

Voice



A magazine for the Citizens Advice Network in Scotland

SUMMER 2024

A group of five people (three men and two women) standing in front of a stone building with a black door. They are dressed in casual attire. The background shows a stone wall and a chain-link fence.

Doorstep drive

Rental rights campaign kicks off new approach

United front

Working together on council tax collection

A warm welcome

Helping migrants to settle in Scotland

Honing our support

Two very different projects are highlighted in this edition. Together they show how the network can expand its impact not just through ground-breaking new initiatives, but also incremental changes.

Council tax debt is one of the most common, and most intractable, issues faced by clients. A pilot has shown the way towards improvements in the collection and recovery process.

Meanwhile, a national project to help smooth the path for migrants to Scotland is supporting a different cohort of clients – but one that may sometimes be equally desperate and in need of advice.



Keep in touch at **voice@cas.org.uk** to respond to articles, suggest new ideas, or share how your bureau or service is innovating to respond to clients' needs.

Campaigns go local

Bureaux are being equipped to choose and schedule their own campaigns.

Rented housing rights and affordable broadband are among the topics supported by a new campaigns toolkit.

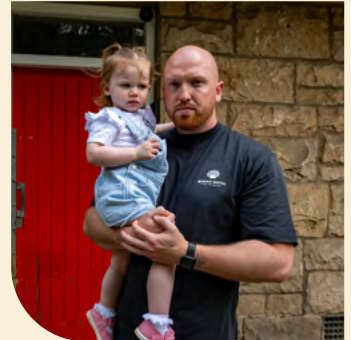
In a change to the network's campaigning approach, the start of the campaigning year will focus on giving bureaux support running local campaigns, before the national energy campaign launches at the beginning of winter.

“The local toolkits are designed so bureaux can promote different topics at a time that suits them over the coming months,” says Barbara Adams, CAS senior campaigns officer.

“That was prompted by our latest campaigns survey, which found it was the preferred campaign option for most bureaux.”

Among the first toolkit topics is awareness of renting rights – for both tenants and landlords – following the expiry of Covid-era protections (pictured right and on the front cover).

The other topics are social tariffs in the broadband and



mobile market; council tax reductions; and debt advice, with the latter using materials based on the recent Stressed About Debt campaign.

Toolkit materials include social media graphics and video, template press releases, stakeholder letters and editable posters, leaflets and postcards.

For more information visit: www.cas.org.uk/campaigns



United front for change

Council tax debt is the single biggest debt issue we handle – often tied up with other debts in a complex knot. Could three CABs and their local councils make a difference?

If there's one bill some people feel they can safely leave at the foot of the pile, it's the council tax demand. Other costs, such as energy, food and shelter, are understandably given priority. Yet many fail to appreciate how swiftly they can find themselves subject to harsh recovery action if they ignore their bill.

Four years ago there was a concerted effort to tackle the issue. A range of stakeholders, including the local government Improvement Service, CAS, Citizens Advice & Rights Fife, and other money advice agencies collaborated to create a council tax collection guide.

It set out the ways councils and advice agencies could work together to improve the collection and recovery process, while keeping in mind the needs of the person behind the debt.

The guide is voluntary, however, so not all the recommendations are currently in place in all areas of Scotland.

“Our council really wanted to target their highest-level debtors – they pulled up a list of the top 40”

*Amy Rankin, social policy officer,
Clackmannanshire CAB*

Recently, the Scottish Government decided to give the guide a jump-start by way of a pilot. It offered funds for CABs to work together with their local councils to improve local council tax collection practices and processes.

Bureaux in Clackmannanshire, Renfrewshire and the Borders took up the challenge. ▶

Martin Fotheringham



> First contact

All three CAB areas already enjoyed some degree of collaboration with their local authorities, if not directly with the revenue officials.

Initial meetings under the pilot saw the bureau staff outline how their advice could not only help clients maximise their income and find ways through debt; it could ultimately enable the councils to recoup more of the arrears owed to them. A win-win.

But there was learning on both sides, as the CABs heard of the financial pressures under which councils operate. “The council told us that to delay the recovery process by one month would hit their tax flow by millions of pounds,” says Martin Fotheringham, chief executive at Renfrewshire CAB.

And in Clackmannanshire, social policy worker Amy Rankin was surprised to hear that the local authority, with a population of just over 50,000, had £8.5m outstanding in unpaid council tax at the start of the pilot in November 2023.

In the Borders, staff from the CAB and council each completed surveys about the other’s roles and processes, to gain shared insight.

Power from the people

Making contacts is relatively easy; triggering change is harder. In Renfrewshire, an invitation to Martin and his council counterpart to address a group of locals turned out to be pivotal.

The group is known as the People’s Panel – citizens with lived experience of poverty, who advise the council’s Fairer Renfrewshire sub-committee on tackling inequality.

“The People’s Panel gave us extra support and leverage – they were a good means of getting things on the agenda and keeping them there”

*Martin Fotheringham,
chief executive, Renfrewshire CAB*

The panel was highly engaged with the issues raised at the council tax session. They voiced concerns about the speed of the collection process and the use of Sheriff Officers, and described the overall council tax system as “unfair”.

Critically, the panel had the power to get issues on the council’s agenda. “The council officers were really supportive and engaged,” Martin emphasises, “but the People’s Panel gave us extra support and leverage. They were a good means of getting things on the agenda and keeping them there.”

One example is the panel’s championing of debt advice marketing activity to people throughout the year, rather than just around April. It is proposing that council tax reduction should be a part of housing officers’ inductions with new tenants, for instance.

Precision targeting

Sending out CAB signposting alongside council tax bills is already a common tactic in many areas, but this can go unseen by those most vulnerable, especially if they can’t face opening the bills at all.

The Clacks partners tried a more precise approach. “Our council really wanted to target

their highest-level debtors,” says Amy. “They pulled up a list of the top 40, of whom they felt 21 were financially vulnerable. These people were sent a letter explaining the CAB service and emphasising its independence from the council.”

A referral form was also designed, allowing the CAB to call an individual directly where they had given their consent to the council.

The Clackmannanshire bureaux had dedicated debt advisers standing by for the expected spike in enquiries. During the pilot period, there were 185 council tax debt enquiries, compared with 121 in the same months of the previous year.

Lasting impact?

In all three areas, the personal contacts forged between the organisations are continuing to oil the wheels of council tax debt advice, support and recovery.

The Borders CABs managed to overcome what had been a key hurdle – the lack of a dedicated council tax debt collection team at Borders Council. This had curbed referral numbers, because the issue was handled by various teams with multiple approaches. Both organisations have now agreed to streamline the five existing referral processes into a single route.

Lines of communication are stronger in Clacks too. “Our referral forms are still in place, and I understand that a lot of council call handlers are now making informal referrals as well,” says Amy.

Her top advice to other bureaux looking to collaborate is to identify dedicated points of contact in each organisation: “It means you can make quite a lot of progress in a short space of time.”

Renfrewshire’s momentum is being maintained not just through officer contacts, but through regular meetings with the People’s Panel.

“To make a difference with the council, you either need to find someone there who’s very interested and committed to the issues, or get it onto a main agenda somehow,” Martin advises.

On the same side

“Councils need to secure their revenues and protect public services – but they also have an obligation to address poverty and inequality. They are basically on the same side as the network,” says Myles Fitt, CAS strategic lead for financial health.



“These collaborative pilots are about delivering positive changes for citizens, which is ultimately what both parties are striving to achieve.”

Among the long-standing examples of this is the work of Citizens Advice & Rights Fife with Fife Council’s revenues service. Their successful partnership had a strong influence on the original national guide on collaborative council tax collection.

“The hope is that this will inspire similar partnerships in other areas to tackle the scourge of council tax debt”

*Myles Fitt,
strategic lead for financial health, CAS*

The Scottish Government certainly believes collaboration is the way forward. “The government is pleased with our report on the three pilots, and may be extending the scheme to a further round if funding becomes available,” says Myles.

“The pilots have been a great showcase for CABs and local authorities working together. We’ve shown that it can get results – the hope is this will inspire similar partnerships in other areas to tackle the scourge of council tax debt.”



A warm welcome

Our advisers are helping would-be migrants to make Scotland their home.

Scotland depends on immigration. With an ageing population, and a shrinking one, it needs migrants to grow its pool of workers and support public services – besides the positive boost they give to our economy, society and culture.

Making it happen is complex, however. The end of free EU movement closed some routes. Immigration isn't a devolved issue, and the previous UK Government set the earnings threshold for skilled workers at over £38,000, which further restricts options.

Within those rules, Scotland is striving to attract talented people and help them settle here – and Citizens Advice is now playing a big part in that effort.

Having secured a £1.1m contract from the Scottish Government, the network will be providing advice to people who have just moved to Scotland, or who are thinking about doing so.

Bespoke support

While a website provides guidance about different visas and other aspects of Scottish life, advisers are now on hand for those who need more bespoke support.

“The service is about giving people the advice they need to settle in Scotland, and to make it home,” explains Dayana Baleva, project coordinator for the Migration Service.

The project has been running since April. Initially, its client base is limited to international students in their final year of study in Scotland, and people who have moved here within the past six months.

Specially trained advisers, based in 19 bureaux, are leading consultations. So far, clients have broadly reflected the international student base in Scotland, with big numbers from the US, South Asia and Nigeria.

Sensitive issue

“It’s a unique service, so we weren’t sure what to expect when we first went live. Immigration is a sensitive issue, and it seemed likely some people would be desperate,” says Dayana.

“For those clients who are about to graduate, the higher income threshold has been a common worry. People have reported not being able to find work, and are concerned about supporting their partners or children after graduation.”

In the autumn, the web-based service will be thrown open to a much wider clientele – encompassing anyone overseas with an interest



Dayana Baleva

“We weren’t sure what to expect when we went live. Immigration is a sensitive issue, and it seemed likely some people would be desperate”

Dayana Baleva, project coordinator, Migration Service

in moving to Scotland, or who is already here and wants to stay.

Adviser appointments, however, will be limited to those who have already secured a job in Scotland and are about to move here. Meanwhile, a separate provider is advising employers about navigating the immigration system to meet their skills needs.

With a target of 1,000 appointments a year, the network is poised to make sure that potential migrants get the warmest welcome and the softest possible landing in their new country. >

A guide through the visa maze

Two advisers share their experiences of delivering the new Migration Service.

> Cara McCarthy, East Renfrewshire CAB

Immigration is a topic I have become very passionate about. Having spent the last five years providing immigration advice through the National EU Service project, the Scottish Migration Service was a natural fit for me.

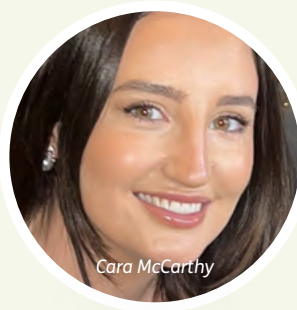
Since April I've helped with 10 client enquiries. A common trend has been a client's eligibility to switch from student visas to work visas.

For example, one client was in her final year of studies as a fashion design student. I was able to provide her with guidance on her options for a graduate visa, global talent visa and skilled worker visa.

One problem I've seen is with clients who have been in the UK for less than six months under a work visa, and whose employers have not been providing them with work. That leaves clients in a very vulnerable position – their visa conditions are not necessarily being met, and they are not receiving any income to support themselves and their families.

One client who found herself in this situation was fortunately within my local area. We were able to provide her with financial support from the bureau, in the form of food and fuel vouchers.

She was advised on her options to find alternative suitable employment under her current visa or seek specialist advice from a solicitor on options for discretionary leave for herself and her dependents.



Frieda Scholz, Central and East Sutherland CAB

I got involved because I'm quite interested in immigration law. I've handled five cases so far. That doesn't sound a lot, but these cases are usually very complex.

The clients are highly educated individuals who want more than general information about the graduate or worker visas. In general, what they really want is to settle here, so the graduate visa doesn't work for them: they ultimately need sponsored employment.

As an adviser, you have to be quite good at research, looking at law blogs and other resources. For each client I usually have one Teams meeting and then follow up with emails – they often come back with new questions.

Graduates in subjects such as business or accountancy have the potential to earn high salaries, but some subjects are unlikely to pay a salary of the £38,000 requirement. Courses such as digital marketing also attract a lot of British people, who are more likely to be hired for this than someone who requires sponsorship.

At present finding a good employment route can be a bit like looking for a needle in a haystack. Ultimately I hope the Scottish or UK Government will set up a service to connect students with employers who are willing to sponsor.





A lens on Scotland's future

This month CAS launches the first data and insight webinar series – foreCAST.

Every quarter, in an hour-long webinar, staff from the Impact team will unpack our network's data and insight.

They'll present the latest data findings, discuss the trends that are affecting people across Scotland, and visualise the solutions needed to improve people's lives. Each webinar will feature a question-and-answer session.

David Hilferty, director of impact, says: "We know that our data and insight provide a unique lens into the issues that people are experiencing in Scotland right now. These statistics and stories shine a light on who is experiencing most harm and show us what action is needed.

"We hope colleagues from across CABs will join us, along with those from the third sector, Scottish Government, regulators and local government."

The first foreCAST will take place on Wednesday 28 August 10-11am. David will be giving an overview of the data from the last quarter, while Emma Jackson, social justice strategic lead, will be doing a deep dive into our housing, social security and disability statistics.



**data and insight from
Citizens Advice Scotland**

Guest speakers from the network will reflect on the type of demand they've been seeing, with Morag Hannah, CEO of Skye and Lochalsh CAB, reflecting on rural trends and Alana Forsyth, CEO of Glasgow North West CAB, giving an urban perspective.

You can register [here](#).

Forging connections



The general election saw a brace of fresh MPs elected to Parliament – so the network has lost no time in getting to know them.

Many bureaux are introducing themselves to new MPs in their areas, congratulating those who've been re-elected, and talking a bit about the brilliant work that CABs do.

The Impact team at CAS has produced a template letter that bureaux can adapt for their own needs, with case studies and statistics:

<https://www.cas.org.uk/news/template-letter-mps>

Alongside this, the team has written to some of the key people in new posts, to outline our policy priorities for the new government:

- Secretary of State for Scotland, Ian Murray – emphasising our data and insight into the issues that people in Scotland face
- Secretary of State for Energy, Ed Miliband – highlighting our data and insight into energy issues, emphasising the impact that energy issues have on rural communities in particular, as well as reaffirming our support for social tariffs
- Secretary of State for Work and Pensions, Liz Kendall – pointing to our data and insight into Universal Credit, as well as raising issues with the two-child benefit cap, the five-week wait, the conditions and sanctions system, the current debt recovery system and other issues.

Launch delayed

A rowing feat has been stalled – but not sunk.

Atrocious weather forced a rethink for an intrepid crew's plan to row around mainland Britain in aid of the network.

As reported in the last Voice, network services manager Laura Plumb was set to join the expedition with the Counternavig8 GB crew.

Unseasonal weather obliged the team to postpone the June launch, but they are determined to make the trip next year. Fundraising will restart in earnest before then. "When we do go, we intend to smash it!" says Laura.

