



**citizens  
advice  
scotland**

# Working for a fairer Scotland

Annual Report 2014/15



# Citizens Advice Scotland structure

**The Scottish Association of Citizens Advice Bureaux (SACAB) or Citizens Advice Scotland (CAS) is the national umbrella organisation which supports the Scottish Citizens Advice Bureau service across Scotland, the largest independent advice service in the country. Its core function is to provide support, services and expertise to bureau in areas such as management and fundraising, resource, I.T. support, learning, development and training and information resources. Through this central support role CAS help bureaux to provide the very best service to the citizens of Scotland. CAS also helps to ensure that individuals in Scotland can access the same high quality advice and guidance from the Citizens Advice Service regardless of where they live, by carrying out a quality assurance and monitoring role across the bureau network.**

CAS is a direct provider of services to the communities of Scotland through the work of the Citizens Advice Consumer Service (CACS) and the amalgamation of the Consumer Futures and Extra Helpline Unit (EHU) into the organisation in 2014. These new functions mean that CAS has now strengthened its voice in supporting and assisting consumers across Scotland and challenging government and industry policy in service delivery areas such as post, water and energy.

CAS uses its unique position to act as a voice for Citizens of Scotland who access the bureaux service and the CACS and EHU services by campaigning on those issues which cause the most significant harm to individuals. CAS analyses the problems that people bring to our advice services and campaigns for change where it's needed most in order to contribute to a fairer Scotland where people are empowered and their rights respected.

# Citizens Advice Scotland

## Advice giving in Scotland 2014/15

**61 Member  
Citizens  
Advice  
Bureaux**

**Extra Help  
Unit**

**Citizens  
Advice  
Consumer  
Service**

Citizens  
Advice  
Consumer  
Service

Adviceguide

Over 3,300 paid staff and volunteers providing advice and assistance

Specialist casework for people in a vulnerable position regarding energy and post

Advisers based in Stornoway giving consumer advice over the phone

Self help website

**Over 900,000  
advice issues**

**Over 8,200 cases**

**Over 117,000 cases**

**5.4 million unique  
page views**

**In 2014/15 the Citizens advice Service helped over 323,000 clients living in Scotland**

**Clients gained over £124 million with support from the service**

# CAS Strategy

**The CAS 2013-17 Strategic Plan set out the long term vision for the organisation: 'A fairer Scotland where people are empowered and their rights respected'.**

This feeds into the strategic aims for the organisation:

## **1. Support the Scottish Citizens Advice Service**

We'll provide advice, expertise, IT resources and help with securing funding so that citizens advice bureaux can support everyone who needs help, in the way they need it.

## **2. Reduce the harmful impact of welfare reform**

We'll work with the bureaux network to monitor and raise awareness of the harmful impacts of welfare reform and boost Scotland's capacity to shield vulnerable clients from them.

## **3. Be a strong voice for consumers**

We'll represent, advise and empower consumers in Scotland, campaigning on the issues that matter to them and ensuring their voice is heard at UK and EU level. We'll focus in particular on tackling fuel poverty and representing people who use the civil justice system.

## **4. Prioritise action on behalf of the most vulnerable in our society**

We'll work with the bureaux network and other organisations to ensure the poorest, most vulnerable and socially-excluded members of our society are heard and supported. We'll focus in particular on ensuring they're not left behind by the move to digital services.

## **5. Develop leadership at all levels of Citizens Advice Scotland and the Scottish Citizens Advice Service**

We'll encourage the development of a culture of respecting, valuing and supporting one another and leadership that embeds our values. We'll communicate effectively with employees and the bureaux network, and deepen the engagement of bureaux in the running of our business.

CAS has now strengthened its voice in supporting and assisting consumers across Scotland

## Introduction from the Chair



2014/15 was a big year for CAS: this was the 75th year of the service which offers an advice service touching the lives of countless individuals in communities across

Scotland. This milestone was celebrated in our #iamcitizen campaign, which allowed people to show their support and appreciation for our work. It was really exciting to see cross party support for our service and the genuine affection and esteem that people hold for our service.

Birthday celebrations aside, CAS is about delivery. And as these pages show, in 2014/15 we continued our twin aims of supporting the Scottish bureaux in their vital work while using bureaux evidence to inform and influence public policy in the interests of our clients.

New initiatives this year included the roll-out of the Pension Wise service, a significant new area of financial advice and a big organisational challenge, which we have absorbed smoothly and which is already helping people plan their finances. I am also proud that our Shared Services project, pooling CAB computer and data resources, is getting underway. This is another very significant organisational undertaking, which provide significant cost savings and enable local bureaux to deliver their service more efficiently.

Such is the very purpose of CAS. We exist to provide the essential support that enables the best possible CAB service, and to campaign for both the CABs and the clients they serve.

**Dominic Notarangelo**  
Chair, CAS Board

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### #iamcitizen



**“Congratulations to all at CAS & CAB. My personal and heartfelt thanks to all: staff, volunteers, everyone!”**

*First Minister of Scotland,  
Nicola Sturgeon*



**“Thank you to CAS for all you do for the people of Scotland”**

*Secretary of State for Scotland, David Mundell MP*



**“Thanks for all the 1st class advice you give”**

*Deputy First Minister, John Swinney MSP*



**“Thank you. Be proud of your incredible work. When CAS speak, politicians listen.”**

*Leader of Scottish Labour, Kezia Dugdale MSP*



**“75 years of helping the people of the Isles when they need it most. Thank you!”**

*Alistair Carmichael, MP*



**Making the difference to  
people's lives every day**

**In 2014-15 the Citizens Advice Service network helped over 323,000 clients in Scotland alone and dealt with over one million advice issues. With support from the network clients had financial gains of over £124 million and the Scottish zone of our self-help website Adviceguide received approximately 5.4 million unique page views.**

The ultimate objective of CAS in this or any year is to support the bureaux network across Scotland as they advise the vulnerable people who come to them for help.

Every case was a personal crisis for that family. The stories of Jane, Greg, Lisa, Grant and Craig give an insight into why the service provided by our member bureaux is so important.

With support from the network clients had financial gains of over £124 million

## **Craig's assessment nightmare**

Craig suffers from a number of health problems; and as a result has not been able to work for years. He rarely leaves his house, and never goes out alone. He struggles to cope with everyday life and consequently has few friends. He relies on his family to help him get food and cook meals.

He recently had an assessment for Employment and Support Allowance. The assessor did not follow up on any of the difficulties that Craig talked about in his assessment during the discussion, or consider the reasons for his various referrals to mental health services. Following the assessment he was told he had been awarded no points, meaning that they found nothing that might make him eligible for the benefit. He visited his local CAB, deeply worried about how he was going to get by now as he felt incapable of being able to work.

The CAB adviser wrote to the Department for Work and Pensions asking them to reconsider their decision, and identified specific areas that affected Craig's day-to-day life. The adviser estimated that Craig should have received 30 points during the assessment, double the minimum 15 points need to receive the benefit. They also put in a complaint about the medical assessor.

The DWP agreed with the CAB adviser and Craig not only received his benefit award, but was placed in the support group, for people with the highest level of need.



## Grant's family was left living in sewage

Soon after Grant moved into the new house he was renting, problems with the drains became apparent. Grant also described an "all-pervasive stink" around the house and garden, which he found particularly concerning given that he lives with two children under the age of three.

A month after moving in, it was determined that the problem lay within the boundaries of the property, so the local authority was not liable, and a remote camera found that a major drain repair would be needed, as tree roots and stones had caused damage and blockages. The landlord had been fully informed, but was stalling on repairs, leaving Grant and the children in an intolerable and potentially dangerous situation.

Grant wanted to know how best to speed up action, and what his rights would be if he has to move out while repairs are being made. The CAB helped him refer the matter to the Private Rented Housing Panel and advised on what he can expect legally from his landlord and the letting agency.

## Bureau saves Christmas for Lisa and her family

Lisa is a single mother who works part time. She was struggling with money at Christmas time and went online to apply for a loan. Lisa looked at several websites and submitted applications, thinking she would be told whether she qualified for a loan.

However when she went into her bank to take money out, she found that all her money had been taken as the loan companies were in fact brokers and charged a fee for the searching for a loan. She has now changed her bank details to stop them from taking any more money and approached her local bureau for help to get refunds. The bureau helped Lisa to recover over £200 of fees from the various brokers, allowing her to give her children a Christmas they could remember.

The ultimate objective of CAS in this or any year is to support the bureaux network across Scotland as they advise the vulnerable people who come to them for help.

## Greg was starving and freezing until CAB stepped in

Greg had fallen through the gaps in the social security net before he came to Citizens Advice for help. He had been living under a tarpaulin for the previous month after moving from an island to the mainland in the north of Scotland to seek work. Unfortunately, he had not found work, was sleeping rough, and was surviving by living off the land.

On the day he visited his bureau, he had walked miles to seek help from his local council. However when he was told he couldn't get an appointment to see a housing officer until the following afternoon, he turned to his local bureau. By the time he arrived Greg was freezing and starving and had only 70 pence in his pocket. He had also walked for miles and was facing a total round trip that day of 20 miles.

The bureau phoned the housing department who said they would get back to the adviser. The adviser then phoned the local youth hostel to see if they had rooms available, and was advised that they did for £20 per night. After a great deal of negotiation, the council's housing department eventually agreed they would pay if the youth hostel would send an invoice. The bureau also got a food parcel for Greg from the social work department so he could eat and helped him make a homelessness application.

The bureau also spent much time trying to access a Scottish Welfare Fund crisis grant which they managed when Greg visited the following day before his housing appointment. The bureau had to argue that being homeless for a month with no food was an 'exceptional circumstance' and so Greg met the criteria for a crisis grant. He waited in the bureau for over four hours for the application to be processed and was eventually awarded £45.00 and was told he would get a further £21.00 hardship payment at his appointment at the Jobcentre the following week.

Greg used the time while waiting at the bureau to look for jobs, and applied for one as a milk man. His application was successful, and he was invited for an interview.

As a result of the CAB's help, Greg got a temporary roof over his head, food to eat, and enough money to get food and travel to the Jobcentre 30 miles away for his JSA meeting, as well as an interview for a job.

## Jane falls victim to the under-occupancy charge

Jane visited her local bureau extremely worried because she had just found out she owed over £500 in rent, and she could not afford it.

Six months previously her relationship had broken up and she found herself homeless. Jane needed a two bedroom flat for her and her two year old daughter but her Council offered her a three bedroom flat. She was concerned about the under-occupancy charge but the Council told her not to worry and that she would be covered for this. However, she has now found out that the £500 rent arrears is due to the under-occupancy charge.

Jane's adviser called the Council, who said that the charge had been correctly applied, but recognised Jane should have been informed about the charges. Next the bureau queried why the charges were so high and arranged for Jane to meet the original housing officer who had set up her housing for her. At that meeting it transpired that the Council had not taken her daughter into account when they calculated her charge. As a result the amount she owed was reduced from £505 to £255. The bureau also helped Jane fill in an application for Discretionary Housing Payment which, if granted, will help with the additional costs that had built up.



# Section reports

# Development team

**In 2014-15 the development team's work included support to bureaux with funding applications, the delivery of a regional and national chairs forum, and regional events reflecting local issues and interests and showcasing innovative practices in advising on social security changes.**

Much of the Development team's work was concerned with the provision of support to individual bureaux in relation to organisational, management, governance and membership standards issues. This ranged from business planning and assistance with core funding negotiations to crisis support and staffing matters.

New guidance was produced in matters as diverse as client confidentiality, digital access and human resources.

## Funding

Nationally, work was concentrated on the development of services which provided support for local bureaux to deliver additional support for specific client groups; a total of £5.4m (+17%) was secured, with the continuation and development of several projects.

## Pension Wise

The development and delivery of the Pension Wise project was of particular significance, and provided national coverage for independent guidance on Pensions changes from April 2015. The development of the project was undertaken in less than 6 months, and now involves all bureaux throughout Scotland.

## Social Security Changes

CAS worked to obtain funding for bureaux to help with social security changes and secured an additional £1.4m (+2%) from the Scottish Government. The project won the Third Sector Government Partnership award in December 2014.

## Fuel Poverty

Work on fuel debt and fuel poverty developed substantially in 2014/15. The Extra Help Unit (EHU), which assists vulnerable energy and postal consumers across the UK, transferred to CAS in April 14. Cases increased 66% from the previous financial year and the unit helped 9,800. The EHU achieved positive outcomes for 85% of the complaints investigated, and secured £1.4m from energy companies.

## Working with Veterans

The Armed Services Advice Project entered into a formal referral partnership with the new Scottish Police service. The service has also developed, with more regional officers covering more of Scotland.

## Money and Debt Advice

The Money Advice Service supported bureaux to deliver 8,800 financial inclusion sessions to individuals in Scotland. National coverage increased throughout the year with some of the islands and very rural areas receiving support for the first time.

## Other Project Work

Renewed funding was secured for the continuation and development of the MATRICS money advice second tier support service, the Kinship care service, and the Patients Advice and Support Service.

# Information technology team

**Citizens Advice Scotland's IT team provides support to around 2,500 staff and volunteers based in bureaux and to 120 CAS staff. The service provides operational support via our helpdesk and this covers the corporate network and data processing infrastructure including hardware, software and a variety of databases – in particular CASTLE and Servicemail. Around 1,000 people log in to CASTLE every day.**

## Castle

Towards the end of the year, significant work was carried out on the entire CASTLE infrastructure, replacing and upgrading servers software, which has considerably improved performance and stability on CASTLE. The CASTLE Replacement Project Board is currently considering how best to proceed in providing an updated and enhanced case management system, based on the requirements gathered from a number of bureaux consultations.

## Shared Services

After some delays in 2014, Shared Services finally started to make some ground this year with both Musselburgh and Dalkeith going live. IT are monitoring performance as well as resolving some snagging before proceeding with the extended rollout to the rest of the bureau estate in 2015/16. This includes the IT build and connectivity of the DR site.

## Supporting the service

IT have seen increased requests for support with office and bureau moves. These moves include new user setups, new smart phone orders, Mifi device orders, tablet trials, laptop builds and phone moves, as well as physical desk moves.

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# Information and communications

**Throughout the year the CAS Information section has ensured that all Scottish bureaux have the tools they need to deliver consistent and high-quality advice to their clients.**

The two essential information systems on which the CAB Service relies - AdviserNet (our online information system for advisers) and Adviceguide (our on-line information system for the public) were maintained and amended on a daily basis to ensure constant accuracy in response to changes in law and the administration of services.

The CAS website was visited by over 386,000 people in 2014-2015 (+10%). 58% of people visiting the site were doing so for the first time, and on average users visited 3 pages on the website. Further refinements were made to the website including its optimisation for mobile and tablet users, who account for around 30% of users.

During the year the information team completed a detailed overhaul of the sequestration information and new items were produced on student accommodation, private landlords and disability organisations.

Adviceguide was visited over 5.3 million (+29%). The most frequent enquiries were about parking tickets on private land, employment rights, ending a marriage and benefits and tax credits for people in work.

The Information Consultancy service handled a total of 245 (+5%) queries over the year - with about 60% of calls from bureaux and 40% from other sources such as other organisations and members of the public.

Adviceguide was visited over 5.3 million times, an increase of 29% compared with last year.

# Policy and public affairs

**The Policy and Public Affairs Team expanded to take on the new Consumer Futures Team in April 2014. Consumer Futures undertakes advocacy on the regulated industries, including energy, water and post, although the team also works on a number of broader consumer issues that affect the service and clients.**

Policy and Public Affairs – including the Policy Team, Consumer Futures and the Community Action Team – undertook a range of publications, briefings, consultations, events and campaigns throughout the year. In 2014/15, this work included 11 evidence reports, 12 briefings and 32 consultation responses. Highlights from this year include:

## Payday loans

Following more than two years of CAS campaigning on the issue, the Financial Conduct Authority (FCA) tightened the rules on payday lending. As a result, the number of payday loan issues brought to bureaux decreased by 35% in 2014/15.

## Parking charges

CAS launched the 'It's Not Fine' campaign in October 2014 to raise awareness of charges for parking on private land. 18 bureaux took part in community action team supported activities, while 20,000 postcards, posters and air fresheners were displayed in 81 offices. During the campaign, there were over 30,000 page views of the topic on Adviceguide. We jointly held a roundtable with the Transport Minister and industry representatives, at which one of the bodies agreed to extend its independent appeals service to Scotland.

## Fair Employment

On the back of a major new report on poor employment practices, the 'Fair Enough' campaign was launched through 31 CAB events and activities. 10,000 campaign scratch cards and posters were displayed in 81 CAB offices and there were 111,000 views on the employment pages of Adviceguide. 57 politicians supported our campaign and we met with the Cabinet Secretary for Fair Work, Skills and Training to discuss our concerns.

## Scams

Our report 'Scammed and Dangerous' and activity during Scams Awareness Month 2014, helped educate consumers and policy makers on the dangers of a variety of scams across Scotland. As a result, scam reporting has increased by 29% to Scottish bureaux in Q1 of this year compared to the same quarter last year. Increasing reporting is a key aim of tackling scams. We have built relationships with Trading Standards to share intelligence of door step crime and other scams to help enforcers crack down on such activity. We have used our profile to educate consumers on a number of different current scams such as phone bank detail phishing, diet pill 'free trial' fraud and fake debt calls.

## Credit brokers

CAS reported a number of credit brokers to the FCA due to their poor practices in misrepresenting their services and passing on client details. In response, the FCA shut down the worst offenders and issued new guidance to the industry.

## Funeral costs

CAS published a report on the rising costs of funerals in June 2014, which found that there is a postcode lottery in charges and fees across Scotland. We used our findings to influence the Scottish Government's proposals in the forthcoming Burial and Cremations Bill.

## Rural delivery charges

CAS continued its campaign on unfair rural delivery charges, publishing a new report on the impact of charges on small businesses in Scotland. The report found that up to 15,000 small businesses – on top of one million consumers – are affected by rural delivery charges.

## Benefits administration

To address administration issues reported by bureaux, CAS has worked closely with the DWP to establish an 'Issues Log' through which bureaux can report their most pressing issues regarding benefits administration. This has resulted in the DWP emailing Jobcentres to remind them of policies and procedures where they have not been followed. We also worked with the DWP on a joint survey of Jobcentres and bureaux to establish what relationships are like at a local level. The findings of the report resulted in a partnership agreement setting out the principles and aims of partnership working. Where appropriate, bureaux can use this as the basis of discussions with local Jobcentre Plus.

## Scottish Welfare Fund

As a result of CAS evidence and lobbying, the Scottish Government issued new guidance that clarified that people experiencing benefit sanctions can apply to the Fund. The guidance also made it clearer that you do not have to be on a qualifying benefit to apply for crisis grants or community care grants.

## Sanctions

We provided evidence in person at the Work and Pensions Committee at the UK Parliament on their inquiry into benefits sanctions policy beyond the Oakley Review. Our concerns and recommendations were taken up by the Committee in their inquiry report.

## Housing

We submitted evidence from bureaux and Consumer Focus research to help ensure that tenants' rights were represented in the Housing (Scotland) Bill. The CAS proposed amendment protecting tenants in permanent mobile home sites from landlord profiteering on utilities was passed, while our evidence also helped support the review of private tenancies and the recommendations on the need for reform in the private rented sector market to protect tenants' rights.

## Energy

Working with the Extra Help Unit and colleagues from the Consumer Helpline, we collated evidence of consumer detriment and complaints relating to a major supplier and their helplines and submitted this evidence to both the supplier and the regulator. Ofgem has since taken enforcement action against the supplier.



## Water debt and affordability

CAS collated evidence from bureaux and our consumer helpline relating to water debt and affordability. We found that Water Direct, a new pilot project to take third party deductions for water debt and usage from consumers' benefits, was resulting in detriment amongst some consumers. Our evidence was fed into the steering group on Water Direct run by the Convention of Scottish Local Authorities and has led us to design some further research to understand the impact of this pilot and more broadly the impact of debt and high charges on low income consumers. CAS also met with Scottish Water in relation to this work and received support for our research proposals.

## Post Offices

CAS conducted research into consumer attitudes towards the Post Office Card Account (POCA) with a view to identifying ways in which the account could be improved and maintained and support financial inclusion. We have met with the DWP and Post Office Limited to discuss the research as well as sharing views with politicians.

## Smith Commission

CAS has had a strong voice in the debate over future devolved powers in Scotland, influencing the Smith Commission proposals and the Scottish Government's plans for their implementation. Throughout the next year, we will look to influence the draft legislative clauses in the proposed Bill, seeking to ensure that the intentions of the Commission are translated into the Bill and beyond. We will work with the Scottish Government to influence their proposed arrangements on the future devolved areas, including disability benefits, the Work Programme, tribunals, and consumer advice and advocacy.

The Policy and Public Affairs Team expanded to take on the new Consumer Futures Team in April 2014

# Training team

**All bureaux now have trainees registered as learners on CASlearn, our innovative learning management system. 1915 (+85%) new users were registered this year and 16,508 (-15%) courses were completed by all.**

The Adviser Training Programme, which is a structured, competence based, blended series of courses for new advisers on CASlearn, was accredited by the Money Advice Service as meeting all criteria for their quality framework for individuals. This means that the ATP has met rigorous standards of scrutiny, not only for its content covering National Occupational Standards for legal advice, but also the bureau practice, methodology of cascade delivery, tutor training, quality assurance processes, need analysis and evaluation. So this is a high accolade of the ATP and enables bureaux to evidence that their advisers meet the quality standards as part of the overall framework which the CAS membership scheme achieved accreditation for last year.

Welfare reform continued to be a priority and regional days were held to inform and discuss benefits sanctions and crisis support in response to issues bureaux reported back through social policy work. As the wider roll out of universal credit was announced, regional days were also held to help ensure all advisers were up to speed and a new course was added to CASlearn to support this.

Pension Wise was another priority. New eLearning was developed to support advisers dealing with initial enquiries to book appointments, and to introduce the new Guidance Specialists to the work of bureaux and their role.

All the learning materials produced by CAS are maintained for accuracy and reviewed for improvements, including checking against issues identified through the quality of advice audit process which is part of the CAS membership scheme. All together 97 (-12%) materials were improved and updated, including eLearning modules, training units and tutor notes. Twelve new eLearning modules were produced and we improved the design and functionality of all modules.

In addition to materials on CASlearn, CAS provided 29 (+7%) highly evaluated scheduled face-to-face training sessions attended by 428 (+26%) bureau participants, including covering skills and knowledge on casework level topics and specialist roles. Some training was also delivered in bureaux in response to specific circumstances where support was needed. The cessation of Big Lottery funding for the Volunteer Support Officers has led to a reduction in this service.



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

The Scottish Association of Citizens  
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