

ASK THE ADVISER

24) CUTS MAY FORCE CLOSURE OF CAB - The latest in a series of articles by Iain Gregory of Caithness CAB.

Have you heard of the Darwin Awards? Named for Charles Darwin, these are annual honours bestowed, after careful consideration, upon a select group of people who have exhibited an astounding misapplication of judgement and thereby succeeded in removing themselves from the gene pool. A recent example was a chap in the USA (it had to be) who replaced a faulty fuse below the steering column of his pickup truck with a .22 bullet. All was well for about 20 miles until the inevitable occurred. Whilst he did not [actually](#) kill himself, the unfortunate trajectory of the bullet ensured that he was unable to pass his clearly faulty genes on to anyone else and thus he was honoured with a Darwin Award. Why do I mention this? Please read to the end. You will see.

If you [studied](#) the Groat last week you would have noted that the front page had three stories. The future of HIE is clearly the subject of some debate, the Thurso branch of the Clydesdale Bank is to close (apparently not needed anymore according to a senior bank official), and the main headline read “Cuts may force CAB closure in Caithness”.

Caithness is suffering death by a thousand cuts – both literally and metaphorically. I do not need to remind people of all the things which we once took for granted and which have now disappeared – or are at risk - often in the name of “enhancing the customer experience” or “improving service delivery”. It is fair to say that the reductions to centrally-funded services such as Job Centres; the local Tax Office; Legal Aid provision and indeed countless vital local Government functions have meant that a huge gap exists between need and provision. So who is left to pick up the pieces? To support those who simply cannot get help anywhere else; to issue the food vouchers to the most needy; to ensure that our Senior Citizens [and their Carers](#) are supported; to [give](#) the unemployed the chance to get back into work; to [make sure](#) that those who cannot afford legal assistance have access to advice; to [give](#) financial and pensions guidance free of charge and with no profit motive involved; to navigate the quagmire of legislation which today makes it impossible for the average person to gain access to their rights and entitlements; to [support](#) the recently bereaved [with](#) caring and understanding guidance on all the things they must now cope with; to [look after those without hope](#), and to [give](#) expert, professional – [quality assured](#) - advice to people from every demographic who simply need some help – and that will be all of us, sooner or later? The answer is [Caithness CAB](#). Full stop.

Jill Smith, the Caithness CAB Manager, [a very capable and dedicated local woman](#) who has been fighting for years to keep us afloat (and who dragged me out of a peaceful retirement to assist), has provided some very interesting statistics.

The Fraser of Allander Institute [Report on the economic benefits of CAB advice in the](#)

Highlands in 2013-14 found that:

- The Highland CABs contributed £18,057,970 of benefit to the common good of Scotland.
- CAB interventions increased client incomes by £10,035,357.
- The health costs across the five main areas of advice (benefits, debt, employment, housing and relationships) were equal to £2,472,000. Advice provided by the CABx reduced these costs by £876,109.
- The unemployment benefit costs due to these five issues amounted to £1,889,891. Advice provided by the bureaux reduced these costs by £1,303,527.

It seems that there is a proposal to cut our budget by about 16%. Whilst we greatly appreciate the Highland Council funding I would point out that we have not actually had an increase for at least a decade. A decade in which our workload has at least tripled. A decade in which inflation has decimated the value of our funding and utility bills have gone through the roof. So the 16% cut actually applies to the sum it was calculated that we needed a decade ago – not today – and it leaves us with a distinct problem. We have options. 1. We can just give up and close completely. 2. We can shut either Wick or Thurso Bureau. 3. We can survive a bit longer by making one or two of our overworked paid staff redundant. 4. We can cut salaries, but there isn't really anywhere left to go on that front. And unless this crisis is sorted out one of these things will happen. This is a fact – plain and simple and not an exaggeration - and what on earth will thousands of Caithness people do then?

It is clear that there simply isn't enough money available to the Council to pay all the bills (and this County is a very long way from the centre) and what money there is does have to be prioritised. We understand this. But with this in mind it should be said that there is a clear economic benefit resulting from the provision of CAB services and independent research shows that early intervention reduces the need for acute reactional responses, which have far greater costs. We all pay a huge amount of tax (I think tax freedom day this year will be well into June) and it is vital that it be spent in the most cost-effective way (and that a fair proportion of it returns to Caithness). Preventative spend invariably provides the best value for money. The consequences that can arise for those unable to obtain quality advice – unsolved problems spiralling out of control leading to ill-health; debt; relationship breakdown and employment issues - all involve great costs to society and CAB funding saves a fortune for both central and local government due to our belief in the delivery of early-intervention, holistic advice.

We have had cut after cut enforced upon us in Caithness and enough is enough. A successful campaign to support Caithness CAB, would be the first step in taking back some control and would be a victory against the continual reductions to the quality of life in the County and a very significant step in making our voices heard in Inverness and indeed in Edinburgh. So what do we need? We need to cancel the cuts and increase Caithness CAB core funding by a percentage which puts us back, in real terms, in the position we were in 10 years ago. At a rough guess - about an extra

£25k pa. In other words - peanuts in the scale of things. About £1 pa for everyone in our catchment area.

And finally, I am far from happy that I need to write this piece. [There should be no need](#). If you want to support us there will be a hard copy petition in Wick and Thurso CAB and an online version at change.org (go to search and type in "Save Caithness CAB" and add your vote). You can also access this via Facebook and Twitter. Circulate it to all your contacts on social media. And please – lobby your MP, your MSP and your Councillors. Remember that many of the people we represent cannot stand up for themselves, so please do it for them.

[And the Darwin Awards?](#) Are we entitled to one? No we are not. Even if we are being driven out of the economic and social gene pool. They can only be awarded to individuals who wipe themselves out. Not to the innocent victims."

PS – We started the online petition at 1000 on Tuesday. At time of writing (1155 on Wednesday) we have accumulated 487 signatures – from as far away as New Zealand - and heaven knows how many on hard copy. Thank you.