



**citizens  
advice  
scotland**

Citizens Advice Scotland

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**Annual Report 2022/3**




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**Scotland's Citizens Advice Network is an essential community service that empowers people through our local bureaux and national services by providing free, confidential and independent advice.**

**We use people's 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.**

## Who We Are

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Scotland's Citizens Advice network is an essential community service that empowers people in every corner of Scotland through our local bureaux and national services by providing free, confidential, and impartial advice. We use people's 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.

At the heart of the network there are 59 individual Citizens Advice Bureaux across Scotland, all operating as independent charities in their own right and generally focusing on providing support directly to citizens. Each of these organisations is a member of the Scottish Association of Citizens Advice Bureaux (SACAB).

As the national component of the network, Citizens Advice Scotland provides training and information to bureau teams, as well as a rigorous quality assurance and monitoring programme, ensuring that the same high quality of advice is available across Scotland. We also provide support services such as IT, Human Resources and Finance, where doing so nationally is more efficient and effective. We work to secure national services that provide support to individuals on specific issues, both in Scotland and across Great Britain, delivered through bureaux wherever possible and directly where that is most appropriate. We also carry out research, policy work and campaigning on key issues - based on quantitative and qualitative analysis of the advice sought by clients from across the network.



# Our Vision, Mission, and Values

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In 2022 Citizens Advice Scotland agreed a new Strategic Framework which includes a new Vision, Mission, and Values.

Our vision is for a Fairer Scotland where everyone has the advice and information, they need to realise their rights, and where the barriers to accessing those rights are effectively challenged.

We have four mission statements that describe what we do as a Network:

- > We help people navigate systems and access their rights.
- > We build resilience in local communities.
- > We support the realisation of human rights.
- > We help change policies and practices to ensure they work for people.

The strategy also includes a set of five values – person-centered, empowering, supportive, inclusive, and collaborative – which capture who we are, how we work and what we believe in. They describe how we treat people, and how we expect to be treated in return.

The twin aims of advice and advocacy continue to be at the centre of everything that we do. We hold the largest data set on societal issues in Scotland outside the public sector and because we are wholly independent from government, we can and do use our insight, evidence, and influence to provide a genuine voice for people in public policy.

The Scottish Citizens Advice network has a footprint in every community in Scotland and by linking this local offering with our national expertise in advice provision we can ensure that people can access advice where and how they want, regardless of where they live in Scotland.

Around 2.5 million people check our online advice pages every year, with a further 164,000 people getting one to one advice in 2022-23. In total, CABs unlocked £142million for people in 2022-23.

Our advocacy work spans working with governments, regulators and business at a UK and Scottish level on improving areas of particular detriment, undertaking research and delivering awareness and education campaigns.

We combine high-quality research, first-hand citizens' case studies from across the Citizens Advice network with industry monitoring to identify and analyse existing and potential consumer issues. This work allows us to engage with decision-makers in government, companies and regulators and achieve changes that will benefit consumers and citizens in Scotland. This virtuous circle of advice and advocacy delivers results for communities across Scotland. We believe that every citizen in Scotland should have access to free, impartial and confidential advice that helps them make informed decisions whenever they need it and however, they choose to access it.

# Strategic Framework

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CAS's Strategic Framework for 2022-25 includes a renewed focus on working together as a network to deliver positive outcomes for the people of Scotland. We have included a Strategic Delivery strand on 'network' for the first time to support a proactive approach to nurturing relationships across the network and encouraging partnership and collaborative working. This is supported by our commitment to co-production.

The strategy was developed following extensive engagement with CABs and CAS staff.

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## **Citizen Advice Scotland's Role in the network**

Citizens Advice Scotland is a national organisation which is part of the Citizens Advice Network in Scotland:

CAS's primary role is to make sure the Citizens Advice Bureaux in Scotland have the support they need to deliver on the network's collective mission.

- > CAS respects the local autonomy of bureaux and will increasingly involve them in priority setting, including through co-design and co- production.
- > CAS delivers national services when appropriate within the locally led model.
- > CAS works with government, industry, regulators, and national organisations to advocate on behalf of the people who use our network's services at a national level

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## **Citizens Advice Scotland's Priorities**

- > We will support our network to provide high-quality advice on a wide range of issues, including through training, online advice and quality assurance.
- > We will work with bureaux to help them develop and to build their resilience to ensure that advice is available in local communities across Scotland.
- > We will work with our network to offer multi-channel advice, including face-to-face so that people can access advice in a way that suits their needs.
- > We will innovate to ensure that people receiving remote advice benefit from local knowledge on a breadth of issues, including through further integration of the Extra Help Unit managed by CAS
- > We will raise awareness of people's rights and ensure that people can access those rights and have access to channels of redress when necessary.
- > We will work as a network to speak out on behalf of people at a local and national level who do not otherwise have a voice and will use our evidence base to challenge policy and practice that works against people.

# Strategic Framework

Citizens Advice Scotland's Priorities continued

- > We will work to strengthen the Citizens Advice Network in Scotland, promoting reciprocal relationships between bureaux and protecting our footprint in communities across Scotland.
- > We will commit to action to tackle climate change that makes Scotland a fairer, greener, and more equal society, and we will advocate on behalf of individuals most affected by climate change and the net zero transition

Strategic Delivery Areas

- Funding and Income
- Service Delivery
- Building Brand
- Advocacy and Influence
- Network





# The Challenges of the past year

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In 2022/23 the network, while still dealing with the aftermath of the Covid-19 pandemic, faced the impact of the worst cost of living crisis in living memory, which drove increased demand for advice and need for policy influencing. Inflation and interest rates reached decade long highs, while energy bills increased at record levels impacting significantly on citizens across Scotland and GB and driving demand for our services.

For the first time on record, advice around gas and electricity displaced a single social security issue as the area of highest demand from December to March. In total utilities advice increased by 13%. Meanwhile demand for food bank advice increased by 11% in April 2022-2023 and the network helped people with crisis advice over 118,000 times.

CABs also noted an increase in certain demographics seeking cost of living related advice at a higher level than advice generally. This included single person, working age households, those out of or unable to work, and council rented tenants.

The network continued its modernization agenda in response to these challenges in order to diversify and expand how it delivers advice to citizens across Scotland through different channels and to campaign to encourage people to seek advice quickly. Face to face service delivery, in communities, for communities and by communities, remains at the heart of our offering however, and our local telephone service builds on this as does our webchat and chatbot technology which we have trialed in a number of CAB in this financial year.

We will continue to look at how we meet the demand for advice in local communities in the year ahead. In addition, we have been enhancing our data process and analytics to ensure that our advocacy works captures and responds to these issues in quick time so that we can speak for citizens to policy makers and deliver wide scale changes for those that are detrimentally impacted.

As a charity with a Royal Patron in the Princess Royal, CAS observed the national period of mourning following the passing of Her Majesty the Queen and our Chair wrote to the Princess Royal to express our sympathy.



# Funding and Income

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We recognise that appropriate funding and income are critical to the success and impact of the whole Citizens Advice network in Scotland, and that we have a key role to play in securing it.

The Citizen Advice Service in Scotland receives core funding from both national and local government. CAS's primary funder is the UK Government, which is delivered through our sponsor department, the Department of Business and Trade. This money pays for the development of our advice content, as well as funding our training and quality assurance services to CAB. These are essential in ensuring that the advice which the network provides is of the highest quality and optimizes outcomes for citizens across Scotland. UK government funding also provide IT support to the CAB service which ensures that collectively CAB have access to a robust and secure IT infrastructure to support the service digital offering.

CAS also receives funding at a national level from the Scottish Government to deliver consumer advocacy on behalf of Scottish citizens. This is essential in creating a voice for Scottish citizens in the consumer landscape. Scottish government also provide funding to the network for specific advice projects in devolved areas such as money and debt advice and energy advice. Both UK and Scottish government provide funding to deliver the specialist energy advice through the Extra Help Unit within the network.

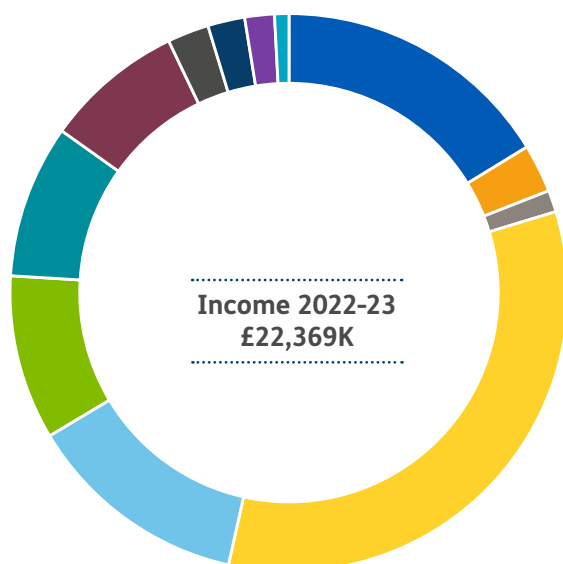
A breakdown of the main funding sources for CAS is shown on the next page.

In addition to CAS funding the local CAB received funding from their local authority as well as a number of local projects. CAS continues to look at ways to diversity its funding to build on the funds provided by both governments and to ensure that it can continue to deliver outcomes for citizens across Scotland and maintain the holistic advice and advocacy offering which sits at the heart of our service.





## Funding and Income



The 2021-22 Financial Year is shown as '2022' on this page

### Unrestricted Core

- £3,637K** UK Government - Department for Business, Energy & Industrial Strategy/Business and Trade - Core (2022: £3,241K)
- £625K** Energy Companies (2022: Nil)
- £282K** Other (2022: £240K)

### Restricted - Projects

- £7,420K** Scottish Government (2022: £8,085K)
- £2,926K** UK Government - Department for Business, Energy & Industrial Strategy/Business and Trade - Consumer (2022: £2,347K)
- £2,135K** UK Government - Department for Work and Pensions - Help to Claim (2022: £2,347K)
- £1,987K** Energy Companies (2022: £544K)
- £1,802K** Money & Pensions Service - Pensionwise (2022: £1,852K)
- £538K** Gamble Aware (2022: £200K)
- £480K** Poppy Scotland (2022: £512K)
- £384k** Energy Industry Levy Funding (2022: Nil)
- £186K** Other (2022: £512K)

Scottish Citizens Advice Network	22/23 £'m	21/22 £'m
Advice services to citizens including:	13.8	14.9
Armed Services Advice Project	0.5	0.5
EU Settlement Scheme	0.2	0.4
Energy Best Deal	1.1	0.7
Gambling Support Service	0.5	0.2
Money Talk Team (formerly Financial Health Check)	2.7	1.5
PASS	0.8	0.8
Pensionwise	1.8	1.8
Specialist Debt Advice	0.7	1.6
Universal Credit	2.2	3.9
Welfare Reform	0.7	1.5
Other	2.7	2.0
Advocacy services on behalf of citizens	4.3	4.1
Support to our local bureau	3.0	2.8
<b>Total investment in services to Scottish Citizens</b>	<b>21.2</b>	<b>21.8</b>

# Service Delivery

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CAS rolled out “Local Calls for Local CABs” an AI driven no-code solution so that clients could phone a single number and be directed to their local CAB. This meets the aim of giving consumers a single access point to the network as well as ensuring the benefits of local advice are retained.

This work has been recognised across a range of awards including the Digital Leaders award and runner up at the National Helplines awards. Further AI related work included the establishment of a chatbot service on the refreshed Money Talk Team website and as a trail on a number of local websites.

This success in using CivTech challenge funds to deliver tangible outcomes for consumers and service providers has led to the award of 3 further CivTech challenges, drawing in a potential £1m of further funding to improve services. These challenges are directed at; improving and streamlining our data capture processes to free up adviser time; using technology to better support our volunteers and establish best practice in this area across the network, and identifying vulnerable consumers with energy problems so that we can prioritise and respond to them quickly.

This work in the energy advice area has been particularly important in a year of unprecedented demand for energy advice. The Extra Help Unit delivered exceptional results for consumers across Great Britain this year despite this demand level, dealing with over 40,000 cases. In addition to this EHU staff member George Holmes won the Consumer Champion award at the Energy UK awards and the Unit achieved the British Standard verification certificate for Inclusive Service Provision for identifying and responding to consumer vulnerability.

On debt and money advice the Money Talk Team service was launched in Autumn 2022. Encompassing a new website with chatbot functionality and delivering additional support to clients through specialist debt advice, the service reflects a more outcomes driven approach to our relationship with the Scottish Government. The service was signposted to during a Scottish Government marketing campaign in February 2023.

The Help to Claim service, delivered on behalf of the Department of Work and Pensions was extended for another year with a view to a further year's extension into 2023/24.

# Building Brand

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CAS was a leading voice in the media around the cost-of-living crisis in the past year generating around £29.46 million worth of “earned coverage” through media relations work from 1 April 2022 – 31 March 2023. This covers online, print, and broadcast media coverage of proactive and reactive work.

As a network we ran a number of campaigns this year which focused on the issues that matter most to people in our communities. In autumn 2022 CAS ran the ‘Our Advice Adds Up’ campaign, focused on income maximization to help people make the most of their finances and our winter 22/23 campaign saw ‘Big Energy Saving Winter’, focusing on helping people deal with soaring energy bills. Our ‘Debt Happens’ ran in spring 2022 in the lead up to the new financial year to help clients in the post-Christmas period. In a new step the campaigns directed potential clients to a range of advice options, such as online self-help tools, specialist services like Help to Claim and Money Talk Team, as well as signposting towards local CABs.

Our weekly column in the Herald newspaper had its third anniversary in February 2023 and moved to a new Monday slot, and then moved again to a Saturday slot. The column continues to take contributions from across teams and directorates at CAS. We remain the only charity with a weekly opinion column in a national newspaper.

Our high visibility on cost-of-living issues saw CAS Chief Executive Derek Mitchell asked to present at an energy summit organized by the then First Minister, Nicola Sturgeon featuring industry, consumer groups and anti-poverty organisations. CAS has also been invited to an anti-poverty summit organised by the new First Minister, Humza Yousaf.

In addition to our monthly data reports CAS developed quarterly Cost of Living Analysis reports, focusing on demographic demand for advice in cost-of-living areas and tracking advice patterns across different subject areas, this is a unique insight for policymakers in Scotland in terms of how people are experiencing the cost-of-living crisis.

As part of our strategic plan for 2022-25, CAS has commissioned brand research to develop a deeper understanding of how the public view and engage with the network.



# Advocacy and Influence

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We have continued to focus our advocacy work on the issues that matter to people and which we know about through the issues that people bring to our CAB network. As a result of this we led calls in Scotland for action on soaring energy prices last year which eventually led to the establishment of the Energy Price Guarantee in Autumn 2022, and its extension in Spring 2023. CAS continues to advocate for a social tariff in the energy market.

The UK government also responded to our call for action on the cost of living crisis with a cost-of-living package targeted at vulnerable groups, such as disabled people and pensioners, in Spring 2022.

CAS secured a number of positive policy changes in the Coronavirus (Recovery & Reform) (Scotland) Bill passed in the summer of 2022, such as better protections for tenants in the private rented sector and the Protected Minimum Balance for a Bank Arrestment increased to £1,000. This change means people can have more money in household budgets before a Bank Arrestment can take effect. The Bill also included extended statutory time limits and provisions for remote hearings in the justice system. CAS called for additional monitoring mechanisms to be included within the legislation in relation to remote hearings and we were pleased to see these in the final legislation, as we believe it is in the best interest of those accessing the justice system that these processes are monitored.

Further influencing work around social tariffs for broadband and mobile consumers also paid off this year. As of 2023, there are now twenty-one social tariffs available for consumers throughout the UK. Eleven of these social tariffs can be accessed by almost all consumers in Scotland, whereas a year ago only one tariff was available in Scotland. This represents a significant increase of availability over the past three years, and due to our effective advocacy, industry and decision makers understand the need for affordable internet connections that consumers can access easily.

CAS influencing led to the removal of consumers from the Moveable Transactions (Scotland) Bill, a move which protects vulnerable people from being targeted by a high-cost credit, largely unregulated, new market.

Following the establishment of the Consumer Scotland agency, there was a successful migration of staff from CAS over to the new body, while the existing Impact team at CAS was recalibrated to ensure policy staff could continue to focus on fuel poverty and net zero issues. Our evidence base on these issues, informed by thousands of cases CABs across the country deal with, will give us a unique voice in the continuing debate around net zero and climate change. The initial relationship with Consumer Scotland has been productive and should lead to a better consumer advocacy environment in Scotland.



## Network

We continue to invest in the strength of our network to ensure that we deliver outcomes for communities across Scotland. To do this we have further invested in co-design work this year to ensure that CAB voices across Scotland are represented in the work that we do and the way that we deliver services to them.

Our campaigns programme for 2022/23 was co-designed with the network and reflected the growing cost of living crisis citizens faced. Despite concerns from CABs about their capacity to engage with campaigns this year due to increased demand for advice, the co-design element of Big Energy Saving Winter was oversubscribed, with double the number of CABs receiving a co-design grant than initially planned for.

We continue to run a programme of capacity building for CAB staff to improve their skills in campaigning work, with sessions on media, digital and design.

CAS worked with Aberdeen CAB around Council Tax debt to deliver better outcomes for local people, developing template materials that other CABs can use to lobby their local councils.

We asked the Network about their development priorities and as a result brought together a programme of thematic work to strengthen capacity building across the network. These themes include volunteer recruitment, training and development, staff and volunteer well-being, knowledge sharing, human rights and equalities, governance support, fundraising and resilience, relationship management and premises/net zero. The programme of work is being developed using a co-design approach with our network.

# Looking ahead

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The cost of living crisis is far from over, and it will cast a shadow over the lives of tens of thousands of people for years to come through debt and a lack of financial resilience. It is crucial people have access to the free, impartial and confidential advice that the network provides, and that the issues they experience are highlighted to government and industry to develop better policy.

The coming year will see CAS continue to drive a modernisation agenda, embracing technology to deliver services without sacrificing face to face advice, diversify funding streams to bring more money into the network and continue to be a loud champion for consumers and citizens across Scotland.





# Our Funders

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Citizens Advice Scotland enjoys support from a wide range of funders, and we obtain the maximum value for every pound we spend. We'd like to thank all the organisations that have supported us during 2022-23, We look forward to working with you in future years.

## **Government Funders**

UK Government Department for Business and Trade (formally Business, Energy & Industrial Strategy)

UK Government Department for Work and Pensions UK Government Home Office

Scottish Government Digital Directorate

Scottish Government Energy and Climate Change Directorate Scottish Government Housing and Social Justice Directorate

Scottish Government Tackling Child Poverty and Social Justice Directorate

## **Other Public Bodies**

Accountant in Bankruptcy

NHS National Services Scotland

## **Other Major Funders**

E.ON Energy Solutions

EDF Energy

Gamble Aware

Lloyds NatWest Group

OVO Energy

Poppy Scotland

Scottish and Southern Energy

Scottish Gas Networks

Spina Bifida

TSB

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