

Voice



A magazine for the Citizens Advice Network in Scotland

SPRING 2020

A photograph of two people standing in front of a large, modern brick building. The building has "BARLINNIE" written on its facade. The person on the left is a woman with glasses and a black jacket, and the person on the right is a man with a beard and a black jacket. Both are wearing lanyards with ID badges. The background shows a paved area and a clear sky.

Within these walls

Advising prisoners in Scotland's biggest jail

A childhood on the edge

Author Kerry Hudson
on poverty and shame

Island hopping

The best ways to reach
scattered communities

Extending our reach

- Meeting Fife parents-to-be in the run-up to their big day...
- Visiting elderly clients at home in remote corners of the Hebrides...
- Supporting prisoners as they adjust to life inside – and while they’re bracing themselves to return to freedom.



Our stories this month touch on these and other ways the network is striving to reach people in need of advice, no matter where they are and what their situation.

Many bureaux are finding innovative ways to connect with new and

existing clients. If yours is one of them, please let us know so we can share your story across the network.

Keep in touch at voice@cas.org.uk to respond to articles, suggest new ideas, or share what’s going on in your area.

When credit is a health crisis



Frustrating encounters with credit companies are documented in research about clients facing mental health issues and problem debt.

Parts of the credit industry are still failing customers with mental health issues, research by the Perth Bureau has found.

The study also highlights inconsistencies in the way health professionals deal with medical evidence forms – which can be critical in helping patients clear their debts.

Social policy researcher Andrew Scobie studied 15 cases collected by his debt team colleagues in Perth. He found inconsistency in creditors’ response to medical evidence of people in debt whose financial capacity is diminished by mental illness.

“Some creditors will write off a debt. Others might agree to put it on hold for a silly length of time such as six weeks, which is unlikely to be enough for someone’s condition to change,” says Andrew.

“Others simply refused outright to write off debts or postpone collection. Most creditors didn’t provide any justification for their decisions.”

Andrew’s report, *Mind over Money*, calls for customer experiences to be used in strengthening guidelines for creditors.

It also notes the variable quality of debt and mental health evidence forms (DMHEFs) completed by health professionals.

“DMHEFs don’t seem to be used by many bureaux, but they can be a useful tool for an adviser supporting a client,” says Andrew.

“Unfortunately, our cases show some GPs and psychiatrists contradict themselves in the forms. Others just tick boxes and provide only superficial evidence of how a mental health condition affects ability to manage money.”

Some GPs in Scotland also continue to charge patients for completing a DMHEF. The British Medical Association has abolished charges in England; Andrew hopes his report will encourage Scottish politicians to take up the cause.

“The collection practices for this kind of debt are particularly harmful,” he says. “As CAB personnel, we know a credit card firm’s bark is often worse than their bite, but the letters and phone calls can be intimidating and at times downright threatening.”

Case Studies

- A client with bipolar disorder who makes excessive catalogue purchases due to the condition received payment request letters from catalogue firms – accompanied by leaflets advertising new products and promotions.
- A GP completed a DMHEF with very scant details. The client approached the practice for a second form. This was even less useful – asked whether the client’s mental health affected their money management, ‘no’ was ticked. The client used the first form to support a write-off request, but as expected the creditor refused.

Check to Save campaign and the national picture



The network’s latest debt campaign got under way earlier this month.

Bureaux across the country are taking part in Council Tax: Check to Save. Across the network, council tax is our biggest debt issue. It’s a growing problem for clients – possibly an indication that people are prioritising spending on other debt or simply on essentials such as food.

The campaign aims to raise awareness of council tax reduction, discounts and exemption and to promote use of our online council tax tool – both in bureaux and by the public.

More generally, as the biggest provider of debt advice in the country, we have been ensuring that the network is well positioned to deal with the devolution of debt advice. For example, over the past year we have piloted a multi-channel debt advice service in five bureaux in North Lanarkshire. The outcomes of this pilot will inform future development of an advice service across Scotland.

Inside job



*"It's a workplace like any other":
Parkhead CAB's Karen Kyle and
Chad Henshaw at Barlinnie*

Conditions are tough in Scotland's biggest jail – but that makes the network's presence there all the more critical.

Two days a week, Chad Henshaw's arrival at work means complying with security checks and surrendering his phone. As he's led to his desk, the jangle of keys signals the doors have been secured behind him.

Over the years, Chad has become matter-of-fact about his advisory role at HMP Barlinnie. "At the end of the day, a prison is a workplace like any other," he says.

But he's acutely aware that for new prisoners, the jail's massive Victorian silhouette can be an intimidating sight.

They are also likely to have many other issues on their minds. "When you go into prison, you're

shutting down your life outside," Chad points out.

Minor problems, such as the need to stop direct debits to avoid running up an overdraft, loom large when you no longer have your phone or paperwork in your grasp. Worries about rent arrears and losing tenancies are common too.

"People sometimes say, what issues can prisoners possibly have?" says Karen Kyle, assistant manager at Parkhead. "In fact, they have exactly the same issues as everybody else – with the additional barrier that they don't have access to the outside world to be able to resolve them."

The moment of incarceration is one of two critical points at which the Parkhead Bureau offers advice to prisoners. The second is when release is imminent.

At that point, the service focuses on what clients will need to restart their lives and stay out of prison – summarised by Scotland's ex-chief inspector of prisons as "somewhere to live, healthcare support and access to finances".

Again, mundane issues can become big hurdles

140%

Current occupancy rate at Barlinnie

here. While Barlinnie does not hold long-term prisoners, those serving long sentences are often sent there from other jails on their transition to release. "Some of them may leave knowing nothing about today's benefits system – there are prisoners who may never have gone online in their lives," says Chad.

On a first meeting with a Barlinnie client, Chad is at pains to stress that he works in the prison, rather than for it. As elsewhere, the network's service is independent, impartial and confidential.

"I generally don't know, or need to know, why they're in prison," Chad says. "They might choose to tell me. Sometimes I'll let them, but it won't go

in the file unless it's relevant to their enquiry."

Advice is dispensed in a small confidential interview room: "Very rarely, for risk reasons, I might be asked by the officers to use another area, but there's still privacy. And I've never felt under threat."

As in the mainstream network, benefits and debt are among the most common issues raised. There is a higher proportion of enquiries about housing, especially the threat of homelessness.

Prisoners are also just as likely as those outside the walls to raise unpredictable enquiries. Here Chad is at a disadvantage: laptops are banned in the jail, so he has no access to AdviserNet on site. Any further research required is done back at the bureau, and a further appointment arranged with the client.

"For new volunteers working in a prison, the key thing is knowing when not to give advice," Chad says. "You have to be certain and avoid the temptation to guess, even if that causes a delay."

Barlinnie's inmates and staff are under >

250 to 300

Number of Barlinnie prisoners supported by Parkhead advisers every year

intense pressure. Like the rest of the prison system, the building is severely overcrowded, running at around 40% above its 987 capacity.

Most prisoners have to share cells. Despite an ageing prison population, just five cells are adapted for disabled inmates.

The strain is felt by advisers too. Client waiting times have stretched as long as two months recently. The bureau would like to extend its service, but lack of space forbids.

The prison's decision last year to suspend its own 'Throughcare' support scheme for prisoners returning to society has also had a knock-on effect. "Since then, we and the other third sector organisations working at Barlinnie have seen a rise in clients, and in the complexity of cases," Chad says.

Luckily, the bureau's input gets strong support from prison management and officers alike. They recognise its benefits both to the running of the prison and in curbing reoffending. A guard who identifies a prisoner in crisis will often refer him directly to CAB.

While demand for advice continues to outstrip capacity, there is another way to reach prisoners. Chad has recently been interviewed for Barlinnie's radio station, and hopes to hit the airwaves regularly to discuss key advice topics.

In the longer term, there is hope for Barlinnie's replacement by a state-of-the-art jail. The project has been on the cards for years, but January saw a breakthrough, with the acquisition of a site next to Provan Gasworks.

The Scottish Prison Service wants the 'new Barlinnie' to be ready by 2025 – and it is hoped it will include dedicated space for the Parkhead Bureau to continue to offer its vital support.

£35,601

Annual cost per prisoner place in Scotland

Case study: Holding on to a home



Peter was a housing association tenant at the time of his arrest. With £800 in rent arrears, he was worried he would lose his tenancy and find himself homeless on release.

The CAB assured him it could help him negotiate with the landlord to pay back arrears and hold the tenancy. It advised him on his rights in law and the steps a landlord would need to take to evict.

Peter's situation is not unusual. Some landlords advise prisoners to give up tenancies. Besides risking homelessness, prisoners who do so may also lose their possessions from the property, including ID papers essential for benefits claims.

Case study: Planning a fresh start

About to leave prison, Martin was determined to make some positive life changes and ensure he never returns.

He asked the CAB to help him plan. His diverse enquiries included:

- whether and how he could continue his degree with the University of the West of Scotland at Paisley
- which organisations help people with a criminal past to find work
- how he could set up a savings account to improve his financial security
- how Universal Credit works, and how he could start the application process so he'd be better able to survive on release day
- the cost of gyms in Glasgow, so he could use his spare time better on release and avoid going back to the same friends and behaviour as before.



A bond behind bars

Parkhead's links with Barlinnie are long-standing. Advisers first entered the gates of the jail in the early 1990s, soon after the bureau was launched.

Karen Kyle, assistant manager, was involved in Barlinnie in the early days, when the service consisted of presenting an hour-long course to groups of pre-release prisoners.

The strong working relationship between bureau and prison has endured since then. Despite enthusiasm on both sides, however, it was 2006 before the first advice surgery venue was established for prisoners. "The wheels at Barlinnie grind very slowly," Karen smiles.

Supported by limited charitable funding, the link has enabled the bureau to build up a wealth of experience.

"We know our service is vital and that it can help prevent the cycle of reoffending," says Karen, "especially by ensuring someone has a

home to return to and an incentive to make a fresh start."

Besides advising prisoners, the bureau also holds weekly advice sessions for visiting families in the prison atrium, helping them resolve financial headaches and other concerns.

"Partner visits are key to prisoners' wellbeing, but constrained finances can mean fewer visits," Karen explains. "When visitors are less stressed, that in turn gives prisoners less cause to worry, and has a positive impact on their behaviour inside."

In its potential for positive impact on people's lives and the wider community, the prison advice service is central to the mission of Parkhead Bureau, Karen believes: "I feel strongly that advising in Barlinnie is no different to advising in the bureau, or doing outreach in any other venue."

True grit

For Helen Wilson, every bureau shift demands super-human effort and a day to recover afterwards – but she’s not complaining.

When Helen Wilson suffered a stroke a few days before her 40th birthday, it was naturally devastating. But she was convinced she would soon be able to return to normal life and her job as a cook in a care home.



“I got better quite quickly, because I got a lot of physio and speech therapy,” she says. “I honestly thought I was going back to work.”

Determination in the face of ill health was already a way of life for Helen. She had battled heart disease since childhood – in fact, the blood-thinning medications for that condition are thought to have triggered her stroke.

This time, however, she faced bigger barriers to recovery. Her left side had been weakened by the stroke and she tired easily. Reluctantly, she had to give up her job.

Two years on, she felt well enough to attend a college course for people seeking a way back to work. She hugely enjoyed the experience. But as the course drew to an end, harsh reality set in again.

“A lot of the other students were at the stage of going to job interviews and getting back to work,” Helen recalls. “I thought, what can I do? I knew I couldn’t do anything physical.”

She shared her despair with the course tutor, who suggested Helen try volunteering. Shortly afterwards she saw an advert in her local paper

for volunteers to work at Shetland Islands Citizens Advice Bureau. Her husband, John, encouraged her to apply.

“I went to the interview, though I felt out of my depth and that I’d bitten off more than I could chew. I didn’t think I could advise anybody,” she confesses.

Then, at the first training day, she was surprised to meet a neighbour, Trevor Tindall. He too was seeking a purpose after health problems. “We bounced off each other and pulled each other through the training – then we ended up working the same shifts in the bureau,” says Helen.

Fifteen years on, Helen is still exhilarated by her CAB work. She particularly loves the Thursday evening drop-in sessions: “Thursdays are amazing. It’s more relaxed and you never know what’s going to come up.”

Shetland clients’ issues are often similar to those in the rest of Scotland – benefits, housing and consumer problems are common. Recently Helen has also noticed a rise in scams that take advantage of locals’ good nature: “A lot of people in Shetland are very trusting, especially older people, and they think it’s rude to put the phone down on someone.”

‘I get a lot of pleasure from being able to help somebody - I wish I’d started years earlier’



Helen Wilson, centre, with Lerwick bureau colleagues, showing off the trophy she won in the ‘special recognition’ category of the Volunteer Awards

Helen’s eight hours of volunteering a week come at a high cost. She makes a 40-mile round trip for each stint, part of it on single-track roads. Because of a leg injury, she drives a specially-adapted car and walks with the aid of a stick or uses a wheelchair.

“The day after my shifts, I’m always exhausted and I have to rest,” she says. “But it’s great to feel useful and be able to get my teeth into something. I get a lot of pleasure from being able to help somebody. I wish I’d started years earlier.”

Helen’s spirit and resilience were recognised when she earned the special recognition prize in the last round of the CAS Volunteer Awards.

At the awards ceremony she had just one regret. Her neighbour and colleague Trevor had died in 2013: “When I was presented with the certificate, I was just thinking, ‘me and Trevor should be getting this together’.”

Mentor turns manager

The tutor who inspired Helen Wilson to try volunteering is now her boss.

Karen Eunson led the New Directions course that pointed Helen towards CAB work. By coincidence, Karen later became manager at the Shetland Islands Bureau.

“I didn’t have a lot of self-belief at that time, but Karen could see the potential in people,” says Helen.

For her part, Karen pays tribute to Helen’s determination to spend her limited energies helping others, despite challenges that would leave others housebound.

“Helen is recognised as one of our most skilled and knowledgeable advisers, with particular strengths in the complex field of benefits and an excellent rapport with clients,” she adds.

Now you're talking!

Money Talk Team's challenge was to reach out to whole new client demographics. So where are they to be found?

Young families in financial need can be hard to reach. But break through the barriers, and the demand for support is high – and instant.

That's the experience of Citizens Advice & Rights Fife (CARF), where midwives and health advisers across the county are referring young families to Money Talk Team advisers.

Within a year, referral numbers topped 500. The project has successfully tapped in to a priority group for Money Talk Team – helping clients gain £320,000 in the process.

This success wasn't achieved without lots of groundwork, however. Local bureaux had already formed close relationships with Fife Health and Social Care Partnership, as David Redpath, CARF Business Development Manager, explains.

"We'd been talking to the health promotion team, in particular, about how we could work more closely around income maximisation," he says.

"When the Money Talk Team funding came through from CAS, one of the target groups was families with a child under a year old – and that fitted perfectly with some of our discussions."



Baby talk: Claire Harley (left) and Isla Easton engage new parents

'The NHS gave us access to staff and organised training sessions - we were pushing at an open door'

New advisers Isla Easton and Claire Harley set about training midwives and health visitors about their service.

"The NHS gave us access to the staff – they even organised all the training sessions for us. We were pushing at an open door," says David.

Frontline staff themselves were highly receptive. Under Scottish Government financial inclusion pathway guidance, NHS care staff have a duty to ask their service users about household finances.

"They'd been wary about doing that until now, because if a client said they did have a financial issue, there wasn't necessarily a clear place to point them to," David adds. "Now they have a very straightforward referral process to us, via a simple email."

The advisers also attend midwifery clinics at Victoria Hospital in Kirkcaldy and Queen Margaret Hospital in Dunfermline. But it's through midwife and health visitor contact that the vast majority of referrals come.

Appointments often take place in clients' homes. "It's ideal if people can come into the office, but we deliver a service wherever people are most comfortable – and when someone is heavily pregnant or has a month-old child, that's usually at home," David says.

Confusion is common: "There's a lack of awareness about what people are entitled to. The system is complex, especially with devolution to Scottish Social Security. But we've even had people who don't know they're entitled to child benefit.

"There is also an understandable fear around moving onto Universal Credit, which is partly driven by the media coverage."

This could be just the start of a bigger Money Talk Team presence within NHS Fife. The team is now in discussion about seeking further NHS funding to target different groups at need.

"Thanks to the success with this project, the health and social care partnership recognise we could replicate the model across other parts of the service," David says.

500

Referrals to Money Talk Team via Fife health visiting and midwifery services in a year

£320,000

Estimated financial gain to clients through this partnership so far

Making the breakthrough

Partnerships with the NHS aren't always simple to set up. The multi-layered sign-off process within the service is more labyrinthine than even the network's own bureaucracy.



But when they work, they can provide a breakthrough in reaching beyond existing Citizens Advice client groups, says Money Talk Team project manager Catherine Henry.

"We need to show that we're reaching target groups for Money Talk Team, including younger parents," she says. "The Fife project really demonstrates the most effective ways of doing that.

"There's sometimes a stigma attached to walking through a door that says Citizens Advice Bureau. You're admitting you have money problems. But people already trust their GP or health visitors, so they can sort a referral straight away."

Healthcare settings aren't the only option. Bureaux in East Lothian have found it hard so far to make headway with the NHS. But Money Talk Team advisers Dick Gill from Haddington and Rhiannah Hare at Musselburgh have been working to raise their profile within the local authority.

"We've been going round as many council departments as we can. We find a lot of people in the council weren't aware of our services and we've produced a referral form for them," says Rhiannah. ➤



15,000

Target for client numbers in Money Talk Team's second year

11,899

New clients supported in the programme's first year

£10m+

Client financial gains in that year

525

Local Money Talk Team partnerships, including 125 in NHS settings

She and her Musselburgh colleague Sarah Matthews have been attending council-run parents' groups, as well as sessions run by a local community trust to help parents learn about cooking affordable and nutritious meals.

"Building a rapport with the support workers has been really valuable to help us gain referrals," Rhiannah says. "Although we've had some referrals via general advice, our aim over the next year is to ensure we're getting appointments out in the community rather than in the office."

This kind of outreach will be critical if Money Talk Team is to achieve its second-year target of supporting 15,000 people in the target groups.

The service is due to offer webchat too, as soon as Windows 10 is up and running across the network. And a commitment from partners such as Home Energy Scotland to refer clients will enable Money Talk Team advisers to provide a callback service.



Out and about: Sarah Matthews (left) and Rhiannah Hare work with parents' groups

Target Groups

- Single parent families
- Families with a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25
- Older people and those approaching retirement age

Right on course

To keep advisers in the know, bureaux must stay in constant touch with events – and the team supporting them needs to be one step ahead of that.

Each time a new national policy is set to launch, the network's training team must be poised for action.

It's their task to interpret how the emerging policy is likely to affect clients' lives – including any unintended impacts it might have. Then they have to build training to equip our advisers accordingly, making it as future-proof as possible.

In many cases, they have to plan all this before the new rules have even been signed off by the policymakers.

Sometimes, the team even influences the final shape of a policy, says training manager Annabelle Ridley.

"When we write training materials, it's not just about the theory, but how things will work in practice," she explains. "Often questions will arise and we'll wonder: 'has anyone thought about this?'"

"Recently, for instance, we've been producing materials around new safeguarding procedures. We had to go and speak to social work services and the NSPCC to clarify how referrals would actually work."

300
learning materials have to be constantly updated



'What keeps me awake at nights is the need to keep on top of what's coming up next'

Annabelle has seen many such projects come and go since she joined the team as a training officer 26 years ago.

Over that period she has seen the team grow from just three to the heady days of lottery or National Lottery funding, when a 17-strong force was supporting bureaux' learning needs.

Today the headcount is back to a lean 7.4 full-time equivalent posts. In the interim, some of the heat has been taken off by the rise of e-learning materials and the launch of the CASLearn system. Its shortlisting for an international tech award is still a source of pride.

But the team is still working at full stretch. That causes inevitable tensions between meeting the training requirement for new national policies, and the team's primary focus: helping bureaux to train their 700 new volunteers every year.

Deals brokered by the team allow the training programme to meet standards required by key agencies – Money Advice Service and the Immigration Commissioner – as well as CAS membership standards. ➤



At full stretch: the training team – Pete Smith, Annabelle Ridley, Jane Rutherford, Christine Connolly, Cynthia Shuken, Carol Dowie and Laura Wagstaff. Inset, Jo Wood

But Annabelle is acutely aware that further evolution of the programme is high on bureaux' agendas.

It can take up to six months to train a new adviser. That's a big investment for bureaux fighting to meet client demand. To support them, it's critical to hone learning materials and training sessions so they're as effective as possible.

"One of our challenges at the moment is to streamline the adviser training programme, while still covering all the key learning points and competencies," Annabelle says. "This is a work in progress."

She promises that this is a top priority alongside those demanding policy changes, including the devolution of benefits to Scotland.

"We have to continually monitor what's going on in the world, identifying things that will create a training need and how big those needs will be. What keeps me awake at night is the need to be on top of what's coming up next," Annabelle admits.

She is pleased that feedback shows the team generally manages to meet the needs of 59 diverse bureaux very well. She also points to a less obvious indicator of quality: the 42% of departing volunteers who go on to work or further education.

"Given the demographic bias towards older volunteers, that's a very high proportion," Annabelle says. "For an organisation that doesn't market itself as a training provider, it says a lot for the skills and experience the network provides."

What's on the horizon?

- The training team is seeking ways to help train people for **intermediate advisor** roles, where volunteers prefer not to handle more complex client issues. For instance, a role might specialise in helping clients complete benefits forms.
- The team is working closely with Social Security Scotland on training materials to support the further **devolution of benefits**.
- It's also helping to bid for Scottish government funds to provide advocacy for clients going through **medical assessments** for Scottish disability benefits. This follows a successful 'Cabvocates' pilot at Stirling CAB. This work forms part of an innovative co-design project that shaped the network's bid. CAS and bureaux worked together to ensure services are delivered in the best way for citizens and bureaux.

42%

of volunteers go on to further education or work after leaving bureaux

The courses that are never complete

It was the biggest change to the benefits service in a generation. And years after its initial roll-out, keeping on top of Universal Credit is still a heavy training challenge for the network.

Regional training days preceded the pilot phases in 2013, with bureau trainers and supervisors cascading early information back to colleagues.

"One of the biggest issues for us was having to reconcile and incorporate two co-existing

The view from bureaux

"We get a lot of training to meet the quality of advice standards set by CAS. But we would appreciate more support to achieve national standards too. I'm pleased with the marked improvements to CASLearn over the past year. It's easier to navigate, and our latest tranche of four new advisers don't seem to have suffered the same midway slump that previous volunteers experienced!"

Pamela Muir, volunteer support worker, Nairn



"The face-to-face training CAS offers is always of high quality. CASLearn provides a great foundation for trainees and is a valuable tool for trained advisers, though personally I would like to see more face-to-face training – the interaction helps the learning process, but I realise budgets are limited. My biggest challenge is the mentoring that a trainee requires. Being a mentor is a big commitment and we struggle to provide enough."

Brenda Waugh, bureau manager, DAGCAS – Annan



"The growing number of clients with complex mental health issues is a worry for bureaux. While the training materials offer good theory, they don't equip you to manage challenging situations. The training team have really taken that on board – running new sessions and signposting us to other sources of help. And if I come across a gap in tutor notes, they're good at connecting me with people in other bureaux to share experience."

Kerry Gentleman, adviser, Galashiels



benefits systems into the training materials for new advisers," says Carol Dowie, who leads on UC training.

Once the roll-out began in earnest, things only got more complex.

"We knew UC was going to be massive," says Carol. "What we hadn't fully anticipated was how much rewriting there would be, as the government continued to make frequent changes.

"For example, there was a change of mind on the two-child benefit limit, and recently the decision to compensate clients for the severe

disability premium.

"Every time there's a change, that has to be reflected in the relevant training materials, including example client scenarios and details of any exceptions to the new rule. And we have to make sure we reflect this new information throughout our suite of learning materials.

"It infiltrates everything and it's never-ending."

With UC roll-out set to continue until 2022, and CAS calling for a pause to fix "serious design and delivery problems", the pressure won't be letting up any time soon.

5 ways to win the West

How do you reach people in some of Scotland's most widely-scattered communities?

On a clear day, the view from Barra's new bureau takes in the sparkling sea of Castlebay, spectacular Kisimul Castle perched on its rock, and the outline of Vatersay's hills beyond.

It's an example of the beauty and tranquillity that makes the Western Isles such a glorious place to live and work. Inevitably, their rugged remoteness also creates distinctive challenges for the network's service delivery there.

Travel is onerous and public transport poor. Food and fuel costs are high. Lack of employment draws people to the mainland, making it harder to source volunteers and staff. And there's an ageing population, with a traditional reluctance to seek help.

The weather can be extreme too – Barra and the other three offices in Uist, Harris and Lewis were all forced to close during severe storms earlier this year.

But the Western Isles team are constantly finding new ways to overcome these hurdles and bring their services to local people, says Steve Hankinson, strategic development manager.

“Our policy in the past has been to hope that people will come to us,” he says. “But we've found that a lot of people either don't know what we do, or are hampered by stigma or physical barriers that prevent them approaching us.

“Without diluting our core bureau service, we're realising that getting out to see people is a big part of what we need to do.”

1 Outreach offices

The service reckons there are 18 discrete communities spread across the islands from Lewis to Barra – and it has set itself the ambitious target of creating a presence in every one.

The concept has been successfully tested in the Lochs area in the south of Lewis. The service has taken up residence in an old school at Balallan, publicising the move with a letter drop to every home within a 20-mile radius.

There are weekly drop-in sessions, and advice leaflets are constantly on display.

Extending the initiative has clear resource implications, but Steve Hankinson says: “We've found that when we go to a community centre to promote the service, we sometimes get new volunteers from that area, so it can be self-staffing.”



Steve Hankinson, right, with community organisers at the new Balallan venue



Room with a view: the Barra CAB offices

2 Home visits

Unlike most services in the network, Western Isles staff and volunteers increasingly visit clients at home. There were 88 such visits last year.

“It's particularly useful when advising on fuel savings, through our partnership with the sustainable housing organisation TiG,” says Steve Hankinson. “Seeing the actual layout of the house can be a great help.”

4 Food bags

Until recently, the Western Isles was the only area of the country not to benefit from the FareShare food redistribution scheme.

That led to the bizarre situation of food donations from Stornoway's Tesco being shipped to the mainland for distribution, despite strong local need.

In response, the Lewis bureau has converted part of its offices to become a food depot. After Western Isles board meetings, staff from the other island bureaux fill a LandRover with provisions to take back to their areas.

Other agencies distribute too. “Social workers and district nurses have the combination code for our depot,” says Steve Hankinson. “They can fill a bag with food so that when they see a need on their travels, they have something to give.”

3 Push-button referrals

Thanks to a partnership with NHS Eileanan Siar, health professionals can make an instant referral to Wester Isles Citizens Advice Bureau.

The initiative uses an app that's designed to make it simple for hard-pressed staff. Just three taps sends an automated email to the service with details of a patient in need of support.

5 Targeting relatives

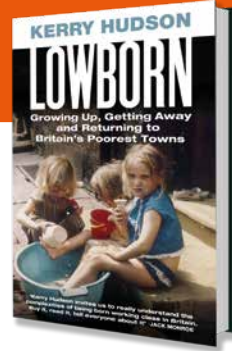
Remoteness, lack of transport or the perceived stigma of seeking help are all common deterrents for potential clients in the islands.

In their recent appearances on the Isles FM community radio service, bureau staff have focused on prompting relatives, neighbours and friends of those in potential need of advice.

They've also led talks for teenagers at the islands' high schools, encouraging young people to make older relatives aware of the network's services.

‘You can’t imagine what it means to be powerless and have someone on your side’

Novelist **Kerry Hudson** was born in Aberdeen. Her latest book and memoir, *Lowborn*, takes her back to the towns of her childhood in Scotland and England, as she investigates her own past and what it means to be poor in Britain today.



The book was described in *The Guardian* as “in part an indictment of a country that claims to still have a functioning welfare state”, as well as “a moving portrait of the survival and eventual flourishing of a remarkable spirit”. *The Irish Times* called it a “powerful testimonial” that “paints a near-dystopian portrait of Brexit-era Britain”.

Kerry has referred to Citizens Advice networks as an invaluable resource for her family while she was young. *Voice* asked her about her recollections of the network and the reaction to her book.

For *Lowborn*, you went back to towns you grew up in. Did you get an impression of whether it might be easier, or not, to be a child growing up in similar domestic circumstances there now?

I’m sad to say it seemed very much like it would be worse. This is for many reasons but austerity, the introduction of Universal Credit and its many failings and the selling off of social housing and increase in privately let accommodation to low-income families feels disastrous.

You toured chip shops and prisons with the book – what were the responses to your readings there?

They were overwhelmingly positive. Actually, an actress took over part way through the run which, in retrospect, was exactly right – she was able

to engage in the response without the personal responses I might have had. But wherever we were, whoever was performing, people responded and were grateful we’d come to them.

You have mentioned that Citizens Advice was one of the few resources your mum had to fall back on while you were growing up – what do you recall about that?

We lived in over seven towns across a sixteen-year period and in each one of those places my mum accessed the service, whether it was about housing or debt or employment issues. It was her one support when she most needed it and a way she could be sure she wouldn’t be taken advantage of.



Author Kerry Hudson’s book tour for her memoir took her to readers in chip shops and prisons

In retrospect, can you see things that Citizens Advice Bureaux or other services could have done differently that might have helped desperately poor people to cope better?

I worked for NGOs for ten years before I began writing and one thing that surprised me repeatedly was how little service users were consulted when designing policy and programmes. I learned while writing *Lowborn* that often marginalised communities and individuals know exactly what the solution is – they just need to be listened to by those who have some power to make change.

As part of the Money Talk Team initiative, CAS is offering advice to young families from places such as schools and NHS midwifery centres – aiming to overcome the stigma people feel in seeking help. Was this an issue for your family at the time and do you see this kind of initiative as helpful?

It absolutely was an issue. For me, being poor came with an overwhelming (and misplaced)

sense of shame. Anything that can be put in place to help people access services without shame or stigma is a valuable and important thing.

What change in society do you reckon would make the biggest difference to people in extreme poverty now?

If I can have two? A social welfare system that is designed to truly lift people out of poverty rather than penalise and keep them in that poverty trap. And more, much more, social housing of a good standard.

What would be your message to advisers dealing today with young families struggling with poverty and housing issues?

I’m sure the advisers are the experts here, working as they do on the frontline of this issue. I’ll only say thank you for the work you do. You can’t imagine what it means to be frightened and powerless and to have someone on your side, fighting your corner.

When every day is a precious gift

Big changes are coming to Scotland's organ donor system – and one network colleague will be watching them especially closely.

Nikki Blair Moffat is a miracle woman who has cheated death twice and battled against the odds to start a family.

She has more reason than most to welcome a new opt-out system for transplant donors in Scotland, to be launched next year.

Nikki, an admin assistant at Inverness Badenoch and Strathspey CAB, was diagnosed with chronic kidney failure at the age of 17 and told that transplant was her only hope.

Her mum and dad, Maureen and David, were matches and mum donated a kidney in 2000. The transplant was a success.

Nikki went from strength to strength. Her lust for life saw her completing an Open University degree in Social Sciences, passing her driving test, and volunteering for a year at the Scottish Council for Voluntary Organisations. Then she saw an ad for the CAB job.

“I love working at CAB and I was completely open about my health issues when I joined,” she says. “My supervisor, Linda Swanson, and general manager Alasdair Christie have been very supportive when it comes to poor health episodes or hospital appointments.”

Against all the odds, Nikki had two children, Natalie in 2008 and Ryan in 2009. She and her husband Peter married in 2011.

But after 14 healthy years, Nikki's new kidney started to fail and a second transplant was required.

This time there was no obvious match. Peter's kidney wasn't suitable, but he volunteered to go on the paired donor scheme. And one night in



December 2015, a donated kidney was flown by helicopter to Edinburgh for Nikki.

Nikki recalls: “It was a stormy winter's night – it was touch and go if the weather was going to stop it being possible.

“The first three months after the transplant was a worrying time, as I knew there was a danger that the kidney might reject. I don't take life for granted – it's a precious gift.

“My biggest fear was not being able to watch my kids grow up. I now have four kidneys in my body, but only one works – and that's fine with me.

“Every organ donor has the potential to save seven lives. To have the power to give someone their life back is an amazing gift. I'm fully behind the new legislation to introduce an opt-out system in Scotland.”

How the law will change

An opt-out system of organ and tissue donation for deceased donors will come into force in the autumn.

If an adult does not opt in or opt out, they may be deemed to have authorised donation for transplant.