



Empowering people, supporting communities

Citizens Advice Scotland
2021 Scottish Parliament
Manifesto



Who we are

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

For every **£1** invested in core advice funding the network delivers **£16** in gains for our clients. In 2019/20 we unlocked **£170 million** in gains for people. By supporting clients to understand their rights, access entitlements and reduce debt we are improving lives and reducing pressure on public services in other areas.

In the decade following the financial crash in 2008, the Citizens Advice network in Scotland unlocked almost **£1.3billion** in gains for people. We will be here to ensure people access the support they need during the economic fallout of Covid-19.



The challenge facing the next Scottish Parliament

The 2021 Scottish Parliament elections comes in the midst of the Covid 19 pandemic. The public health crisis of Covid 19 is also an economic crisis, risking jobs, incomes and living standards.

Even before the pandemic people in Scotland faced insufficient incomes and rising living costs.

Major advice areas for the Citizens Advice network before the onset of Covid 19 included social security, personal debt, employment and housing.

Meanwhile, estimates suggest Scotland's fuel poverty rate, already at an unacceptable 1 in 4 homes, could reach 29% as a result of Covid 19.

Fast action from policy makers to support incomes during the crisis, such as the furlough scheme, payment breaks, increasing Universal Credit, boosting the Scottish Welfare Fund, and Council Tax Reduction schemes were welcome, however people across Scotland will face a cliff edge moment early in the new parliamentary term when current emergency protections expire.

The next Scottish Government will face the immediate challenge of our economy reopening as various financial support schemes expire. This is a moment of huge risk for people, many of whom will have built up new or additional debts and arrears during the crisis, and face reduced incomes, rising bills, and unemployment.

Analysis of complex debt clients, those with multiple debts, undertaken during the pandemic reveals more than half have debts of more than £10,000, and more than 2 in 5 (44 per cent) of clients with multiple debts have no money left at the end of the month after meeting their living costs.

In total complex debt clients helped by the network since lockdown owe more than £31million, with an average debt of £9,678.21.

It's vital that the next Scottish Government addresses this threat with the urgency it requires. Failure to do so increases the chances of people across the country being swept into further destitution and poverty and will risk any wider economic recovery.

Actions the next Scottish Government should take include support to clear arrears for council tax and housing built up during the pandemic, reviewing fuel poverty schemes so they are better targeted, and reforming legal aid.

Our priorities for the next Scottish Parliament to support a strong and inclusive recovery and are grouped into five areas:

- > **Delivering Social Justice**
- > **Improving Financial Health**
- > **Ensuring Fair Markets**
- > **Building Strong Communities**
- > **Helping CABs support citizens**



Delivering Social Justice

As we recover from the Covid-19 pandemic and continue to transition to a greener and more sustainable economy it is more important than ever that change is delivered in a way that protects all parts of society. Citizens Advice Scotland believes that political parties can take significant steps toward delivering this goal by committing to the following four policy recommendations.

> **Implement the recommendations of the Scottish Campaign on Rights to Social Security**

Over the next Parliament there must be a fundamental review of disability assistance, leading to the creation of a human rights-based and adequate system of social security support for disabled people of all ages. The review must fully incorporate the recommendations from *Beyond a Safe and Secure Transition – A Long Term Vision for Disability Assistance in Scotland*. This is essential if Scotland is to create a transformative world-leading rights-based system of support for disabled people.

> **Prevent evictions and strengthen tenants' rights**

To prevent evictions and sustain tenancies, CAS is calling for targeted temporary interventions to help renters clear or reduce arrears arising from the pandemic, and the retention of some of the emergency measures which were introduced during the COVID-19 pandemic to protect tenants. All mandatory eviction grounds should be made discretionary to give tenants a fairer opportunity to have their case heard by an independent tribunal. Additionally, pre-action requirements already mandatory in the social rented sector should be extended to the private rented sector.

> **Change the definition of housing affordability to one based on income**

Currently estimations of “market rates” are used to define affordable housing. This means that where markets have been distorted by high levels of holiday homes or other supply constraints, or where incomes are low, this does not translate to housing that is affordable for its occupants in practice. Net income-housing costs ratios, adjusted according to individual and local circumstances, should be the basis for measuring affordability.

> **Move towards rent controls by increasing transparency in the PRS and beginning data collection**

CAS is calling for a first step towards effective rent controls by increasing transparency and access to data in the private rented sector to allow for better policy-making. We want to see the establishment of a national register of rent levels, including information for fair comparison like property size and EPC information.



Improving Financial Health

The COVID-19 pandemic has exacerbated and expanded existing financial hardships faced by many communities across Scotland. By committing to support the simple and practical policies below the Scottish Government can alleviate a significant number of the financial pressures on citizens while laying the groundwork for tackling long running underlying issues.

> **Enhanced support for council tax arrears caused by COVID-19**

The Scottish Government should meet the costs to local authorities of writing off council tax arrears specifically caused by COVID-19 or provide another form of funding support for council tax payers affected in this way. This would reduce the financial hardship of the pandemic on households and allow people to be better able to meet council tax payments in the current year.

> **Extend moratorium on debt enforcement**

Parties should commit to extending the current six-week moratorium to twelve weeks to protect those considering a statutory repayment option. Additionally, a freeze on debt interest, fees and charges being applied on the debt during the moratorium period should be introduced.





Ensuring Fair Markets

Our network helps thousands of Scots consumers every year across a range of issues by helping them understand their rights and the support mechanisms available to them. Through a combination of enhanced regulation and bold leadership from government many of the issues and hardships facing our clients can be addressed while at the same time accelerating Scotland's transition to a net zero economy.

> **Invest in achieving an EPC rating of C for all homes in Scotland by 2030**

Investing in energy efficiency creates jobs, reduces energy bills and cuts carbon emissions. Moving the target for completion forward from 2040 to 2030 across all sectors goes beyond this parliamentary cycle and reflects the need for action to be taken now to send the appropriate market signals to households, industry and investors.

> **Review existing fuel poverty schemes**

We call on all parties to commit to ensuring fuel poverty schemes are reaching those who need it. Many households rely on the Warm Home Discount (WHD), however recently commissioned research by CAS indicated that less than a third of people in Scotland who were eligible for the WHD rebate received it. Some schemes, including the Winter Fuel Payment and the Cold Weather Payments are in the process of being devolved, this presents an opportunity to ensure they are designed to better target households experiencing fuel poverty.

> **Explore the devolved powers to ensure consumer protection frameworks are fit for purpose**

We know from experience that consumer protection in new markets such as energy efficiency products and micro-renewables isn't robust enough, and consumers aren't given enough protection when things go wrong. Consumer protection is a reserved matter, however the principles of Ethical Business Practice can be encouraged and adopted in Scotland, as well as developing other frameworks such as a new approach to the Quality Mark and improving the redress available through certification schemes.

> **Protect the least resilient households in the low carbon transition**

The necessary transition to a low carbon society will come at a cost but that cost should not fall upon those least able to pay. While this transition poses challenges it is also an opportunity for existing inequalities to be reviewed and resolved. We call on all parties to make a commitment to properly implementing the recommendations of the Just Transition Commission.

> **Ensure water and sewerage services are accessible and affordable to all**

Our research has highlighted the vulnerabilities and quality issues facing many private water supply communities. We are calling for a commitment to develop a clear strategy to close the disparity gap between public supply and private supplies both in terms of resilience to climate change impacts on the availability of water and in quality of drinking water. This strategy should include targeted financial support for low income households to ensure equitable access.

> **Design supportive and preventative measures to tackle water debt**

Many households on full Council Tax Reduction are unaware that they are liable to pay for up to 75% of their water and sewerage charges often leading to substantial debt. CAS calls for simple and proactive measures to improve communication with those at risk of falling into debt and for a reduction of the limitation allowing local authorities to recover water charges to six years in line with other utilities.

Ensuring Fair Markets





Building Strong Communities

For our communities to thrive it is imperative that all citizens can access essential resources and services without facing financial, procedural or geographic hurdles. To make this a reality we are calling for all parties to commit to our policy proposals which will broaden access to a range of services while reducing costs for consumers.

> **Support the introduction of social tariffs or targeted tariffs for low income customers by all broadband and telecoms providers**

With access to digital resources more important than ever we believe that affordable “Social Tariffs” and targeted contract options for consumers on low-incomes are required to give consumers access to affordable and consistent services, while this issue is reserved to the UK Government, the next Scottish Government should make the case for social tariffs to benefit consumers in Scotland.

> **Further extending the Connecting Scotland scheme and funding to ensure that devices, a data package and training are provided to vulnerable groups**

Continuity of the Connecting Scotland scheme beyond its current timeframe would ensure that individuals are empowered to access digital services via digital skills training, as well as removing the barriers of costs to accessing the internet.

> **Reforming legal aid to ensure wider access and funding to support an early intervention and prevention approach**

Legal Aid reform has been promised for many years and CAS is calling for legislation to be prioritised following the election to ensure support is available for those who need it, regardless of their location or the nature of the legal issue being considered. To meet unmet need, Legal Aid funding should be rebalanced to support an early intervention and prevention approach with increased grant funding.

> **Promoting easier access to alternative options for dispute resolution, especially mediation**

Alternative forms of resolving some civil disagreements, like mediation, can produce better and more substantial outcomes but these can be harder to access than formal adjudication. CAS is calling for more resources to be invested to allow citizens to resolve disputes at an earlier stage, without formal legal proceedings if that route is preferred.

> **Reforming the regulation of legal services to enhance transparency and public confidence**

The current regulatory environment for legal services is cluttered, and difficult for consumers to understand while the complaints process is often difficult to navigate. Reform of the regulatory scheme is long overdue and must be progressed if consumers are to be protected.

> **Ensuring channel choice in relation to justice services**

We call on all parties to act to ensure that anyone using legal services post-COVID-19 should not be adversely impacted or denied access to justice by the increased use of digital options for delivery of services or progress of proceedings.

> **Tackle unfair delivery and postal charges**

The issue of surcharging has affected up to one million consumers in Scotland and is most pronounced in the Highlands and Islands. Charges for parcel delivery to these areas are at least 30% higher on average than for other areas of mainland Britain, with those living on Scottish islands asked to pay 50% more. We know there may be changes in the parcels market at UK level in the coming parliamentary term and alongside these we are calling for investment in new ways to tackle these issues, such as work to encourage efficiencies through collaboration between retailers or operators or provide greater transparency about charges.

Building Strong Communities





Helping CABs support citizens

The Citizens Advice network in Scotland unlocks millions of pounds for people every year, helping people recognise their rights and ensuring that security and opportunity is spread in communities across Scotland. We believe further steps could be taken to ensure the network can contribute to the economic recovery and reduction of poverty in our society.

> **Review Best Value Statutory guidance for local authorities, supporting more flexibility and enabling them to consider more holistic outcomes for citizens in line with National Performance Framework**

A combination of challenging budgets and existing statutory obligations mean lots of council budgets are effectively set before councillors and officers can look at how to invest in their communities. This is often summed up as the ‘potholes versus poverty’ conundrum. We believe allowing local authorities greater flexibility in spending can be a key way to deliver better outcomes for citizens especially given the new National Performance Framework which sees voluntary sector as a crucial partner.

> **Support access for the voluntary sector to the UK Shared Prosperity Fund**

The UK Shared Prosperity Fund which is to replace EU Structural Funding provides an opportunity for collaboration between the public and third sectors to deliver better outcomes for citizens if there is access to the funding for voluntary organisations. While this fund is set to be delivered by the UK government the next Scottish Parliament could play a key role in ensuring the voluntary sector has access to the fund, especially advice services given the essential nature of the service as suggested by the Social Renewal Advisory Board and the focus on multi-sector community wealth building for inclusive growth in Scotland.



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