



Our plan for change

CAS Impact work plan 2022-23



May 2022

Contents

The challenges facing citizens in Scotland this year	3
What our data tells us	4
The experiences of CAB clients	8
The change we want to see	10
The Cost of Living Crisis	15
Standing up for Citizens interests	16
Campaigns and supporting local advocacy	18

Who we are

Scotland's Citizens Advice network is an essential community service that empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and impartial advice and information. We use people's real-life experiences to influence national policy and drive positive change. We are on the side of people in Scotland who need help, when and where they need it and we change lives for the better.

The challenges facing citizens in Scotland this year

Two years after the first lockdown of the Covid-19 pandemic, Scotland is emerging to a world with fewer social distancing restrictions, but huge new economic challenges.

The cost of living crisis, driven by soaring costs of energy threatens the resilience of people and communities across the country.

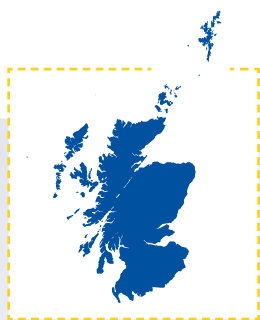
The pandemic had already weakened many people's financial resilience. Research by Citizens Advice Scotland (CAS) found that 1.8 million adults in Scotland have seen their finances worsen since the pandemic, and 600,000 people had encountered new debt problems either falling into debt or seeing pre-existing debt get worse.

Even before a record increase in energy bills in April 2022, 1 in 3 people found energy bills unaffordable and that has led to around 500,000 people cutting back on food to deal with unaffordable bills.

These issues will impact the lives of citizens across Scotland for some time, and come alongside new challenges – such as the drive towards net zero, the devolution of disability benefits, and the impact the pandemic has had on how we live, learn and work making digital access an essential utility.

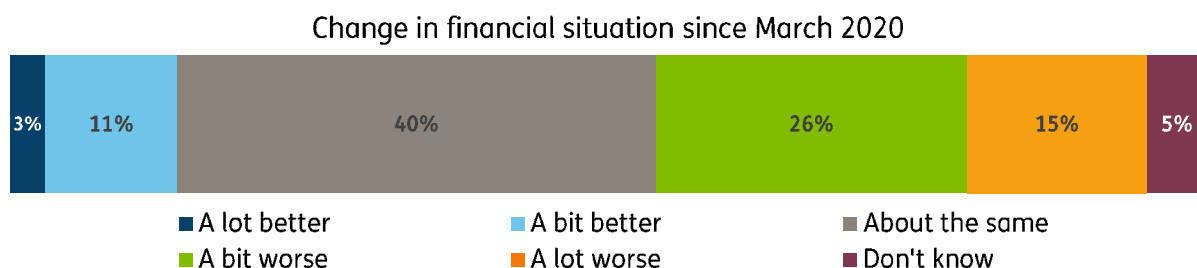
Citizens Advice Scotland's Impact work plan this year looks to deliver changes for citizens in these key areas of disruptions. We have identified 7 key areas for change, alongside a suite of ongoing work to benefit people.

This work is rooted in the experiences of the people who have sought help from the Citizens Advice network in the past year, and developed through quantitative and qualitative analysis of those experiences.

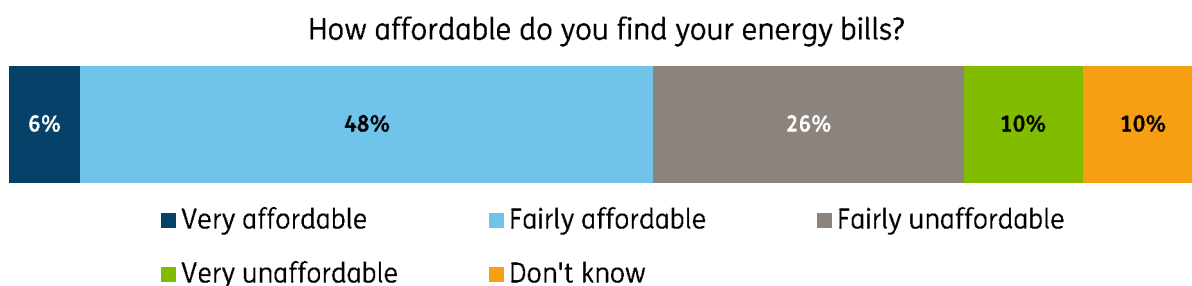


What our data tells us

Polling for CAS by YouGov shows the cost of living crisis comes after the pandemic had already reduced the financial resilience for a significant proportion of the population



Even before the record increase in the energy price cap in April 2022, one in three people found energy bills unaffordable.



1,452



The number of CAB clients between April and December being recorded as digitally excluded

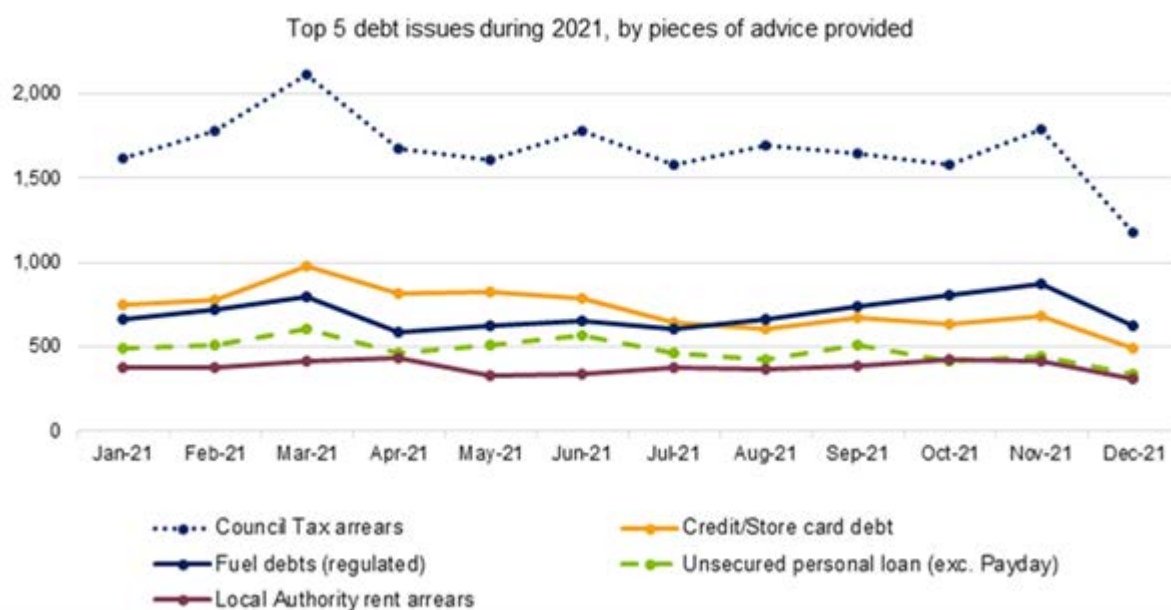
35,000



Pieces of advice on legal proceedings provided by the CAB network in the first 11 months of 2021.

What our data tells us

Council tax debt remains the biggest debt issue the Citizens Advice network deals with.



77%



Polling for CAS of Scottish adults in debt or at risk of debt since the covid-19 pandemic started found 77% said debt had negatively impacted their mental health.

In the first 3 quarters of 2021/22 CABs dealt with almost

44,000

housing issues, with private rented sector representing the largest proportion of advice.

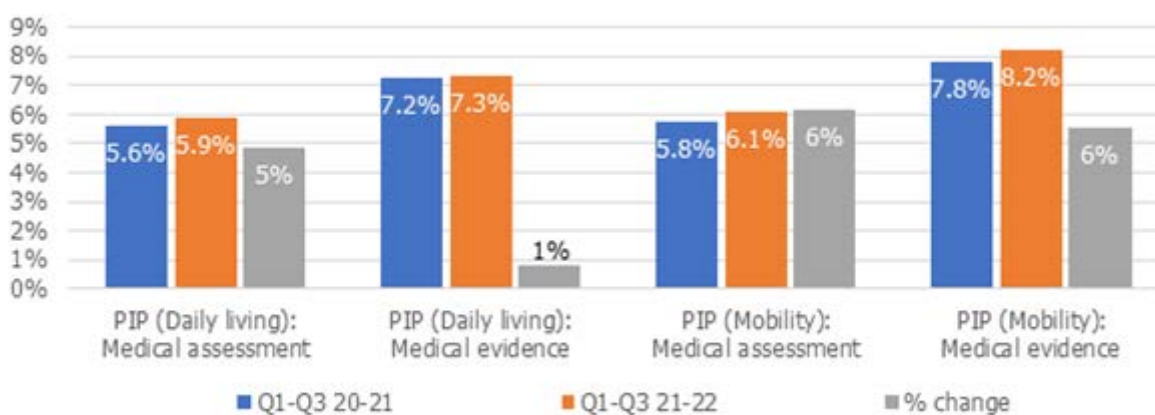


What our data tells us



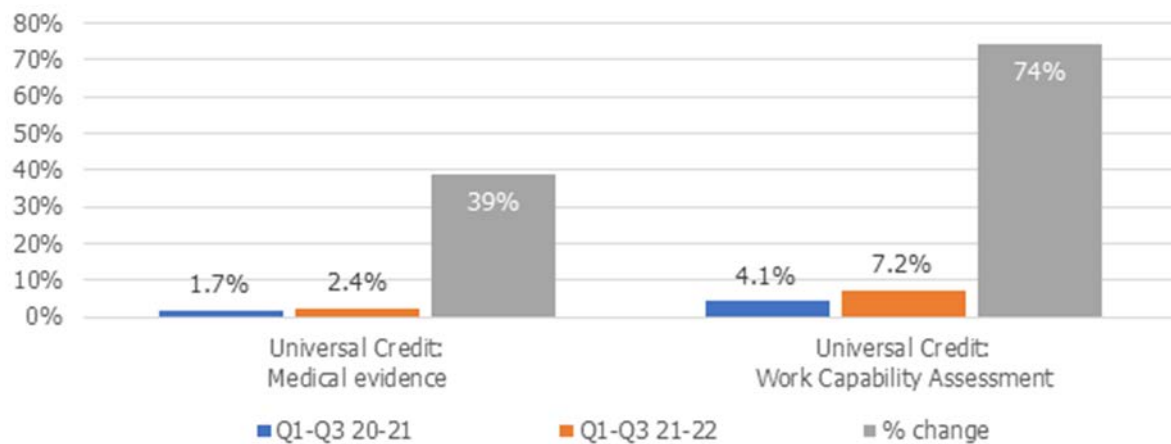
The network has seen growing demand for advice around medical assessments to obtain social security payments.

Comparison of medical assessments and medical evidence as a proportion of all Personal Independence Payment (PIP) advice.



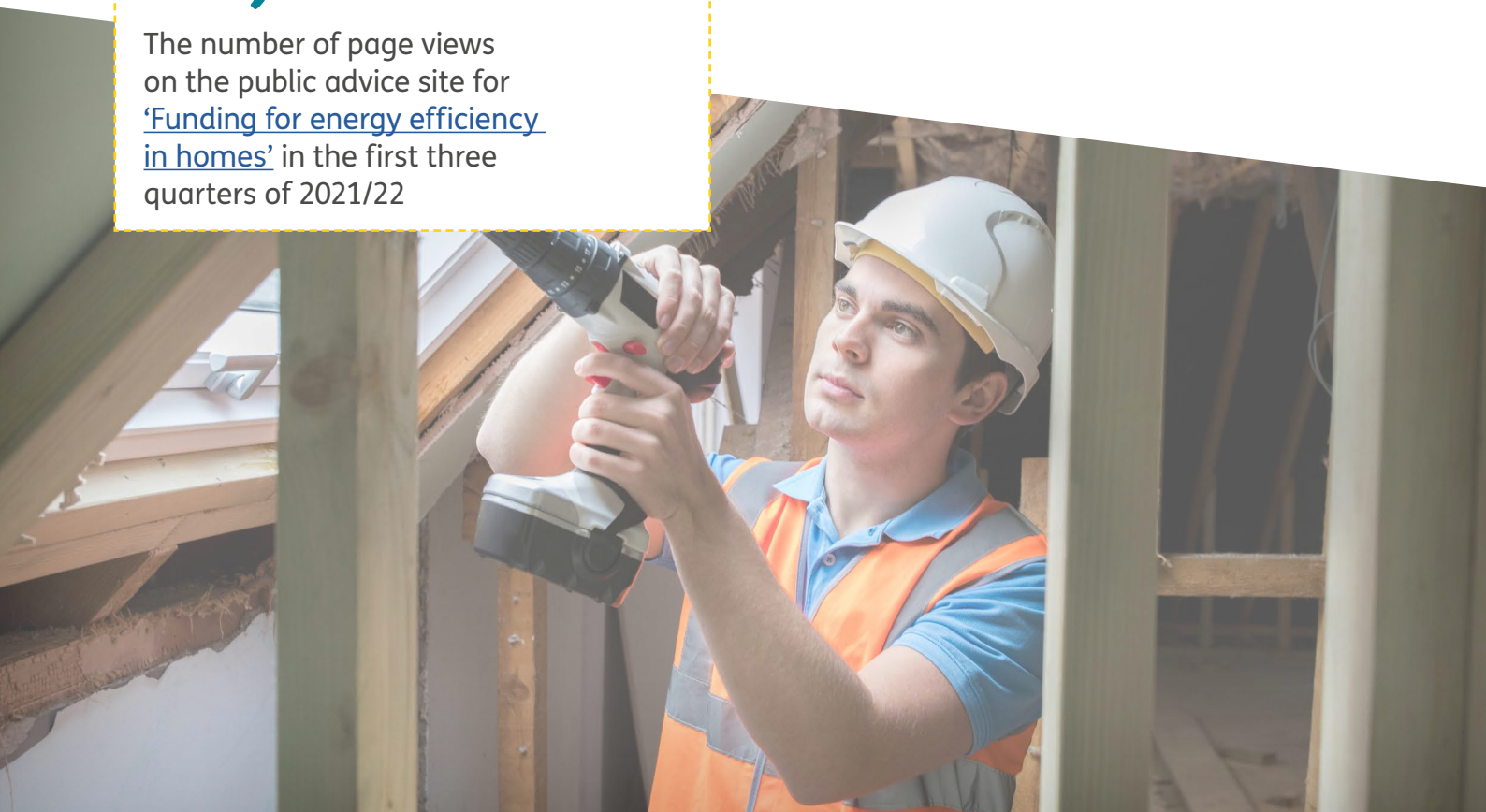
What our data tells us

Comparison of medical evidence and Work Capability Assessment as a proportion of all Universal Credit advice



35,313

The number of page views on the public advice site for [‘Funding for energy efficiency in homes’](#) in the first three quarters of 2021/22



The experiences of CAB clients

Social policy feedback from across the network shows some of the challenges citizens are facing



An East of Scotland CAB reports that a client is digitally disadvantaged and does not use the internet due to affordability. They cannot access their Universal Credit journal online, requiring all documents to be sent by post, which has been subject to delays due to Covid



A North of Scotland CAB reports clients having difficulty engaging a solicitor to act for them under legal aid with solicitors being sought from various towns across Caithness and Sutherland, and as far as Inverness.



An East of Scotland CAB reports of a client who had an arrangement to repay council tax arrears but was served a Charge for Payment following additional debt liability being calculated. The client is disputing some of the debt as the council appears to have failed to take into account certain information provided by the client. The client fears losing their job if their wages are arrested before the dispute is resolved.



A West of Scotland CAB reports of a client who has long term mental health issues and is currently in receipt of Universal Credit and who is having issues with an energy company after incurring significant energy arrears. The client is housebound and unable to use online services which makes it difficult to manage their energy account and found that the payment plans their supplier had put in place were unaffordable. The client's health has been significantly impacted due to the threat of disconnection and has submitted a complaint.



An East of Scotland CAB reports of a client who has been waiting over 12 months for his landlord to complete necessary repairs to his boiler and heating system. This is having a severe impact on the client's mental health.

The experiences of CAB clients



An East of Scotland CAB report of a client whose landlord has threatened him with eviction with a week's notice. The client is on reduced hours and wages due to COVID and is struggling to pay full rent and is accruing arrears.



An East of Scotland CAB reports of a client moving from Disability Living Allowance to Personal Independence Payment. The client was assessed over the phone and during the assessment was asked if they could walk over 20m. The client advised they would not be able to do so without severe discomfort and pain. However, the client received a decision notice that did not take this into account and the client lost their mobility vehicle and has been left housebound. The client cannot travel any distance and cannot access public transport due to their disability.



The change we want to see

Enabling safe and affordable internet access

The problem

Access to the internet is now an essential utility to help people work, learn and access public services. However, in polling conducted by YouGov for CAS, 15% of respondents said that the current costs of their internet or mobile phone contracts were unaffordable in relation to their personal income. Further polling found that 32% of people ran out of money before pay day in the last year. Of those people, 26% had to go without internet access as a result. Based on Scotland's population estimates this works out to 369,200 people. A further 28% went without mobile phone access, amounting to 397,600 people.

This year, for the first time, CABs have been recording whether clients are digitally excluded, with 1,452 clients being identified this way by December 2021.

The change we want to see

All Scottish consumers should have the opportunity to access affordable broadband or mobile internet connections. We want to see more consumers being eligible for affordable tariffs and a broader range of affordable tariffs being offered and promoted by providers.

Improving access and navigation of the legal system

The problem

Navigating the legal system can be complex and challenging for citizens, with many people requiring support to do so. In the first eleven months of 2021, the Citizens Advice network provided over 35,000 pieces of advice on legal proceedings.

Page views on our public advice site are also increasing. Between April-December 2021 these pages had 655,076 unique page views. Our 'taking legal action' page had 126,057 unique page views, and our helping with legal costs page had 12,717 page views.

In 2020-21, the network helped clients in relation to more than 3,206 tribunal and court outcomes; 92% of these cases were won or upheld.

The change we want to see

All Scottish consumers should have the ability to access legal services regardless of their geographic location, digital skill level, or the speciality of their legal issue and be able to engage appropriately in legal proceedings. We also want to ensure that when consumers take part in legal processes that they are informed and understand the process, feel confident in engaging with the system, and can seek support and advice to facilitate this.

The change we want to see

Improving understanding around council tax debt

The problem

Council tax debt remains the single biggest debt issue that clients bring to the CAB service each year. The ending of furlough and the impending cost of living increase is fully anticipated to lead to an increase in financial hardship and debt, including increases in council tax debt.

CAS has worked on this issue for a number of years through campaigning and national influencing and will now take a different approach.

Firstly, we will encourage and facilitate local CABs to engage and influence local authorities to change council tax debt collection policies and practices that are harmful to clients.

Secondly, we will commission research to better understand the reasons why people find themselves in council tax debt.

The change we want to see

Policymakers and stakeholders to better understand the reasons why people find themselves in council tax debt, to help inform future influencing and to reduce overall levels of council tax debt.



The change we want to see

Better support and outcomes for those experiencing money and mental health issues

The problem

According to the Money and Mental Health Policy Institute people with mental health issues are more likely to struggle with debts and priority bills and nearly twice as likely to owe more than 50% of their annual income. Those with mental health issues were also amongst the hardest hit by the pandemic; 28% owed more in debt compared to the previous year.

The devastating link between mental health and money worries is well-established with mental health often being both the cause and consequence of financial difficulties. In addition people with mental health issues often find it difficult in accessing support and assistance. These issues continue to be a priority for money and debt advisers across the Citizens Advice Network.

There are a vast amount of missed opportunities to disrupt the vicious cycle of money and mental health problems. There are a range of players from Governments, employers, financial services to the mental health system itself who can all play their part in breaking this link and ensuring support is available and accessible for those dealing with money and mental health problems.

The change we want to see

Improvements in the external environment so that people with money and mental health receive better support and positive outcomes.



The change we want to see

Strengthening renters' rights

The problem

The pandemic has highlighted the importance of a safe, secure and affordable home. The emergency measures implemented prevented an otherwise inevitable wave of evictions and colossal pressure on public services. These emergency measures also showed how the rented sector could be improved.

The forthcoming Scottish Government Rented Sector Strategy offers the opportunity to retain several of these measures as well as boldly address longstanding issues, such as enforcement.

In the first three quarters of 2022/23 CABs dealt with just short of 40,000 housing issue, a 6% increase compared to the same period the previous year. Examples of the kind of problems tenants experience include illegal evictions, long delays for essential repairs, unregistered landlords and withholding deposits.

The change we want to see

Stronger and improved rights for renters in Scotland.

A fairer system of medical assessments for social security claimants

The problem

The next year presents a key moment for the future of disability benefits. The rollout of Adult Disability Payment (ADP) in 2022 will permanently change the medical assessment procedure for the nearly 300,000 people across Scotland on Personal Independence Payments, with Social Security Scotland promising a fairer and more person-centred approach.

In the first three quarters of the 2021/22 financial year around 44% of all benefits advice given by CABs concerned disability benefits. Disability and ill health benefits are the largest area of advice throughout the Citizens Advice network. In addition, almost a tenth of all Universal Credit advice concerns capability for work.

The change we want to see

Dignified, accessible, timely, and fair medical assessments that provide disabled people with the support they are entitled to.

The change we want to see

Working towards net zero emissions and ending fuel poverty

The problem

Scotland has some of the most ambitious climate change mitigation and fuel poverty reduction targets in the world. Reaching these targets will require huge changes in the ways people live, travel, and work.

This target and the associated challenges come alongside an unprecedented energy price crisis for consumers who are already facing other significant rises in the cost of living. One in four Scottish households are in fuel poverty and this number will undoubtedly rise. One in seven households missed an energy payment last year due to a lack of income. Meanwhile fewer than half of Scottish homes reach Energy Performance Certificate (EPC) band C the proposed minimum standard of energy efficiency.

The Citizens Advice network has seen the impact of fuel poverty and concerns around energy, with the energy efficiency advice pages on our public advice site being amongst the most popular energy advice webpages last year.

The change we want to see

A policy framework, including regulation, to meet our climate change mitigation and fuel poverty targets. These measures to be people-centred, adaptable, and led by the real needs and wants of the communities CABs serve.



The Cost of Living Crisis

The cost of living crisis is affecting everyone in Scotland and cuts across all our work so we'll be harnessing the strength of our data and influencing to reflect the true impact of this crisis on the people who use our services.

This will include a cross department working group to bring together all the strands of our work, looking at how different Advice types interact with each other, working with partners to ensure we reach as many people as possible and evidenced recommendations to policy makers.



Standing up for Citizens interests

In addition to these seven key projects, CAS will also undertake work in the following areas



Supporting consumers who have been victims of Green Deal mis-selling

Support the design of a new scheme using the Warm Home Discount and industry Initiatives in Scotland

Advocate on issues around fuel poverty and fuel debt

Monitor people's experiences of the energy market



Highlight areas of concern around people's experiences with Universal Credit

Engage with work around benefit take up and the interactions between Scottish and reserved benefits

Work as part of the Scottish Campaign on Rights to Social Security

Engage as a member of the advisory panel for the Scottish Government's review into the Scottish Welfare Fund.

Continue to campaign for a single enforcement body around fair work practices, and review CAB data to monitor trends in employment concerns for workers



Work with the Accountant in Bankruptcy and other debt advice organisations on the Scottish Statutory Debt Solutions Review to consider wider implications of Scottish Debt Solutions and how they interact with each other, especially in light of the rising cost of living crisis and fallout of Covid-19.

Work with the Scottish Government Scams Strategy Working Group to develop and deliver a new approach to scams.

Build on our work exploring the living standards of people in debt, and develop our data on debt to underpin influencing and strategic decision-making in specific areas such as deficit budgets, housing debt and Short Term High Cost credit such as Buy Now Pay Later.

Standing up for Citizens interests

Explore ways in which we can undertake advocacy and influencing around the cost of living crisis such as tracking client data for evidence of the costs of living having an impact and promoting our financial self-help digital tools to multiple external audiences to improve reach so as many people as possible can benefit.

Work with the Bank of England and the Treasury on proposals to develop a Central Bank Digital Currency ensuring the consumer voice is heard strongly as proposals take shape and to use this opportunity to influence other connected policy areas.

We will monitor and respond where needed on issues around high cost lending and affordable credit, as well as access to cash



Campaigns and supporting local advocacy

In the coming year CAS will continue to work with the wider network to deliver national campaigns, support local advocacy work and continue to strengthen our network's capacity and ability to strive for change.

2022/23 campaigns programme

CAS will co-design our campaigns programme through engagement with the network over the summer. This will agree on key areas where we should campaign, and the tactics CABs want to use.

Our campaigning programme in recent years has reached millions of people across the country through a mix of local campaigning, advertising 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 will be commissioned by the new public body Consumer Scotland to deliver the Big Energy Saving Winter campaign, seeking to support vulnerable consumers with energy and energy related advice over the winter

Supporting local advocacy

Citizens Advice Scotland will work to support CABs with their own local advocacy work, through the provision of grants and support from policy, research and communications staff to allow CABs to campaign for change on issues that are affecting local people.



Big Energy
Saving
Winter



Debt
Happens
Campaign



www.cas.org.uk



@CitAdviceScot



CitizensAdviceScotland



The Scottish Association of Citizens Advice Bureaux -
Citizens Advice Scotland. Scottish charity (SC016637) and
company limited by guarantee (89892)

ISSN 2398-6190 (Print)

ISSN 2398-6204 (Electronic)