



Our plan for change

Citizens Advice Scotland
advocacy work plan 2024-25



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.



Where we are now

Every day, advisers across the Citizens Advice network in Scotland draw alongside people who will attest that the cost of living crisis is nowhere near over. Energy debt, food insecurity, the risk of homelessness are but a few of the issues causing people real harm. While inflation rates may be falling, the enduring nature of the crisis has both exacerbated existing inequalities and created new ones that will persist if bold, targeted and urgent action isn't taken by Government at all levels.

The unique nature of our service means that we get a lens into all aspects of people's lives and our cross-advice data reveals both the scale and complexity of issues that people are facing. We get to see things others don't and have a real opportunity to drive the change that people need. Our twin aims of advice and advocacy work in harmony to improve the lives of people in Scotland.

Our political landscape is changing. A new UK Government will be formed creating opportunities to build new relationships and influence policy. The recent change to a minority Government in Holyrood also creates opportunities to do things differently as we seek to deliver positive outcomes for people.



Our approach

A number of principles underpin our 2024/25 workplan. First, it's evidence-based. Our influencing priorities reflect the issues affecting people who access advice from the network. Our quantitative and qualitative evidence alerts us in real time to emerging issues faced by Scotland's citizens and our expert Impact Team uses this as the basis to advocate for people and influence changes to policy and practice.

Second, our approach is solutions-focused and outcomes based. This is embedded through a theory of change model outlined within this workplan. With unique and unparalleled evidence comes the responsibility to make it count. By focusing on solutions and outcomes we give ourselves the best chance of delivering change.

Third, the workplan is not all we do. While this is an annual workplan we recognise that the Citizens Advice network acts as a warning system through live data and insight. That real-time evidence base allows us to be agile and responsive – new issues will and do emerge. Like many organisations, we have a broad remit but finite capacity – we take a thematic approach to ensure that we focus our attention on areas where we are well placed to make most difference.

Finally, while this is an annual workplan we recognise that priorities can and do stretch into multi-year. The outcomes we seek to deliver are not restricted to activity over a 12-month period. Addressing problems that are often entrenched and long-standing will not happen overnight – much of the essential work in terms of priming the evidence base and establishing relationships has been built up over several months and years. This means we are well placed to secure the change we need to see.



New for 2024/25

Local action is a unique element of our advocacy approach given the profile and presence of 59 CAB in every corner of Scotland. We want to make that process as meaningful and purposeful as possible. To that end, we will bring forward a new product to build capacity for local action. Aligned with the CAB membership conditions, this will provide clear information on how CAB can play a vital and enhanced role in advocacy work, and how the Impact directorate will support that.

Our advocacy work is most effective when we understand the structural and systemic issues that impact on citizens, with a focus on those experiencing most harm. Few issues exist in isolation and there are clear connections across our workplan priorities, for example, between energy and housing; social security and digital exclusion. Again, our evidence base is unique in presenting that cross-cutting view – by recognising and understanding that we give ourselves the best chance of securing change. Through targeting solutions at those experiencing the greatest detriment and adopting an intersectional approach, we will deliver outcomes that benefit most people.

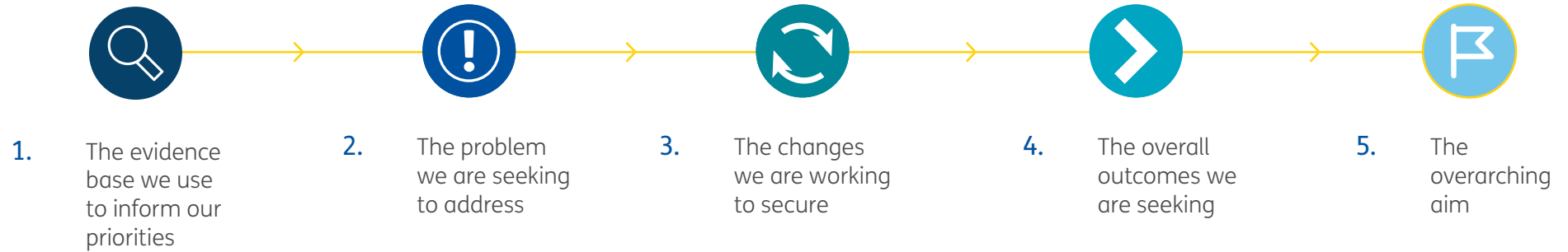
In August 2024, we will launch ForeCAST – the first of a series of quarterly data and insight webinars. Targeted at a diverse audience, including elected representatives and their officials, third sector organisations and CAB colleagues, these interactive one-hour sessions will provide the opportunity to showcase the data, insight and policy expertise of CAS alongside highlighting the essential service provided by the Citizens Advice network.

Taken together with our thematic approach, this new and overarching activity represents an exciting and ambitious workplan for 2024/25. We are here to make a difference and deliver change – this is our plan to achieve that.



THEORY OF CHANGE

Our Approach



Financial Health **Improving the statutory debt landscape**



- > Debt remains the second highest area of advice for the Citizens Advice network – nearly **110,000** pieces of advice on debt were provided in the last year.
- > Many CAB clients are either already in some type of debt solution – over **17,000** pieces of advice on this area in the last year – or subject to legal debt recovery measures. In 2022/23, over **260,000** diligences (action taken by creditors to recover debt) were served across Scotland – the majority of which for council tax debt.
- > The need to ensure a fair assessment of affordability for accessing a statutory debt solution is a priority for our CAB network – a large majority of advisers polled in November 2023 supported significant improvements to the Common Financial Tool.



In the context of unprecedented and ongoing pressure on essential costs, more people are getting into debt just to survive and keep their head above water. Despite that, the current statutory debt landscape does not always provide the necessary framework and support to help someone out of financial difficulty.



We will conduct new and innovative research to explore and ignite calls for change in the approach to statutory debt solutions and recovery. We will use the recommendations developed in our evidence base to influence key decision-makers to deliver both short and long-term structural change.

The approach we take will demand close and effective cross-organisational and cross-sectoral work to influence key decision makers including Scottish Government, the Accountant in Bankruptcy, MSPs and relevant parliamentary committees.



- > Improved Common Financial Tool that works in the best interests of people and advisers.
- > Improved package of debt solutions that individually and collectively work in the best interests of people in debt.
- > Fairer, person-centred approach to diligence measures.
- > Introduction of a truly bespoke and accessible Scottish Mental Health Moratorium which enables those with debt and mental health issues a clear focus on their mental health recovery.



A fairer and reshaped debt advice landscape which helps those that face financial vulnerability or difficulty, and that is in alignment with the Scottish Government's anti-poverty agenda.



Financial Health **Reducing and removing the barriers to financial inclusion**



- > **3.1 million** adults in the UK use cash to pay for everything or most things in the 12 months up to May 2022. Yet, in the two years to Q1 2023, **1,391** bank and building society branches closed, alongside **2,176** free-to-use ATMs.
- > This is a particular concern for consumers in rural and remote areas of Scotland given our topography – **17%** of the Scottish population lives in rural Scotland.



Barriers to financial inclusion can mean that those who can least afford it end up paying more for services that some of us can take for granted. People on low incomes or exposed to vulnerability – disproportionately represent within our client population – are more likely to face these barriers.



A key component for success is our relationships with key stakeholders including the Financial Conduct Authority and Financial Inclusion in Scotland. Initiatives like the TechSprint also represent the opportunity to deliver innovative new solutions.

We will work closely with money advisers to support our national influencing activity. This is crucial to priming the evidence base to make the case for change.

We will conduct new research on the experience of people who are unbanked to improve understanding and ultimately remove barriers to financial exclusion.



- > Reduction in proportion of people in Scotland who are unbanked.
- > Improved access to cash for people in communities all across Scotland.
- > Better engagement and communication practices from financial services providers.
- > Ending the arrestment of benefits from bank accounts.



People across Scotland have improved access to essential financial services without incurring extra costs and are better protected from detriment when things go wrong.

! Citizens ALERT

East of Scotland CAB supported an older adult living in a rural area. The client needs to open a bank account because DWP will soon stop paying state pensions into Post Office accounts. He has restricted mobility and no digital access, so faces major barriers to set up a new bank account.



Social Justice **Secure, high quality and sustainable rented homes**



- > With over **59,000** pieces of advice given by the CAB network related to housing during 2023/24, housing is one of the top cross-advice areas and is frequently provided in tandem with social security, utilities and debt advice.
- > It is deeply concerning that a third of all single adult, non-pensioner households contacting CABs did so for advice on housing.
- > People seeking housing advice are more likely to be women, have a disability or health condition and live in more deprived SIMD communities.
- > The network is seeing an increasing need for homelessness advice among older people aged 60+, households with a child with a disability, with a health condition and those in part-time work.



A secure, high quality and affordable home is foundational to people being able to live decent, dignified and healthy lives. Despite that, our evidence demonstrates that key groups continue to experience harm and risk being left behind



The Housing Bill represents a once in a generation opportunity to shape a fairer system for tenants in Scotland and provide better homes for more people.

We will use evidence from the network to proactively put forward solutions to the Scottish Government.

We will continue to play a central role in coordinating allies and partners across the sector to amplify the case for change.



- > Enhanced understanding of the private rented sector
- > Stronger enforcement against poor practice in the private rented sector, making illegal eviction less likely.
- > Improved standards for renters across Scotland
- > Reduced fuel poverty by ensuring more citizens live in energy efficient homes



In a just and compassionate Scotland such homes should be available to everyone. This not only plays a pivotal role in reducing poverty and inequality, but in our just transition to net zero



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



- > During 2023/24, **101,070** pieces of energy advice were given by the Citizens Advice network, a 6% increase on the previous year.
- > The network managed over **£6.4 million** in energy-related debt for clients.
- > Average energy debt clients presented in 2023/24 was approximately **£2300**. This figure is notably higher than the market-wide average of **£1761** for consumers with no repayment plan in place.
- > For many, energy advice is not provided in isolation and advice is also given on social security, housing and food insecurity, reflecting the holistic and person-centred approach from CABs to the complexity of issues that people face.



For increasing numbers of low-income and vulnerable households – disproportionately represented within our client population – existing energy efficiency measures will not be the lasting response to unaffordable costs and the associated impact on health and wellbeing.



We will collaborate with the CAB network to improve advisers' capacity to support clients in an increasingly complex and changing policy landscape.

Our influencing activity will draw on the unique experience of CAB network clients to underline the need for Scottish Government's anti-poverty agenda to be in full alignment with the drive to net zero.



- > Increased understanding, capability and capacity within the network to support clients with energy efficiency and clean heat issues.
- > The Scottish Government will introduce legislation that enables people on low incomes or living in vulnerable situations to improve energy efficiency and access clean heating systems.



Our aspirations for a just transition must ensure that the experience of low income and vulnerable households is hardwired into the design and operation of new systems so that these groups can actively benefit.



Social Justice **Shaping our safety net to reduce inequality and promote flourishing**



- > Disabled people and those with long term health conditions make up **54%** of those seeking advice from the network on a range of often interconnected issues including fuel poverty, food insecurity, social security and housing.
- > **67%** of clients who took part in our 6-month food insecurity pilot with **11 CABs** had a disability or health condition.
- > Demand for advice on the adult disability payment (ADP) grew throughout 2023/24, making up a quarter of all social security advice delivered by the network.
- > **58%** of those accessing ADP advice live in Scotland's most deprived communities (SIMD 1&2)
- > Of clients seeking complex debt advice from CAS, almost three in four (**74%**) received at least one form of social security and alarmingly one in two had no disposable income.



Social security payments that are designed to support the extra costs these households face are still not reaching many of those who need it, in particular working age disabled people. The gap between what this support provides, and the real-world extra costs of disability remains very wide.



We will continue our work to influence the substance and recommendations from the formal review of Adult Disability Payment.

We will deliver data, insight and policy development that is critical to advance the delivery of a Minimum Income Guarantee (MIG) focusing on the essential role of advice.

We will work with Social Security Scotland and the Scottish Government to position advice provision as a strategic component of fulfilling their legal duty to promote take-up.



- > Social security reduces the inequality that disabled people experience.
- > Increased capability and capacity within the network to engage in the development of a minimum income guarantee.
- > Increased uptake in social security through improvements in language and framing that reduce stigma and increase applications.



Everyone in Scotland secures a minimum acceptable standard of living which ensures that everyone has enough money for housing, food, and essentials, enabling people to live a decent, dignified, healthy and financially secure life.



Strong Communities **Enhancing access to justice and human rights protections**



- > The Citizens Advice network in Scotland supports some of the most marginalised and disadvantaged communities as well as individuals with multiple and intersecting protected characteristics across a wide range of civil, administrative and criminal justice issues – many of them relating to their human rights.
- > In 2022/23, **31%** of clients lived in the most deprived area by SIMD quintiles. **64%** of clients reported having a disability or long-term health condition, **57%** were women, **21%** were aged 65+, **7%** identified as belonging to an ethnic minority – all categories are overrepresented within our client base compared to census data.



Challenges persist in accessing legal support, particularly in certain regions and for people in vulnerable situations. Marginalised communities and individuals frequently encounter violations of their human rights, including issues with access to essential necessities such as food, housing, education, and justice.



We will advocate for equal access to justice by ensuring affordable legal services, and continuing to influence the Regulation of Legal Services (Scotland) Bill.

We will use our data and evidence base active participation in the Implementation Working Group for the Human Rights Bill.



- > All consumers have equal access to the justice system to protect and realise their rights.
- > Everyone in Scotland can access appropriate remedies and procedures are fair and transparent.
- > Domestic law protects everyone's human dignity and human rights.



To improve access to justice and human rights protections by ensuring equal access to the justice system, providing remedies for those who need it, and facilitating meaningful participation in monitoring these rights.

! Citizens ALERT

A disabled single mother with disabled children sought advice from a Central Scotland CAB after her ex-husband, who had been charged with domestic abuse, attempted to force the sale of their jointly-owned home. The home had been adapted to meet their family's specific needs, and the thought of losing it caused immense stress. Despite multiple attempts, she has been unable to secure legal representation.



Strong Communities Tackling barriers to digital inclusion



- > Across the Citizens Advice network in Scotland, the number of clients recorded as digitally excluded in 2023/2024 has increased by **15%** year on year.
- > Polling by YouGov on behalf of Citizens Advice Scotland, found that one in four Scottish consumers regularly run out of money before pay day, with **15%** going without internet access at home and **22%** going without mobile phone access as a result.
- > Consistent submissions of qualitative evidence from CAB highlight significant detriment experienced by digitally excluded clients when interacting with a wide range of services. This evidence also highlights the extent and lengths to which CAB support digitally excluded clients in addition to advice provision.



Significant detriment is experienced by digitally excluded clients when interacting with a range of essential services and markets. This also has a direct impact on advice provision across the network.



We will build on our successful and sector leading influencing activity to continue to advocate for change to telecoms providers, Ofcom, UK and Scottish Government.

We will use our evidence base to make the case for widened social tariffs that are accessible and contribute towards improving connectivity across Scotland.

We will work to build capacity within the network to support people who are digitally excluded.



- > Scottish consumers are aware of and can access affordable broadband and mobile connections.
- > Better engagement between telecoms providers, vulnerable consumers and advice agencies.
- > Mid contract price rises are banned in the telecoms market.
- > Public bodies improve awareness of digital exclusion and services are made more inclusive.



To secure changes within both private sector and public government policy to ensure that Scottish consumers do not encounter barriers to digital inclusion.





Teams, themes and outcomes



Financial Health

Improving the statutory debt landscape

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Reducing and removing the barriers to financial inclusion

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Teams, themes and outcomes



Social Justice

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- > Reduced fuel poverty by ensuring more citizens live in energy efficient homes.

Shaping our safety net to reduce inequality and promote flourishing

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

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Enhancing access to justice and human rights protections

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- > Everyone in Scotland can access appropriate remedies and procedures are fair and transparent.
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Tackling barriers to digital inclusion

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- > Mid contract prices rises are banned in the telecoms market.
- > Public bodies improve awareness of digital exclusion and services are made more inclusive.

Campaigns programme

The CAS campaigns programme this year has been informed by a survey of the CAB network.

We will run our national winter energy campaign as usual, over several months from November through to early February, and co-design this with bureaux.

We will also introduce “local campaign toolkits” for bureaux to promote different topics at a time that best suits them and the needs they are seeing in their local communities. Bureaux will be able to choose from several topics and apply for different levels of funding based on how many campaigns they wish to promote, with the aim of each local campaign running for around one week. There will be four toolkits to choose from:

- > Council Tax Reduction
- > Social tariffs in the broadband and mobile market
- > Renter’s rights following the expiry of Covid-era protections
- > Debt advice (based on our “Stressed About Debt” campaign)

The toolkits will include: a social media toolkit, a template press release, stakeholder letter and editable posters and leaflets for distribution. As with national campaigns, the CAB Communications team will be available to provide any support needed to bureaux at the time they run their campaigns.



Supporting local action

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.

As outlined within the opening comments, the Impact directorate will soon take forward a new product to build capacity for local action in line with the membership conditions. In the interim, we will continue to support CAB to take action on the issues that matter to their communities, including through our Local Impact Grants programme which provides funding for CAB to work on local issues.





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