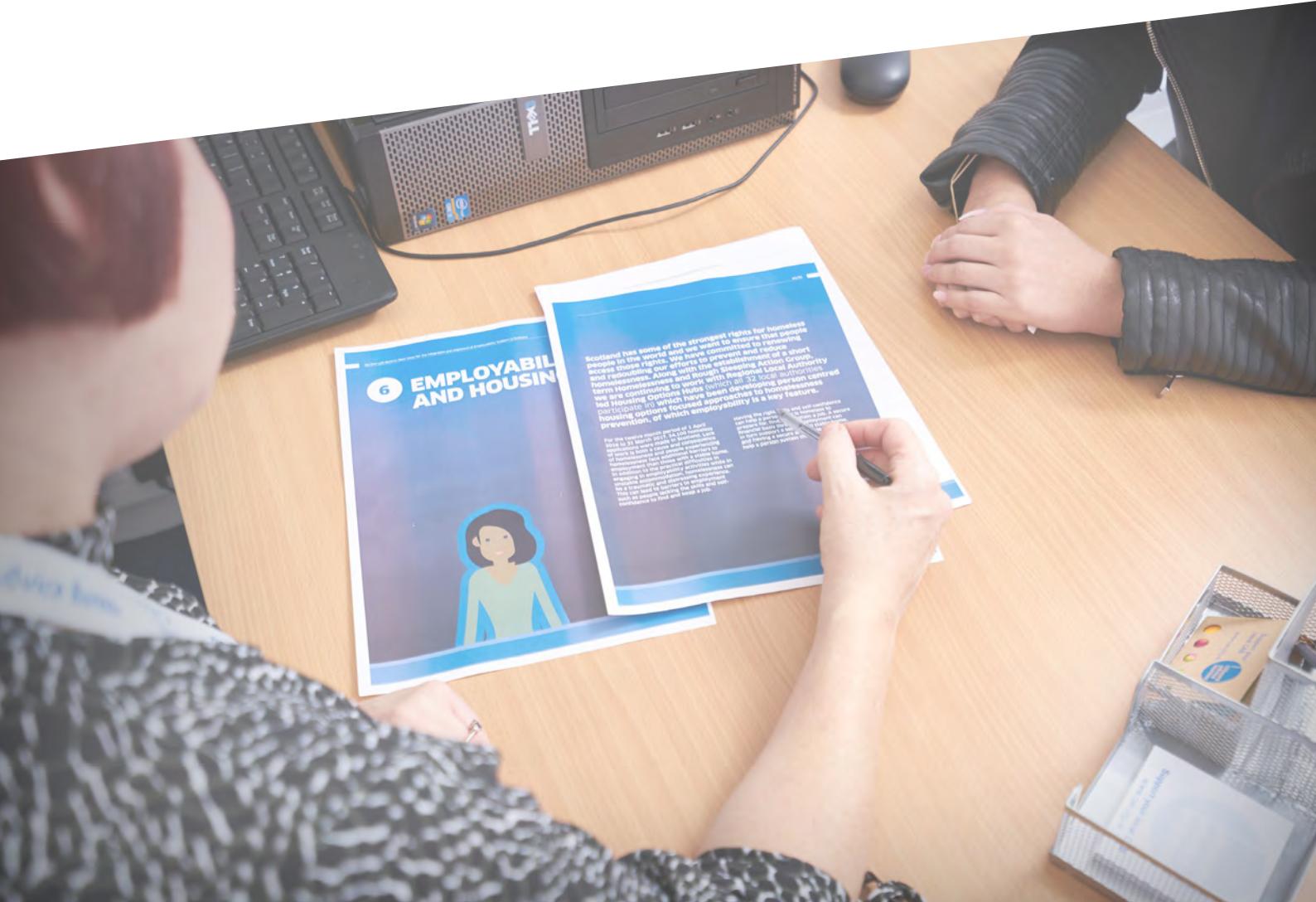
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# Introduction

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Scotland's Citizens Advice network empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and independent advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

At the heart of the network there are 59 individual Citizens Advice Bureaux (CAB) across Scotland, each operating as independent charities in their own right and generally focusing on providing support directly to clients. Every one of these organisations is a member of Citizens Advice Scotland.

As the national component of the network, Citizens Advice Scotland provides training and information

to bureau teams, as well as a rigorous quality assurance and monitoring programme, ensuring that the same high quality of advice is available across Scotland. We work to secure national programmes and projects that provide support to individuals on specific issues (in Scotland and across Great Britain), delivered through bureaux wherever possible and directly where that is most appropriate. We also carry out research, policy work and campaigning on key issues - based on a statistical analysis of the advice sought by clients from across the network.

The end of 2019-20 also saw the impact of COVID-19 begin to be felt across the UK, and this report captures some of the network's initial response to the pandemic to ensure people could still access advice.





## Our vision and purpose

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The Scottish Citizens Advice network has a footprint in every local community in Scotland and by linking this local offering with our national expertise in advice provision, which includes consumer and energy issues, we can ensure that people can access advice where and how they want, regardless of where they live in Scotland.

Our work is two-fold; advice and advocacy.

We hold the largest data set on societal issues outside the public sector and because we are wholly independent from government, we can use our insight, evidence and influence to provide a genuine voice for people.

Our advocacy work spans working with governments, regulators and business at a UK and Scottish level on improving areas of particular detriment, undertaking research and delivering awareness and education campaigns.

We combine high quality research, first hand consumer case studies from across the Citizens Advice Scotland network and industry monitoring to identify and analyse existing and potential consumer issues. This work allows us to then engage with decision makers in government, companies and regulators and achieve changes that will benefit consumers in Scotland.

This virtuous circle of advice and advocacy delivers results for communities across Scotland.

We believe that every citizen in Scotland should have access to free, impartial and confidential advice that helps them make informed decisions, whenever they need it and however they choose to access it.

# Strategic framework

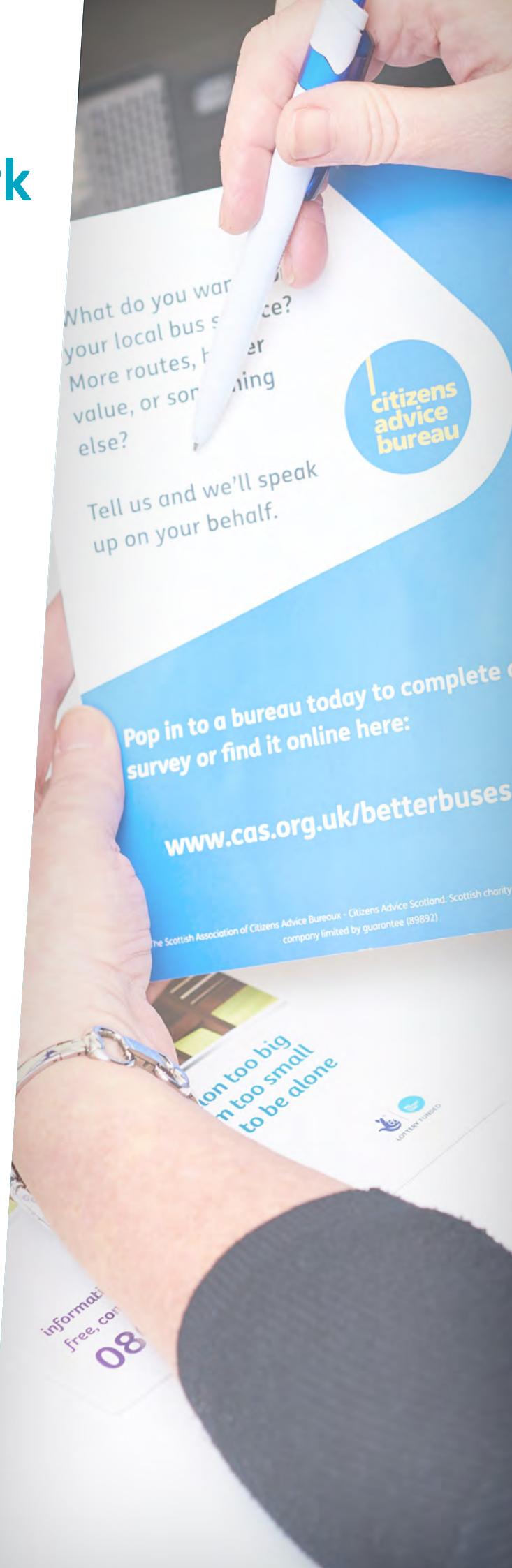
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We aim to build a fairer society by enhancing and adding value to the Citizens Advice network, which provides free access to quality information and advice for all, and by influencing for positive change.

In 2017-18 we created a strategic framework following an extensive programme of consultation and discussion.

This framework is comprised the following four strategic focus areas.

- 1.** Funding and income – appropriate funding and income is critical to the Citizens Advice network and we have a key role to play in securing it.
- 2.** Enabling service delivery – high quality advice and information should be available for all who need it – and to make that a reality we must work together effectively across the network.
- 3.** Building brand. The brand of Citizens Advice Scotland is a valuable asset. We believe it should be protected and that by building it we can provide greater support to the network and to citizens.
- 4.** Advocacy and influence. Citizens Advice Scotland acts as a voice for the network in Scotland, influencing decision makers in the interests of the network as a whole and of citizens.



# Funding and income

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We recognise that appropriate funding and income is critical to the success and impact of the whole Citizens Advice network in Scotland, and that we have a key role to play in securing it.

## Activity and impact 2019/20

Scottish Citizens Advice network -	19/20	18/19
£'m		
Advice services to citizens	12.9	9.3
Including :		
Armed Services	0.7	0.7
EU Settlement	1.1	-
Energy Best Deal	0.6	0.3
Financial Health Check	1.6	0.8
PASS	0.8	0.8
Pensionwise	1.6	1.3
Universal Credit	3.6	1.1
Welfare Reform	1.4	1.4
CAD	-	1.5
Other	1.5	1.5
Advocacy services on behalf of citizens	2.9	2.6
Support to our local bureaux	4.4	3.8
<b>Total investment in services to Scottish citizens</b>	<b>20.2</b>	<b>15.7</b>

## Looking ahead

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- > We appointed a Business Development Manager to focus on income generation opportunities.
- > Particular tendering support for CAB was provided as local authorities tendered for core service, successfully resulting in the CAB retaining the contract for core services.
- > CAS has used its national reach to help in the negotiation with Scottish Government ministers on behalf of local CAB with regard to the suspension of European Social Fund funding, which was causing particular issues in CAB cash-flow in several areas.

# Enabling service delivery

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Every bureaux is supported to be able to deliver the confidential, impartial and expert advice that people across the country have come to expect.

## Impact in 2019-20

- > Our Extra Help Unit based in Glasgow unlocked £1,915,910 in financial redress for consumers.
- > In the early weeks of the lockdown the CAS IT team worked at an unprecedented pace and scale to ensure remote working capability for CAS and the wider network.
- > Continued funding through the welfare reform mitigation funding enabled local outreach and partnership delivery, with more than 500 local partnerships supported to better reach vulnerable groups who are most at risk of financial exclusion.
- > CAS funded North Lanarkshire bureaux to deliver a collaborative project to test multi-channel debt advice delivery which is successfully showing the benefits of flexible debt advice through several communications channels. This has increased the number of people who can be helped, reducing waiting times and supported better ongoing engagement throughout debt advice process.
- > We introduced an upgrade to our learning management system CASlearn. Feedback from the network has been very positive about the improvements made.
- > The advice project telephony services previously delivered by CAD have now been successfully transitioned into the network, both the Armed Service Advice Project (ASAP) and the Kinship Care advice lines are being delivered through new CAB services operating from Motherwell (ASAP) and Airdrie (Kinship Care).
- > The CAS Training Team provided support for the Money Talk Team, EU Settlement Service and Patients Advice Service, producing e-learning modules illustrating different client journeys.
- > The EUSettlement Support scheme has successfully supported over 5,600 EU citizens throughout Scotland, launching a full time national helpline, and 59 CAB providing specialist EU settlement scheme support are now active in the delivery of advice to EU nationals.
- > The Scottish Government have also provided additional funding to develop legal support for the service.

# Building brand

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We've been helping people for 80 years and are recognised in communities and on high streets across Scotland. Our brand is a valuable asset. We believe it should be protected and that by building it we can provide greater support to the network and to citizens.

## Impact in 2019-20

- > Rounded off the celebration of our 80th anniversary with an event in the Scottish Parliament, attended by MSPs, stakeholders and representatives from across the network, this event including a short film made by writer and anti-poverty campaigner Darren ‘Loki’ McGarvey visiting Pollok CAB.
- > During the 2019 General Election the five party leaders in Scotland made videos pledging their support for the Citizens Advice network.
- > Established ‘Voice’ an in-house magazine for the network.
- > Maintained Brandbase, our online portal for bureaux to buy branded content, and supplied bureaux with further communications and campaigns toolkits.
- > Our national campaigns increased our profile including marketing on billboards, phone boxes and bus shelters across Scotland as well as increasing our presence on commercial radio with adverts running during our Big Energy Savings Week and Council Tax: Check to Save campaign.
- > As the COVID-19 pandemic led to a lockdown in March, we partnered with the Scottish Government for a marketing campaign towards the end of the financial year, with advertising across digital, television and radio directing people towards our services.
- > Research and evaluation revealed the strength of our brand, with high scores among the general public and MSPs for brand awareness and brand trust.
- > Work continued to extend the network footprint and work has been initiated with CAS working with North Ayrshire Council from their premises to do so, along with continued engagement and business case presentations to Inverclyde and South Ayrshire.
- > CAS has supported the work of local CAB engaging with universities and their students, to enable volunteering to be recognized as an integral part of student practice, and been working with the Faculty of Advocates, the Law Society of Scotland and the Scottish Universities to develop further pro bono support to the CAB network.
- > We are now able to support CAB by the provision of ward level impact reporting which is of material benefit in engaging with local authorities and councillors. We’re now providing

# Advocacy and influence

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The Scottish Citizens advice network has two principal aims; provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

Citizens Advice Scotland acts as a voice for the network in Scotland, influencing decision-makers in the interests of the network as a whole and of citizens. This takes the form of a range of activities aimed at the general public, government and industry.

Our advocacy broadly falls into four areas: Financial Health, Social Justice, Fair Markets and Strong Communities.

Our advocacy work is also supplemented by national campaigns led by CAS, which offer opportunities for local bureaux to campaign in their area as well.





## Impact in 2019-20 Campaigns

**For Your Benefit:** This campaign ran in Spring 2019 to promote the Financial Health Check service, which has subsequently been rebranded as the Money Talk Team. It focused on tackling stigma associated with claiming social security and encouraged people to claim what they were due.

- > **Scams Awareness 2019:** This campaign encouraged people to be aware of scams and new ways scammers operate online.
- > **Do The Rights Thing:** This was an employment rights campaign aimed principally at young people. We worked with partners such as YoungScot to promote our advice around employment and broadened out to new digital channels like Snapchat to reach a new audience.
- > **Big Energy Saving Week 2020:** This was our first co-design campaign project with the network, with local CABs running focus groups to develop the best messaging and channels to engage with specific consumer types. The campaign saw an increase in people seeking energy advice through the network, and over £150,000 in client financial gains during the two-week campaign period.
- > **Council Tax: Check to Save:** With Council Tax being the biggest debt issue the network sees we undertook a campaign to raise awareness around Council Tax reductions, discounts and exemption, directing people to our online tool where they can check their eligibility. The campaign saw over 224,000 views of the tool over the two-week campaign period, amounting to 17,000 unique users. The network also saw during the campaign period 174 outcomes were recorded, with a total Client Financial Gains of £166,464.79 – an average of £956.69 across each outcome.

# Advocacy and influence continued

## Financial Health

- > Contributed to producing the Collaborative Council Tax Guide, the first ever national engagement of local authorities across Scotland about the recognition of Council Tax collection and issues around debt collection being a real problem for people.
  - > Worked with Edinburgh City Council to change their Council Tax bills to make them more user friendly and signpost towards our online tool.
  - > Secured a commitment from the Scottish Government to review how all the statutory debt options work as a package so that they work in harmony rather than in conflict.
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## Strong Communities

- > Re-established the CAS legal services group and engaged with the network to understand their needs and views on CAS advocacy work on access to justice.
- > Conducted research on post office outreach services and research on the accessibility of post offices and telecoms services for older and disabled consumers; continued to work as part of the CPP project on parcel surcharging and with Scottish Government in relation to their Fair Deliveries for All Action Plan.

## Social Justice

- > Following CAS advocacy the UK Government uprated the levels of Universal Credit and the suspension of the Minimum Income Floor for self-employed recipients of Universal Credit.
- > The publication of the Scottish Government's analysis of their consultation on Disability Payments in October, which set out the shape of these new benefits, was significantly influenced by CAS recommendations including changes to how eligibility is assessed.
- > The UK Government committed to a single enforcement body on employment in December, which was a longstanding CAS position.
- > Chief Medical Officer's guidance on a new fast-tracked disability payments system for people who are terminally ill means that those who have longer than six months can access Scottish disability benefits without requiring any further assessment beyond a declaration from a clinician thanks to the influence of CAS evidence.
- > The Scottish Government announced plans for a Scottish Child Payment following campaigning work by CAS and other organisations.
- > The end of the general freeze on benefits and on the level of the Local Housing Allowance were longstanding CAS positions confirmed this year.

# Advocacy and influence continued

## Markets Water

- > CAS advocated for more robust and effective water and sewerage affordability policy to protect low income households leading to a commitment from Scottish Government to keep charges as low as practicable and to provide support for those least able to afford them.
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## Energy

### Energy efficiency spending

- > Following CAS lobbying activity in January, the Scottish budget featured an increase in spending for energy efficiency measures.

### Emergency Fuel Vouchers

- > CAS advocated for energy supplier fines to be used to create a central fund for emergency fuel vouchers to provide financial assistance to those consumers who are unable to obtain such support from their supplier. In May 2020, Ofgem allocated £10m from the Energy Redress Scheme to create a centralised emergency fuel vouchers fund as part of a wider package of measures designed to protect consumers during the coronavirus outbreak.

### SoLR debt recovery

- > After engagement from CAS, in May 2020, Ofgem issued significant new guidance regarding the recovery of fuel debt owed to a supplier that is no longer trading. This is a significant win for consumers as it means that they continue to be protected by the licence code in the unlikely event that their gas or electricity supplier unexpectedly exits the market.

## Supplier performance

- > CAS entered into discussion with Ofgem regarding evidence from the bureau network showing that a small number of energy suppliers are falling short of their obligations towards consumers. Ofgem is now engaged with several gas and electricity suppliers with a view to ensuring greater compliance with the licence code. This is likely to result in improvements to suppliers' customer offering and a reduction in consumer harm.
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## COVID 19

- > Towards the end of 2019/20 the implications of the Covid 19 pandemic became clear. This required significant changes to how CAS operated to support our staff and the bureaux. Our response can be broken down by our four strategic priorities

### Enabling service delivery

- > In March 2020 CAS transitioned to a remote working model for all of our staff and provided the network with support to transition to giving advice remotely with increased IT support and equipment, as well as public health guidance and HR support.
- > In April 2020, the network launched a generalist telephony service, staffed by CABs across the country

# Funding and income

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- > CAS secured additional funding from the Department of Business, Energy and Industrial strategy to invest in the network to ensure an emergency response to the pandemic. Grants were distributed directly to CABs with other key investment identified for network infrastructure, particularly for IT improvements to ensure more effective remote working, more efficient appointment booking and cloud based technology for our central database and office applications.
  - > In addition to that funding was invested in improving our online advice offering and securing CPAG licences for bureaux to ensure they have access to the best possible information to advise clients. CAS has also invested in audience research to develop a toolkit to allow CABs to campaign to increase their volunteer capacity.
  - > CAS also secured further donations from the Scottish Government to help with PPE and bureaux reopening. The Scottish Government also provided additional funding to help with the set up costs of the helpline. Further to this CAS received donations during the early stages of the pandemic from NatWest, TSB and Scottish and Southern Energy
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# Building Brand

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- > The network was the subject of two significant bursts of Scottish Government marketing in May and August of 2020, to encourage people to seek advice to avoid financial hardship during COVID 19 by seeking advice online, from a bureaux or through the helpline.
  - > CAS partnered with a research company to undertake regular waves of cost of living polling during the pandemic to keep the issue high on the media agenda
  - > CAS produced regular data reports based on network service data during the pandemic which was distributed to key stakeholders such as ministers, politicians, civil servants to position the network as a vital source of information and understanding during the pandemic.
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# Advocacy and influence

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- > The data packs have been influential with ministers as they chart the Scottish Government's policy response to the pandemic, with one minister describing them as 'gold dust' in terms of informing their decision making.
- > CAS also secured a number of changes to emergency legislation as a result of COVID-19, protecting private rented sector tenants from eviction and changes to bankruptcy laws to protect people in debt.



Writer & anti-poverty campaigner Darren ‘Loki’ McGarvey made a short film showing his visit to Pollock CAB.

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and that is the local Citizens Advice Bureau.



[www.cas.org.uk](http://www.cas.org.uk)

 @CitAdviceScot

 CitizensAdviceScotland

The Scottish Association of Citizens Advice Bureaux is a company limited by guarantee and a registered charity and is governed by its Memorandum and Articles of Association which set out the objects and powers of the charitable company. In the event of the company being wound up the liability of the members is limited to £1.

The Association is also known as Citizens Advice Scotland (CAS).



The Scottish Association of Citizens Advice Bureaux -  
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