



Citizens Advice Scotland briefing: Scotland's Third Sector and the COVID-19 pandemic Social Justice and Social Security Committee December 2021

Who we are

Scotland's Citizens Advice network empowers people in every corner of Scotland through local bureaux and national services by providing free, confidential, and independent advice. We use peoples' experiences to influence policy and drive change. We are on the side of people in Scotland who need help.

Key points

- During the pandemic the Citizens Advice network in Scotland helped over 171,000 people
- The network unlocked around £147million for people
- Views of our online advice soared to 2.5million people
- CABs reacted quickly to lockdown and remote working
- We have concerns that some vulnerable good will be left behind if there is a 'digital by default' legacy to the pandemic

The challenges faced the Citizens Advice network in Scotland during COVID-19

The CAB network was established during World War 2, and for over 80 years has supported citizens through a variety of challenges. Each Citizens Advice Bureaux (CAB) in the network is its own independently organised and funded charity.

COVID-19 itself presented not just the biggest threat to people's financial wellbeing in living memory, but also a direct threat to CABs, as they faced restrictions on face to face advice.

We knew people would need CABs more than ever during the pandemic so we undertook a programme of work to ensure CABs could quickly transition to remote working and give advice over email and the phone, as well as launching an emergency helpline for general advice, and online tool which signpost people towards ways of increasing their incomes and cutting their bills, and promoted our online advice.

The challenge of the transition to remote working cannot be understated, from securing funding to enable the purchase of laptops, and reworking telephony systems, to installing Microsoft Teams to ensure the network could continue to work properly remotely, staff went above and beyond.

As the country went into lockdown staff and volunteers turned into a temporary courier service, delivering around 900 laptops and other equipment across the country to ensure people had the resources they needed to help people. With 59 CABs, CAS itself and the Extra Help Unit based in Glasgow this required a huge amount of organisation, collaboration, and good will.

Over the year CABs used PPE solutions to ensure people who needed face to face advice – vulnerable clients with complex or urgent cases – could get that advice. Some advisers carried out home visits with proper safety precautions for people who could not access advice over the phone or online.

CABs also faced challenges in their capacity to take on volunteers. While there was increased interest in people actually volunteering for the CAB network, the capacity and ability for volunteers to be trained in a remote working environment posed difficulties.

The impact of the Citizens Advice network during COVID-19

The quick transition of the network to remote working meant that people still got the advice they needed, with more than 171,000 people getting advice during the pandemic. CABs unlocked around £147million for people meaning that roughly £14 was returned for every £1 invested in core advice services.

Our online advice site had more than 2.5million views during the pandemic, while the online money map tool has had more than 117,000 views since its launch in November 2020. Scotland's Citizens Advice Helpline, staffed by local CABs, has had more than 56,000 calls since it launched in the spring of 2020.

Concerns going forward – digital by default could leave people behind

The network's approach to service delivery is multichannel advice. Namely giving people the option of accessing free confidential and impartial advice in a way that suits their need, whether that is through self-help online, email over the phone, web chat or face to face advice.

While the network has responded well to the pandemic, we are concerned that some vulnerable groups, specifically digitally excluded people, could be left behind if service delivery switches to a digital by default principle.

The demographics of our clients during the pandemic were younger and more affluent – this will be a combination of factors between the impact of the pandemic itself but also ease of access to services like online advice and helplines.

There is a risk that a shift towards digital first – or digital only – provision of public services risks excluding the most vulnerable, particularly older people and those on low incomes, who are often those who benefit most from the free, confidential and impartial advice CABs provide.

Analysis undertaken by CAS of YouGov polling found that hundreds of thousands of people went without internet or mobile phone access because they had run out of money before pay day in Scotland last year. These are people who would benefit from the income maximisation work that the CAB network provides, but who would struggle to access it through internet or telephone.

Shifting service provision out of communities to more remote locations also undermines the localism and community wealth building agenda which Scotland wants to build on to ensure the resilience of our communities.

CABs are anchors in their local communities, organised in a way to best suit the needs of local people, and the local knowledge and intelligence delivered by face to face advice simply can't be replicated in a more remote or centralised setting. People know and trust local CAB advisers, they know the advice is independent and confidential and a human face means a level of empathy you don't get on the end of a phone call.

We are concerned about a trend which we see being established in England, which has seen a concerted shift away from face to face advice delivery, most recently with the move of free debt advice away from local face to face delivery and towards a more remote option.

This will leave behind vulnerable groups and cost the state more money in the long run as individual cases aren't solved quickly enough. There is an opportunity for Scotland to stand apart and do this differently and take a preventative and inclusive approach to advice provision by ensuring everyone can access high quality, independent advice, locally.