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Money Talk Team Q1 Report:

1 April 2024 – 30 June 2024

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Service Objectives

This report covers the period 1st April 2024 to 30th June 2024. All data in this report will cover this time period unless otherwise stated.

The Money Talk Team (MTT) service supports individuals and families to increase their income, reduce their debt and better manage their finances. This service empowers clients with awareness of their rights and responsibilities and helps improve their wellbeing.

The service positively contributes to Citizens Advice Bureaux' local communities through community partnerships, as well as empowering volunteers with knowledge, transferrable skills, and increased confidence.

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

Priority Family Groups



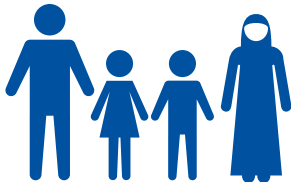
Single Parent Families



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 include

- > Older people (65+)
- > Individuals struggling with debt
- > Those with health conditions
- > Unemployed people; those with caring responsibilities
- > Young people (16 – 24)



Executive Summary



18,094
clients
supported



3,891 priority
family group
clients supported



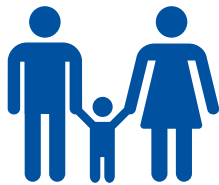
Client gains over
£10.7 million
reached (average
£3,600 per client)



Gains of over
£2.7 million for
priority family clients



2,557 clients
struggling with
debt supported,
achieving client
gains of over
£1.7 million



Of those having
difficulty making
debt payments,
27% were priority
family group clients



Of priority family
group clients
advised about debt,
66% were single
parent families



Of priority family group
clients advised about
debt **51%** were families
with an adult or a child
with a health condition
or disability

The MTT service supports the most financially disadvantaged households: **74%** live on less than £20,799 and **86%** on less than £26,000 a year

The service is having a positive impact for clients beyond financial gain:



88% of clients are
satisfied or very
satisfied with the
service



89% of clients
surveyed reported
improvements to
their peace of mind



71% reported
feeling more able
to find support
with finances in
the future



69%
reported
improvements
to their mental
health

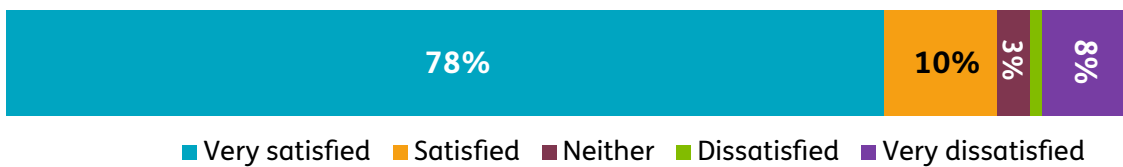
Client Outcomes

Client Satisfaction

A new client impact survey was launched in May 2024 which includes additional questions to better understand the client journey and incorporates consent for the new qualitative research process which will launch in August 2024.

During the period April – June 2024, of the 143 MTT clients who completed the current survey, **88%** reported being satisfied with the service.

Chart 1: Client satisfaction with MTP service



“I can’t even attempt to explain my appreciation for the staff. Just phenomenal.”

“Bureau staff are sympathetic, prepared and efficient.”

Due to increasingly limited income support available, the impact of the cost-of-living, and the demand on CABs, some clients report being dissatisfied. Despite this, clients recognise bureau efforts to provide an effective service, as shown in the satisfaction rating.

“I’m waiting to hear back from the DWP and if my case is rejected, the CAB has told me to contact them again for assistance which gives me peace of mind that there is support out there for me.”



Client Outcomes continued

The complexity of issues and support needed by clients is reflected in the client reported advice progress. Just over one-third of respondents report that their issue is still ongoing, including waiting on benefits or having debt payments managed.

Chart 2. Status of client issue



■ Issue is still ongoing with the CAB ■ Yes - Issue has been resolved ■ No - Issue cannot be resolved by CAB

Of the 59% of clients who reported that their issue had been fully resolved, 46% reported improvements in their financial situation.

“I was treated with respect and compassion. Because of the bureau, I received the benefits the CAB helped me apply for.”

Due to ineligibility for benefits, being referred to other organisations for support, or other factors outside of CAB control, several clients (9%) stated their issue had not been resolved.

A majority (84%) whose issues are still ongoing reported that they are very satisfied or satisfied with the service.

“I honestly wouldn’t have known where to start with the Adult Disability Payment form. The help I got from the CAB [staff] member for this was invaluable.”



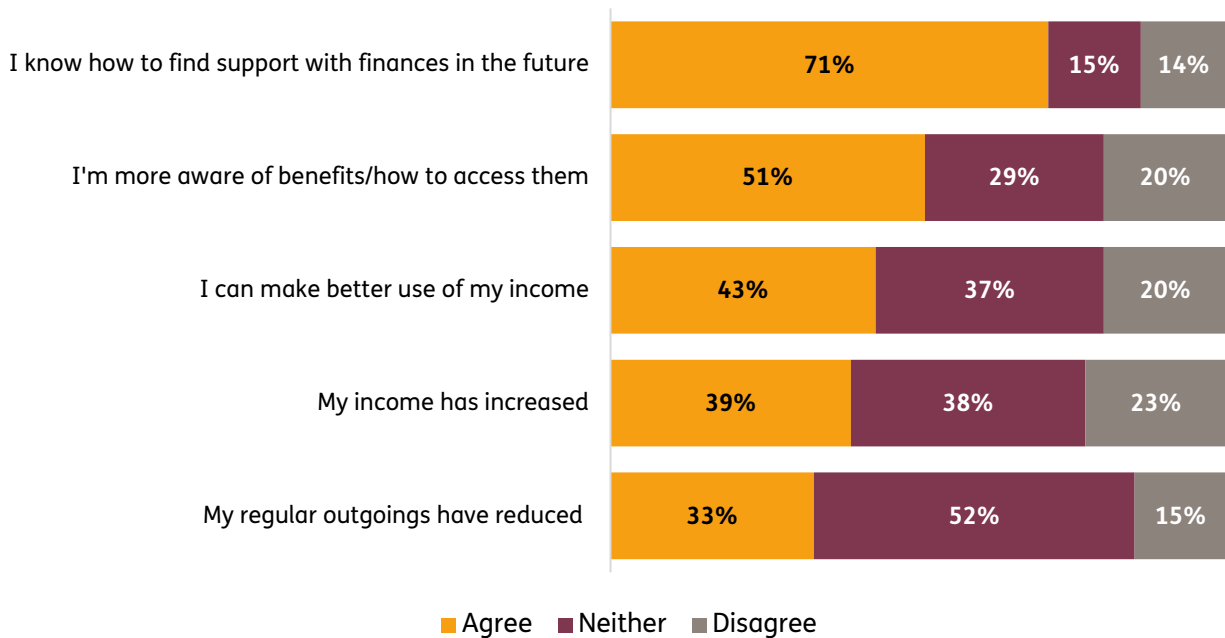
Client Outcomes continued

Client Impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 102 of 143 clients agreed to this¹.

More than two-thirds (71%) knew how to find support with their finances in the future, while just over half (51%) were more aware of benefits available to them.

Chart 3: Client-reported financial impact (Excludes Not Applicable)



“I was anxious about asking for help and I almost just accepted what seemed to be my fate. A massive weight was lifted off my shoulders when I realized someone else could fill out the forms and send them off for me.”

“Without the financial support and advice received from CAB, my situation, which at the time was poor, would have been unimaginably worse.”

Due to the length of time that applications to benefits and other sources of support take, many clients' cases have not reached a conclusion by the time they are surveyed. Therefore, in a continuing trend, many clients neither agree nor disagree that their regular costs have reduced or their income has increased.

When asked what difference the bureau support has made to their financial situation, of those that felt the question was relevant, 60% felt it had improved and 40% had no change. Similarly, when asked about their confidence in managing their finances, 62% felt this had improved, 36% had no change and only one client reported this had worsened.

The below case study demonstrates the physical, emotional and time burden that debt can have on a family. It highlights the positive impact of bureau intervention to ease financial stress.

¹ All discussion in this section relates to these 102 clients unless otherwise stated.

Client Outcomes continued



Case Study 1

Amira and Markus* are long-standing CAB clients who care for their disabled son and have recently lost their young daughter. The couple's only source of income is social security and they are unable to work due to poor mental health, stress and anxiety following the bereavement.

Amira was struggling to pay the minimum payments towards multiple credit cards and as it was unlikely that she would return to work soon, would be unable to repay the mounting debts.

A financial statement was created by the bureau and monthly token payments of £1 were arranged and accepted with the 3 creditors for 6 months; thereafter the client's financial circumstances would be reviewed.

A few months later, Markus received a lump sum payment from a pension pot which he wanted to use towards the debts. The bureau advised the clients to make Full and Final Settlement Offers to the creditors. One creditor accepted a reduced repayment rate of 50%, the second creditor agreed to 70% and the final creditor has not yet responded to the offer. The Adviser will follow this up in due course. At this point, the case had spanned six months and 18 contacts with the bureau, demonstrating the complexity and longevity of debt cases for both clients and Advisers.

Amira and Markus were extremely relieved with the overall outcome and expressed gratitude for the Money Adviser's continued help and support liaising with the creditors and negotiating Full and Final Settlement Offers on their behalf. Not having to deal with the creditors themselves significantly reduced their stress and anxiety.

*No real client names are used in case studies to protect client anonymity.



Client Outcomes continued

For those who reported that their financial situation had not changed or worsened following support from the CAB, clients attributed this to the following:

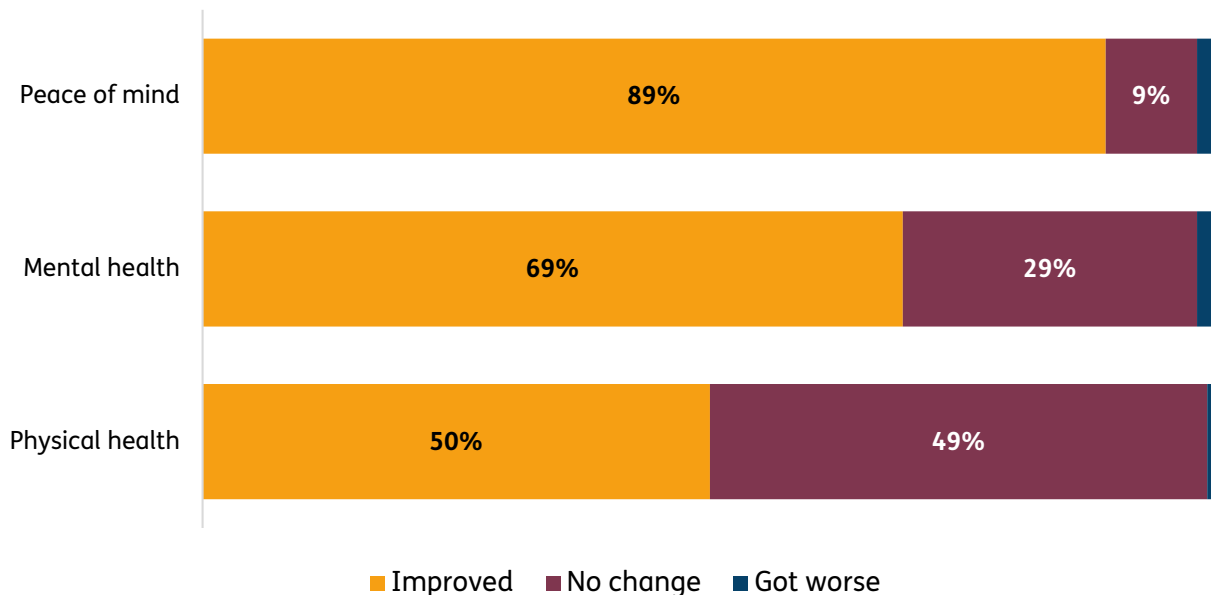
I am not eligible for any additional sources of income or benefits	25%
I am waiting on the results of my benefit application	50%
I am still being helped to deal with my debt	8%
Other*	17%

*Includes reasons such as awaiting pension maturing and question not being applicable

Of those who felt it was relevant to them, a majority of survey respondents (89%) reported that their peace of mind had improved and 69% reported a mental health improvement.

“My Adviser was so empathetic and professional. They provided superb advice which has put me back on the right track in life. I wish I had come sooner.”

Chart 4: Client-reported wellbeing impact of Money Talk Team (Excludes Not Applicable)



Client Outcomes continued

Of those who said their physical health, mental health or peace of mind had not changed or gotten worse:

- > 20% stated this was because they are not eligible for any further sources of income, benefits or support
- > 55% said this was because they are waiting on the results of their benefit application
- > 25% chose Other, including one client stating no change due to having pre-existing mental health issues and another stating their issue was financial and so they did not expect changes to health or peace of mind.

Even during extremely challenging financial times, the MTT service continues to deliver positive impact for clients.

“The Adviser was very conscientious about her work. She listened carefully to my situation, researched, took the time to read everything through with me, and answered my questions along the way. As it was a lot of information to take on board, she checked in regularly to see if I wanted to continue, and stopped when I said I felt overwhelmed. She was very calm and kind and this was exactly what I needed.”



Client Gains

Of the **18,094** clients supported by the Money Talk Team, **2,964** clients have recorded client gains totalling **£10,704,647**, resulting in an average client gain of **£3,612**.²

Notable Client Group Gains

Of the **14,859** clients across both notable client groups supported by MTT, **2,660** clients have recorded client gains, totalling **£9,691,100**. This results in an average client gain of **£3,643** per notable group client.

Of the **3,891** priority family group clients supported by MTT in the same period, **710** clients have recorded client gains, totalling **£2,789,107** (average of **£3,928**).

Priority Family Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	454	£1,018,644.85	£288,178.72	£1,306,823.57
Families with an adult or a child with a health condition	431	£1,497,971.94	£263,888.50	£1,761,860.44
Larger families (3+ children)	65	£579,862.59	£30,353.26	£610,215.85
Minority ethnic families	91	£450,394.11	£40,987.26	£491,381.37
Families with a child under one year old	83	£395,197.25	£21,556.31	£416,753.56
Families where the mother is under 25 years of age	43	£78,738.94	£0.00	£78,738.94
Total Unique Clients Falling Into At Least 1 Priority Family Group	687	£2,348,013.11	£441,093.89	£2,789,107.00

² All financial amounts in this report are rounded to the nearest pound, excluding those in tables where exact amounts are required to calculate accurate totals.

Client Gains continued



Case Study 2

Kirsty was referred to the service by her Health Visitor for help with benefits following the birth of her son. Kirsty is in her early twenties, single, lives with her son and cares for her younger sister.

Kirsty was already in receipt of Universal Credit (UC), Council Tax reduction, Carers Allowance, Best Start Grant and Best Start Foods. Following the referral, an Adviser reached out to Kirsty on the phone and supported her with a benefit check, which revealed that she was entitled to additional UC as well as Child Benefit and Scottish Child payment following the birth of her son.

The Adviser supported Kirsty to register the birth of her son in her online UC account, resulting in an extra £288 per month. They sent an email with online links to claim Child Benefit and Scottish Child Payment, with Kirsty making the applications herself. Kirsty's total annual financial gain is over £6,000.

The above case study shows the substantial financial difference this service can make for young families through support and empowerment to apply for the benefits they are entitled to. In this case, the Adviser's omnichannel approach allowed the client to be supported in ways that suited her circumstances and caring responsibilities. The CAB's partnership with the NHS and existing referral pathway allowed the Adviser to initiate contact and support this young mother.

Other Notable Client Groups	Clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Those with health conditions	1,596	£5,405,964.04	£786,696.47	£6,192,660.51
Those with caring responsibilities	993	£3,225,761.33	£683,865.12	£3,909,626.45
Unemployed	657	£1,032,810.15	£132,213.20	£1,165,023.35
Older people (65+)	452	£2,040,643.85	£162,824.11	£2,203,467.96
Individuals struggling with debt	300	£431,103.02	£1,312,251.03	£1,743,354.05
Young people (16-24)	183	£336,414.96	£0.00	£336,414.96
Total Unique Clients Falling Into At Least 1 Other Notable Client Group	2,644	£8,078,752.11	£1,507,739.18	£9,586,491.29

Client Gains continued

In addition to the Priority Family Groups seen by Advisers, the service supported **14,777** clients belonging to other notable groups, with **2,644** clients recording client gains totalling **£9,586,491** (average of **£3,626**). The highest client gains were for individuals with health conditions, who had recorded **£6,192,661** in total gain, including debt written off.

These client gains demonstrate the work that MTT Advisers do to identify opportunities for income maximisation where possible, despite the limited availability of financial support.

Client Gain per Advice Area

95% of the MTT client gain was recorded in the advice areas of Benefits and Debt. The breakdown of gain per advice area is shown below:

Advice Area	Client Gains
Benefits	£8,464,297.37
Debt	£1,707,842.20
Tax	£213,485.10
Financial and Charitable support	£74,610.00
Utilities and Communication	£94,107.85
Other	£150,304.80
Total	£10,704,647.32



Debt Advice and Outcomes

In this reporting period, MTT Advisers engaged with **2,557** clients about debt and many of these clients were likely advised in additional areas. At least **£14,692,534** of new debt was presented by clients supported with debt advice.

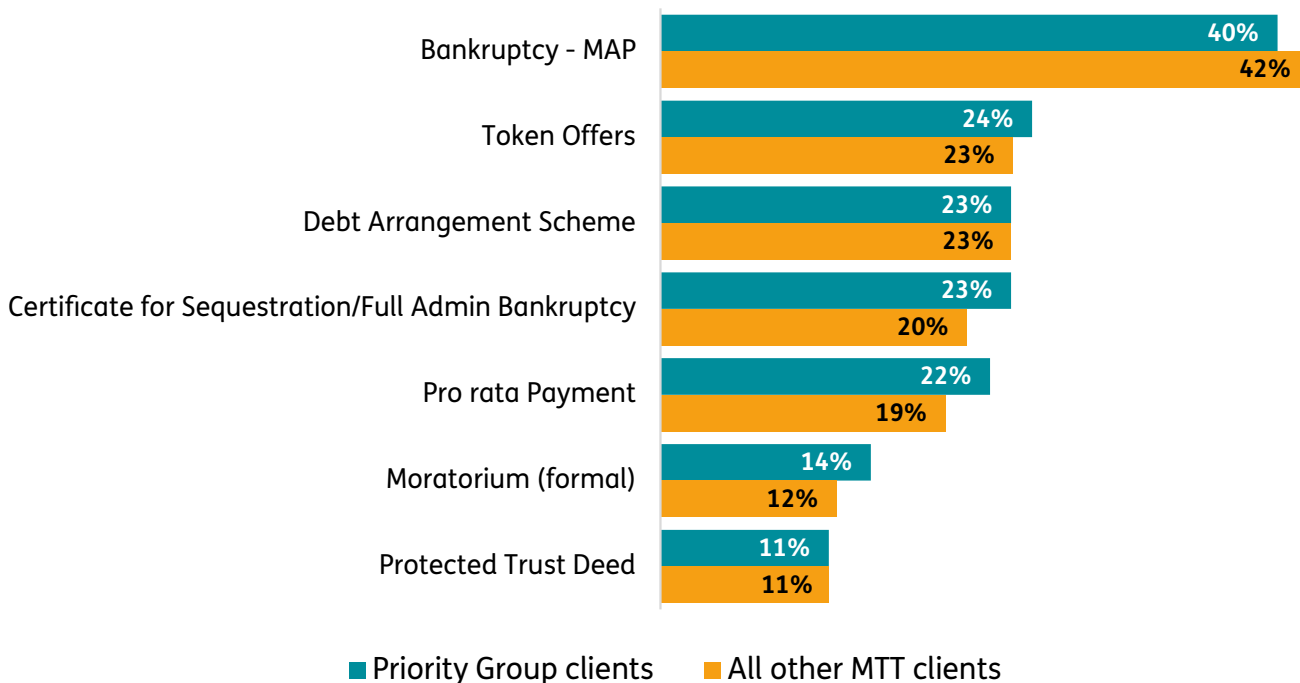
Looking at debt advice related gains only, clients had **£1,624,218** of debt written off and achieved **£83,625** in debt-related client financial gains. This totals **£1,707,843** in total debt-related client gains for **133** clients, resulting in average debt related client gain of **£12,841**.

Statutory Debt Solutions

For some clients, advice on how to manage their debt is sufficient and advice around statutory debt solutions is not required. This is one of the strengths of the debt support provided by the bureaux. However, 28% of MTT clients who received debt advice did require advice on debt options; of these clients, 28% were in a priority family group.

For those that do require debt solutions advice, clients in priority family groups were more likely than other MTT clients to have been advised on these solutions, as seen in Chart 7.

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.

Debt Advice and Outcomes continued

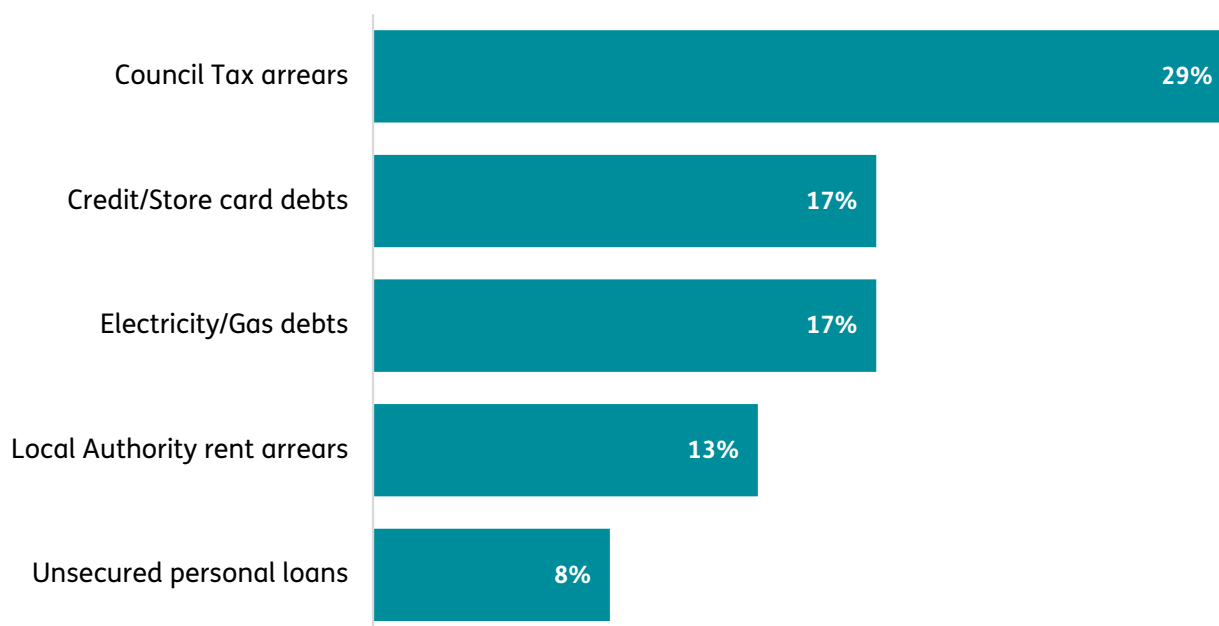
The table below shows the number of recorded clients who have chosen specific statutory debt solutions.

Statutory debt solutions	Number of clients
Bankruptcy – MAP	14
Certificate for Sequestration and Full Admin Bankruptcy	10
Debt Arrangement Scheme	8
Protected Trust Deed	2
Total	34

Debt advice

More than 12,000 pieces of debt advice were provided, with Council Tax arrears being the most common debt type advised on.

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



Please note the percentages 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.

Debt Advice and Outcomes continued

Chart 9 shows the most common debt-related advice provided to MTT clients, with over half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 24% were priority family group clients, in a continuing pattern.

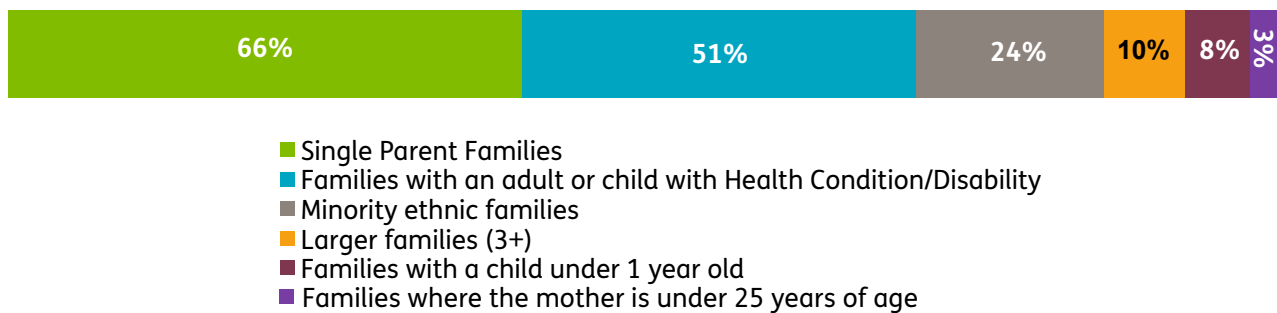
Chart 9: Most common debt-related advice, by proportion of all clients receiving debt advice*



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

Of all MTT clients who received debt advice, 25% 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*

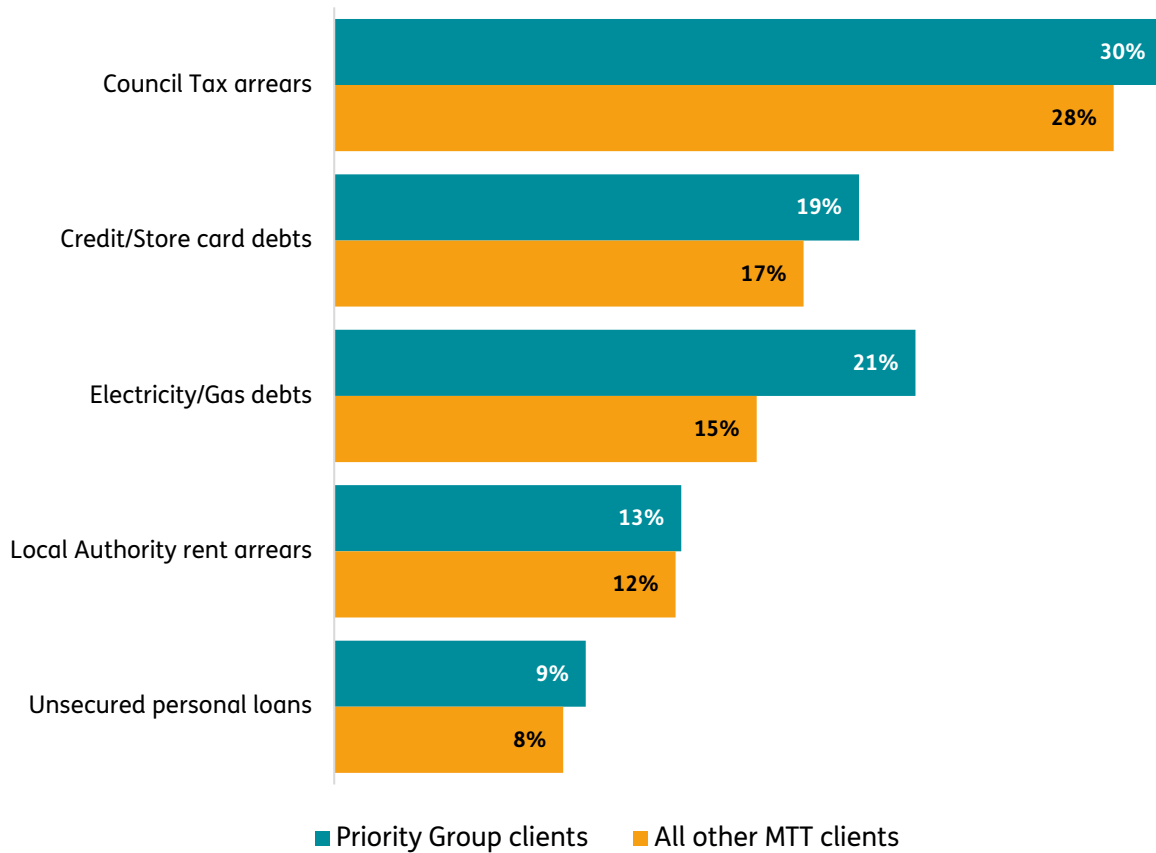


*Please note the chart will not add up to 100, as clients can belong to more than 1 priority family group.

Debt Advice and Outcomes continued

There were some small differences between priority family groups and other MTT clients in relation to the type of debt advice they received (chart 11). The most notable difference can be seen in advice regarding electricity/gas debt, with 21% of priority family group clients advised on this compared to 15% of other MTT clients. Council tax arrears continue to represent the highest proportion of debt-related advice across both groups.

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.

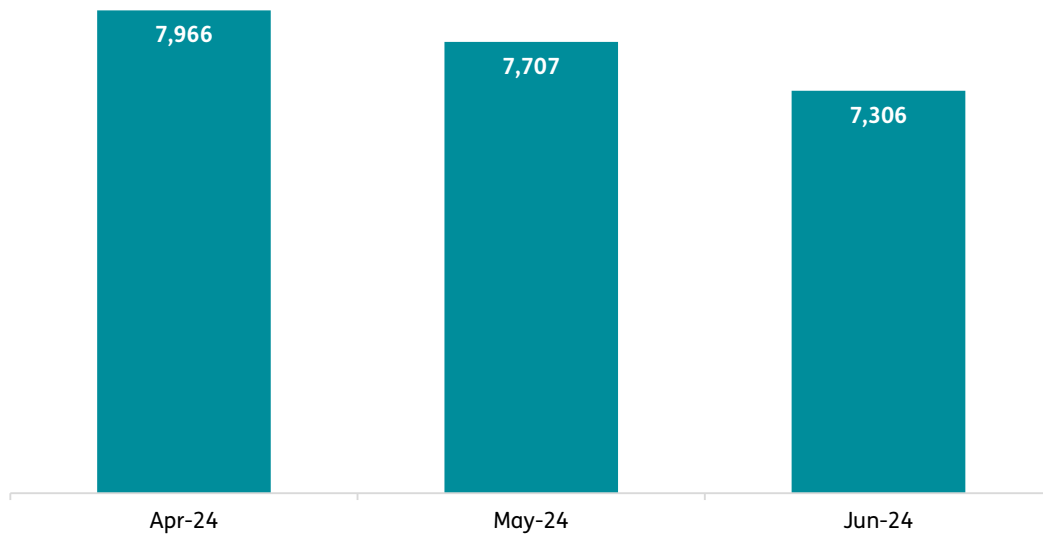


Clients Supported

Overall Number of Clients Supported

The overall number of clients supported in this quarter is broadly consistent across each month, with each month seeing a higher number of MTT clients than the same time last year.

Chart 12: Clients seen each month*



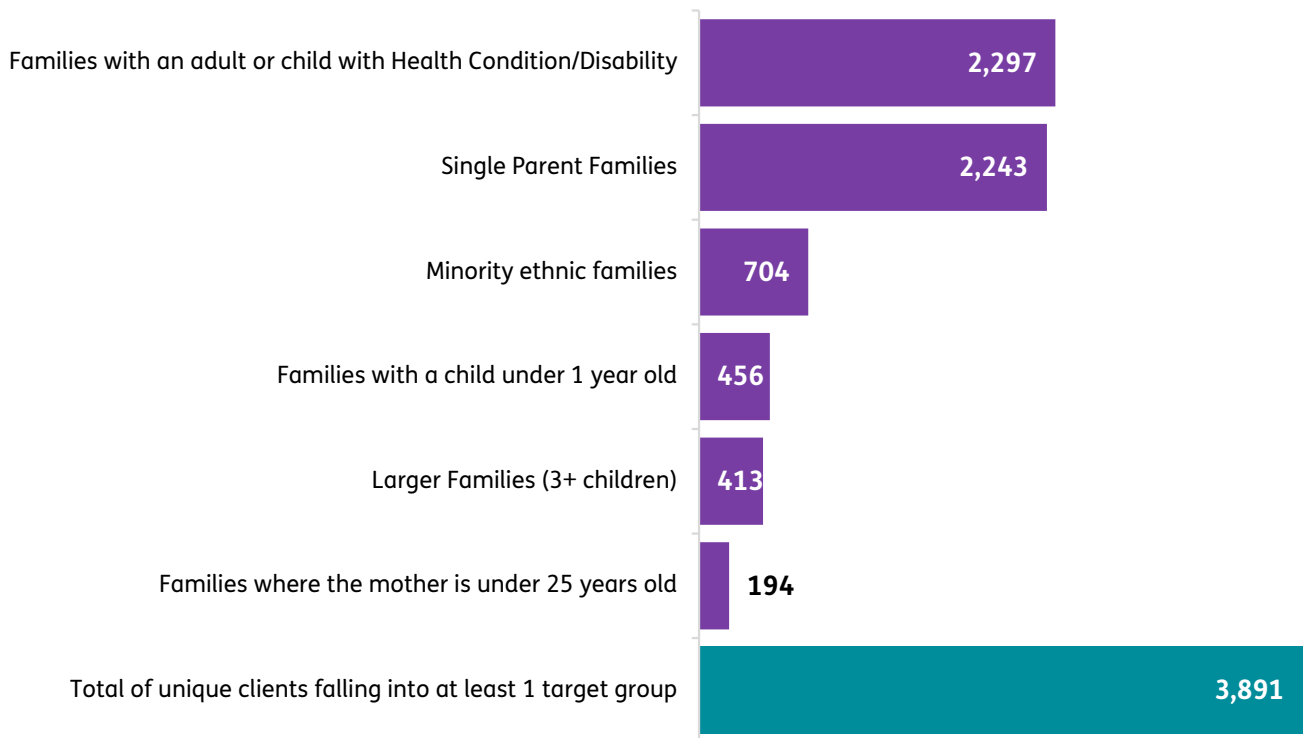
*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.



Clients Supported continued

Number of Clients Supported per Notable Client Group

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

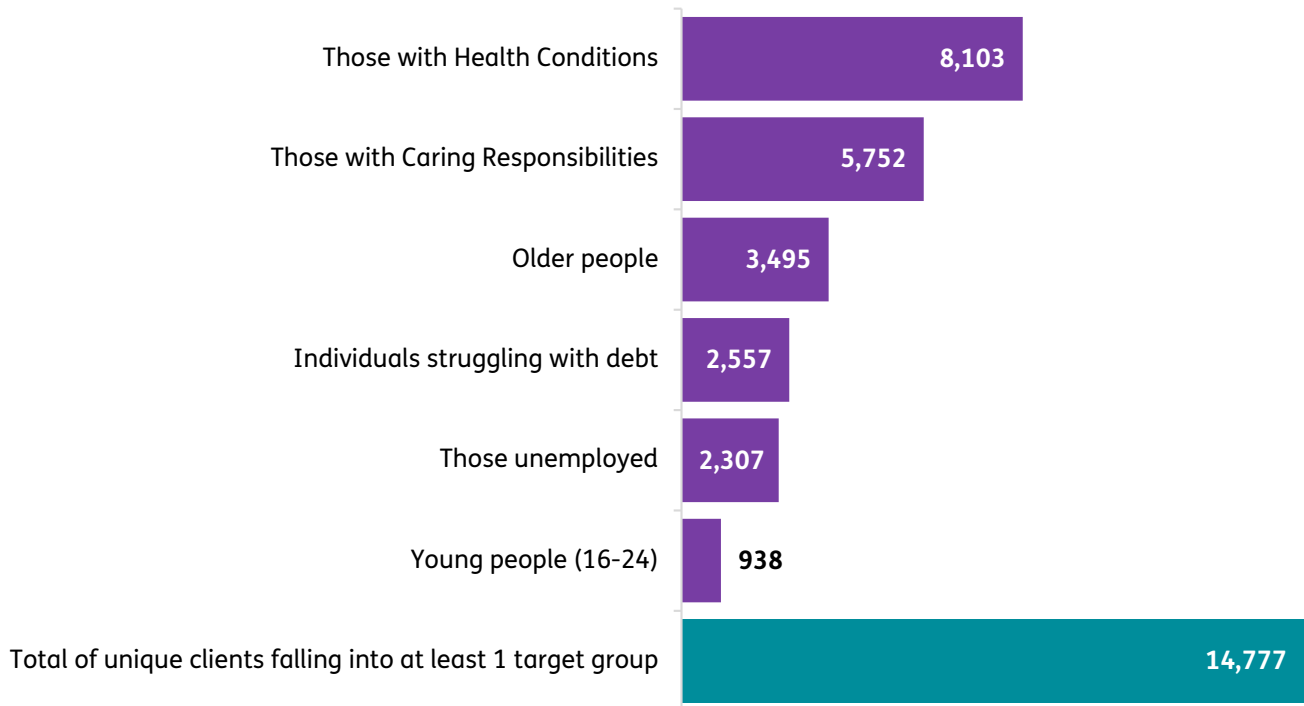


* As clients can belong to more than one notable group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one category.



Clients Supported continued

Chart 14: Other notable client groups*



* As clients can belong to more than one notable 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 category.

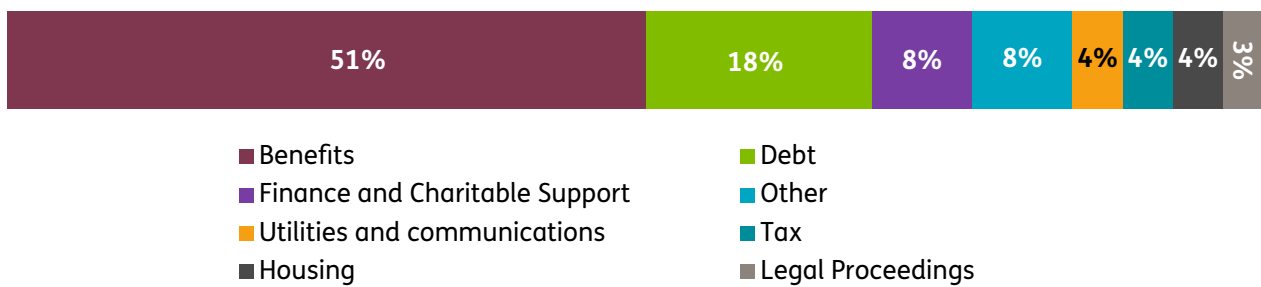
As shown in the above graphs, many clients fall into more than one target group. This demonstrates the deep intersection of life circumstances experienced by these groups and the multi-faceted challenges that many MTT clients face in their day to day lives.

Holistic Advice

Advice Issues for the Overall Service

Advisers are able to make a holistic assessment of clients' issues and can offer diverse support. The MTT service has supported its clients on **46,940** individual issues, with advice on benefits and debt being the most common.

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

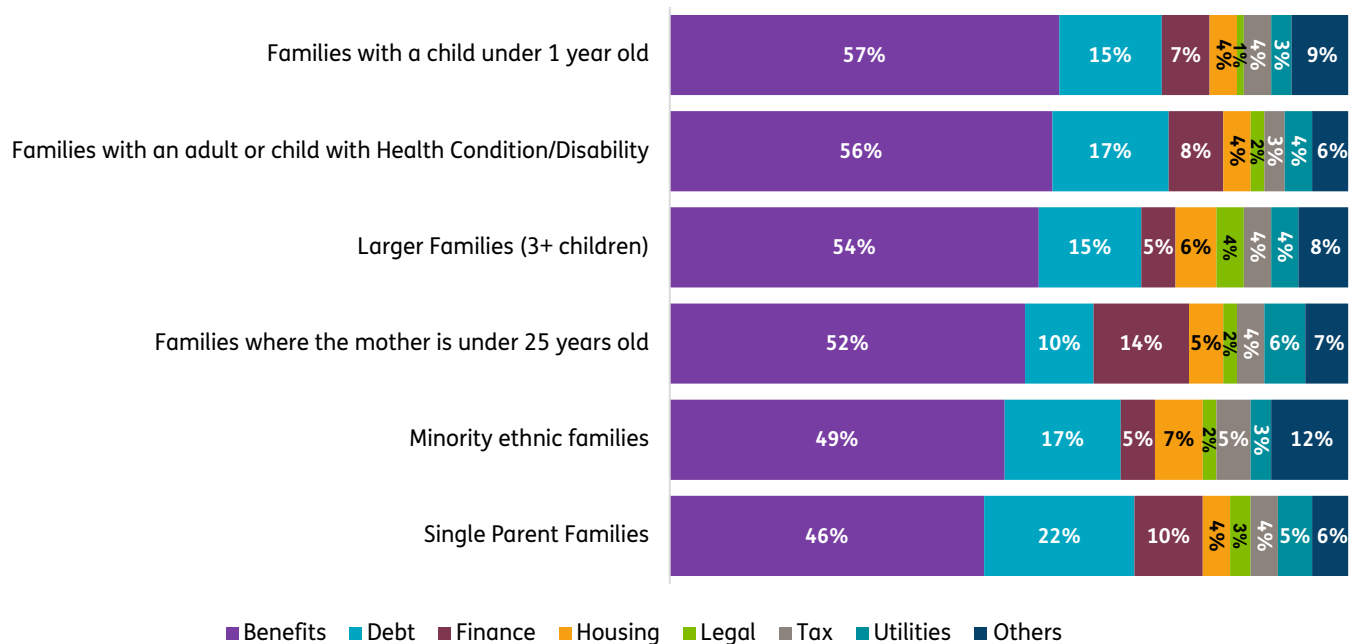


Advice Issues per Notable Client Group

Advice issues cannot be added up together as clients are often 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.

Across both notable client groups, single parent families continue to receive the largest proportion of debt advice, and finance is the largest advice category for families with young mothers.

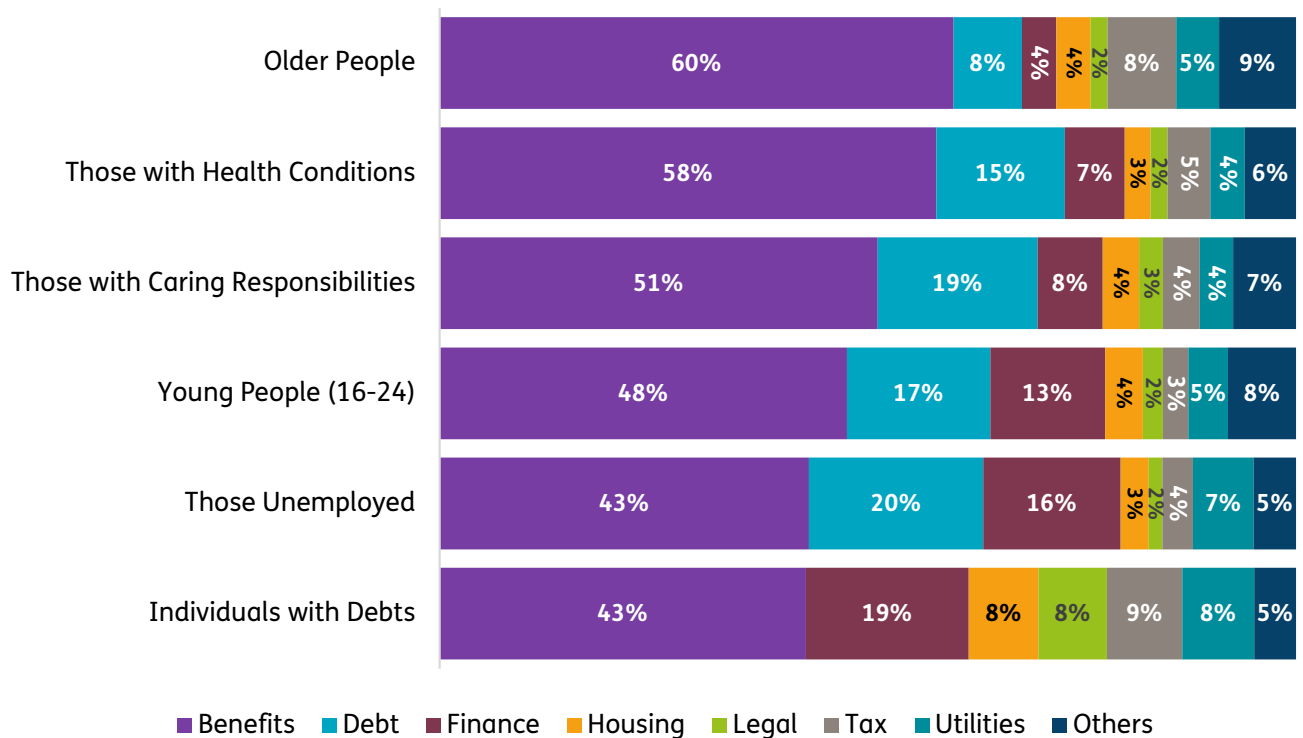
Chart 16: Advice provided to priority family groups



Holistic Advice continued

Across both notable groups, the largest proportion of benefits advice is provided to older people, and individuals struggling with debt receive the largest proportion of utilities advice.

Chart 17: Advice provided to 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.

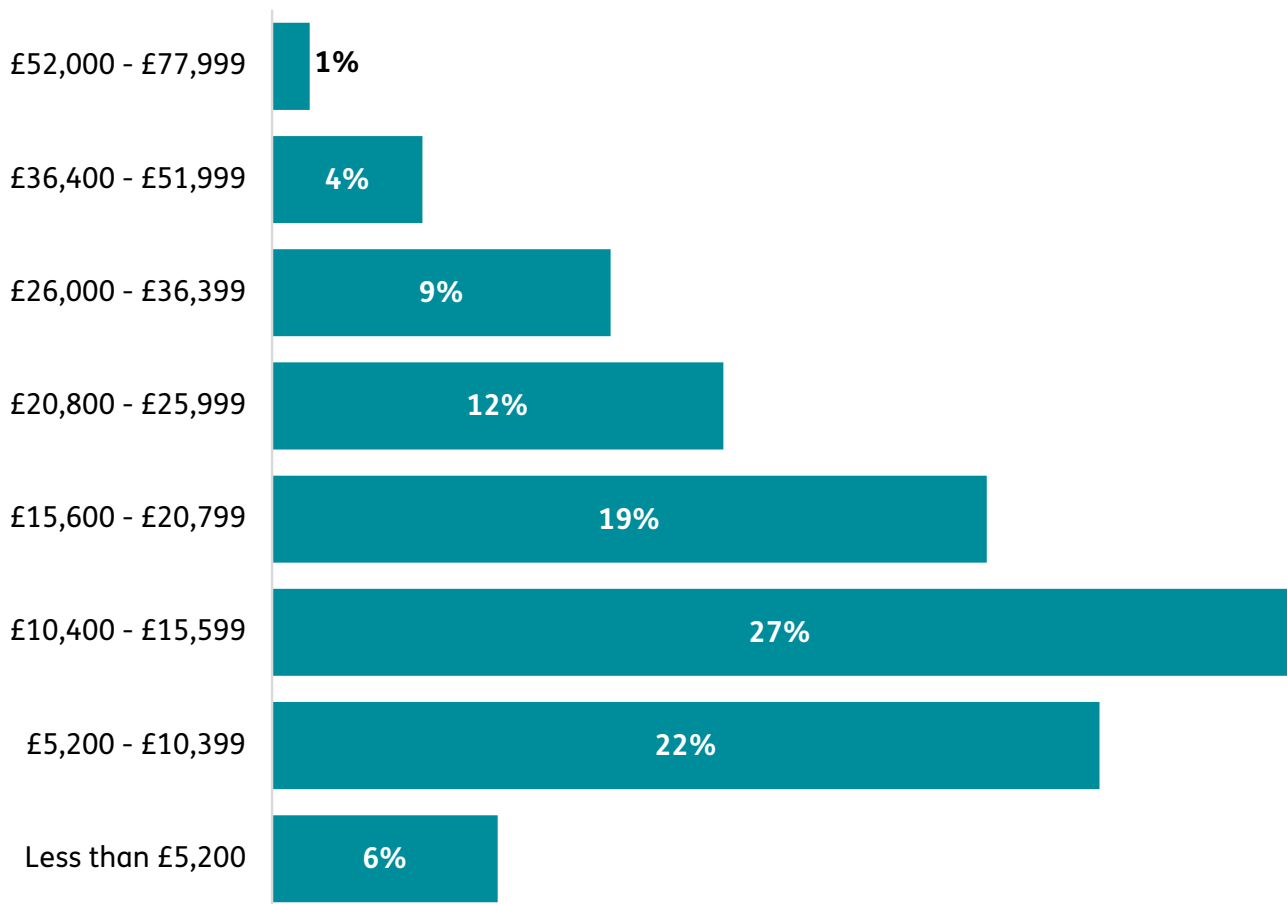
Holistic Advice continued

Household Income

As part of the advice process, MTT 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.

Chart 18 shows the proportions of household income bands recorded per client advice session. Clients whose household income is under the Scottish median income³ continue to make up the majority of those supported: **74%** of MTT households live on less than £20,799 a year and **86%** live on less than £26,000 a year.

Chart 18: Client Household Income

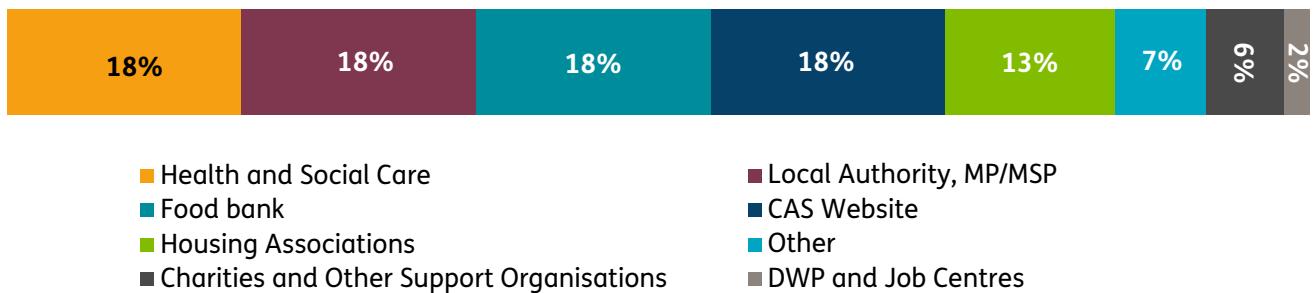


³ Source: [Poverty and Income Inequality in Scotland 2020-23 \(data.gov.scot\)](https://data.gov.scot)

Community Based Advice Delivery

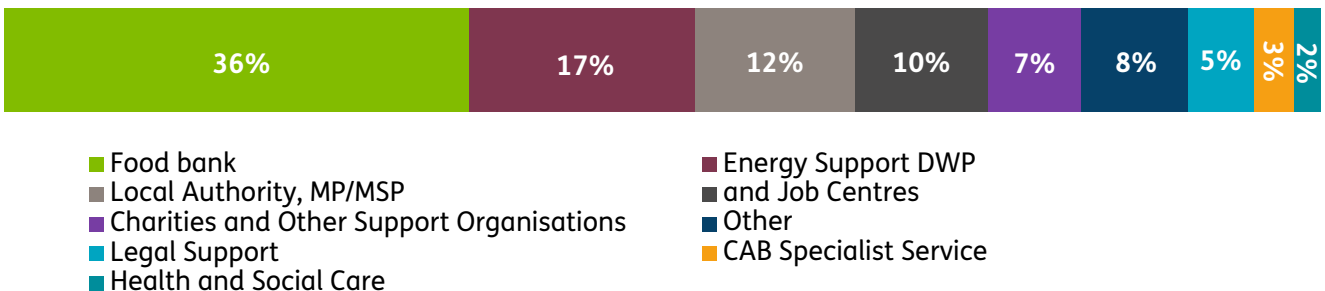
Referrals to the MTT service come through a diverse range of government, social care and community organisations. Consistent with the last reporting period, top referral partners were health and social care services, Local Authorities, and food banks.

Chart 19: Referrals into the Money Talk Team service



Referrals made by MTT Advisers 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.

Chart 20: Referrals Out of the Money Talk Team service



Omni-Channel Service

Money Talk Team Website

The MTT website recorded **2,978** interactions across the reporting period. These interactions include the use of self-help tools (including the Money Map tool, Council Tax tool and Chatbot), as well as access to bureau contact information 24/7, information pages about the service, and other Citizens Advice pages.

The MTT website is a useful avenue of access for the service – not only can it empower clients to improve their financial situation through the available self-help tools, but it can also refer clients into the service if they would benefit from more personalised advice.

The below case study illustrates the importance of these digital resources as an accessible means of seeking support for vulnerable families and individuals who may have time, health and mental health constraints.



Case Study 3

Morag, who was 7-months pregnant and extremely stressed about her financial situation, contacted the CAB through the MTT website, as this was an accessible way of for her to get in touch. Morag is single and self-employed and had not yet commenced maternity leave, as Maternity Allowance would then become her only source of income, making it impossible to afford rent and other essentials.

An initial benefit check revealed that Morag was entitled to Universal Credit (UC) alongside her income from self-employment, which would increase when her income was replaced with maternity allowance. After her pregnancy, when Morag returns to work, she will be entitled to the childcare cost element of UC.

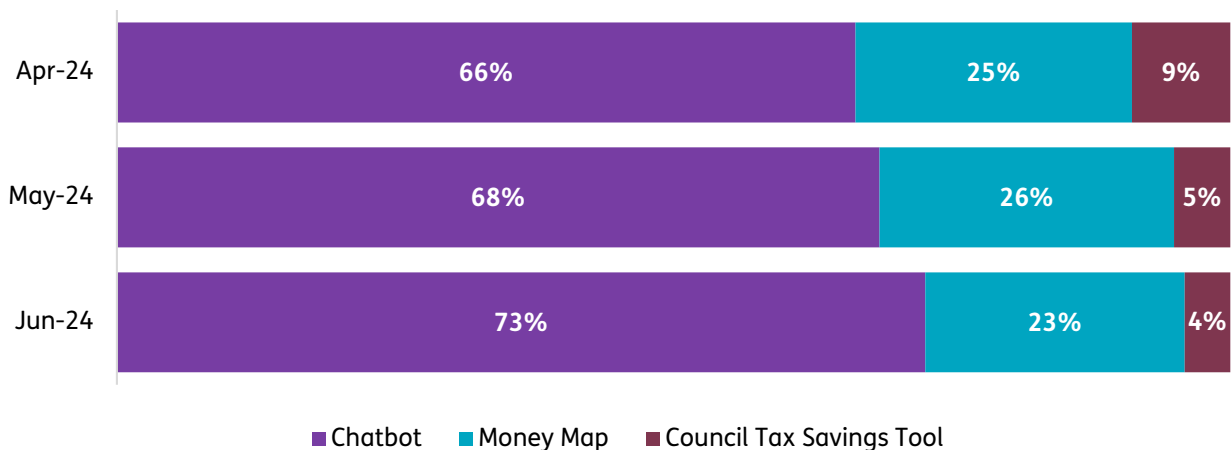
Morag applied for UC with the support of the Adviser and was then referred to Home Energy Scotland for fuel vouchers totalling £49; the local foodbank for a food parcel; and to the Local Authority for a household support fund of £110. Additionally, Morag would be able to claim Best Start Pregnancy and Baby payments of £707, and Best Start Foods payment of £5 a week while pregnant and £10 a week when baby is born. At this point, Morag and her baby would be able to claim Scottish Child payment of £25, and Child Benefit of £24 a week.

Morag's immediate need for food and electricity was resolved, and she would be able to pay her rent for the rest of her pregnancy and during maternity leave. Following the birth of her baby, Morag's weekly income would increase by over £130 with the support of the CAB to apply for the income support the family would be entitled to. Morag was hugely relieved with the outcome: she had not been aware that she was entitled to any benefits and had been very worried how she was going to cope and afford to buy essentials for her baby.

Omni-Channel Service continued

The MTT website remains the **third biggest referral pathway** for the Money Map Tool, after cas.org.uk and citizensadvice.org.uk. Over the reporting period, there was a total of **770** client interactions with the self-help tools.

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



The MTT website has seen a total of **530** interactions with the Chatbot, averaging at **41** interactions per week. The Chatbot connected clients to MTT Advisers **95** times (18% of all interactions), averaging 7 emails per week throughout this reporting period.

Consistent client use of the Chatbot shows that it is useful for those who are able to use online tools and those who may otherwise be nervous about making an initial personal contact and can be helpful in enabling self-help. A substantial proportion of Chatbot interactions (38%) occurred 'out of hours', showing that it can be a useful point of contact outside of the usual operating times of a bureau.

Equally, the 18% referral rate to MTT Advisers also shows that substantial numbers of people seeking advice would prefer to be helped face-to-face, where they can be provided with more than 'just the right advice': reassurance in a difficult situation, a listening ear and a direct connection to the community for future support.

Omni-Channel Service continued

Client Contact Channels

MTT Advisers are contactable through a multitude of channels, shown below.

Chart 22: Client contact methods



A majority of contacts continue to be made by phone, but this reporting period shows a slight increase in the proportion of face-to-face contacts, showing that in-person support continues to be important for MTT clients. This is illustrated in the case study below, where physical form-filling assistance is essential for the ongoing support of a large family.



Case Study 4

Shazad contacted the service for help with his daughter's Child Disability Payment (CDP), as the award was due to end soon.

Shazad had first sought support from the CAB several years prior, to complete an initial Disability Living Allowance (DLA) application for his son, and subsequently for the review of this. He'd also attended the CAB for support with the initial DLA application for his daughter and had been awarded middle-rate care and lower-rate mobility. Shazad also cares for a third child with no disabilities.

Presently, Shazad was supported to complete the CDP review form, noting that his daughter now has increased support needs and new diagnoses.

Shazad stated that he is very grateful for the support the family have received over the past six years as he does not feel confident completing forms on his own, worrying that relevant information would potentially be missed. Shazad's family have not yet received a decision on their case, but he now feels confident that Social Security Scotland will have all the relevant information to make the decision.



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