

Navigating Funding Insecurity: The Reality for Hamilton CAB

By Jennifer Howdle, Chief Officer

At Hamilton Citizens Advice Bureau, we exist to bring stability to people's lives during times of crisis and uncertainty. Yet our organisation, like many charities across Scotland, is operating on increasingly precarious financial ground. The funding insecurity we face is not just a challenge for us as a charity; it has direct implications for the thousands of local people who depend on our services.



The Scale of the Challenge We Face

Last year, Hamilton CAB supported nearly 4,000 people with over 13,000 unique issues. We generated a financial gain of over £1 million for the people who used our services. This was money that stayed in our local community, helping families in Hamilton and South Lanarkshire pay bills, access benefits they were entitled to, and resolve debts. Yet despite this demonstrable impact, our future remains uncertain from year to year.

Like Citizens Advice Bureaux across Scotland, we depend on annual funding cycles to continue our work. While demand for our services continues to grow, part of a national picture where the [CAB network helped nearly 196,500 people across Scotland in 2024-25](#), the financial foundations supporting this work remain deeply uncertain.

As Derek Mitchell, CEO of Citizens Advice Scotland, has noted, [CABs' own livelihoods are marked with uncertainty and at the mercy of short-term funding cycles](#). This creates a paradox we know all too well at Hamilton CAB: we provide stability and

support to people in crisis, while our own organisational future remains unclear from year to year.

The Impact of Short-Term Funding on Hamilton CAB

We receive funding on an annual basis, which means at the end of each financial year, there is significant uncertainty about whether funding will be renewed. This is the reality for most third sector organisations, including CABs across Scotland. The consequences for our organisation and the people we serve are far-reaching.

Short-term funding makes it difficult for us to plan ahead and puts our ability to retain experienced staff at risk. When contracts end, we face difficult decisions: issuing redundancy notices, losing valued staff members, or having to reallocate people to other projects with confirmed funding. For a local organisation like ours, losing experienced advisers who understand the particular needs and challenges of Hamilton and South Lanarkshire communities is particularly damaging.

The stress this places on our team is profound. Our advisers are dealing with increasingly complex cases, including situations requiring suicide prevention training, while facing the additional burden of their own job security being guaranteed only year to year. It's a reality we shouldn't have to accept: staff working tirelessly to help local people through crisis while uncertain about their own futures.

Rising Demand, Limited Capacity

At Hamilton CAB, demand for our services continues to grow. We're part of a national trend, March 2023 saw record-breaking demand for the Citizens Advice network, and this hasn't let up. But what we see in our day-to-day work is more than just numbers: it is local families struggling with the cost of living, people facing benefit changes they don't understand, and individuals in crisis needing urgent help.

It's not just that we're dealing with more cases, we're dealing with more complex cases, with clients often presenting at crisis point. This complexity requires experienced advisers with specialist knowledge, yet short-term funding cycles make it challenging for us to offer the long-term contracts that attract and retain such expertise.

Last year, we unlocked over £1 million in financial gains for the people we helped, an average of over £250 per person. This represents life-changing money for people in our community having to choose between heating and eating. We have the skills and commitment to help; the challenge is growing our capacity to meet demand when our funding remains uncertain.

The Hidden Cost of Chasing Funding

Beyond the direct impact on service delivery, funding insecurity creates a significant administrative burden for us. A substantial amount of our time must be spent chasing funding. This is time that cannot be spent helping people in Hamilton and

South Lanarkshire. Multiple funding streams from different sources, each with varying timescales and reporting requirements, add layers of complexity to our operations.

Like many CABs, we receive funding from multiple public sector bodies, charitable foundations, and other sources. While this diversification provides some resilience, it also means our small team must navigate numerous application processes, compliance requirements, and reporting frameworks. The administrative overhead of managing multiple short-term funding streams diverts precious resources from what we do best: providing frontline advice to local people.

Recent Developments: A Step Forward

There have been some positive developments. [In May 2025, Foundation Scotland awarded the Citizens Advice network £6 million over two years, with every CAB across Scotland, including Hamilton, receiving £50,000 in each financial year.](#) For us, this funding came as a crucial lifeline, providing breathing space during a period of increased pressure facing surging demand while dealing with reduced capacity and soaring overheads, including utilities, staffing, and National Insurance costs.

[Derek Mitchell, CEO of Citizens Advice Scotland, described this as "a game-changer" that would allow CABs to "take a breath and plan the next two years with more of a safety net around costs."](#) For Hamilton CAB, it represents exactly that, a chance to plan with some certainty and focus on service delivery rather than constant fundraising.

However, as Foundation Scotland's [CEO Giles Ruck acknowledged, while providing £12 million through their Response Fund package, they are aware they're "scratching at the surface" of what's needed.](#) The funding provides crucial breathing space for us but doesn't resolve the underlying structural challenges we face in the funding landscape.

[We were also fortunate to secure multi-year funding from The Robertson Trust last year.](#) This kind of longer-term commitment makes an enormous difference to how we can plan and operate. It allows us to think strategically rather than just surviving year to year, and it demonstrates that funders recognise the value of providing stability to organisations delivering essential services.

Why We Need Sustainable Funding

The argument for stable, long-term funding isn't just about organisational sustainability for Hamilton CAB, it's about service quality and outcomes for our community.

Staff retention and expertise: Longer-term funding would enable us to offer secure employment, attracting and retaining experienced advisers who can handle increasingly complex cases. Continuity of staff means deeper relationships with local

partners across South Lanarkshire, better understanding of our community's needs, and accumulated expertise that directly benefits the people we help.

Strategic planning: With funding certainty, we could plan strategically, invest in staff development, improve our systems, and develop innovative approaches to meeting emerging needs in Hamilton and the surrounding area. Annual funding cycles force us into reactive rather than proactive modes of operation.

Community trust: When local people know Hamilton CAB is here for the long term, trust builds. Our community needs to know that the advice service they rely on will be there when needed, not just for the current financial year.

Value for money: The administrative burden of constantly seeking funding is itself costly for a small organisation like ours. Multi-year funding would reduce this overhead, allowing more of our resources to reach frontline services for local people.

The Wider Context

The funding challenges we face at Hamilton CAB are not unique, they reflect broader issues within the third sector. Many charities and community groups across Scotland are seeing surging demand while facing their own financial pressures. The COVID-19 pandemic exacerbated these challenges, and the subsequent cost of living crisis has intensified pressure on both services and the organisations providing them.

Moving Forward: Our Call to Action

As an organisation that unlocked over £1 million for people in our community last year and provides advice that fundamentally changes lives, Hamilton CAB represents remarkable value for money. Yet this value can only be fully realised if we have the security to plan, invest, and develop.

We call on our funders, whether South Lanarkshire Council, government bodies, or charitable foundations, to consider:

1. **Multi-year funding commitments:** Moving from annual to three or five-year funding cycles would provide us with the stability needed for effective planning and service development.
2. **Core funding support:** While project-specific funding has its place, we need core funding that covers essential operational costs and allows flexibility in responding to emerging community needs in Hamilton and South Lanarkshire.
3. **Simplified processes:** Where possible, aligned reporting requirements and streamlined application processes would reduce administrative burden for our small team.
4. **Recognition of true costs:** Funding should reflect the real costs of delivering quality advice services, including appropriate staff salaries, training, technology, and overheads that have risen significantly.

5. **Partnership approaches:** Long-term funding relationships built on partnership and shared outcomes can be more effective than transactional, tender-based arrangements.

Citizens Advice Scotland has consistently made these arguments at national level, including in submissions to Holyrood's Finance and Public Administration Committee. [As Derek Mitchell has stated, the current model is "morally unacceptable."](#) We echo this view from our experience on the ground in Hamilton.

The Value Hamilton CAB Brings

Despite the funding challenges, we continue to demonstrate our value to the local community day after day. We're part of Scotland's largest provider of free advice, and for many people in Hamilton and South Lanarkshire, we're the first point of contact during a crisis.

The numbers tell a powerful story. Nearly 4,000 local people came through our doors last year, bringing with them over 13,000 issues that needed resolution. Through our work, we unlocked over £1 million in financial gains for our community, an average of over £250 per person we helped. This isn't abstract value; it is real money going into local households, helping people in Hamilton keep their homes, feed their families, and regain financial stability.

The advice we provide changes lives: from putting money into people's pockets to helping people sleep at night. We're vital infrastructure for our local community, supporting people to navigate complex systems, assert their rights, and move forward from crisis to stability.

Our Commitment to Hamilton and South Lanarkshire

While we advocate for more sustainable funding models, we remain committed to serving our local community with the resources we have. We continue to adapt, innovate, and find ways to meet growing demand. We're very grateful to our funders, those providing annual grants and those pioneering longer-term approaches, for making our work possible.

We're also deeply appreciative of our staff and volunteers who work tirelessly despite the uncertainty, and of our partner organisations across South Lanarkshire Council, the third sector, and beyond who work with us to support local people.

Funding insecurity is a reality for Hamilton CAB, but it doesn't have to be a permanent state. As we provide stability to people's lives during their most uncertain times, we need our funders to provide that same stability to our organisation.

The question isn't whether our services are needed, the nearly 4,000 people who came to us last year make that clear. The question is whether Hamilton CAB will have the sustainable funding foundation needed to meet that demand effectively, efficiently, and in the long term.

[Funding like the recent Foundation Scotland award, is a real "vote of confidence"](#) in the service we provide. We hope that confidence will translate into broader systemic change in how advice services are funded, ensuring that Hamilton CAB can continue bringing stability to volatility for our community for years to come.

If you're interested in supporting Hamilton CAB, please [contact us](#) to learn about [funding opportunities](#), [volunteering](#), or [partnership working](#). You can also learn more about the national picture at [Citizens Advice Scotland](#).