

Our network strategy gives clear direction over our advocacy role, and sets out the scope and nature of the change we want to see.

At Citizens Advice Scotland (CAS) we use evidence and insight from advice provision in our network and directly drawn from people's experience, to influence for change, through highlighting these issues with decision makers and helping develop solutions, or campaigning to help people realise their rights.

We understand which issues are impacting on our clients, through examining advice data to quantify the harm caused by specific issues by and engaging with our network and receiving first-hand accounts of the problems experienced by people. This is how we select our priority areas for change.



Our vision

Is for a Fairer Scotland where everyone has the advice and information they need to realise their rights, and where the barriers to accessing those rights are effectively challenged.

Our aims

The Network has two aims which are equally important:

- > We provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficult in expressing their needs effectively.
- > We campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights.

Our mission

We have four mission statements that describe what we do as a Network:

- > We help people navigate systems and access their rights.
- > We build resilience in local communities.
- > We support the realisation of human rights.
- > We help change policies and practices to ensure they work for people.

The outcomes we deliver

Our advocacy priorities are drawn from the issues people bring into the network: and so the solutions and outcomes we deliver aim to address those issues at source and prevent them from occurring or otherwise limit their impact on our clients.

The advice we offer is practical and holistic, and so our advocacy solutions are similarly pragmatic.

Much of what we do aims to maximise people's financial wellbeing or reduce the cost of living, but we also seek to improve access to essential and public services, support people to take action themselves through our campaigning work, and build a voice for communities through boosting the capability and capacity of CAB to act as agents of change in their own communities.

By tackling these challenges our advocacy and campaigning work makes a practical contribution to the following Scottish Government national outcomes:

- > Communities: We live in communities that are inclusive, empowered, resilient and safe
- > Economy: We have a globally competitive, entrepreneurial, inclusive and sustainable economy
- > Fair Work and Business: We have thriving and innovative businesses, with quality jobs and fair work for everyone
- > Health: We are healthy and active
- > Human Rights: We respect, protect and fulfil human rights and live free from discrimination
- > Poverty: We tackle poverty by sharing opportunities, wealth and power more equally

The Cost of Living Crisis and its impact on our client group

With the cost-of-living crisis now in its second year, our network has seen the real impact of this on people and communities across Scotland, with high energy pricings driving up financial insecurity and weakening household resilience up and down the country.

While policy makers made a series of interventions around energy bills, such as the Energy Price Guarantee and energy support scheme, demand for energy advice both online and in CABs soared last year. Over the winter months advice on gas and electricity was the single top issue across the CAB network for the first time on record, and the first time a single social security issue was not the biggest issue since welfare reform in the 2010s.

At every stage of this crisis there has been a clear and significant link between people seeking energy advice and needing food insecurity advice, with one in five people who needed additional help on top of energy advice requiring food insecurity advice. This has severe implications for the energy transition with consumers prioritising requests for short-term and immediate support to help them manage the cost of energy, over assistance with longer term changes such as energy efficiency which had previously been a feature of energy advice provided.

Advice around non-priority debt (i.e., consumer debt such as credit cards, store cards and other types of consumer finance) was the largest growth area in percentage terms last year, going from 22% of all debt advice to 27%. This suggests that people have had to turn to commercial debt to keep up with everyday living costs, and this debt may remain a significant financial obligation for people long after inflation returns to a manageable level.

It is essential policy makers do not see warmer weather and potentially falling energy bills or inflation later this year as a sign the crisis has passed, and normality has returned. Many people have seen any financial resilience they may have had eradicated by the cost-of-living crisis. It is for this reason that our plan for change prioritises improvements that will make things better for people struggling to afford the essential cost of living, including lowering the cost of essential services such as broadband for low income households or households in vulnerable circumstances.

Other priorities stem from the changing environment affecting our clients. The new Adult Disability Payment is driving significant growth in advice queries – representing 14% of all benefits advice between April to December 2022. We also know that CAB clients face accessibility and accountability issues in the legal system, including legal practitioners unwilling to take on legal aid cases, a lack of specialist practitioners, and difficulties accessing virtual court or tribunal hearings with a 15% increase in advice related to finding a practitioner from April to October 2022.

THEORY OF CHANGE

The challenge



1. The problem we're looking to address, complemented with some of the data or

evidence



2. At the very highest level, the activities CAS will carry out complemented with the Local Action (tactics)



3. The specific changes we are seeking (this might be legislative change for example)



4. The overall outcomes we are seeking



And the big overall goal

5.











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Financial Health

Reducing the financial harm caused by Council Tax debt



Council tax debt remains the single biggest debt issue that clients bring to the CAB service each year (13% of all debt issues) and we will aim to reduce the numbers of, and the impact from, this type of debt.



CAS will seek to influence national decision-makers such as Scottish Government ministers & officials, COSLA, Improvement Service, parliamentary committees, and parliamentarians complemented by the CAB network influencing local authorities at a local level



- > Improvements in council tax debt collection policies and practices to be more personcentred.
- Greater
 awareness of
 council tax
 reductions for
 those struggling
 to pay
- Automatic application of council tax reductions where data is held enabling this.



Those at risk of council tax debt are aware and able to access entitlements to reductions

Those in arrears are treated with a personcentred approach where financial circumstances is taken into account before enforcement action is taken.



To reduce the financial harm caused by Council Tax debt



Local Action Point

Empower local CABs to engage with local authorities on council tax payment and debt collection policies.















Financial Health

Tackling the vicious cycle of Mental Health and Money problems



1 in 2 people with problem debt have mental health issues and those with severe mental illness are 4 times more likely to be in debt. This is being further exacerbated by the Cost of Living Crisis, Mental health experts have seen a decline in the public's mental health with 61% reporting clients are anxious about household bills and 83% of people reporting to feel stressed due to missing bills



CAS will seek to influence creditors, both public and private along with national decision-makers such as Scottish Government ministers & officials, Public Health Scotland & local health boards complemented by the CAB network working with local authorities at a local level



- Adoption of MAPs and CAS's Mental Health and Money Good Practice Guidance by creditors into their processes to enhance customer support for those with mental health and money issues
- Scaling up of the Mental Health Money Guiders Pilot across Scottish Health Boards
- Ensuring regulation has a particular focus on mental health and the link with money worries, including the new Consumer Duty and reform of Consumer Credit.



- Creditors, both public and private, improve collection policies, procedures and practices when supporting someone with mental health and money issues
- > Regulators enshrine good creditor practice through the specific lens of mental health and vulnerable consumers
- Scottish Government and Public Health Scotland embed money advice support and practices within a person's mental health recovery journey.



To tackle the vicious cycle of Mental Health and Money problems



Local Action Point

Partner with mental health professionals and council officials to develop forbearance measures for those struggling with mental health and money problems.















Social Justice

Safe, secure and affordable rented homes



More people than ever before are now calling the rented sector home. Since 1999, the private rented sector has more than doubled in size, accounting for around 340,000 households. Despite that growth, the experience of private rented tenants is often poor – living conditions can be substandard and repairs difficult to get completed; too many evictions still take place without people knowing their rights, and without consequences for landlords who take illegal action.



The Scottish Government's rented sector strategy and forthcoming Housing Bill represent a once in a generation chance to shape a fairer system for tenants in Scotland. We will use evidence from our network to proactively put forward solutions to the Scottish Government.



During the response to the pandemic, many bold and innovative changes were secured to better protect tenants, such as the ban on evictions. We want to engage early with Scottish Government to ensure that some of these measures are retained and built upon within in the upcoming Housing Bill.



- Improved, fairer eviction process that keeps more people in their homes
- Stronger safeguards and protection for tenants against illegal eviction
- Improved standards in the private rented sector for repairs
- > Clearer understanding of the profile of the private rented sector



Ensure that a safe, secure and affordable home is the new normal for private tenants in Scotland.



Local Action Point

CABs are encouraged to report bad eviction practices, help develop guidance on good practices, and share case studies to support local action towards stronger protection against eviction.















Social Justice

Improving the Adult Disability Payment (ADP)



Despite full ADP rollout only taking effect in August 2022, we are seeing fast growing numbers of enquiries on ADP - representing 14% of all benefits advice between April to December 2022. Fyidence from advisers has flagged emerging issues around the application process and decision-making. By influencing early, we are confident that we can help shape a fairer approach to disability benefits in Scotland.



We will engage early and proactively to ensure that Social Security Scotland and Scottish Government uphold the commitment to deliver social security with dignity, fairness and respect. At local level, we will encourage CABs to build a network of connections with delivery teams to maximise take-up and ensure people receive the support that they need.



We want to see a revised application form that that is straightforward to understand and complete, decision-making that is clear and transparent, and a reduction in processing times and withdrawal rates.



- > Extension of ADP mobility criteria so that more people can access this vital support
- Consultations that are fit for purpose and people – and used only as last resort
- > Better communication, and justification, of application decisions
- > The application process is quicker and more inclusive making it easier for applicants to claim ADP



The Adult
Disability Payment
(ADP) develops
into a benefit
that meets the
additional needs
of disabled people
in Scotland.



Local Action Point

To improve support for claimants with complex needs, work with Social Security Scotland to identify local points of contact and build effective relationships with local delivery teams.















Social Justice

Supporting the network and citizens towards a just transition to net zero



In the context of the twin cost of living and energy crises, demand for energy advice from the CAB network overtook UC for first time ever. People clearly need priority help now, but there is also a point at which the immediate crisis intersects with longer term ambitions. We want to ensure that low income and vulnerable households are supported to take advantage of the just transition to net zero.



We will increase capability and capacity ensure that the network can play a role in supporting consumers with a just transition to net zero. At a strategic level, we need to ensure that the transition does not exacerbate and entrench existing inequalities.



We will work with local CABs to co-design support in line with their changing needs to equip the network to respond confidently on issues relating to the transition.

Working in collaboration with key sector partners, we will influence the Scottish Government to create and implement progressive policy solutions that prioritise support for those least able to afford it but who need it most.



- Increased capability and capacity within the network to support clients on energy efficiency issues.
- Low income and vulnerable households are supported to take advantage of a just transition to net zero.



Improved, targeted support for low-income and vulnerable consumers – both in terms of access to advice and the suite of subsidies and incentives available in terms of energy efficiency measures.



Local Action Point

Local CABs will support a just transition to net zero by identifying instances of difficulty accessing energy efficiency support improve client support, and hold co-design workshops for local insight into client needs.















Strong Communities

Accessibility and accountability of the legal system



CAB clients face accessibility and accountability issues in the legal system, including legal practitioners unwilling to take on legal aid cases, a lack of specialist practitioners, and difficulties accessing virtual court or tribunal hearings. CAB has seen a 15% increase in advice related to finding a practitioner from April to October 2022. Unique page views on the public advice site also increased for pages on taking legal action, using a solicitor, help with legal costs, and consumer complaint arbitration from 2019/20 to 2021/22



CAS gims to influence national decision-makers. including the Scottish Government, Scottish Parliament, Scottish Legal Aid Board, and other relevant organisations such as the Scottish Courts and Tribunals Service, CAS will advocate for solutions based on our evidence and share evidence appropriately with stakeholders, collaborating where necessary to ensure that our evidence informs policy direction and solutions related to legal services regulation, complaints, legal aid funding, and virtual hearings.



- services regulation via forthcoming legislation should: put consumers at the heart of the process, improve transparency in the system, improve the complaints process for consumers, and not adversely impact the 3rd sector.
- Changes to legal aid to ensure a focus on early intervention and prevention and providing improved access and coverage across the country.



> Scottish consumers should have equal access to legal services, regardless of location, digital skill level, or legal issue. Processes should be transparent, with clear accountability and accessible routes for complaints and redress.



To ensure accessibility and accountability of the legal system



Local Action Point

Advocate for improved access to legal advice for clients by partnering with or developing referral pathways with local organisations, utilizing volunteers with legal expertise, and engage with other local organisations to build an evidence base.















Strong Communities

Inclusive and affordable internet access



CAB clients still face diaital exclusion in accessing public services, welfare benefits, and other services, with the number of digitally excluded clients increasing by 23% from Q1 and Q2 of 2021/22 to the same period in 2022/23. The average phone/internet/telecoms debt for complex debt clients increased by 6% from 2021 to 2022. Social Policy feedback also reveals instances of vulnerable clients struggling to engage with telecoms providers or receiving inadequate treatment or advice.



CAS will seek to influence telecoms providers, Ofcom, Scottish and UK Governments. and relevant MPs and MSPs. We will advocate usina our evidence base, share intelligence and evidence, and collaborate to inform policy direction and solutions related to accessible and affordable broadband and mobile internet connections for all consumers. including those with vulnerabilities or low income.



We want to see changes and improvements to widen availability and eligibility criteria for social tariffs in the telecoms market, as well as changes in how affordability is understood by Government and Ofcom to ensure accessibility during the cost of living crisis. Telecoms providers should also improve how they engage and support vulnerable consumers.



Ensuring all consumers in Scotland, including charities and social enterprises, have access to affordable internet connections, expanding eligibility and availability of affordable tariffs, and improving engagement and treatment of vulnerable consumers and advice agencies by telecoms providers.



To ensure inclusive and affordable internet access



Local Action Point

Partnering with local organisations, advocating against community facility closures, raising awareness about connectivity schemes, utilizing client outcome codes on CASTLE. and creating a local database of cases to undertake local advocacy work with MSP/MPs and other organizations

























Safe, secure and affordable rented homes

Some local authorities are opting for eviction orders instead of less severe actions, which leads to extreme enforcement measures and misses out on steps to keep people in their homes. Local action is needed to understand the extent of this issue, and we will encourage CABs to report bad practices. Using this evidence, we will develop guidance on good practices and provide engagement packs for CABs to influence change. We will share case studies on good practices to support local action towards better decision-making and stronger protection against eviction.

Improving the Adult Disability Payment (ADP)

Social Security Scotland aims to be accessible and treat claimants fairly and with respect. Local delivery teams are key to this strategy, but their relationship with CABs could be more effective. Building a network of local connections is crucial to ensure claimants receive the support they need, especially those with complex needs. To support this advocacy work, we will work with SSS to identify local points of contact and provide a template engagement pack for CABs. CABs will share examples of good practice to evidence the impact of relationship building on clients while supporting national outcomes.

Supporting the network and citizens towards a just transition to net zero

The CAB network acts as an early warning system on consumer issues identifying and rectifying harm, and the move towards net zero will be a key example of this. To support national outcomes, local CABs could report instances of difficulty accessing energy efficiency support. CAS will provide template engagement packs for local advocacy work with elected members. CABs are trusted and credible, with a unique local presence, and will support a just transition to net zero. CABs will complete a needs assessment to improve client support, followed by co-design workshops for local insight into client needs.

Reducing the financial harm caused by Council Tax debt

The Financial Health team at CAS will provide local CABs with a template engagement pack, including policy briefings and guidance on how to approach meetings with local authority officials and politicians. CAS will also provide examples of good practice and support CABs to achieve success. Local CABs will be encouraged to engage with local authorities to develop joint solutions and a strategic approach to council tax payment and debt collection policies.











Tackling the vicious cycle of Mental Health and Money problems

To tackle the cycle of mental health and money problems at a local level, local CABs are encouraged to partner with mental health professionals and council officials responsible for debt collection, and develop forbearance measures for those struggling. The Financial Health team at CAS will evaluate and share key learnings from the Money Guiders NHS Borders pilot and develop an engagement pack based on the Scottish Mental Health and Money Good Practice Creditor Guidelines. This will assist local CABs in discussions and implementation of their own pilot, and in approaching political discussions on debt collection policies. CAS will support CABs in advocacy work to achieve success, which will feed into a national response.

Accessibility and accountability of the legal system

Local CABs should consider various strategies to advocate for improved access to legal advice for their clients. This may include partnering or developing referral pathways with other local organisations, such as universities or law schools with law clinics or local women's aid organisations with funded programs for legal advice. Local CABs could also consider utilizing their volunteer base to identify individuals who are law students or legally qualified to assist with additional service provision. Applying for additional funding could also be an option to help fill gaps in legal advice provision, such as in court advice. Additionally, CABs should provide feedback to CAS if current project work related to access to justice is difficult to deliver in the current climate due to the increased use of virtual hearings and tribunals, and consider encouraging staff/volunteers to utilize client outcome codes on CASTLE related to access to legal practitioners to enhance the national data. Finally, CABs may consider creating their own local database of cases where access to legal practitioners was an issue to undertake local advocacy work with MSPs/MPs and engage with other local organisations to build an evidence base.

Inclusive and affordable internet access

To tackle digital exclusion, CABs should consider partnering with local organisations, applying for additional funding to reinvigorate previous digital exclusion projects, and advocating for the prevention of community facility closures. They can also raise awareness about schemes available to boost connectivity, utilize client outcome codes on CASTLE, and create their own local database of cases to undertake local advocacy work with MSP/MPs and other organisations.

Campaigning for change: empowering citizens to help themselves

Alongside our national priorities for change, our national campaign programme will give communities a say in the creation of the campaigns that will support people through the cost-of-living crisis and beyond, with CAB leading the design and implementation in communities. While the detail will be codesigned with the network, CAS will aim to deliver two campaigns: one will focus on energy bills (Big Energy Savings Winter) and one will focus on debt and income maximisation. As well as boosting awareness of issues and aiming to reduce the stigma around seeking help with money, these campaigns will contribute towards significant client financial gain.

Our campaigning programme in recent years has reached millions of people across the country through a mix of local campaigning, advertising, earned media and social media. With the cost-of-living crisis being a key risk to citizens across the country, our campaigning work will focus on ensuring citizens can access the advice and support they need to maximise their incomes and reduce costs where possible. As part of this. CAS is delivering the Big Energy Savings Winter campaign on behalf of Consumer Scotland, which will support vulnerable consumers with energy and energy related advice over the winter months.

Supporting Communities to find their voice

Our network of 59 CAB across the country are anchor organisations in their communities: offering advice to anyone who needs it and creating education and employment pathways through our adviser training programme.

As the national charity, CAS has a role to play in supporting our network to be able to undertake an effective advocacy and campaigning role in their local community: through boosting capacity and capability that will allow them to fulfil this important role.

We have provided some ideas for local action that can be undertaken by CAB to complement our national work at CAS, but we will also support CAB to take action on the issues that matter to their communities, through our Local Impact Grants programme, which provides funding for CAB to work on local issues, and our Capacity Building Programme which provides training to develop key skills and capabilities within the CAB.

This year will also see us develop a programme which will see us support CAB to recruit, train and retain specific types of volunteers to deliver local change in communities.

