

# The Glasgow Citizens Advice Bureaux evaluation (2022/23)



## Introduction

This report summarises an evaluation commissioned by the Glasgow Citizens Advice Bureaux (CAB) in late 2022 and is supplemented with additional information provided by Citizens Advice Scotland.

The evaluation focused on the eight organisations located in Glasgow. Seven of the eight are located in severely deprived areas of Glasgow (Bridgeton, Castlemilk, Easterhouse, Drumchapel, Glasgow North-West, Greater Pollok and Parkhead). Glasgow Central CAB is based in the city centre and offers services to people who may come from any area of the city. All eight bureaux are volunteer-led, independent organisations with boards of trustees; and all make extensive use of volunteers as trained advisers, trustees and in other roles.

Each CAB is community based and aims to engage the community in the running of their local CAB through, for example, membership on the board of directors, open annual AGMs and public events. All CABx are members of Citizens Advice Scotland (CAS - formally the Scottish Association of Citizens Advice Bureaux) and are bound by its principles and conditions of membership.

The eight CABx, in common with all members of the CAS Network, have two aims:

- To provide advice and information to enable people to claim their rights.
- To use the evidence gathered from clients to advocate for policy and legislative change to improve people's lives.

As a condition of membership, all CABx adhere to the key principles of service provision:

- free,
- independent,
- confidential and
- impartial.

The service adopts a holistic approach to helping clients with the variety of issues for which they need information and support. Other important principles relate to empowerment of clients and the accessibility of services.



The Glasgow CABx have a variety of funding sources. Glasgow City Council provides core funding at different levels to each Bureau, ranging from 42% of funding in one Bureau to 24% in another. Recent years have seen substantial cuts to local authority funding which has in turn led to reduced funding for the Glasgow CABx.

National projects provide another source of funding to the CABx. These are focused on specific topics, are externally funded, managed by CAS but delivered by an individual CABx or a group of CABx. For example, all Glasgow Bureaux participate in Money Talk Plus which delivers money and welfare benefits advice and is funded by the Scottish Government. Other examples include PensionWise, the Patient Advice and Support Service, Help to Claim (Universal Credit) and Energy Advice. In addition, most Glasgow Bureaux fundraise, securing funds for special projects from trusts and foundations.

## **Evaluation terms of reference and methodology**

The evaluation was conducted by Rocket Science and set out to understand the services delivered by CABx, assess the effectiveness of service delivery, evidence the impact of the service on clients and understand the strategic alignment of Glasgow CABx with key national and local stakeholders. The terms of reference also specified identifying strengths and weaknesses and providing recommendations.

The methodology included interviews with clients, managers, staff, volunteers and stakeholders, as well as an online survey and focus groups with staff and volunteers. The findings of the evaluation are supplemented in this summary report with some additional resources provided by CAS as well as some additional information provided by the Glasgow Citizen's Advice Bureaux.

## **Key findings**

### **CABx service delivery**

Pre-pandemic advice and information service delivery was, for the most part, carried out in offices using face-to-face interviews. At the onset of the pandemic, the Bureaux moved swiftly to delivering services by telephone, online, by email and webchat. In August 2020 the Scottish Government



recognised CABx as a key service and CABx offices re-opened to allow emergencies to be dealt with. Post pandemic there is now an emphasis on multi-channel delivery, while also recognising that face-to-face delivery is important for vulnerable groups, as well as for those clients who may be digitally excluded.

All CABx throughout Scotland participate in the CAS scheme which quality assures the advice given in Bureaux every quarter and all bureaux undergo an organisational audit every three years.

Glasgow CABx run outreach services in a variety of locations including in GP practices, recovery cafés, nurseries, schools, Barlinnie prison, in housing associations, community centres and libraries. These services target specific groups, or issues, and facilitate easier access to services for people in need across Glasgow. Accessibility of the service is a core CAS membership condition. All Glasgow Bureaux now operate a mixture of drop-in and appointments for telephone and face-to-face interviews and use triage systems to prioritise those in crisis. Clients in crisis are defined those who present with no money, phone or access to credit, are homeless or under threat of eviction, deportation or domestic abuse. In 2021/22 this represented 22% of all cases in Glasgow CABx.

The evaluation analysed the statistics held by CASTLE, the case recording system which is used by all Glasgow bureaux. In 2021/22 the Glasgow CABx saw 19,798 clients. This represented a 12% rise from the previous year. In addition, the holistic approach means that on average for each client, the Bureaux deal with between 4 and 5 issues. The number of clients with complex needs has increased over the past couple of years resulting in both longer appointments and longer term support. Client's issues are inter-related, and it is common, for example, for benefit, debt, housing and fuel issues to be addressed together.

On CASTLE, issues are classified in 16 categories. The top 5 issues across the Bureaux for 2021/22 were:

- benefits,
- debt,
- tax (which includes council tax, and is the largest debt issue),
- housing and
- utilities and communications (which includes energy as well as broadband/mobile and internet issues).

## Glasgow CABx outreach services



The graphic below presents the locations of the Bureaux, as well as their outreach services across Glasgow illustrating the communities Glasgow CABx serve through their outreach services.



## Client demographics

The demographic breakdown of the Glasgow CABx clients are as follows:

**Age:** 75% of the clients were within the age group 25 – 59; 20% were elderly clients aged over 60 and the proportion of younger people (18-24) was below 10%.



**Low income/poverty:** There was a high incidence of clients living on low incomes: including 60% of clients with no dependent children living on low incomes and 80% of families with children (including single parent families) living on low incomes.<sup>1</sup>

**Ethnicity:** the proportion of clients from a BAME background was approximately in line with their presence in Glasgow's population. There are, however, differences across the Bureaux due to the local communities they serve.

**Employment, ill health and disability:** 30% of clients were unable to work because of ill health or disability; 15% were unemployed and 12% were in some sort of part-time employment. The analysis showed that a significant proportion of those in work were also on low incomes indicating 'in work poverty'.

## Impact of CAB services on clients

Client financial gains (CFGs), achieved through unclaimed or appealed benefits, tribunal awards, consumer gains, written off debts or charitable applications, give a monetary assessment of the impact of CABx support. For 2021/22 the CFGs across the Glasgow bureaux totalled £16.1 million, an average of £4,275 for each client who received CFGs. The figures show that the vast majority of gains are from benefits claimed, with £1.2 million from written off debts.

CFGs are most likely spent by people in their local communities and therefore make a substantial contribution to Glasgow's local economy. The Glasgow CABx received £1.4 million of funding from Glasgow City Council in 2021/22, and therefore £16.1 million in CFGs represents a 11.5 return on investment for the year demonstrating the positive impact of CABx on reducing the poverty in Glasgow.<sup>2</sup>

However, the advice and information provided by the CABx has much wider, if less quantifiable impacts on people's lives. Reducing stress and worry and empowering people to make decisions are essential contributions to health and wellbeing. These impacts are best illustrated by the comments of clients, who often spoke about CABx as being a 'lifeline'.

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<sup>1</sup> Households Below Average Income – the Government publications was used to define the poverty lines.

<sup>2</sup> This is based on calculations of the CABx in Glasgow on their received funding and reported CFG.



*“It wasn’t just the clearing of the debt. It was the fact that I felt like a failure in life and not having money when I lost my job. Just them taking control of the debt side and reassuring me that it wasn’t my fault. They did more than just dealing with the money side. They allowed me the brain space to deal with my health.” - Client interview*

*“I received housing and benefits advice. It was really relevant to me, and they helped me when DWP disputed my return and residence to the UK. I gained a tenancy and an income as a result.” - Client interview*

These findings are echoed in research issued by CAS. A survey detailing the impact of advice showed that:

- 70% of respondents reported improved mental health.
- 80% reported that the service helped to relieve stress.
- 91% reported that the service gave them confidence to deal with other issues.<sup>3</sup>

Another recent study carried out for CAS focused on the economic impact of advice and information. It showed that in 2019/20 CAB work in helping people solve their issues across 10 advice areas was estimated to save £97.1 million in savings to the public purse across Scotland, for example, representing savings to the NHS and social work services. The report quantifies the impact of advice by preventing, for example, stress-related illness, physical ill health and the loss of employment.<sup>4</sup> This represents a significant return on investment of 35.5.

## **How CABx services are delivered**

The evaluation showed that the way in which services are delivered is extremely important to clients. The holistic approach and the non-judgemental attitude of advisers are highly valued by clients.

*“The best part is them being friendly and they are patient and empathetic. They listen to everything and want to understand the full picture and not just listen to one issue.” - Client interview*

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<sup>3</sup> Essential Community Services Briefing, Citizens Advice Scotland, April 2022.

<sup>4</sup> The Economic Value of advice provided by the Citizens Advice Network in Scotland, Europe Economics, 2019/20.



*“They provided me with advice I didn’t expect. They made me feel so welcome and were ready and prepared to help me.” - Client interview*

*“They told me what I could do, and it was life changing. I was not aware of the services they had.” - Client interview*

Interviews with stakeholders showed that although they were not necessarily aware of the full extent of CABx services, they recognised their value as community organisations and the ability of CABx to reach marginalised communities and groups of people. Elected representatives indicated that they were willing to refer constituents to CABx, knowing the areas of expertise of CABx and their ability to support their constituents.

## **Strategic alignment**

The evaluation found that the work of the Glasgow CABx aligns closely with Scottish Government and Glasgow City Council’s financial inclusion and poverty reduction targets, including the Glasgow City Council’s child poverty action plan.

## **Challenges and responses**

**Demand and case complexity.** Post pandemic and with the cost-of-living crisis Glasgow’s CABx are struggling to keep up with the level of demand. In the survey and focus groups, staff and volunteers felt that they were meeting the needs of the clients but were aware of groups within their communities who the Bureaux could not reach because of resource limitations. The combination of rising demand along with increased complexity of cases has enlarged the workload of the Bureaux’ staff and volunteers.

Analysis of non-client contact work shows that advisers are spending increasing amounts of time on case work, that is: making appointments, arranging document drop-offs, writing letters on behalf of clients, advocating, and engaging with other organisations on their behalf and providing other support. The social security system is complex, and every client is offered a benefits check to ensure they are getting the full support to which they are entitled. These benefit checks are a key part of the holistic service.



**Volunteering.** Glasgow CABx make use of volunteer advisers who undergo an extensive online or face-to-face training programme and periods of shadowing an experienced adviser and observed practice before they are able to deliver advice themselves. As with most Third Sector organisations, recruitment and retention of volunteers has become more difficult in the post pandemic period when there has been increased demand for paid labour. The evaluation found that currently volunteers make up half the workforce in the Glasgow CABx. Across Glasgow the CABx are collaborating to raise their volunteer numbers to pre-pandemic levels. A Volunteer App, piloted by Parkhead CAB, aims to assist in retaining volunteer information and organising training.

CABx training gives volunteers flexible, transferable skills that employers demand. Internal data from CAS report that nationally across Scotland 35% of volunteers who leave the CABx service move on to paid employment or further education and training. The CABx should be able to access employability funds linked to the delivery of volunteer training and placements.

**Recruitment and retention of staff.** There are also challenges around the recruitment and retention of staff who fulfil a variety of roles as CABx managers, project and outreach workers, issue specialists, training and volunteer support officers and administrators. A primary function of all these roles is to support volunteers. Due to lack of funding CABx are often competing with other organisations that can pay higher salaries to new recruits. Glasgow CABx managers told the research team anecdotally that the gap between the pay of a CABx welfare rights worker and one employed in, for example, a housing association or independent advice agency can be as much as £5,000.

**Accessibility and digital exclusion.** The obligation to provide accessible services is a condition of network membership and all Glasgow Bureaux operate multi-channels for accessing advice to enable clients to choose the method that best suits them. Those who are able to, can use the national online public advice site and the national helpline. The national number now uses postcode recognition to direct calls to the Bureau nearest to the caller. 'Recite Me' software is used on national and local websites to enable the contents to be read in a different language or spoken to assist people who have sight loss or suffer from dyslexia. These accessibility features were funded through national projects and benefit the people of Glasgow.

The evaluation showed that the shift to offering advice via multi-channels was important and should continue. At the same time, staff and volunteers worried about the levels of digital exclusion, with some clients not able to afford access to the internet or not possessing the necessary equipment or





skills to operate online. These findings concur with previous research carried out by the CABx.<sup>5</sup> Staff and volunteers were clear that additional outreach was a key way of reaching marginalised groups, but this was dependent on additional funding.

**Funding** is the key issue facing CABx. Funding for core services, that is the resources necessary to run a generalist advice service, has been declining over a number of years. Glasgow Bureaux fundraise by approaching trusts and foundations to fund projects aimed at specific target groups or issues. However, sufficient core funding is necessary to provide for the managerial and infrastructure costs necessary to support projects. This is most evident in the case of outreach services which are key to accessibility and targeting marginalised communities or groups, and providing services in places which are convenient to people.

Reductions in funding and, therefore, Bureaux activity also have a wider impact on the Glasgow community through a reduction in client financial gains which contribute to Glasgow's local economy and the decreased flow of skilled workers who have trained in Glasgow's CABx. Reduced bureaux services also imply no early intervention to prevent crisis.

It is important that Glasgow City Council recognise that core funding also enables the CABx to leverage additional funds from private sources. Adequate long-term funding is necessary to enable CABx to strategically plan for service delivery. Two new funding streams UK Shared Prosperity Fund (UKSPF) and No One Left Behind (NOLB) may present opportunities for Glasgow CABx to consider.

## Recommendations

The evaluation made a number of recommendations for the Glasgow CABx and for funders and stakeholders.

### For Citizens Advice Bureaux:

- **A set of principles for co-operation to enhance joint work.** The Glasgow CABx currently collaborate in a number of ways including through joint training, sharing national project delivery and delivering joint local projects. Areas of future collaboration could include skills sharing among staff across the Bureaux to promote best practice, sharing of corporate functions and increased joint work on recruitment and training.

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<sup>5</sup> 'Locked down not locked out', a research report by Parkhead CAB, 2020

'The experience of digitally excluded clients', Nick Hopkins and Gil Long for the Glasgow CABx, 2022.



- **Accessibility.** CABx should continue to seek funds for outreach and maintain face-to-face access to offer help to clients in crisis and address the needs of the most vulnerable groups.
- **Increase communication with stakeholders.** Activity to ensure that stakeholders are aware of the extent of the work of CABx is essential. The current bi-monthly newsletter for stakeholders is important but the Bureaux also need to develop personal relationships with key stakeholders to explain their work and provide a voice for clients. Many CABx clients have experienced trauma. The principles of trauma informed work align closely with CAB principles. CABx should consider using this language to explain their work to stakeholders.
- **Increase advocacy.** All CABx contribute to social policy work that is using client evidence to advocate for changes in policies and practice. While this was not within the remit of the evaluation, it is clear that CABx can provide a voice for vulnerable and marginalised communities, and unheard voices. CABx should consider the recruitment of a communications and advocacy worker to carry out this work for the eight organisations.
- **Continuous improvement of data collection.** Data is vital to demonstrate the impact of CABx services and provide evidence for advocacy. Gaps in data occur for a number of reasons including client reluctance to supply socio-economic details and adviser sensitivity to client feelings. The Glasgow CABx should together set a framework to improve data collection. CAS have explained that they are currently undertaking a CivTec challenge using Artificial Intelligence (AI) to assist advisers in producing case records and inputting client data for CASTLE.

#### Funders and stakeholders:

- **Adequate, long-term funding.** Long-term funding is required to ensure continuity of CABx services and strategic planning for delivery. Longer term funding will contribute to reducing staff turnover, align with the Fair Work agenda and enable the expansion of outreach and other services. It will enable CABx to secure funds from other sources, increasing investment in Glasgow.
- **Recognise the contribution of CABx to employability.** Trained volunteers have flexible and transferable skills which are useful to employers; and many go on to find paid work. Funders should work with CABx to enhance their role in training and use of volunteers and enable the CABx to access employability funds.
- **Collaboration on monitoring.** CABx exist on a variety of funding sources, all of whom require different monitoring information and data. This is time consuming, especially given increased client demand with more complex cases. Funders could collaborate to standardise monitoring



requirements, easing the burden of reporting for CABx while still requiring robust and reliable information. CABx have already produced research relating to this.<sup>6</sup>

- **Strategic partnerships.** CABx make important contributions to the achievement of national and local targets on financial inclusion and poverty reduction. Glasgow CABx can engage as strategic partners in a number of policy agendas, including financial inclusion and child poverty. CABx can also play an important role in the reform agenda proposed by the Scottish Government's Community Wealth Building Bill.

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<sup>6</sup> <https://www.cas.org.uk/publications/moca>