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Money Talk Team Q2 Report:

1 April 2024 – 30 September 2024

Contents

Service Objectives	3
Executive Summary	4
Client Outcomes	5
Client Satisfaction	5
Client Impact	7
Client Gains	12
Notable Client Group Gains	12
Client Gain per Advice Area	14
Debt Advice and Outcomes	15
Statutory Debt Solutions	15
Debt advice	17
Clients Supported	20
Overall Number of Clients Supported	20
Number of Clients Supported per Notable Client Group	21
Holistic Advice	23
Advice Issues for the Overall Service	23
Advice Issues per Notable Client Group	23
Household Income	25
Community Based Advice Delivery	26
Omni-Channel Service	28
Money Talk Team Website	28
Client Contact Channels	29

Service Objectives

This report covers the period 1st April 2024 to 30th September 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



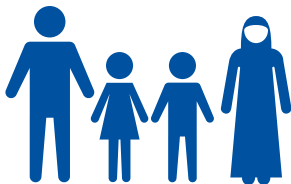
Single Parent Families



Families with an adult or a child with a health condition



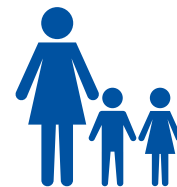
Larger families (3+ children)



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



33,156
clients
supported



6,956 priority
family group
clients supported



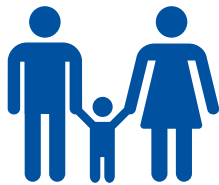
Client gains over
£22.6 million
reached (average
£3,800 per client)



Gains of over
£5.9 million for
priority family clients



4,565 clients
struggling with
debt supported,
achieving client
gains of over
£3.4 million



Of those having
difficulty making
debt payments,
25% were priority
family group clients



Of priority family
group clients
advised about debt,
65% 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: **72%** 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:



86% of clients are
satisfied or very
satisfied with the
service



83% of clients
surveyed reported
improvements to
their peace of mind



66% reported
feeling more able
to find support
with finances in
the future



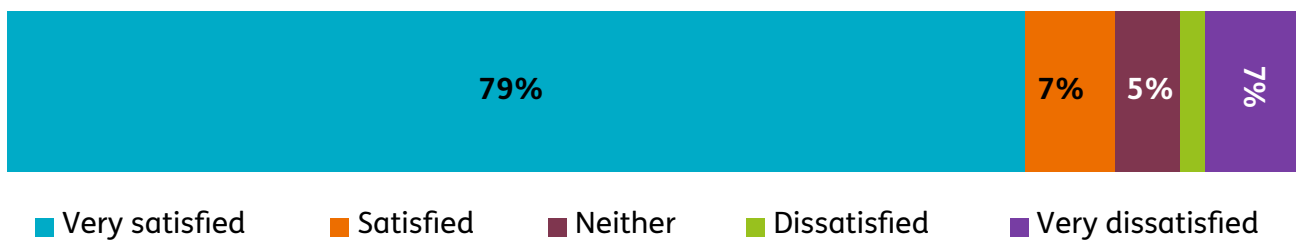
63%
reported
improvements
to their mental
health

Client Outcomes

Client Satisfaction

During the period April - September 2024, of the 296 MTT clients who completed the current survey, **86%** reported being satisfied with the service.

Chart 1: Client satisfaction with MTP service



“Professional, very polite and competent employees. I am forever grateful for the support I was given when at breaking point.”

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.

“The waiting time to get an appointment at my local CAB was hard due to such high demand in my community. After receiving support with my Adult Disability Payment renewal forms, I am now anxiously awaiting on an update. The wait time for this has become increasingly stressful and is impacting my mental health. The staff at the CAB were extremely patient with me and supported with the forms, something that I couldn’t have done alone. They have given me clarity whilst I await my decision.”



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



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

Of the 56% of clients who reported that their issue had been fully resolved, 43% reported improvements in their financial situation.

"The bureau staff are incredibly experienced. Despite my English not being very good, they had the patience to listen to me and understand my problems. They kept in regular contact with me whilst I awaited the decision on my Attendance Allowance application which has been successfully granted."

Due to ineligibility for benefits, being referred to other organisations for support, or other factors outside of CAB control, several clients (12%) stated their issue had not been resolved.

Of the 32% of clients whose issues are still ongoing, 80% reported that they are very satisfied or satisfied with the service.

"I recently lost my job and didn't know where to turn for financial support. Both the staff and volunteers were very professional whilst making me feel at ease. They did whatever they could to support the completion of paperwork, and I know I can talk to them at any time whilst I await the result of my application."



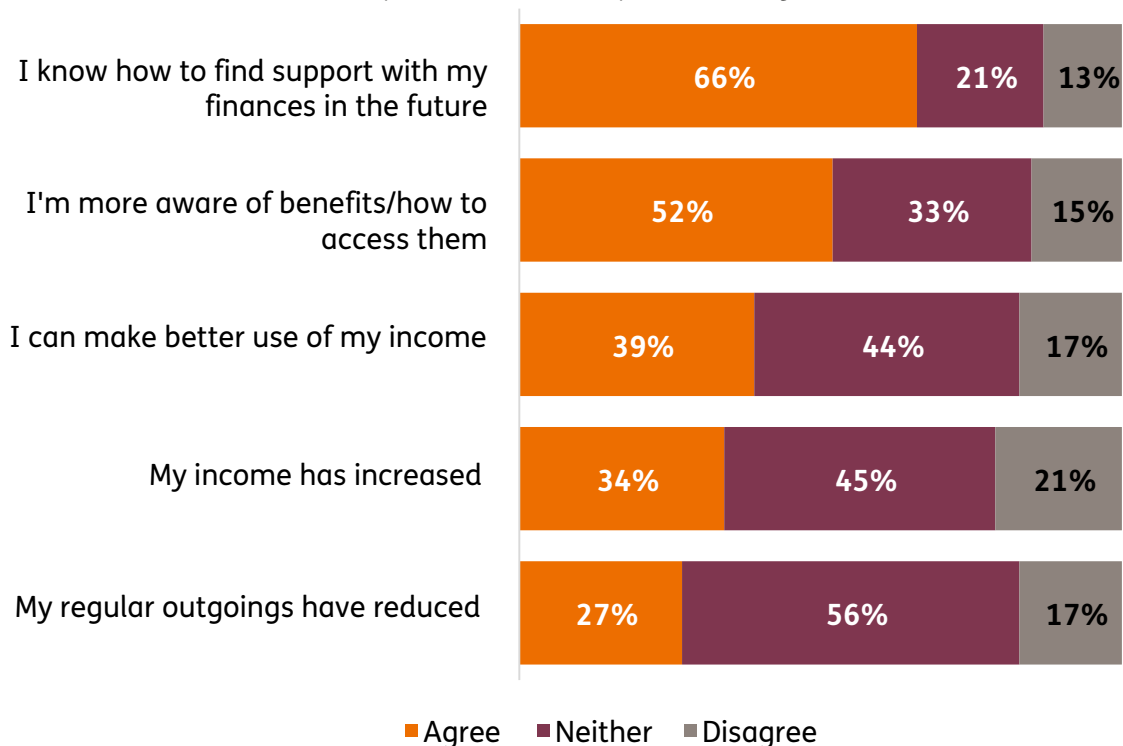
Client Outcomes continued

Client Impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 208 of 296 clients agreed to this¹.

More than half of clients (66%) knew how to find support with their finances in the future, as well as 52% being more aware of benefits available to them.

Chart 3: Client-reported financial impact of Money Talk Team



“[The Adviser] was extremely helpful and talked me through the process. They clearly have a great rapport with people and made the whole process less confusing due to their experience and knowledge. The support with sorting out my money has been life changing.”

Due to the length of time that applications for 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, 51% felt it had improved and 47% had no change. Similarly, when asked about their confidence in managing their finances, 62% felt this had improved, 37% had no change and only two clients reported this had worsened.

To understand client experience in more detail, and to better understand their current situation, several semi-structured interviews were conducted with clients as a follow-up from their initial survey response. The below case study demonstrates the emotional, financial and time burden that job insecurity can have on an individual. It highlights the positive impact and additional support that a bureau can provide through a holistic approach for clients, including those who have repeat need for bureau services.

¹ All discussion in this section relates to these 208 clients unless otherwise stated.

Client Outcomes continued



Case Study 1

Maria* contacted the bureau for support with potential redundancy. Maria is a repeat CAB client who was supported with the Life in the UK Test, before she applied for citizenship.

Having worked for her employer for twenty years, Maria felt extremely stressed and worried about her situation and the potential financial impact. She was given the option of voluntary redundancy or applying for a different role but felt anxious that if she did not enjoy the new role, she would have lost out on the redundancy payment.

As part of the CAB's holistic approach, Maria was also supported to address her personal loan debt and apply for Universal Credit which would ensure financial support, depending on the outcome of her employment.

Maria stated the bureau had “so much knowledge and were tailoring it to my situation”. She said she was surprised by how quickly she received a response from the bureau, felt due to their support she was “armed with information to take back to my organisation” and stated: “I could and would go back to them if I needed to”.

*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:

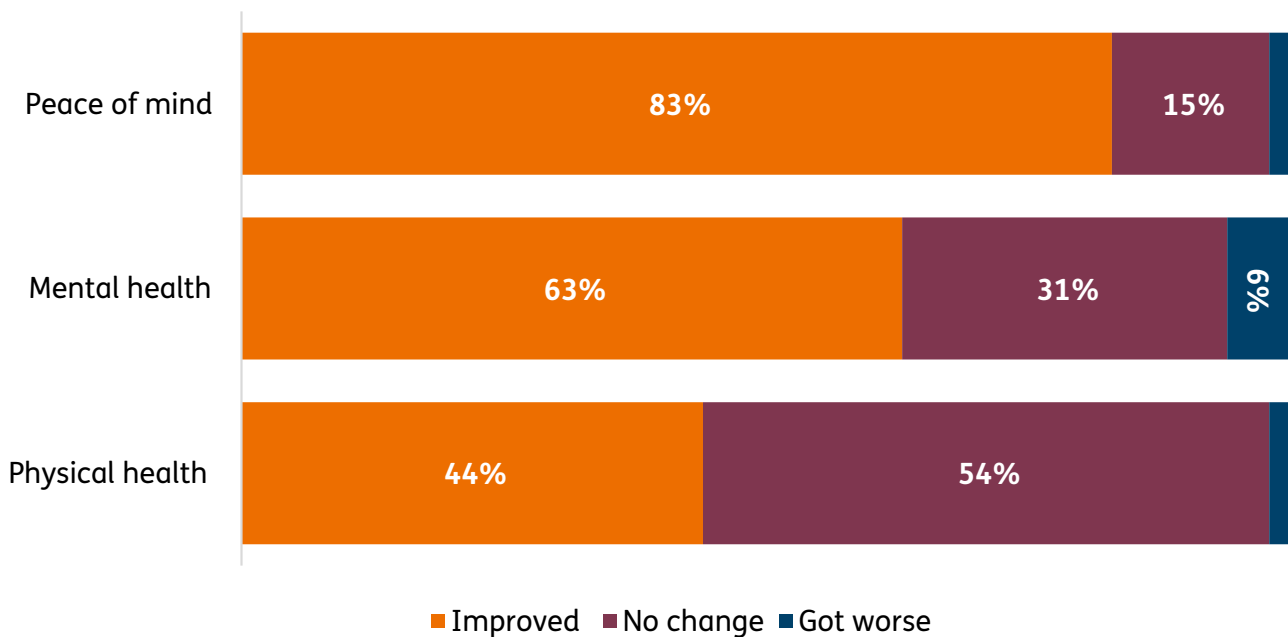
I am waiting on the results of my benefit application	55%
I am not eligible for any additional sources of income or benefits	26%
Other*	10%
I am still being helped to deal with my debt	9%

*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 (83%) reported that their peace of mind had improved and 63% reported a mental health improvement.

"I received a professional service with a sensitive approach. The bureau Adviser was clear in the advice they gave and expectations were made clear."

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 worsened:

- > 55% said this was because they are waiting on the results of their benefit application
- > 26% stated this was because they are not eligible for any further sources of income, benefits or support
- > 10% chose Other, including one client stating no change as they are waiting on their appointment to fill forms in
- > 9% are still being helped with their debt



Case Study 2

William* has a medical condition which impacts his memory. Due to this, he has been off work for almost half a year. He is self-employed. William visited his local Job Centre for support and was referred from them to the bureau.

William was supported by the CAB to apply for a number of benefits and so far has successfully secured almost £5,000 per annum in additional income, as well as an automatic entitlement of £700 Council Tax Reduction.

William continues to wait for the results of the remaining applications, including a Scottish Welfare Fund Crisis Grant, but said he felt relieved that there was less pressure on his finances and money doesn't feel as tight anymore. He felt supported by the ongoing CAB contact and further reflected on his CAB experience, saying:

“They even offered me another appointment in case the applications weren't successful which was really appreciated. It shows how they truly go above and beyond.”

Client Outcomes continued

The interviewee case study above demonstrates the importance of CAB services in assisting clients to receive financial support. It shows the commitment from bureau Advisers to continue helping clients after their initial appointment and the positive outcomes for clients when receiving holistic and long-term support.

Even during extremely challenging financial times, the MTT service continues to deliver positive impact for clients through holistic, client-led support.

“The bureau supported me to apply for Adult Disability Payment and a blue badge application. The service I received could not be faulted. I had a home visit from a lovely, empathetic and understanding bureau Adviser who completed the forms with me. They also advised me to contact Social Work for an assessment. Having this support in the comfort of my own home made all the difference.”

“Thank you. We need this service - it’s invaluable to the public and local communities.”



Client Gains

Of the **33,156** clients supported by the Money Talk Team, **5,928** clients have recorded client gains totalling **£22,658,304**, resulting in an average client gain of **£3,822**.²

Notable Client Group Gains

Of the **26,758** clients across both notable client groups supported by MTT, **5,284** clients have recorded client gains, totalling **£20,746,891**. This results in an average client gain of **£3,926** per notable group client.

Of the **6,956** priority family group clients supported by MTT in the same period, **1,448** clients have recorded client gains, totalling **£5,916,686** (average of **£4,086**).

Priority Family Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	905	£2,418,400.64	£400,666.86	£2,819,067.50
Families with an adult or a child with a health condition	833	£3,096,157.81	£418,304.67	£3,514,462.48
Minority ethnic families	226	£1,044,963.94	£117,456.70	£1,162,420.64
Families with a child under one year old	194	£693,464.39	£61,423.86	£754,888.25
Larger families (3+ children)	142	£1,112,464.63	£73,565.25	£1,186,029.88
Families where the mother is under 25 years of age	89	£235,825.38	£0.00	£235,825.38
Total Unique Clients Falling Into At Least 1 Priority Family Group	687	£5,173,352.62	£743,333.50	£5,916,686.12

Case studies demonstrate the amount of work that goes into negotiating debt, especially council tax debt, and the importance of this long-term support for single parents who have other stresses and responsibilities.

In one case, Kamal, a recently widowed parent with two young children had approached his local CAB for advice on Council Tax arrears of over £3,000. Kamal was referred to the Money Talk Team service and they supported him to gather evidence for a case to the local authority. The Adviser acted as a facilitator between Kamal and the Local Authority.

The Adviser worked with Kamal on the case for nine months, over 24 contacts, and was able to negotiate a payment plan with the local authority for the correct amount of council tax, saving the family almost £1000 and making the debt more manageable.

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

Other Notable Client Groups	Clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Those with health conditions	3,122	£11,371,206.07	£1,532,635.13	£12,903,841.20
Those with caring responsibilities	2,012	£7,024,676.75	£1,095,701.72	£8,120,378.47
Unemployed	1,212	£2,166,249.43	£550,354.61	£2,716,604.04
Older people (65+)	1,027	£4,935,670.02	£423,855.69	£5,359,525.71
Individuals struggling with debt	678	£1,301,417.75	£2,834,310.32	£4,135,728.07
Young people (16-24)	337	£710,587.86	£27,521.64	£738,109.50
Total Unique Clients Falling Into At Least 1 Other Notable Client Group	5,254	£17,539,678.88	£3,067,572.26	£20,607,251.14

In addition to the priority family groups seen by Advisers, the service supported **26,589** clients belonging to other notable groups, with **5,254** clients recording client gains totalling **£20,607,251** (average of **£3,922**). The highest client gains continue to be for individuals with health conditions, who have recorded **£12,903,841** 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 Gains continued

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	£18,143,721.31
Debt	£3,402,328.18
Tax	£504,784.53
Financial and Charitable support	£187,150.81
Utilities and Communication	£158,219.28
Other	£263,099.53
Total	£22,658,303.64



Debt Advice and Outcomes

In this reporting period, MTT Advisers engaged with **4,565** clients about debt and many of these clients were likely advised in additional areas. At least **£31,516,269** of new debt was presented by clients supported with debt advice.

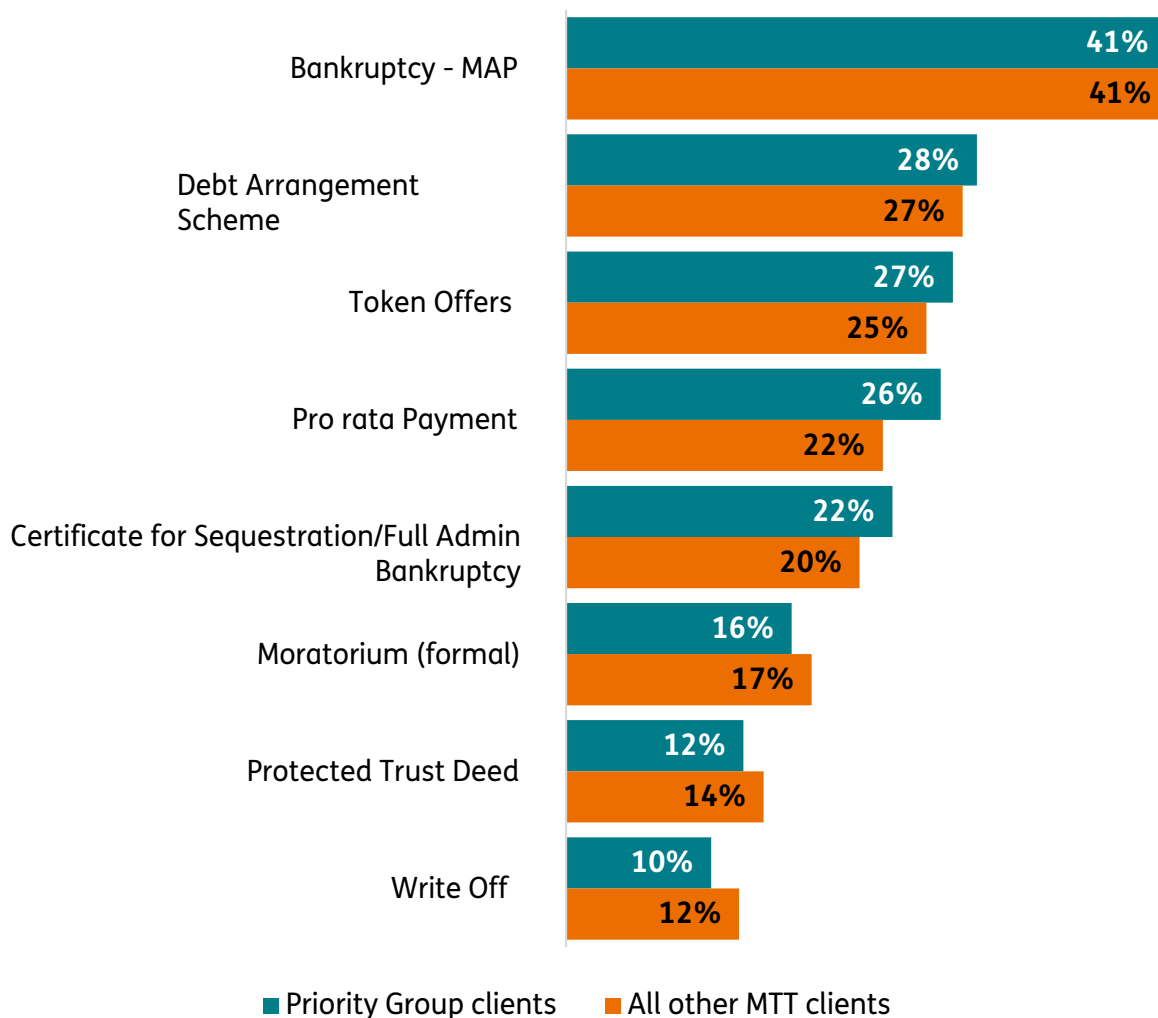
Looking at debt advice related gains only, clients had **£3,231,787** of debt written off and achieved **£169,541** in debt-related client financial gains. This totals **£3,401,328** in total debt-related client gains for **299** clients, resulting in average debt related client gain of **£11,376**.

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, 30% of MTT clients who received debt advice did require advice on debt options; of these clients, 27% 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 5.

Chart 5: 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	31
Certificate for Sequestration and Full Admin Bankruptcy	20
Debt Arrangement Scheme	16
Protected Trust Deed	3
Total	70



Case Study 3

Eve and her family (her partner and four children) were referred to the Money Talk Team by the local authority for support with debt. Three of the children had been taken in to Eve's care after her sister had passed away. One of the children has a disability.

Eve's mental health had been affected following the passing of both her sister and father, and the strain of caring for a larger family on a benefit-only income. Eve had resorted to various loans and credit cards to get by, accruing debts of over £120,000.

The Money Talk Team supported Eve to contact all her creditors and put a hold on the accounts until she decides next steps. The Adviser worked with Eve, explaining her options and providing necessary support throughout the process.

Due to her circumstances, Eve decided that bankruptcy would best suit her. The Adviser worked with Eve to gather all the evidence required and will continue to support the family through the bankruptcy process.

Eve was very thankful for the CAB's support during such a stressful time, saying she would never have been able to go through this process without them.

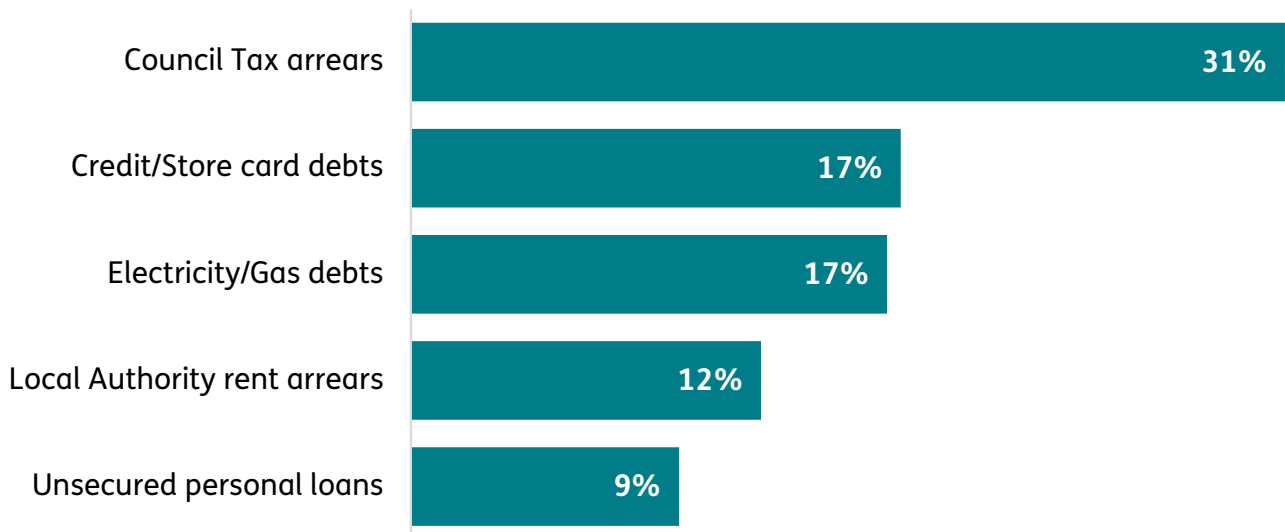
This case study demonstrates the importance of the support that CAB Advisers offer families, both in the initial decision-making stages of debt advice, which can be incredibly stressful, and in the long-term, as they work through the debt or debt solution.

Debt Advice and Outcomes continued

Debt advice

Almost 25,000 pieces of debt advice were provided, with Council Tax arrears continuing to be the most common.

Chart 6: 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 7 shows the most common debt-related advice provided to MTT clients, with half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 24% were priority family group clients, consistent with previous reporting periods.

Chart 7: 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 8 shows the proportion of each of the priority family groups advised on debt.

Chart 8: Priority families advised about debt*



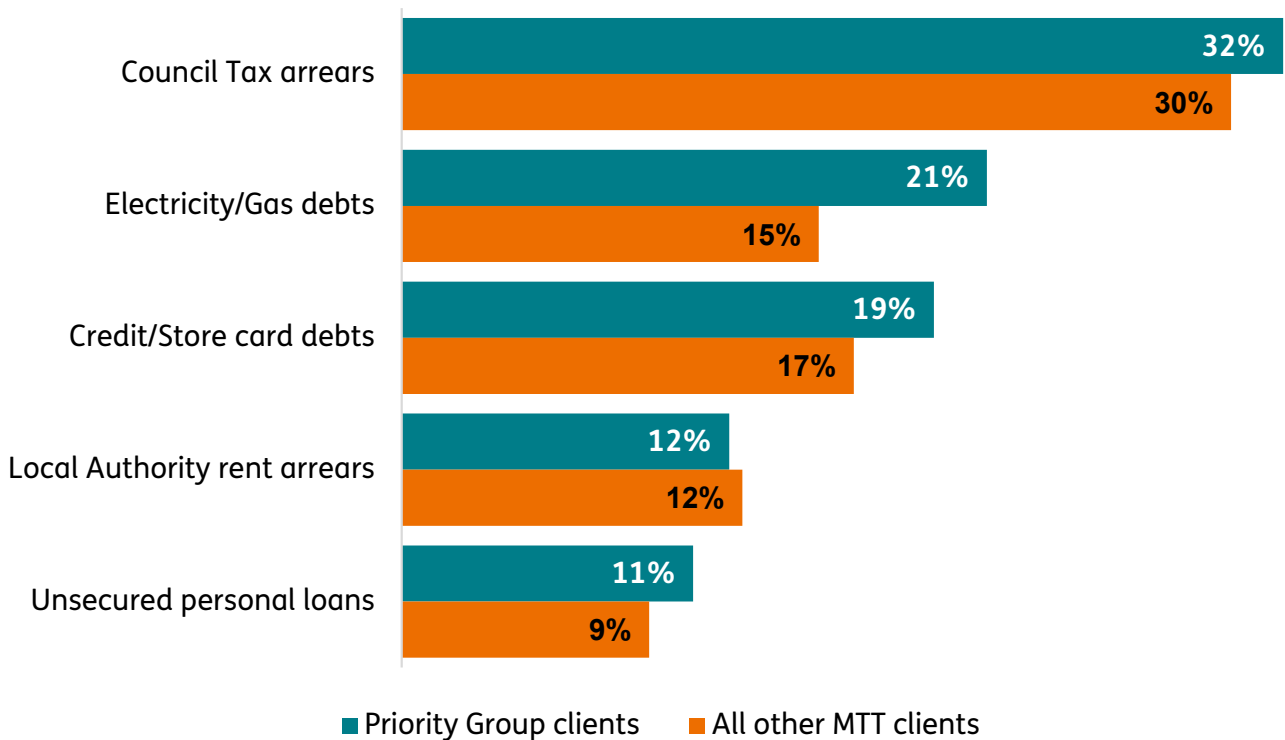
- Single parent families
- Families with an adult or child with a health condition/disability
- Ethnic families
- Larger families (3+ children)
- Families with a child under 1 year old
- Families where the mother is under 25 years of age

*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 continue to be some small differences between priority family groups and other MTT clients in relation to the type of debt advice they received (Chart 9). The most notable difference continues to be 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 9: 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.

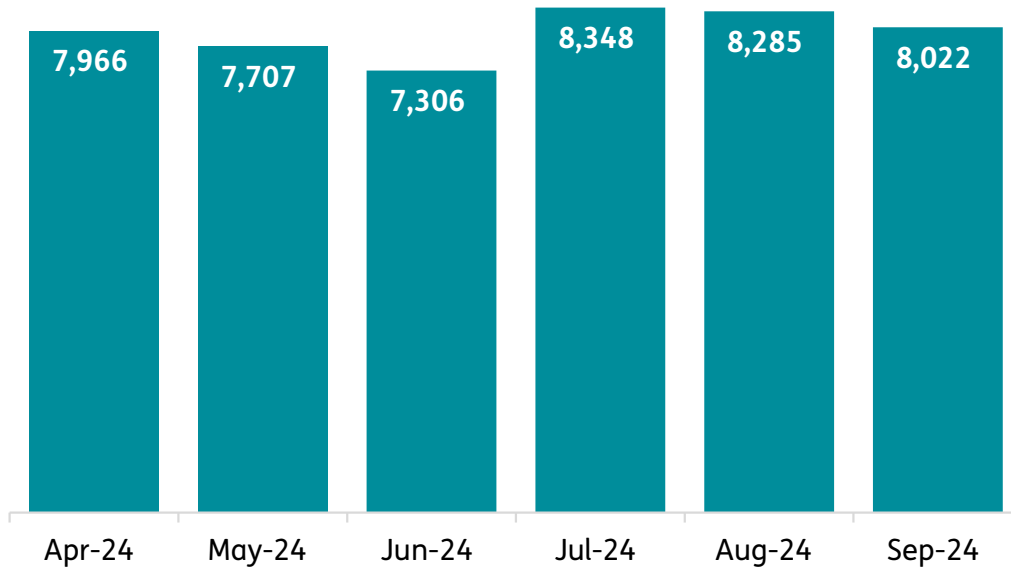


Clients Supported

Overall Number of Clients Supported

The overall number of clients supported in this quarter has increased month-to-month from last quarter, with each month seeing a higher number of MTT clients than the same time last year.

Chart 10: Clients seen each month*



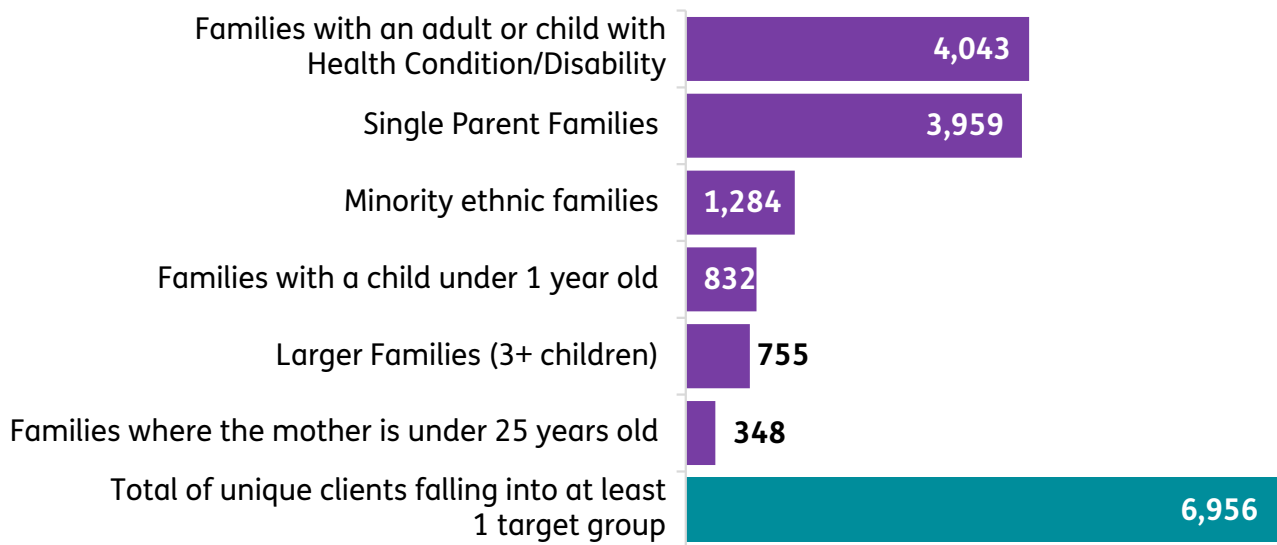
*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.



Clients Supported continued

Number of Clients Supported per Notable Client Group

Chart 11: Number of clients in each priority family group*

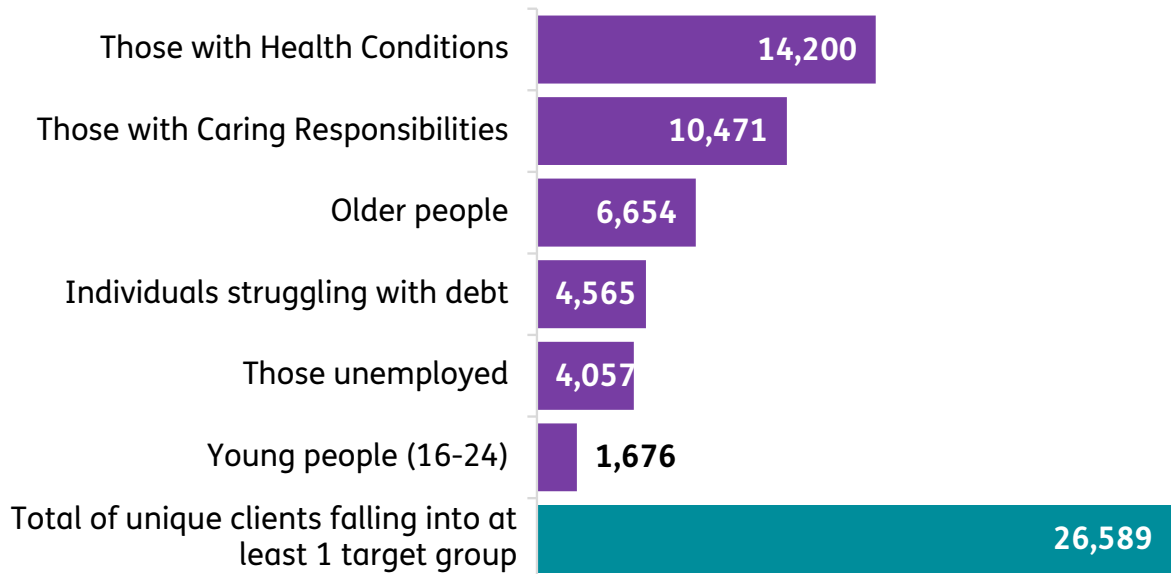


* As clients can belong to more than one notable group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one category.



Clients Supported continued

Chart 12: 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.

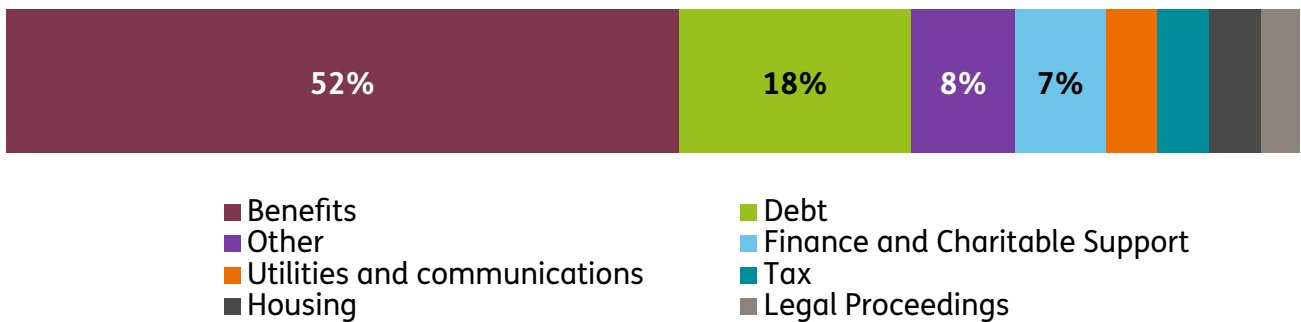
As shown in the above graphs, many clients fall into more than one target group. This demonstrates the deep intersection of life circumstances experienced by these groups and the multi-faceted challenges that many MTT clients face in their day to day lives.

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 **97,960** individual issues, with advice on benefits and debt being the most common.

Chart 13: Most common advice provided to Money Talk Team clients

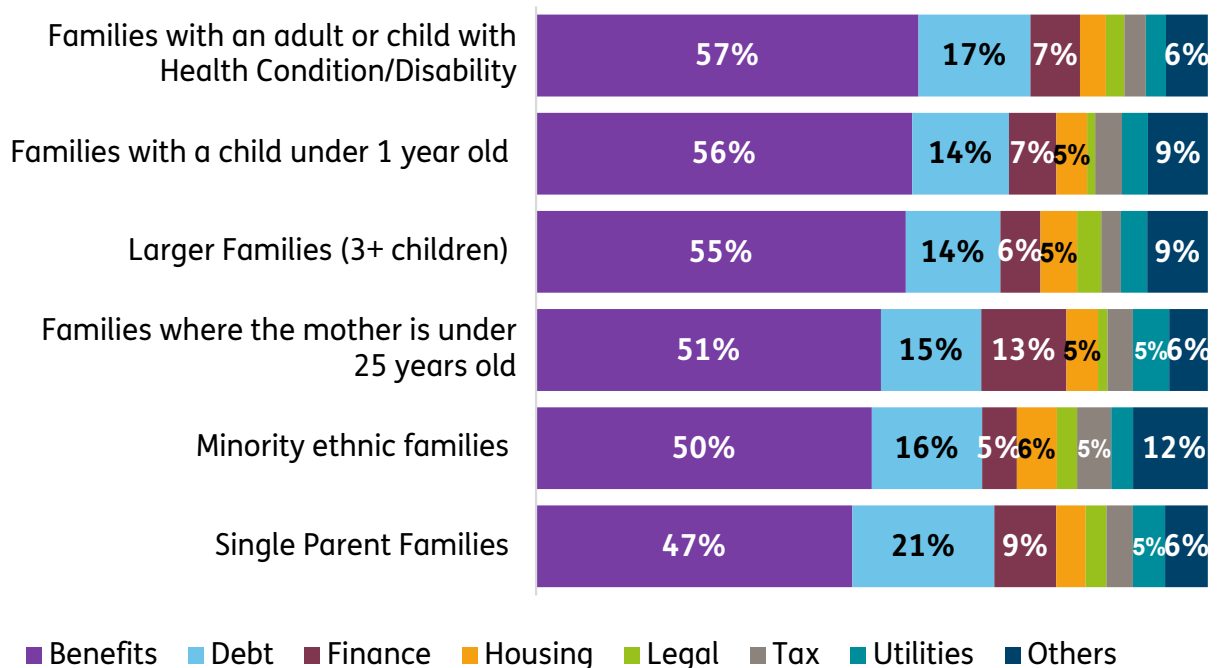


Advice Issues per Notable Client Group

Advice issues cannot be added 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 priority family groups, families with young mothers continue to receive the highest proportion of finance advice, and families dealing with a health condition or disability receive the most benefits advice. Across both notable client groups, single parent families continue to receive the largest proportion of debt advice.

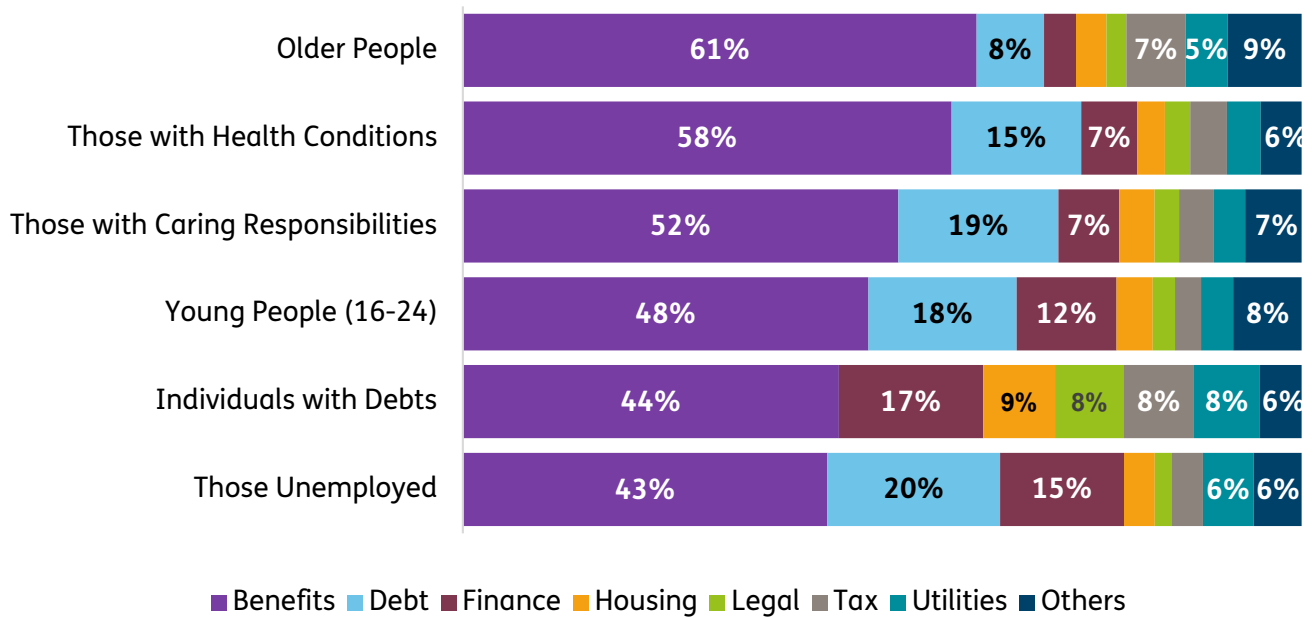
Chart 14: Advice provided to priority family groups



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 15: 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.

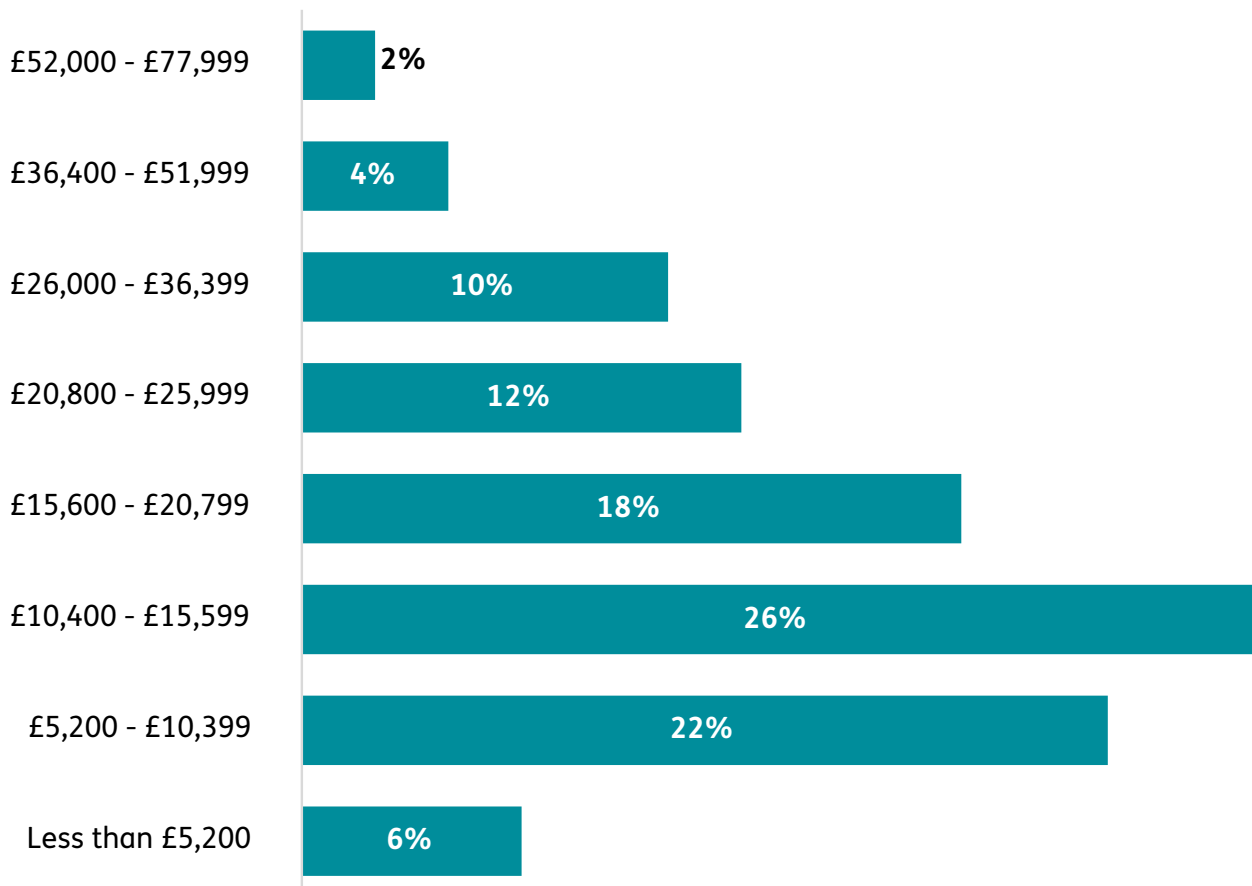
Holistic Advice continued

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 16 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: **72%** of MTT households live on less than £20,799 a year and **86%** live on less than £26,000 a year.

Chart 16: Client Household Income

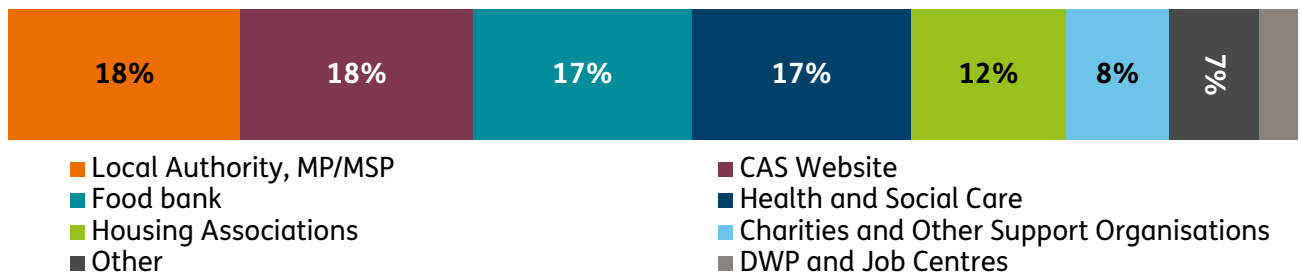


³ Source: [Poverty and Income Inequality in Scotland 2020-23 \(data.gov.scot\)](https://data.gov.scot)

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 17: Referrals into the Money Talk Team service





Case Study 4

Erin was referred to the Money Talk Team service through a local homelessness charity which had been supporting her. Erin is in her early 20s and dealing with mental health problems as well as ongoing homelessness – at the point of referral, Erin had no permanent address. She sought advice about her accrued debt, both rent and Council Tax arrears that she'd become aware of after leaving her temporary accommodation, which she had believed was covered by her benefits.

When Erin subsequently secured employment, the CAB supported her to understand the employment contract. They worked with Erin to manage her debt, allowing her to balance a monthly income whilst agreeing an affordable payment plan for the rent and Council Tax arrears.

Erin was also supported to check for any additional support she may be entitled to. Erin's liability for debt was challenged and her employment was secured. They ensured that Erin's wages will not be affected by her payment plans which would otherwise have amounted to nearly 50% of her income.

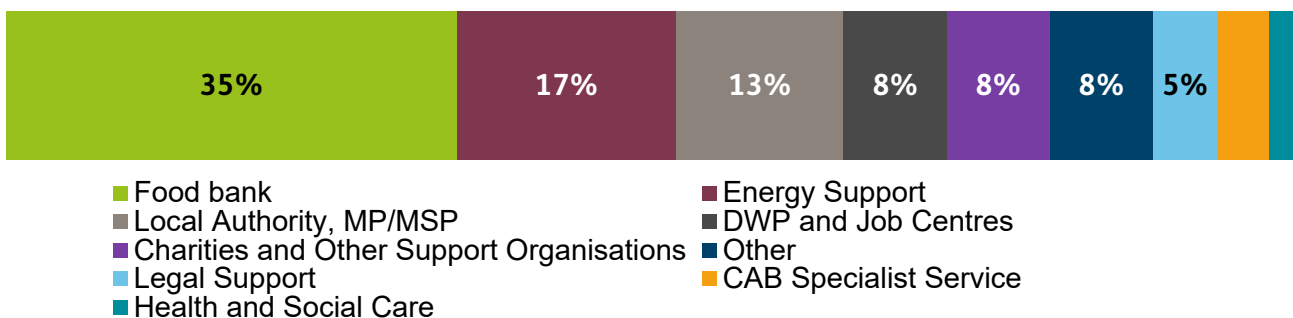
Erin was grateful to the CAB for their support, that she had been listened to, and that they had been able to actually make a difference to her situation.

The above case illustrates the importance of partnerships with other organisations which support vulnerable people. Through an existing referral system, and the warm handover this allows, this young person was provided with essential support in a crisis situation, and supported longer-term to manage their debt and make decisions for the future.

Through partnerships like this one, CAB contribute to a network of trusted support which allows them to reach the most vulnerable people in their local communities.

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 18: Referrals Out of the Money Talk Team service



Omni-Channel Service

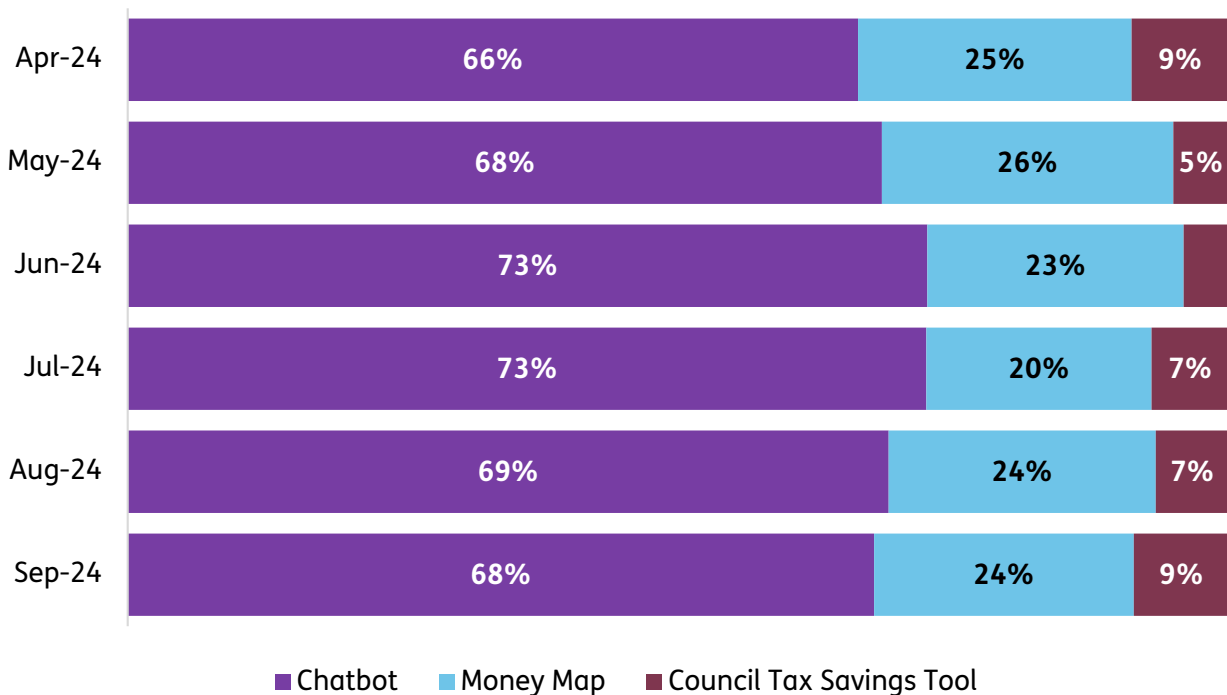
Money Talk Team Website

The MTT website recorded **6,470** 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 MTT website continues to be 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 **1,685** client interactions with the self-help tools.

Chart 19: Monthly distribution of website interactions for self-help tools (by % of all interactions)



The MTT website has seen a total of **1,169** interactions with the Chatbot, averaging at **45** interactions per week. The Chatbot connected clients to MTT Advisers **220** times (19% of all interactions), averaging 9 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. Equally, the 19% referral rate to MTT Advisers also shows that substantial numbers of people seeking advice feel that their issues require in-person support.

Omni-Channel Service continued

Client Contact Channels

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

Chart 20: Client contact methods



Though a majority of contacts continue to be made by phone, 29% of contacts being made in-person further demonstrates the importance of face-to-face support for MTT clients.





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