



The Citizens Advice Network:

The foundations of a community wealth building agenda

May 2023



What is Community Wealth Building

Community Wealth Building (CWB) is a practical approach to economic development focused on five pillars of activity. These pillars are the key areas of focus due to the economic impact they can have locally if used in a different way to routine economic development approaches.

All of the pillars play a complementary role in the retention of wealth in local places and regions for the benefit of communities. Increased spend with local businesses and higher levels of inclusive or community forms of ownership means that more money stays in the communities that create the wealth through higher incomes, fairer employment opportunities and a greater say over the use of local and regional assets



© Scottish Government [Building Community Wealth in Scotland Consultation Paper](#), January 2023

CWB is a 're-wiring' of current economic development practice through use of a strategic framework that can help the public, private, third and community sectors to take a place-based 'whole system' approach to re-direct benefits to local citizens and communities.

How CABs can be the foundations of building community wealth

The CWB approach and ethos mirrors the Citizens Advice network ethos of advocacy and providing advice to retain and enhance citizen rights.

Our network has 59 CABs delivering services across Scotland, meaning the financial gains we unlock are spread out across the country and more often than not retained in communities themselves.

Beyond unlocking financial gains for local people, we create opportunities for local people to develop their skills, boost their confidence and service their local communities.

Over a third of our volunteers go on to further employment and education, and this itself is an underestimate given the significant portion of our volunteers who are retired and simply looking to give something back to their communities.

Finally, individual CABs and the network as a whole looks at the experiences of our clients and advocates for policy change on their behalf, effectively acting as an early warning system for policy makers to prevent further detriment.

The network therefore has a twin benefit for local people empowering people through financial gains and their rights, and opening up employability opportunities for them.



Building in CABs to Community Wealth agenda in Scotland

The Scottish Parliament is expected to pass a Community Wealth Building Bill in this session. We believe the work of Citizens Advice Bureaux should be recognised in the Bill. Across the country CABs unlock financial gains, advocate for change as well as provide employment and volunteering opportunities for local people. Our view is this is currently something are not maximising to its full potential in a CWB sense for local communities.

The majority of research and analysis of inclusive economic growth has focused on the pace and distribution of growth across all communities and segments of society. However, in recent years various CWB models e.g. the Cleveland and Preston model, have sought to localise the benefits of economic development.

Recent work on the Preston City Council model has focused on retaining locally benefits to the community to offset current structural economic inequalities which remove economic value from local economies. However, there has been little work around how greater advice provision alongside more involved citizen advocates can help prevent loss/detriment and therefore promote a local wellbeing economy.

This would make the economy, society and environment more optimal in terms of the delivery of wellbeing through early intervention via involvement of citizens and we see this as a new facet of this approach as Scotland moves towards introducing Community Wealth Building legislation.

Combining the CAB network with Community Wealth Building legislation we can help people across Scotland increase their incomes, unlock opportunities and prevent further detriment. This will help with the five main goals of Community Wealth Building and also add a sixth pillar of improving people's well-being.

We hope any finalised proposals for a Community Wealth Building Bill in Scotland would recognise the Citizens Advice Network in Scotland and the work we do. This would allow for fiscal and functional empowerment of communities to be tested in terms of how mainstream public services can improve local access to advocacy and advice services. This would therefore drive improvement in public services through co-creation and design with volunteers.



Of those who benefit,
on average

£4,200

better off



174,500

people helped by the
CAB network last year



2.5 million

people checked our online
advice pages in the last year

**4 in 10
cases**



CABs deal with are complex
and need multiple advice types



We're worth up to

**£245
million**

in net benefits
to Scotland

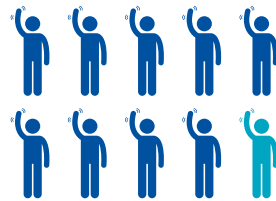
Our advice saves
the NHS around

£22 million

a year



Nine in ten



people in
Scotland
have heard
of us



We offer advice



in person,



over the phone



or online.

Our advice is



free



confidential



and impartial

The wellbeing impact of advice

The benefits of advice reach far beyond the quantifiable financial gains for clients. We put people first, improve living standards and reduce poverty.

Client feedback responses from across a national welfare rights and income maximisation services, found that 93% of clients report improved peace of mind, while 81% of clients report improved ability to help themselves. Meanwhile 64% of clients report improved mental health as a result of engaging with advice services.

Broader research into clients across all CAB advice services demonstrates similar improvements:

- > **70%** of respondents report improved mental health and wellbeing
- > **80%** of respondents report that the service helped to relieve stress and
- > **91%** of respondents report that the service gave them confidence to deal with their issues.

These figures provide insight into the wider positive impacts of timely, accurate and accessible advice. The impact on clients' mental health and peace of mind reduce the burden on health and care services.

Improved ability to help themselves demonstrates that the confidence and knowledge that clients gain through advice, means they are more able to identify issues, navigate systems and challenge decisions in future.

We also know that when people need advice, it is the CAB they recognise, trust and invariably turn to.

Client satisfaction

Client satisfaction research commissioned by CAS during the pandemic surveyed just over 1,000 CAB clients and found;

- > **95%** reported they were satisfied with the service provided by CAB
- > **95%** said they would recommend a CAB to others
- > **91%** stated that the service met or exceeded their expectations
- > **70%** reported that the advice they received improved their mental health and wellbeing
- > **80%** said that it relieved stress
- > **91%** felt that the support they received increased their confidence in dealing with issues in the future
- > **94%** said it helped them realise they were not alone.

The bottom of the page features a large, semi-transparent blue circle containing the text 'citizens advice bureau' in a bold, yellow, sans-serif font. The background of the entire page is a blurred photograph of a modern office interior, showing desks, chairs, and large windows with natural light.

**citizens
advice
bureau**

How CABs will help deliver Scotland's ambitious child poverty goals

The Scottish Government identifies a number of families who are particularly at risk at child poverty, this includes;

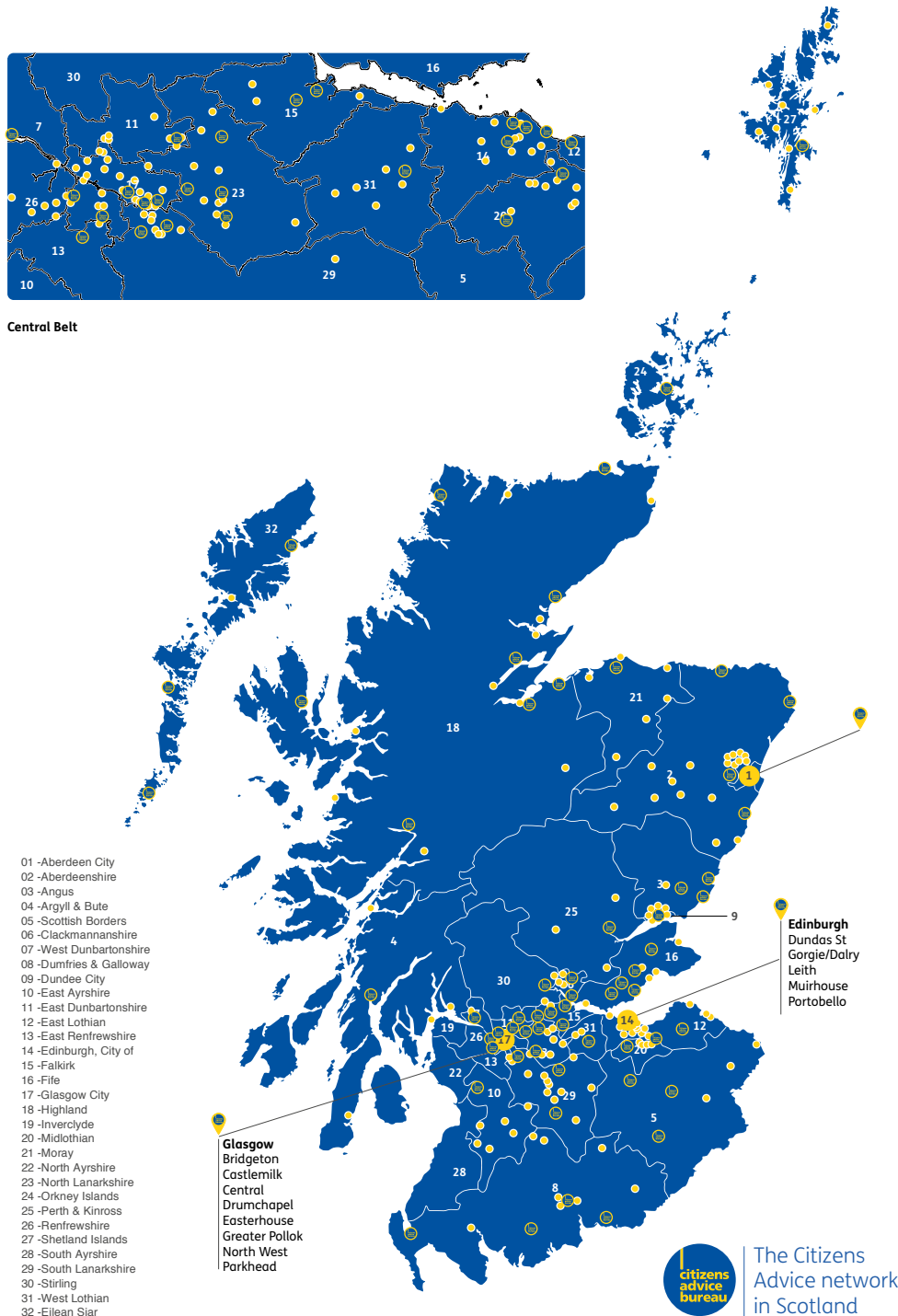
- > Single Parent families
- > Families with an adult or child with Health Condition/Disability
- > Families with a child under 1 year old
- > Minority ethnic families
- > Larger families, defined as having 3 or more children
- > Families where the mother is under 25 years old

CABs in the past year have helped **7,264** families in these priority groups unlock **£23.7 million** in financial gains.

In **242** cases, CABs helped those families write off over **£2.8 million** worth debt, on average families who saw a financial gain and debt write off were over **£11,000** better off.



Building wealth in every corner of Scotland



The Citizens Advice network in Scotland is a multi-channel service, offering people free, confidential and impartial advice in a manner that suits them – whether that is over the phone, online or face to face in CABs themselves within communities, building wealth and retaining rights in every corner of Scotland.

It is important not to underestimate the importance of face to face advice, despite the pandemic making remote working and digital access to services more commonplace. This is especially true for vulnerable clients with complex needs. It is a clear fit with Community Wealth Building and also the Scottish Government place principle.

Shifting towards a digital first – or digital only – provision of public services risks excluding the most vulnerable, particularly older people and those on low incomes, who are often those who benefit most from the free, confidential and impartial advice CABs provide. It also removes choice and autonomy away from people in terms of accessing services how they want it.

CABs as community anchors

Community Wealth Building seeks to use the economic levers available to ‘anchor organisations’ such as local authorities, health and social care bodies, further and higher education institutions and enterprise agencies, to better support their local and regional economies.

Anchor organisations are typically large employers with a strong local presence in an area. They can exert sizable influence through their commissioning and purchasing of goods and services, through their workforce and employment capacity, and by creative use of their facilities and land assets.

Positive use of these aspects can affect social, economic and environmental change in a locality or region. We see CABs as a different form of anchor - a strong local presence providing a threshold of rights and advice to all citizens as well as the opportunity of volunteering and skills development.

The Citizens Advice network has been helping people in Scotland for more than 80 years. CABs have been there for their local communities through each generational challenge, and are essential community services up and down the country. CABs are unique due to the wraparound nature of the advice they give, the different channels in which they offer advice and the experience and skills advisers have in dealing with complex cases and vulnerable clients.

Properly funded and resourced CABs also benefit their communities and wider Scottish society indirectly, as money unlocked locally helps the economy.

Further to this preventing problems for people getting worse saves money for, and decreases pressure on, social services like the NHS.

We’re committed to ensuring people get the advice they need in the way suits them best. The network has physical CABs in 29 of Scotland’s 32 local authorities, we deliver services to people in all 32 and we are working to establish CABs in the three council areas who do not currently have one.

Scotland faces two major challenges: the socio-economic aftermath of the pandemic leading to a cost of living crisis risking increased levels of child poverty and the challenge of a just transition to net zero emissions.

In both these areas, the network will make a real difference to people’s lives in building retaining community wealth. We believe there should be an additional sixth pillar that focuses on a social inclusion and wellbeing to reflect non-financial rights-based wealth building - a unique Scottish addition to CWB that would place emphasis on the wellbeing-economy.

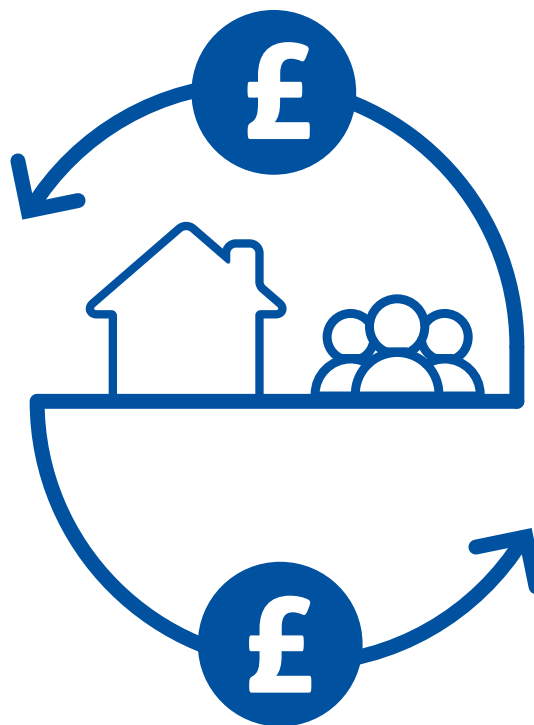
The Citizens Advice network will stand to help people through these challenges, just as we have adapted and innovated for 80 years to meet the challenges of each generation. Our advocacy and campaigning will highlight the risks and solutions to policy makers, while our advice will continue to unlock millions of pounds for citizens in Scotland.

Independent advice and advocacy should be an integral part of the Scottish CWB strategy, a sixth pillar, as a mechanism that drives local economic development, maximises local incomes and delivers job creation.

It should be funded on long-term cycle, 5 year cycle to give CABs the stability to provide their services and deliver their role in community wealth building.

CABs are and have always have been anchor institutions. Every day they make a significant contribution to an existing CWB strategy of poverty reduction and building and maintaining community wealth Scotland. This long-standing contribution should be recognised in the forthcoming Bill, with:

- > The inclusion and recognition of the Third Sector in Community Wealth Building.
- > Recognition in the Bill of the wealth delivered by volunteers and their contributions towards CWB aims.
- > An additional sixth pillar that focuses on a social inclusion and wellbeing to reflect non-financial rights-based wealth building.



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Citizens Advice Scotland. Scottish charity (SC016637) and
company limited by guarantee (89892)

