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Money Talk Team

1 April 2023 – 31 December 2023

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Service Objectives

This report covers the period 1st April 2023 to 31st December 2023.

The Money Talk Team service assists individuals and families to increase their income, reduce their debt and better manage their finances.

The service empowers clients with awareness of their rights and responsibilities, helps to increase confidence in how to exercise those, and improves their wellbeing.

We expand the reach and impact of the Service through local community engagement and partnerships.

Our volunteers are empowered with knowledge, gain transferrable skills and increased confidence, contributing positively to communities and improving the reach of the Service and, for some, moving onto other positive destinations.

The Money Talk Team is focused on reaching notable client groups¹. These are:

Priority Family Groups

- > Single Parent Families
- > Families with an adult or a child with a health condition
- > Larger families (3+ children)
- > Minority ethnic families
- > Families with a child under one year old
- > Families where the mother is under 25 years of age

Other notable client groups

- > Older people (65+)
- > Individuals Struggling with Debt
- > Those with health conditions
- > Unemployed
- > Those with caring responsibilities
- > Young people (16 – 24)



¹ See page 8 for further information.

Executive Summary

Key findings of the report (1st April 2023 to 31st December 2023) show we are achieving the service objectives:

- > The service supported **35,920** clients and **7,989** priority family group clients.
- > Total client gains reached over **£23 million** and for priority family groups, we achieved client gains of over **£6 million**.
- > This results in an average client gain of over **£3,000** per client, including priority family group clients.
- > Majority of clients are satisfied or very satisfied with the service (**84%**).
- > The service is having a positive impact for clients beyond financial gains. Of the clients responding to impact questions (**218**):
 - > The Money Talk Team is a lifeline for many: over two-thirds of clients reported their peace of mind had improved and 44% that their mental health had improved, an increase of 4% since last reporting period.
 - > For some clients, factors such as ineligibility for further income results in worsening mental health following advice (7%). The number of individuals reporting this has however improved by 6% since the last reporting period.
 - > Many clients see immediate impacts of advice: 57% of clients know how to find support with finances in the future and over half are more aware of accessible benefits.
 - > Reducing costs and increasing income is continuing to prove challenging, as one third reported no cost reduction and over one third no increase in income. Despite this, 79% of the same clients report high satisfaction levels with the service.
- > The Money Talk Team service supported the most financially disadvantaged households. **75%** of Money Talk Team households live on less than £20,799 a year and **86%** live on less than £26,000 a year.
- > We supported **4,275** clients struggling with debt, enabling them to write off over **£2.5 million** of debt and achieve over **£1.8 million** in client financial gains, totalling over **£4.4 million**.
- > Difficulty making debt payments is the most common debt-related advice provided to over half of clients advised on debt.
- > Of those having difficulty making debt payments, **24%** were priority family group clients. This shows the significant financial pressure that families continue to face.

Client Outcomes

Client Satisfaction

Of the 310 Money Talk Plus clients surveyed between April 2023 – December 2023, **84% reported being very satisfied or satisfied with the service.**

Chart 1: Client satisfaction with Money Talk Team service



“It is a full, professional and comprehensive service; I would be totally lost without the help. Previously I had no idea this level of assistance was available.”

“I had help to fill in a Child Disability Payment change of circumstances form as it was time for review. I couldn’t have filled out that form without them.”

The strain on resources to meet the increasing service demand has remained evident, as clients continue to report dissatisfaction due to lack of access to further means of income support, cost of living crisis and waiting times. These themes repeatedly emerge throughout client feedback. Despite this, clients recognise bureau efforts to provide an effective service:

“My issue is ongoing but thank goodness I had Citizens Advice. It really is a lifesaving service. Thank you to all the paid staff and volunteers.”

The complexity of issues and support needed by Money Talk Team clients is reflected in the client reported advice progress. Just under half of clients who completed the survey report their issue is still ongoing, including waiting on benefits or having debt payments managed. The following case study demonstrates the complexity and the time it takes to resolve a single bankruptcy case.

Client Outcomes continued



Case Study 1

A client approached the CAB seeking support with bankruptcy as they felt they had no other option to pay off over £10,000 debt whilst relying only on benefits. The client is a single parent who is unemployed and renting. As costs have rapidly increased and most of their income went towards debt, the client relied on food bank referrals to feed their child.

The Advisers began a complex debt process that would span over 8 months and would require over 26 contacts, supporting the client first with priority and then lower priority debt to minimise risk to the family's housing status. This included advice and support with:

- > The completion of a money advice pack.
- > Sending holding letters to creditors.
- > Putting a 30 day hold on the account to prevent interest or charges whilst debt was investigated.
- > Informing which documents were required for bankruptcy.
- > Informing all creditors about the upcoming bankruptcy.
- > Applying for a moratorium to give the client 6 months protection from enforcement action whilst the case was assessed.
- > Continuing to provide food bank referrals.

The client chose to pursue Sequestration under MAP which was awarded and cleared the client's full debt. The client felt a weight had been lifted off their shoulders and are now in a better position to support their child.



Client Outcomes continued

Chart 2. Status of client issue



More than one-third of clients reported that their issue had been fully resolved and of those, 35% reported improvements in their financial situation. Of all clients surveyed, 14% stated their issue had not been resolved due to not being eligible for benefits, being referred on to other organisations for support, or other factors.

“I’ve since moved the issue on from the bureau to another agency, but the Adviser who supported me was really good, five stars to them.”

A majority of clients (85%) whose issues are still ongoing reported that they are very satisfied or satisfied with the service.

“I found the Adviser helpful, knowledgeable and they looked into things I wasn’t aware of. I have been directed down the right path. I am now waiting to hear back but would have been at a loss without this help.”



Client Outcomes continued

Client Impact

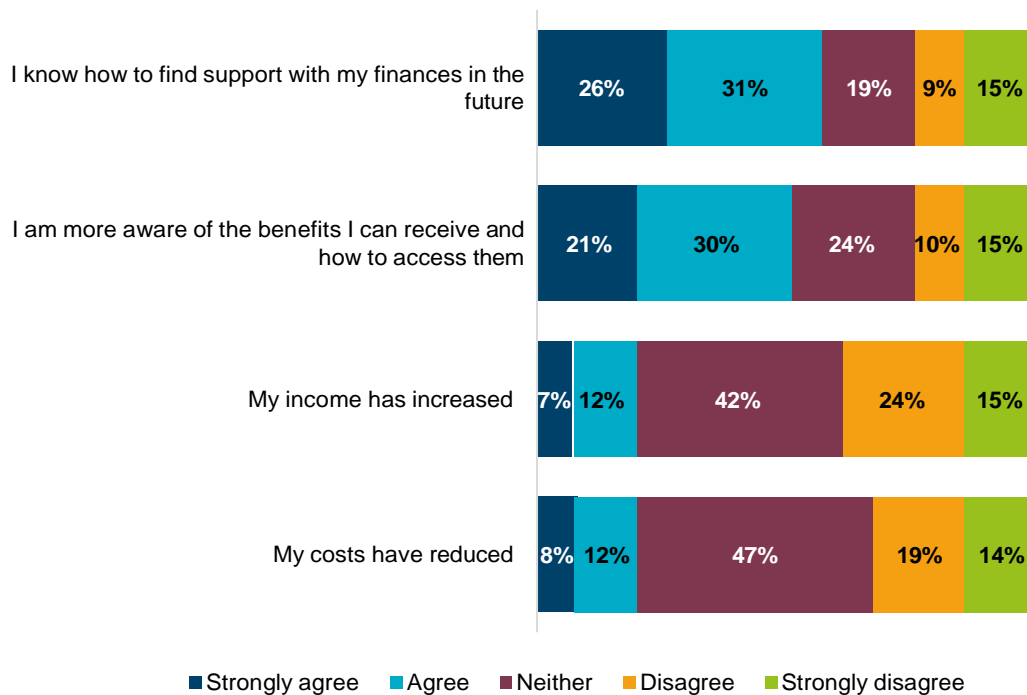
In addition to the satisfaction component of the survey, clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 218 of 310 clients agreed to do this².

Financial Impact

Many clients saw immediate impacts of advice: 57% of clients agreed they knew how to find support with their finances in the future and 51% reported being more aware of accessible benefits. A client who reported improved finances, increased income and reduced costs stated:

“The Adviser knew exactly what to do and immediately made me feel better. My peace of mind significantly improved and I am definitely better off financially.”

Chart 3: Client financial impact



² All discussion in this section relates to these 218 clients unless otherwise stated.

Client Outcomes continued

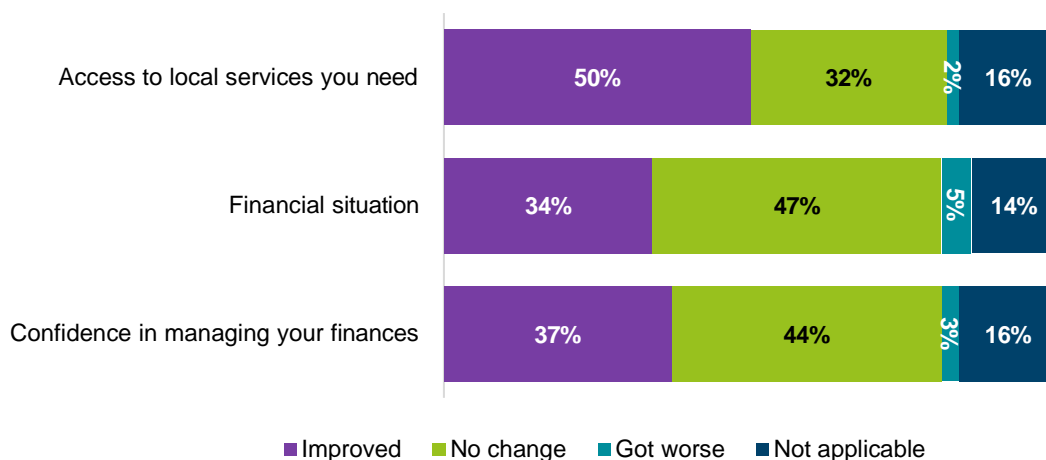
While over half of clients report improved knowledge of local and financial support available – many do not. Our research data shows a significant overlap of clients who don't know where to find financial support in the future and feel unaware of the benefits they can receive and how to access them, likely due to eligibility issues.

Reducing costs and increasing income is continuing to prove challenging, as 39% of clients reported no income increase and 33% reported no cost reduction. Despite this, 79% of the same clients report high satisfaction levels with the service.

“I applied for Employment and Support Allowance. After some wait, I was told I was ineligible for the support. The bureau explained this thoroughly though and provided me some other sources of information to help.”

Just one third of clients reported that their financial situation had improved and over one-third feel more confident managing finances – reflecting the helplessness of the situation faced by both clients and Advisers in looking for additional sources of income.

Chart 4: Client-reported financial impact of Money Talk Team (excluding 'Prefer not to answer' - <1%)



In a continuing trend, over half of clients report ‘no change’ or ‘not applicable’ at the time of survey, as it has been identified some clients are surveyed too soon after they receive advice. To address this, a new follow-up survey process was launched to track changes in client circumstances.

As the time between original CAB contact and client survey approach increases, the response rate from clients dramatically decreases. The current survey methodology focuses on high volumes of engagement, which helps to assess a broader sample of clients. However, this approach is not conducive to the relationship building that would facilitate client response in the long-term. Qualitative methodology which focuses on interviewing fewer clients in more depth would allow us to build a relationship with the client, which in turn improves the quality and rate of follow up responses.

The below case study shows both the benefits and limitations of the current follow-up approach. It highlights that advice outcomes can take time to materialise. This approach is however unable to effectively capture the complexity of client’s circumstances and the impact of advice, which would be achievable through an in-depth qualitative approach.

Client Outcomes continued

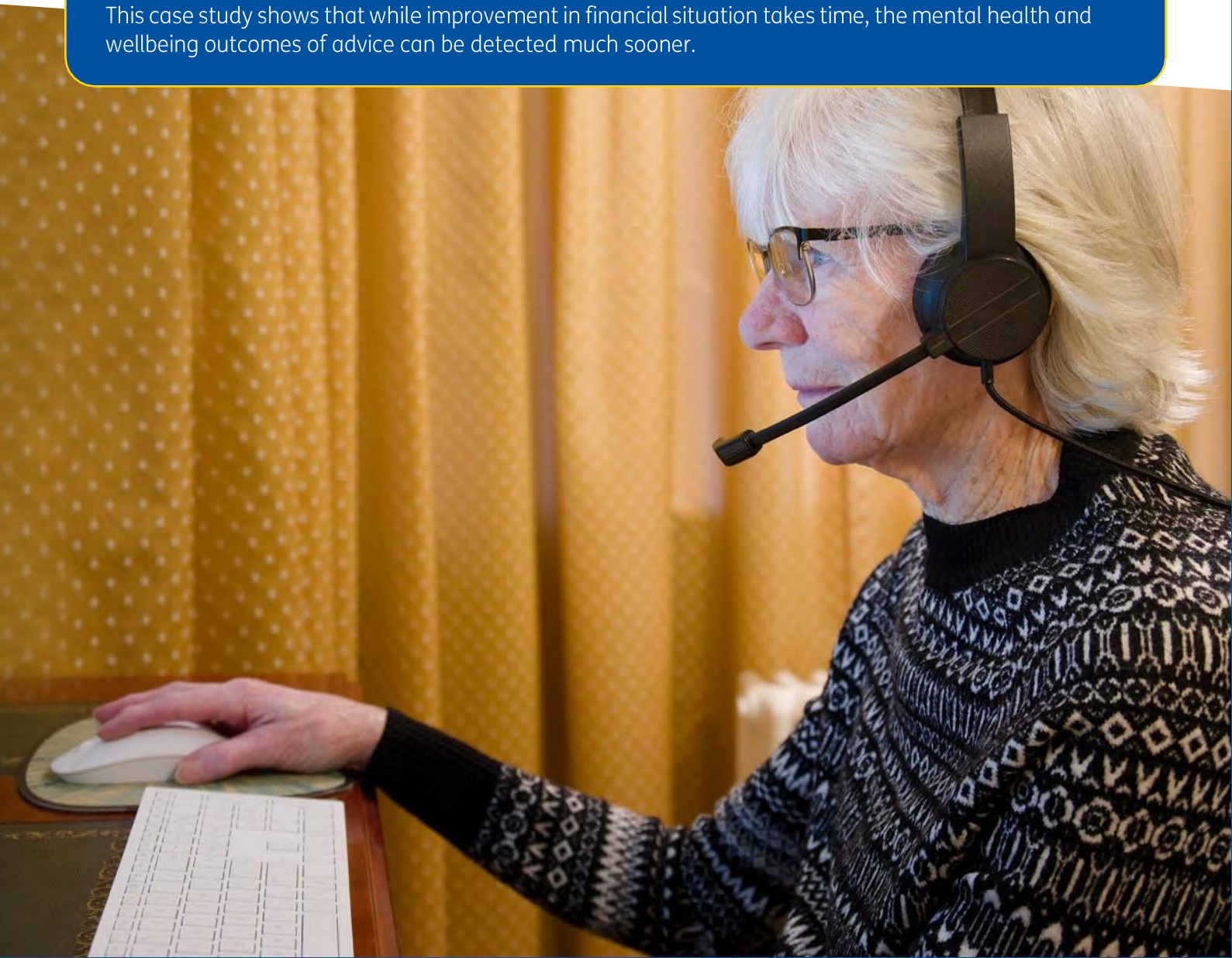


Case Study 2 – Follow Up Client

An elderly client approached the CAB for support with a disability benefit as they are unable to work due to their health issues. At the initial survey, they reported that their issue was still ongoing. The client further reported 'no change' to peace of mind and mental health, but stated they were 100% satisfied, describing the Adviser as "knowledgeable, patient and understanding".

During the follow-up survey, completed three months after advice, the client stated that the issue remains ongoing as they await application results - meaning their financial situation hasn't changed. This highlights the significant amount of time it takes to support people with health conditions. The client's peace of mind, mental health and ability to manage physical conditions had improved as a result of the continued support.

This case study shows that while improvement in financial situation takes time, the mental health and wellbeing outcomes of advice can be detected much sooner.



Client Outcomes continued

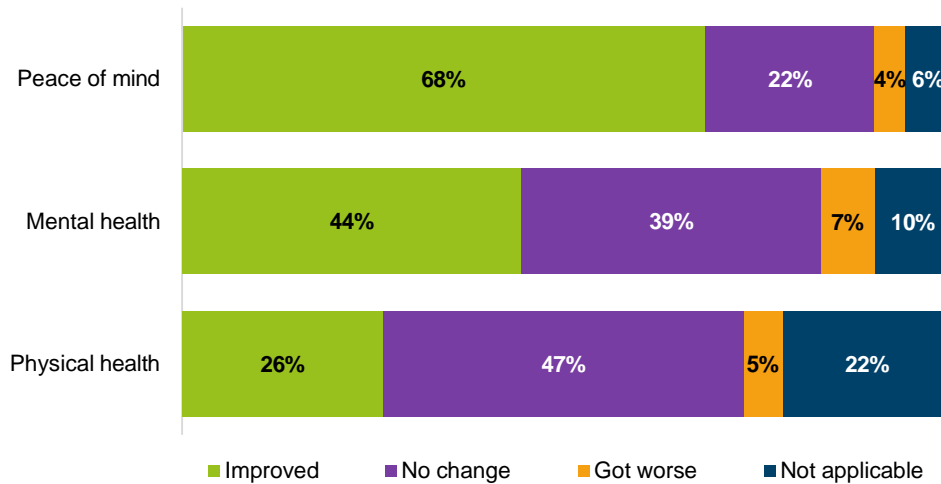
Wellbeing Impact

The Money Talk Team service is a lifeline for many: 68% reported that their peace of mind had improved and 44% that their mental health had improved, an increase of 4% since last reporting period.

“The service I received was amazing. The [Adviser] helped me through a lot of issues, gave advice and was there to just let me rant and get my problems off my chest. It really helped my peace of mind to feel that there is someone out there to support me.”

For some clients, factors such as ineligibility for further income results in worsening mental health following advice (7%). The number of individuals reporting this has however improved by 6% since the last reporting period.

Chart 5: Client-reported wellbeing impact (excluding ‘prefer not to answer’ - <1%)



Client Outcomes continued



Case Study 3

A single parent, in full-time employment and with a young child, approached the bureau for support with energy debt. The debt had been long standing (over 2 years) and totalled over £2,000. This was disputed with the supplier, but the case had not progressed.

It was believed that the client was paying for the energy for their own property as well as the adjacent flat. Due to the difficulties in proving this, the client was moved to pre-payment meters and debt recovery was deducted weekly. This was causing financial hardship, as the client was running out of credit and unable to heat the home, causing significant anxiety.

The Adviser completed a full benefit check, but found that the client was already in receipt of their full entitlements. The Adviser engaged with the supplier several times to review the client's debt liability. In addition, the Adviser supported the client to successfully apply for an energy grant of £1,400, which reduced the debt substantially. The client was then able to agree a feasible repayment plan for the remaining debt.

The client was delighted with the outcome: "The end result has been brilliant. It's a great weight off my mind as it's been a huge worry for 2 years trying to figure out what to do."



Client Gains

There were **35,920** clients supported by the Money Talk Team in this reporting period. In the same period, **7,634** clients have recorded client gains totalling **£23,377,113.69**. This results in an average client gain of **£3,062.24**.

Notable Client Group Gains

The tables below show the numbers of clients seen and the client gains achieved per notable client group category: priority family groups first, followed by other notable client groups. The figures in each table cannot be added up to achieve the total figure, as some clients may belong to more than one notable client group. The total represents the number of unique clients and associated client gains for those who fall into at least one of the groups listed.

Through re-definition of client group categories, we are now better able to capture client numbers and gains across a number of notable client group categories: families with an adult or child with a health condition, minority ethnic families, and individuals struggling with debt. Q1 and Q2 reports are now under-reporting based on the new definitions.

Of the **29,067** clients across both notable client groups supported by the Money Talk Team between April 2023 and December 2023, **6,732** clients have recorded client gains, totalling **£21,301,914.10**. This results in an average client gain of **£3,164.28** per notable group client.

Of the **7,989** priority family group clients supported by the Money Talk Team between April 2023 and December 2023, **2,084** clients have recorded client gains, totalling **£6,336,765.25**. This results in an average client gain of **£3,040.67**.

Priority Family Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	1,351	£2,717,810.87	£471,530.91	£3,189,341.78
Families with an adult or a child with a health condition	1,155	£3,285,239.90	£1,007,147.78	£4,292,387.68
Larger families (3+ children)	205	£676,620.76	£427,907.36	£1,104,528.12
Minority ethnic families	212	£680,242.70	£397,607.39	£1,077,850.09
Families with a child under one year old	241	£604,641.75	£42,605.27	£647,247.02
Families where the mother is under 25 years of age	157	£262,141.03	£19,493.72	£281,634.75
Total Unique Clients Falling Into At Least 1 Priority Family Group	2,084	£5,136,439.62	£1,200,325.63	£6,336,765.25

Client Gains continued

Of the **28,823** other notable client group clients supported by the Money Talk Team between April 2023 and December 2023, **6,683** clients have recorded client gains, totalling **£21,209,314.86**. This results in an average client gain of **£3,173.62**.

Other Notable Client Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Older people (65+)	1,208	£4,851,162.35	£264,292.35	£5,115,454.70
Individuals Struggling with Debt	770	£1,856,969.92	£2,580,078.76	£4,437,048.68
Those with health conditions	3,828	£11,733,775.99	£1,218,332.53	£12,952,108.52
Unemployed	1,533	£1,694,104.84	£722,953.63	£2,417,058.47
Those with caring responsibilities	2,754	£7,386,219.96	£1,518,197.02	£8,904,416.98
Young people (16 – 24)	473	£707,521.61	£39,901.38	£747,422.99
Total Unique Clients Falling Into At Least 1 Other Notable Client Group	6,683	£18,168,850.37	£3,040,464.49	£21,209,314.86

The client gains show that the Money Talk Team continues to deliver financial value for our clients. Money Talk Team Advisers continue to identify opportunities for income maximisation where possible, despite the limited availability of financial support, worsened by the cost-of-living crisis.

Client Gains continued

Client Gain per Advice Area

The chart below shows the advice areas where client gain was achieved for all Money Talk Team clients.

Chart 6: Client gain for Money Talk Team clients, by advice type



The table below shows a breakdown of client financial gains achieved in each advice area.

Advice Area	Client Gains
Benefits	£18,414,987.72
Debt	£3,560,344.98
Tax	£566,537.48
Financial and Charitable support	£424,406.13
Utilities	£176,277.35
Other	£234,560.03
Total	£23,377,113.69



Case Study 4

A couple care for a large family, where several children have health issues. The eldest child is not currently in education or work due to health issues, and another child receives Disability Living Allowance. The couple were referred to the CAB through the council housing and homelessness team.

The couple, both in employment, were moved into temporary accommodation and needed advice to re-claim Tax Credits and Child Benefit. The benefits had stopped when the family did not receive the renewal pack at their temporary address. They tried to contact HMRC and the child benefit department, but with no success.

Accommodation issues meant that the family had to split up and are currently on the housing register awaiting a property that will allow them all to live together.

The bureau supported the family by:

- > Completing a full benefit check
- > Applying for Universal Credit
- > Submitting a claim for Scottish Child payments
- > Submitting a rapid reclaim request
- > Contacting HMRC and submitting a mandatory reconsideration
- > Updating their address across all agencies

The couple now feel more positive knowing they will be able to access benefits again to support their family.

This case illustrates the presence of in-work poverty, especially for larger families. Though both parents are in work, this family is without a home and have been split up because they cannot be housed together. This shows the impact of the Money Talk Team service in helping families in crisis access the support they need to piece their life back together.

Debt Outcomes

Between April 2023 and December 2023, the number of clients advised about debt was **4,275**. This is the number of clients who received debt advice and were likely advised in other areas also. The client gain was achieved for **770** of these clients (from all advice areas), totalling **£4,437,048.68**.

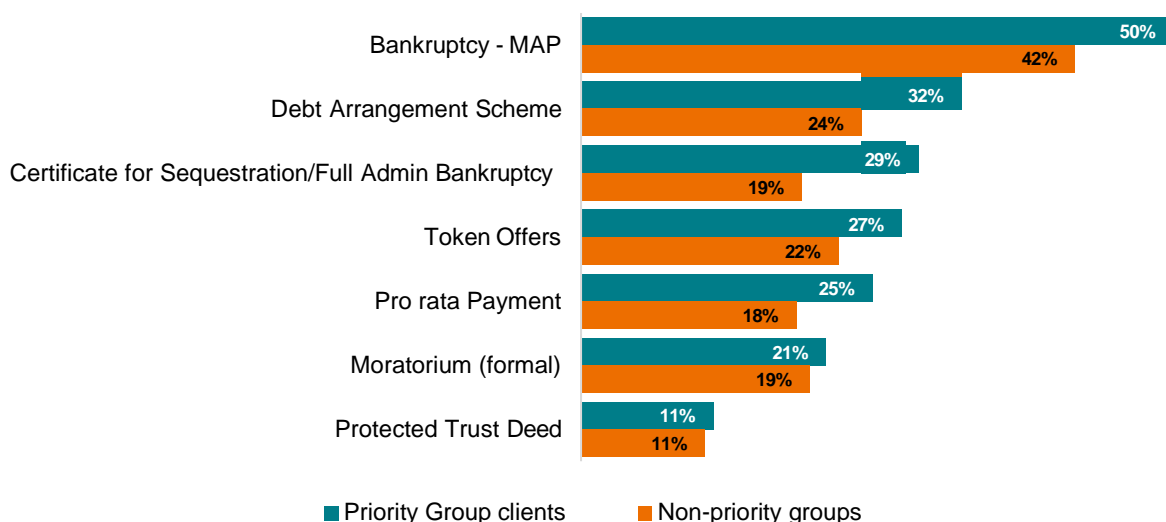
Looking at debt advice related gains only, in that period, the Money Talk Team was able to write off **£3,052,534.83** of debt and achieve **£507,810.15** in debt-related client financial gains. This totals **£3,560,344.98** in total debt-related client gains for **298** clients, resulting in average debt related client gain of **£11,947.47**.

Statutory Debt Solutions

For some clients, advice on how to manage their debt is sufficient and therefore advice around debt solutions is not required. This is one of the strengths of the debt support provided by the bureaux, as they help clients get to a position where statutory debt solutions are not needed. More than one in four Money Talk Team clients who received debt advice (28%) were in a position where advice on debt options was required; of these clients, 29%³ were in a priority family group.

For those that do require debt solutions advice, as can be seen in chart 7 below, clients in priority family groups were more likely than other Money Talk Team clients to have been advised on bankruptcy – MAP and Debt Arrangement Scheme, and Certificate for Sequestration.

Chart 7: Proportion of clients advised on different debt solutions*



*Please note the percentages will not add up to 100 as clients can be advised on more than 1 debt type.

³ [The Money Talk Team Q2 report](#) incorrectly states this was 36% between April – September 2023. The correct figure for April – September 2023 is 26%.

Debt Outcomes continued

The table below shows the number of recorded clients who have chosen specific statutory debt solutions. As the new recording approach embeds and complex debt cases progress towards achieving outcomes, we can expect this metric to stabilise.

Statutory debt solutions	Number of clients
Bankruptcy - MAP	26
Certificate for Sequestration and Full Admin Bankruptcy	7
Debt Arrangement Scheme	11
Protected Trust Deed	1
Total	45

New Debt Supported/Renegotiated

From April 2023 to December 2023, at least **£22,564,983.00** of new debt was presented by clients supported with debt advice by the Money Talk Team.⁴



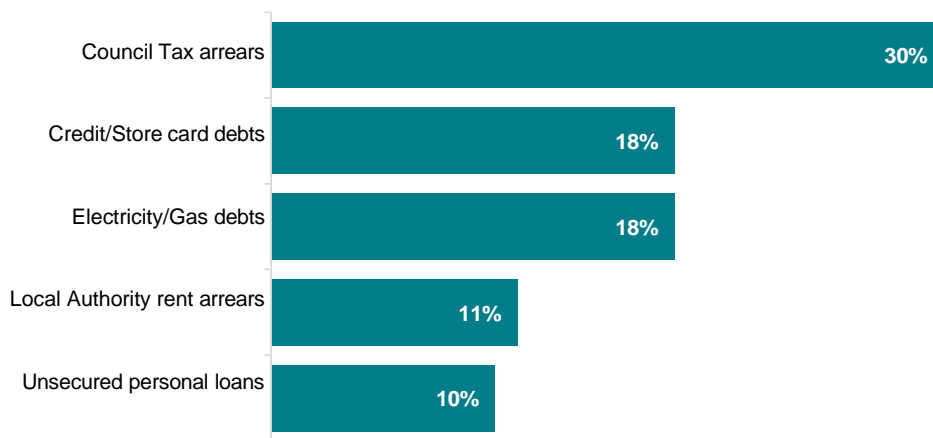
⁴ We have identified an issue with the external data provision in the last quarter, which has now been fixed. The increase in new debt supported/renewed figure is a result of adjustments made to the data extraction.

Debt Outcomes continued

Debt Advice

From April 2023 to December 2023, more than 21,500 pieces of debt advice were provided. Chart 8 shows the top 5 debt types advised on, Council Tax arrears being the most common with 30% of Money Talk Team debt clients receiving advice on this.

Chart 8: Top 5 debt types advised on, by proportion of all clients receiving debt advice



*Please note the graph will not add up to 100, as it shows the top 5 advice issues only and clients can be advised on more than one type of debt.

The trend shown in chart 8 is widely reflective of Citizens Advice findings that clients struggle with council tax debt at higher rates than other debt. A [Citizens Advice Scotland report](#) shows that this can be attributed to the perception of clients that council tax debt is lower priority than other types of debt and priority spending (like food, bills or housing). Therefore, when adjusting family budgets, council tax bills can often be chosen as the ones to not pay.

Chart 9 shows the most common debt-related advice provided to Money Talk Team clients, with 52% receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 24% were priority family group clients.

Chart 9: Most common debt-related advice, by proportion of clients receiving debt advice*

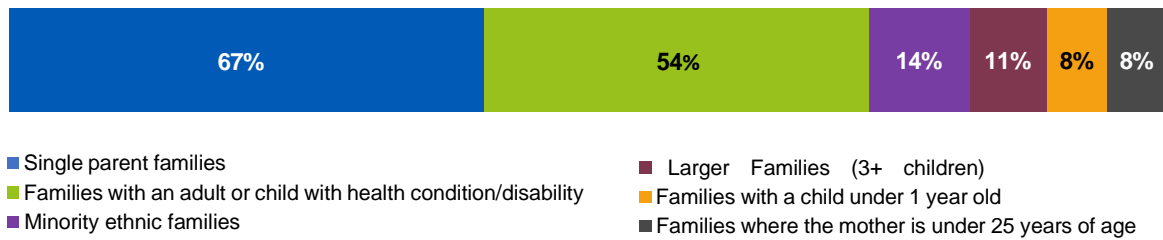


*Please note the graph will not add up to 100, as it shows the top 2 advice issues only.

Debt Outcomes continued

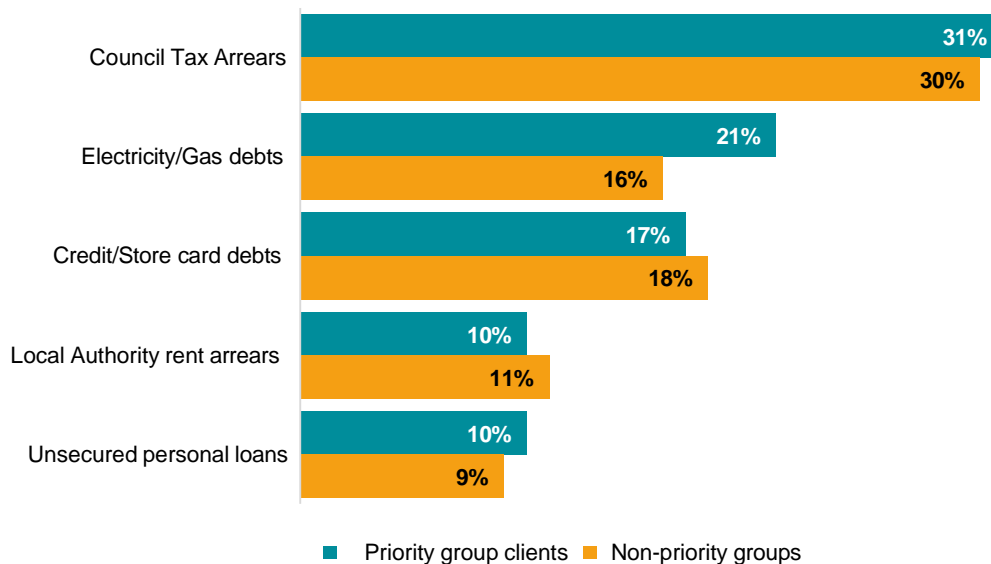
Of all Money Talk Team clients who received debt advice, 26% were in priority family groups. Of these clients, chart 10 shows the proportion of each of the priority family groups advised on debt.

Chart 10: Priority families advised about debt



There were some small differences between priority family groups and other Money Talk Team clients in relation to the type of debt advice they received (chart 11). The largest gap in advice between the two groups is in electricity/gas debt: 21% of priority family group clients were advised on this compared to 16% of other Money Talk Team clients. Council tax arrears continue to represent the highest proportion of debt-related advice. The remaining advice areas are broadly similar across both groups, in a continuing pattern.

Chart 11: Debt types advised on*



*Please note the graphs will not add up to 100, as clients can be advised on numerous types of debt. Not all advice types shown.



Case Study 5

A single parent of two young children visited the CAB in distress when they received a summary warrant for over £1,000 Council Tax (CT) debt. The client is in low paid part-time work with varying hours, meaning the amount of Universal Credit they receive varies month to month. No access to childcare over holidays means the client has no option but to stop working, which has impacted their income further.

The local authority has closed many of its face-to-face offices and is difficult to contact, with most information available online only. As the client's first language is not English, they found it very difficult to understand the information online, so they were unaware of their entitlements.

The bureau contacted the Council to advise that they were assisting the client and asked to halt the debt letters. The bureau also requested Polish language leaflets about CT reduction to share with the client and the local community.

The Adviser identified that the client would be entitled to a CT reduction of £3.45 per week if working, and £19.11 per week when not working. The client was assisted with the application and backdating and receives ongoing support with their CT debt.

The client had been stressed about the situation and this was affecting the whole family. They are now in a better position financially and more able to support the family.

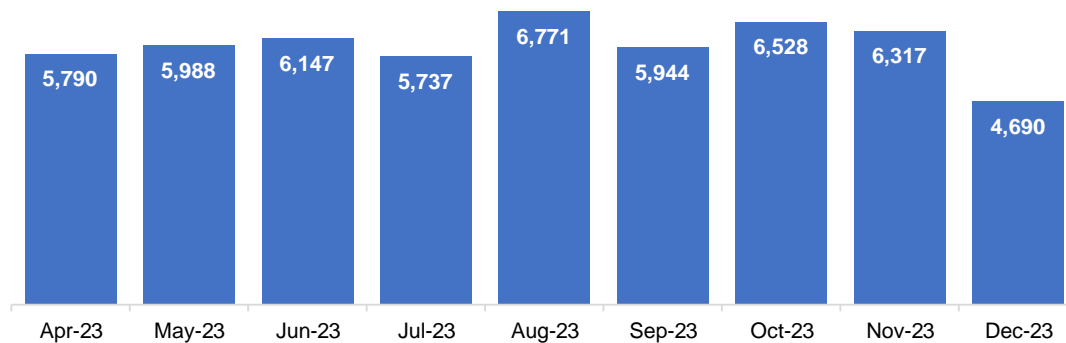
This case highlights the negative effects of council tax debt on a family, especially when there is no accessible information in a format that is easily understandable.

Clients Supported

Overall Number of Clients Supported

The Money Talk Team service has supported **35,920** clients between April 2023 and December 2023. Chart 12 shows that the number of clients seen has increased in October and November, with a decrease in December. December is historically a quieter month for advice demand due to public holidays.

Chart 12: Money Talk Team clients seen each month*



*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.

Number of Clients Supported per Notable Client Group

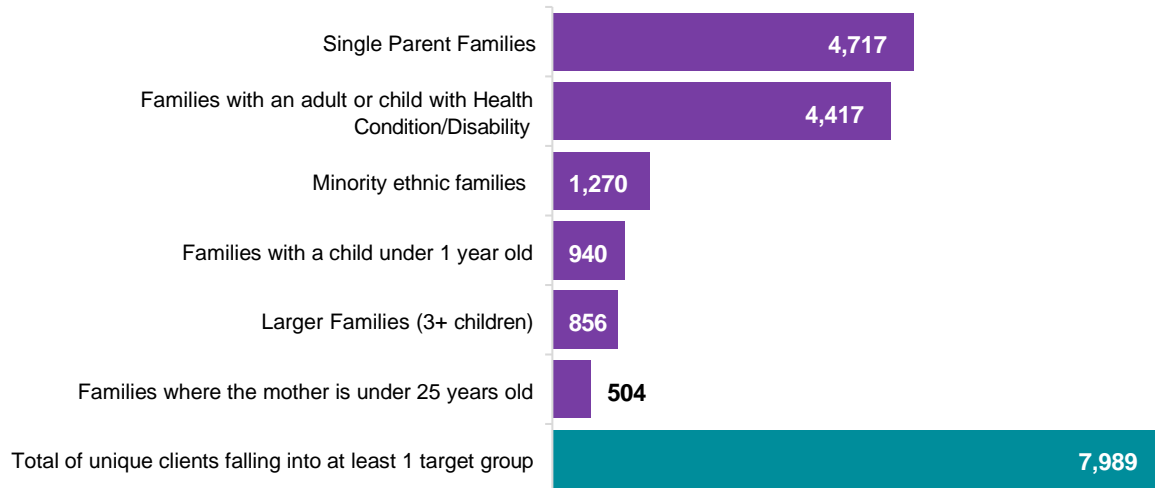
The charts below demonstrate the numbers of clients seen per each notable client group category. As clients can belong to more than one notable client group the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one notable client group. The deep intersection of life circumstances experienced by the notable client groups demonstrates the numerous challenges our clients face in their day to day lives.

Through re-definition of client group categories, we are now better able to capture client numbers and gains across a number of notable client group categories: families with a child or and adult with health condition, minority ethnic families, and individuals struggling with debt. Q1 and Q2 reports are now under-reporting based on the new definitions.

Clients Supported

Priority Family Groups

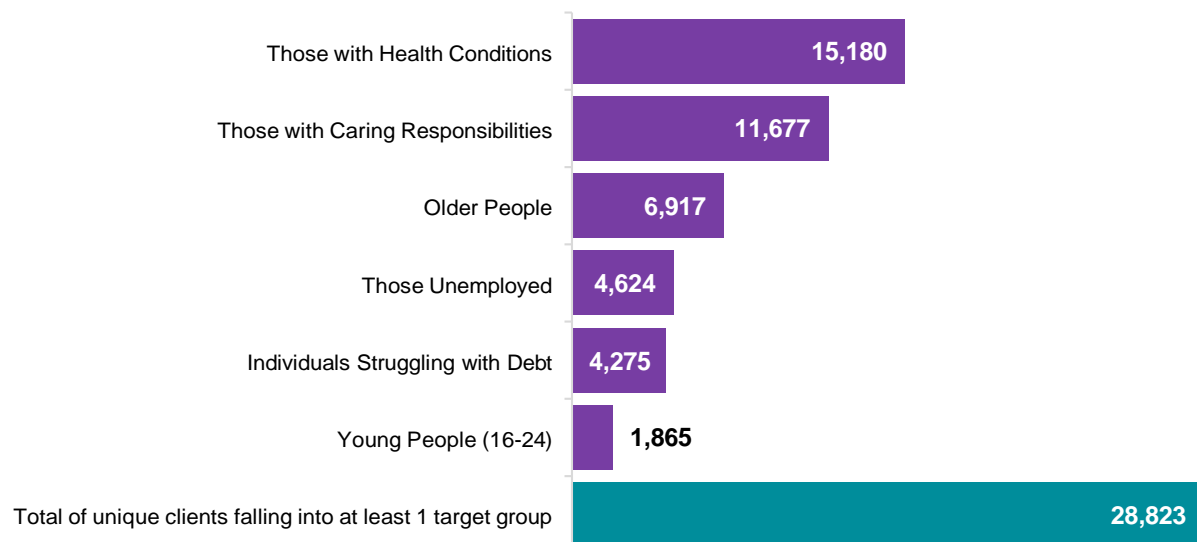
Chart 13: Number of clients in each priority family group*



* As clients can belong to more than one priority family group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one priority family group.

Other Notable Client Groups

Chart 14: Other notable client groups*



*As clients can belong to more than one notable client group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one notable client group.



Case Study 6

The client is single parent with two young children. They are suffering from a health condition which impacts their cognition, memory, understanding, vision and hearing. They were living with a partner who received Carer's allowance for supporting them, who has since moved out. The client approached the bureau for help with energy debt over £1,000, which was accumulated when the provider had increased the monthly payments to an unaffordable amount. The client tried calling the provider but reached no resolution.

Since the breakup, the client's change of circumstances had not been appropriately registered, meaning their benefit entitlement was incomplete and incorrect. Furthermore, due to the complexity of their situation, their income was made up of several benefits from different government departments, including legacy benefits. Their situation was deeply complex and required a detailed investigation and strategic approach to enable them to receive the maximum amount of financial support available.

The Money Talk Team Adviser successfully supported the client to update their benefit claims and reduce deductions. They also secured a backdate of £1,000 for incorrectly paid benefits as well as the Severe Disability Premium, which enabled the client to access extra support via Universal Credit. The result was an increased income from £133 per week to over £288 per week on top of full housing entitlement – making a substantial difference to the client and their family.

The client's support with energy debt is ongoing with the bureau. The CAB will support the client to apply for grant funding to clear or reduce the debt and negotiate an affordable repayment plan.

This case study highlights the need for specialist and expert support provided by the Money Talk Team, especially for clients with highly complex needs, to navigate the complicated social security system. The case illustrates the substantial amount of time and resource it takes to support just one individual partway through their issue. The result of the detailed support is transformational for the individual and their young family.

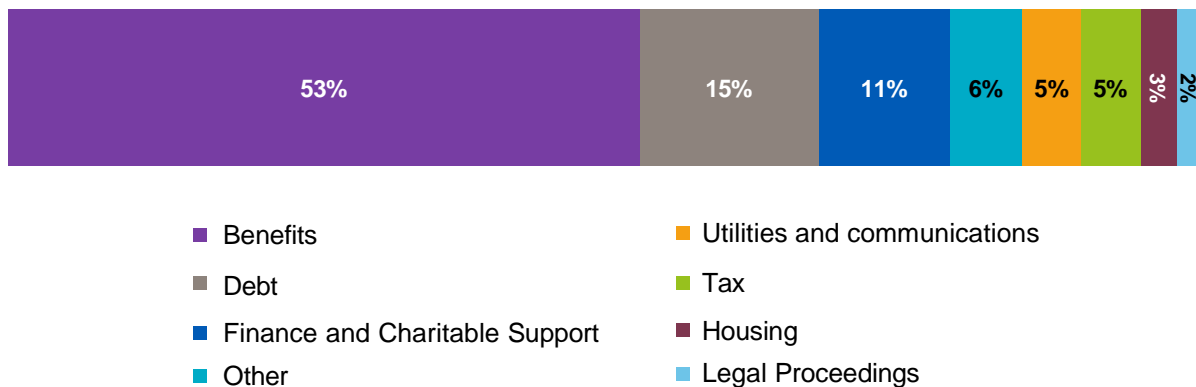
Holistic Advice

Advice Issues for the Overall Service

The Money Talk Team service is primarily focused on delivering money advice, which includes advice on benefits and welfare rights, debt and specialist debt, income maximisation and outgoings renegotiation. Our highly skilled Advisers make a holistic assessment of the clients' issues and offer support on a wide range of diverse issues.

Money Talk Team service has supported **35,920** clients on **105,772** individual issues. The top advice categories are shown via chart 15. In this reporting period, the proportions of advice issues in finance and charitable support and debt have remained broadly consistent. This shows that our Advisers continue to concentrate on finding avenues to maximise client income and reduce outgoings through advice on benefits, debt and finance and charitable support.

Chart 15: Most common advice provided to Money Talk Team clients





Case Study 7

The client is a single parent of 5 children and a carer for an adult relative. Three of the children had recently been placed with them on instruction from the social work department.

As a Kinship Carer, the client was advised by the local authority that their benefit entitlement will be enhanced by Kinship Care payments. The client, who already receives Carer's Allowance, Universal Credit, Scottish Child Payment, Child Benefit and a Council Tax Reduction, wanted to ensure they would be entitled to child-related benefits for the three children placed in their care.

The adviser reassured the client of this additional entitlement and advised them which documentation would be required to secure this. They were also advised to contact the local authority to ensure that they are in receipt of the correct Council Tax Reduction and to apply for Free School Meals. Additionally, they were signposted to further dedicated Kinship Care resources.

The client was relieved to have ensured that the family will receive all the financial support they are entitled to, allowing them to budget effectively and provide for everyone.

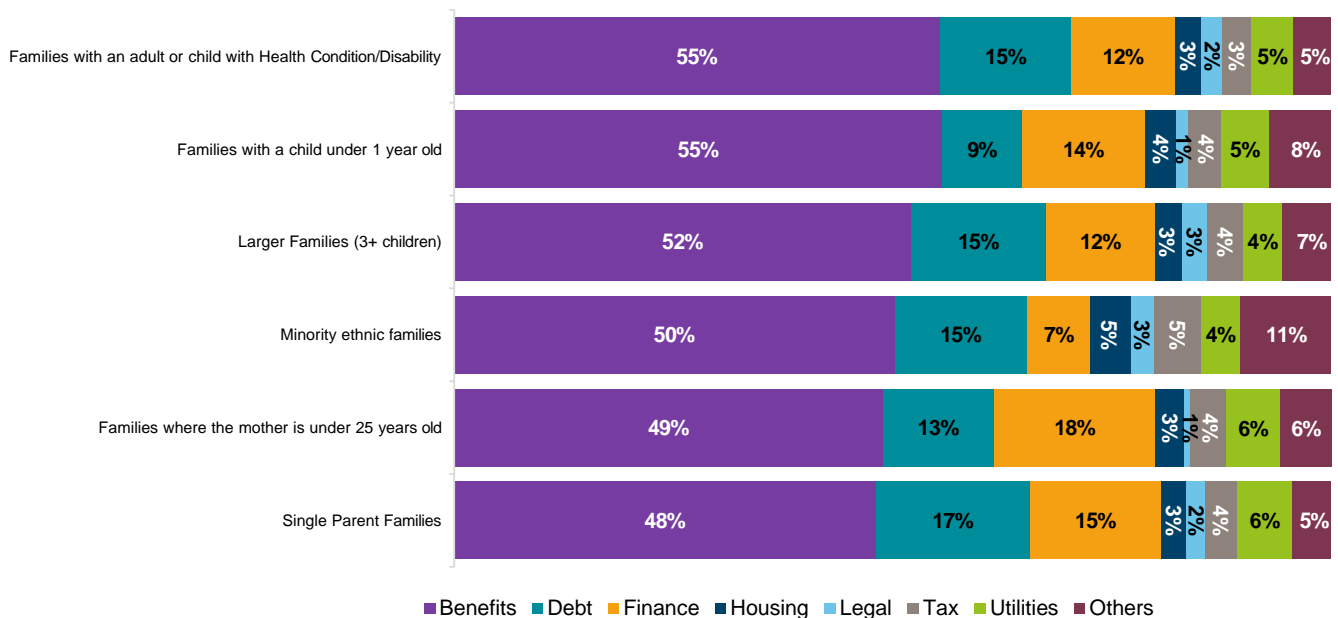
Holistic Advice continued

Advice Issues per Notable Client Group

Advice issues cannot be added up together as one client can be, and often is, advised on more than one issue. Equally, advice across notable client groups cannot be added up as one client may belong to more than one notable client group category.

Priority Family Groups

Chart 16: Advice provided to priority family groups

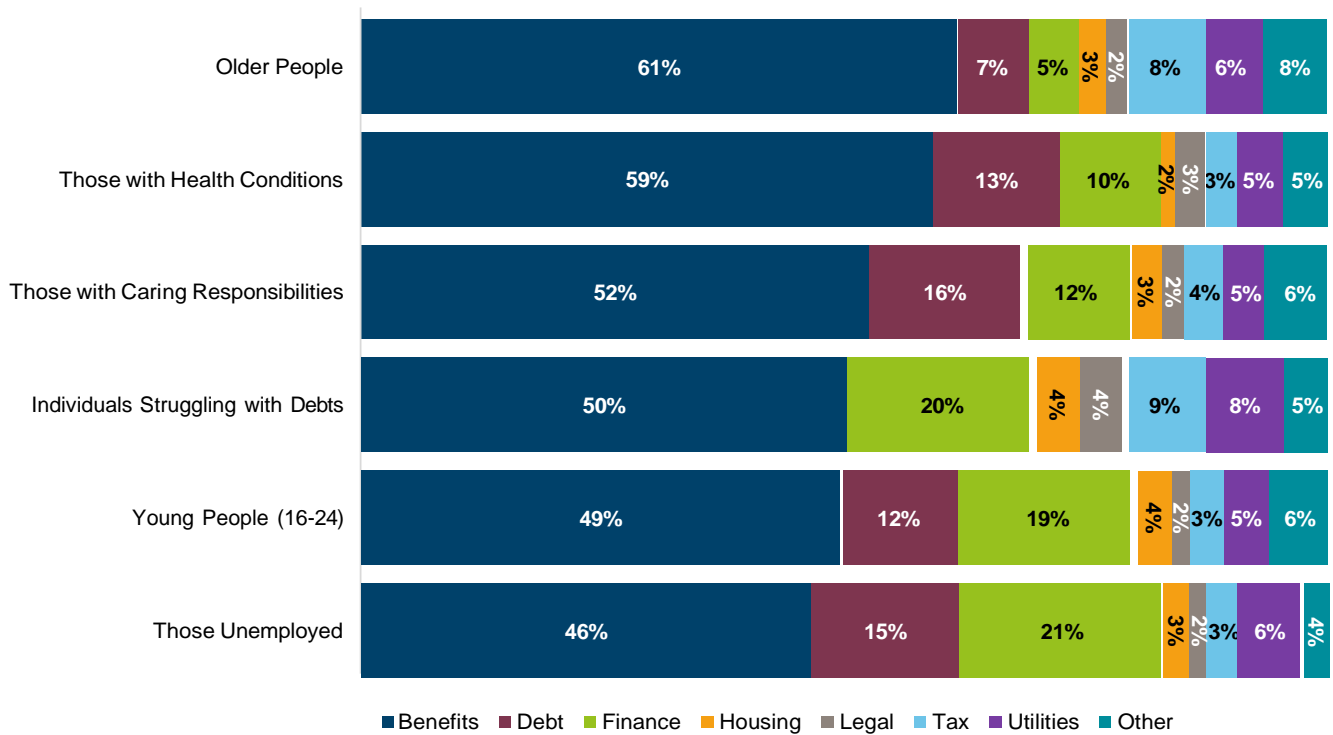


Holistic Advice continued

Other Notable Client Groups

Clients falling into the category of Individuals who are Struggling with Debt have all been advised on debt. To improve the visual representation of the other advice categories these clients have been advised on, debt advice has been removed from this diagram.

Chart 17: Advice provided to other notable client groups





Case Study 8

A young parent was referred to the CAB by a partnership organisation, as they were struggling to make ends meet and keep up with their debt. The client lives with their partner, who has no recourse to public funds, and their child. The client is in receipt of benefits but is repaying previous advances.

Their partner was focusing on securing work, but had not yet been successful, despite the many applications they submitted. The client shared how this impacted their mental health – they described ‘being in bits’ and ‘at the end of their tether’. The client was receiving care from mental health professionals.

The family didn’t know where to turn in their time of crisis. The Adviser quickly realised that a referral to a local mental health support group was needed.

A benefit check was then carried out, however the family’s income had already been maximised. The Adviser explored the possibility of reducing the client’s advance repayments and supported them to prepare for upcoming benefit health assessments: this work is still ongoing.

The Adviser assisted the client to successfully write off the family’s energy debt in addition to supporting them top up their gas and electricity meters. As the family had exhausted all Scottish Welfare Fund Crisis grants eligibility, the CAB also secured weekly food parcels from the local food bank, which are ongoing.

The client said they felt listened to, supported and less stressed about their financial situation.

This case describes the difficulty that many clients are facing – receiving all benefits they are entitled to but still struggling to manage day to day. It also illustrates the strain this can have on individual’s mental health. For this client, the only immediate recourse for support was available through the holistic and community-based approach of the Money Talk Team.

Holistic Advice continued

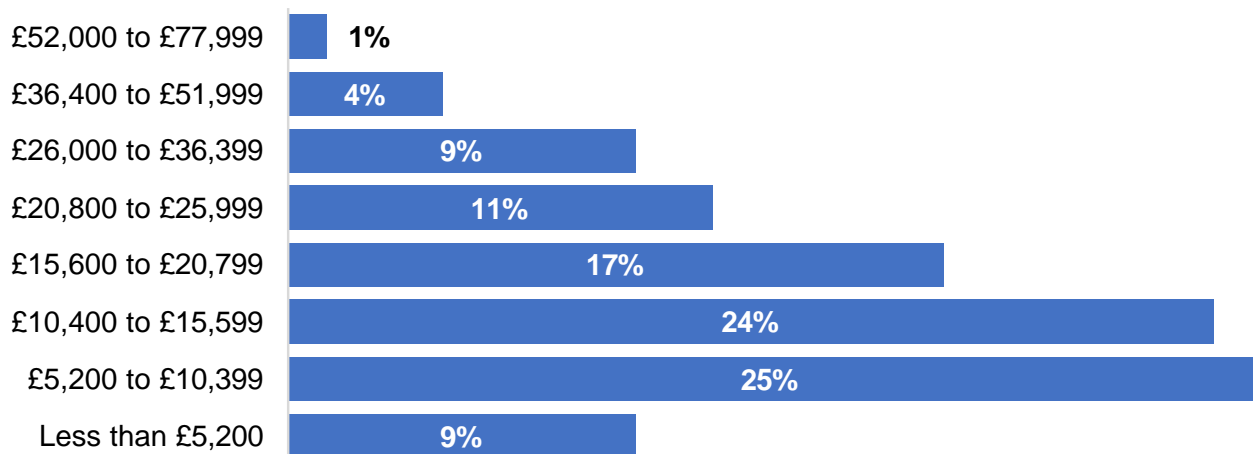
Household Income

As part of the advice process, Money Talk Team Advisers ask clients about their household income. A household is defined as all people living in the same residence. To enable us to monitor changes in income brackets, household income is recorded at the first advice contact, and then again if it changes.

The household recording was first introduced in January 2023 and, so far, the majority of Money Talk Team clients have only one income bracket recorded against them. As we continue embedding this new way of recording, we aim to provide further analysis.

Chart 18 shows the proportions of household income bands recorded per client advice session. Our data shows that the household income brackets have remained consistent from the last reporting period: 75% of Money Talk Team clients live on less than £20,799 a year and 86% live on less than £26,000 a year.

Chart 18: Client Household Income



Community Based Advice Delivery

The Money Talk Team service is delivered across Scotland not only through the Citizens Advice Bureau locations, but also by co-locating and working in partnership with other organisations. Collaborative working allows both the bureau, as well as the partners, to expand their reach and improve outcomes for clients by ensuring a warm handover between different service offerings.



Case Study 9

A single parent with two children was placed in temporary accommodation having fled domestic abuse. The family had less than one month left in the property. The client had no access to public funds and needed urgent advice on how to access their own visa, separate to their partner-dependent visa.

The bureau supported the client through face-to-face advice with an interpreter present. Due to the client's distress and the sensitive nature of their circumstance, the bureau took extra time and care to develop trust and communicate every action clearly. A warm referral was made to an ethnic minority women's aid charity for specialist immigration advice, and the bureau worked in partnership with Child Poverty Action Group to explore other available avenues of support.

The client is now being supported by a social worker and a lawyer from the women's aid charity and has been referred to social housing. The client is now in a more stable position with support in place for the domestic abuse, housing and immigration issues. The support worker fed back that the client had a very positive experience at the bureau and feels comfortable to return if required.

This case study illustrates the importance of face-to-face interactions to create a safe, supportive, and accessible environment for families in crisis. Furthermore, the case shows the value of a holistic service embedded within a community, as strong partnerships allow the Advisers to access, coordinate and monitor enhanced specialist support from other agencies and organisations.

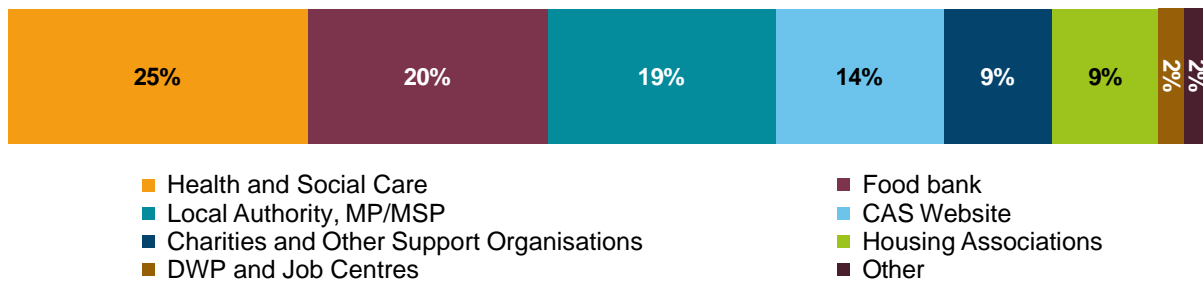
Community Based Advice Delivery continued

Extending Reach Through Partner Referrals

From April to December 2023, referrals to the Money Talk Team service came through a diverse range of organisations and sectors including health and social care services, food banks, and local authorities.

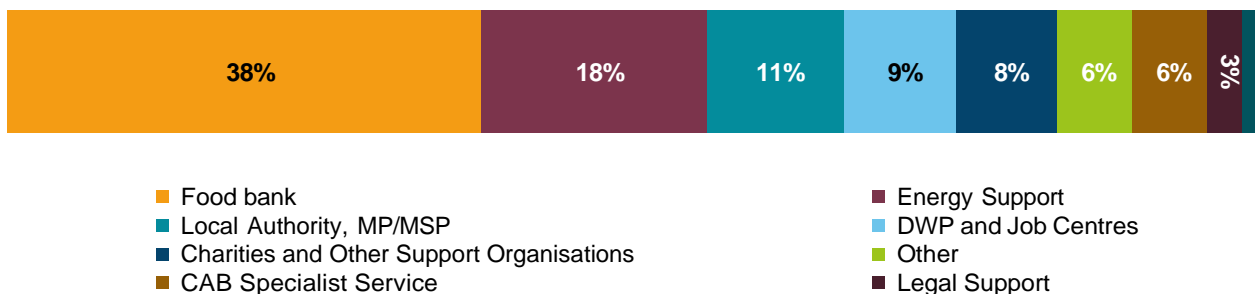
Consistent with the last reporting period (April – September 2023), the top referral partners were health and social care services, food banks and Local Authorities.

Chart 19: Referrals into the Money Talk Team service



Referrals made by the Money Talk Team to other organisations reflect the ongoing impact of the cost-of-living crisis on our communities. Food banks continue to be our most significant referral partner category, highlighting the ongoing need for crisis food support. The referrals out to other services have remained broadly consistent, with a slight increase in referrals to energy support organisations, possibly attributable to the autumn/winter period.

Chart 20: Referrals Out of the Money Talk Team service



Community Based Advice Delivery continued



Case Study 10

A young pregnant woman lives with her partner in their family home. The client works part-time, and the partner is unable to work. They were referred to the Money Talk Team service by their family nurse practitioner through a partnership between the CAB and NHS.

The client was seeking advice about benefits, maternity pay and leave entitlement as they were advised by their employer to claim Maternity Allowance (MA). The Adviser informed the client that they met the conditions to receive Statutory Maternity Pay (SMP) instead, which was not initially offered by the client's employer.

The Adviser successfully supported the client to claim SMP and agree with their employer on their maternity leave. The client was additionally advised on Universal Credit entitlement and other benefits, both immediately and after the baby was due. As the client is claiming SMP instead of MA, the client gain was over £10,000 for one year.

This case study captures the significance of income maximisation support before a child is born. For some clients, the difference between claiming SMP and MA is substantial, as claiming SMP means this is income not counted towards Universal Credit, resulting in higher entitlement.

In this case, the successful collaboration between a CAB and NHS services allowed the client to access financial support they did not know about. The client and their partner now feel more confident about money as they prepare for their child.



Omni-Channel Service

Money Talk Team Website

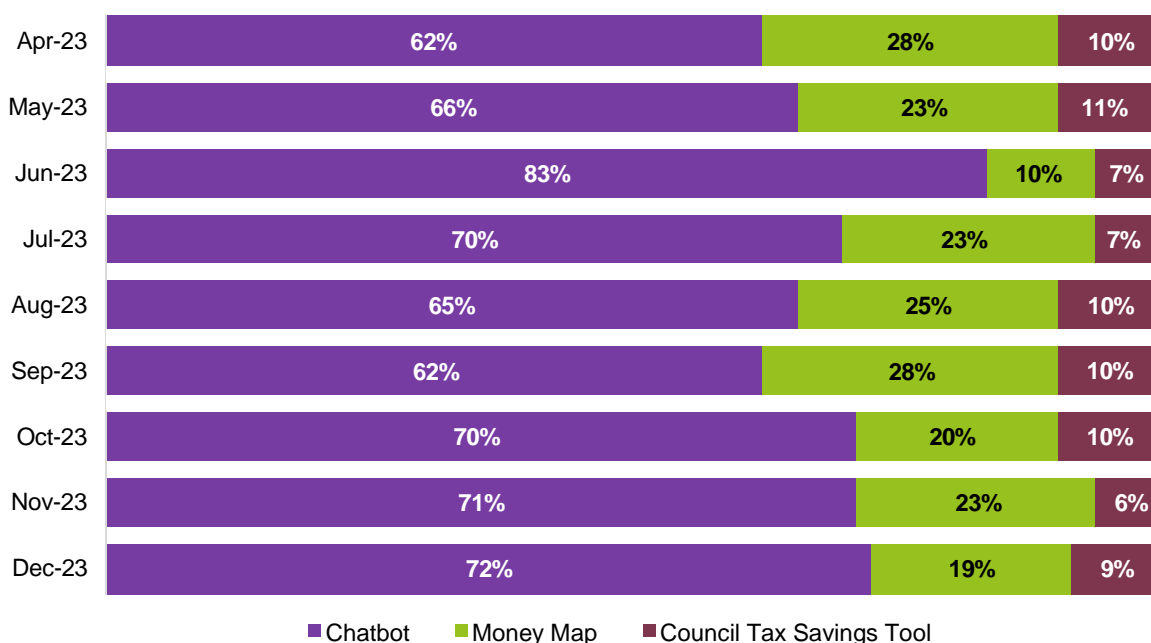
Between October 2023 and December 2023, the Money Talk Team website recorded 3,267 website interactions. The breakdown of monthly interactions with the site is shown in the table below. Interaction means any kind of engagement with the specified interface. They can be counted as unique client interactions, i.e. showing the number of engaged users, or all interactions, irrespective of the number of unique individuals.

In the last reporting period, we outlined the upgrade to the ChatBot services provided via the Money Talk Team website. Following the adaptations to the system, the data monitoring approach required adaptations also. Due to this, reported website interaction numbers will not be comparable to previous data, therefore the below table shows the website interactions for October to December only.

Month	Money Talk Team Website Interactions
October	1,323
November	1,107
December	837
Total	3,267

The website focuses on the provision of 24/7 self-help tools and includes the ChatBot, Money Map Tool, Council Tax tool and links to Citizens Advice pages. There was a total of **759** client interactions from October 2023 to December 2023 with our self-help tools, totalling **2,602** interactions since April 2023. The Money Talk Team website remains the **third biggest referral pathway** for the Money Map Tool, after cas.org.uk and citizensadvice.org.uk. Chart 21 shows the monthly client interactions with elements of the website from April to September 2023.

Chart 21: Monthly distribution of website interactions for self-help tools (by % of all interactions)



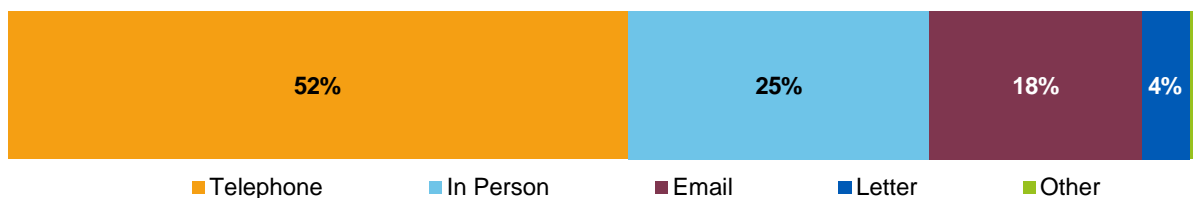
Omni-Channel Service continued

The Money Talk Team website has had a total of 1,783 interactions with the Chatbot during April 2023 to December 2023, averaging 46 interactions per week. Whilst the number of interactions with the website has fluctuated throughout the quarter with a decrease over the holiday season in December, the number of referrals to Advisers has remained consistent. The Chatbot connected clients to Money Talk Team Advisers 115 times this quarter (21% of all interactions), averaging 14 emails per week, which is a 40% increase from the last reporting period, showing the increasing demand for the detailed support from Advisers.

Client Contact Channels

Bureaux and their Money Talk Team Advisers are contactable through a multitude of channels, including telephone, face-to-face, email and video conferencing. Chart 22 shows that a majority of client contacts were made by telephone (52%), followed by face-to-face contacts (25%). Demand for other channels such as video conferencing remains low.

Chart 22: Client contact methods





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