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Money Talk Team Q3 Report:

1 April 2024 – 31 December 2024

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Service Objectives

This report covers the period 1st April 2024 to 31st December 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



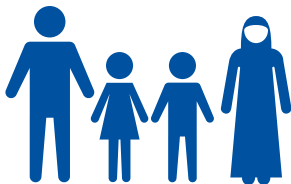
Single Parent Families



Families with an adult or a child with a health condition



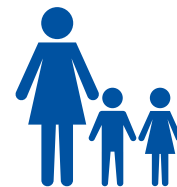
Larger families (3+ children)



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



46,177
clients
supported



9,580 priority
family group
clients supported



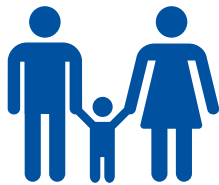
Client gains over
£34.5 million
reached (average
£3,900 per client)



Gains of over
£8.6 million for
priority family clients



6,465 clients
struggling with
debt supported,
achieving client
gains of over
£5 million



Of those having
difficulty making
debt payments,
26% were priority
family group clients



Of priority family
group clients
advised about debt,
64% were single
parent families



Of priority family group
clients advised about
debt, **53%** were families
with an adult or a child
with a health condition
or disability

The MTT service supports the most financially disadvantaged households: **71%** live on less than £20,799 and **85%** 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



81% of clients
surveyed reported
improvements to
their peace of mind



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



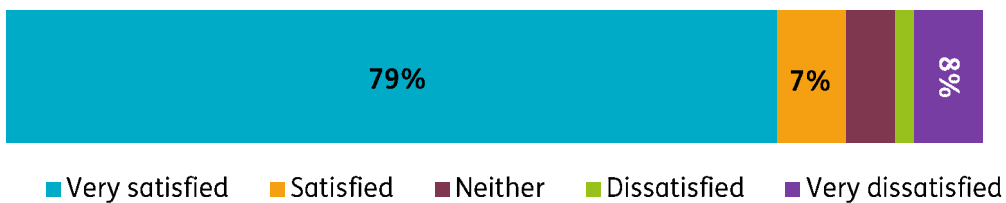
63%
reported
improvements
to their mental
health

Client Outcomes

Client Satisfaction

During the period April - December 2024, of the 426 MTT clients who completed the current survey, **86%** reported being satisfied with the service.

Chart 1: Client satisfaction with MTP service



“The CAB staff have excellent people skills. They are prompt at identifying the issue and are fast at the resolution. I have used the service multiple times and would recommend them to anybody.”

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

“I did not anticipate the demand on my local bureau and how long the drop-in appointment wait time would be. Although I waited longer than I thought, the service I received was professional, attentive and excellently communicated. This has helped me understand my options and made me feel supported going forward.”



Client Outcomes continued

The complexity of issues and support needed by clients is reflected in the client-reported advice progress. Just under one-third (32%) 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 54% of clients who reported that their issue had been fully resolved, 43% reported improvements in their financial situation.

“I cannot thank my local Citizens Advice enough for all the support and care that I was afforded to help me with my benefit entitlement. I have always found this confusing. I am now in a better place mentally and financially and have received over £3,000 for one of my entitlements. The CAB is invaluable.”

Due to ineligibility for benefits, being referred to other organisations for support, or other factors outside of CAB control, several clients (14%) stated their issue had not been resolved.

Of the 32% of clients whose issues are still ongoing, 81% reported that they are very satisfied or satisfied with the service.

“I continue to await the result of my benefit application, but I am so grateful for the bureau Adviser who has been supporting me. My previous failure to make headway with my issue alone was due to the subject matter often involving the passing of my partner, which I found extremely overwhelming and distressing. The bureau made me feel at ease and I have every confidence in the support I have been given. I hope these services continue to be funded to allow this amazing work to carry on as it is such a vital service to the community.”



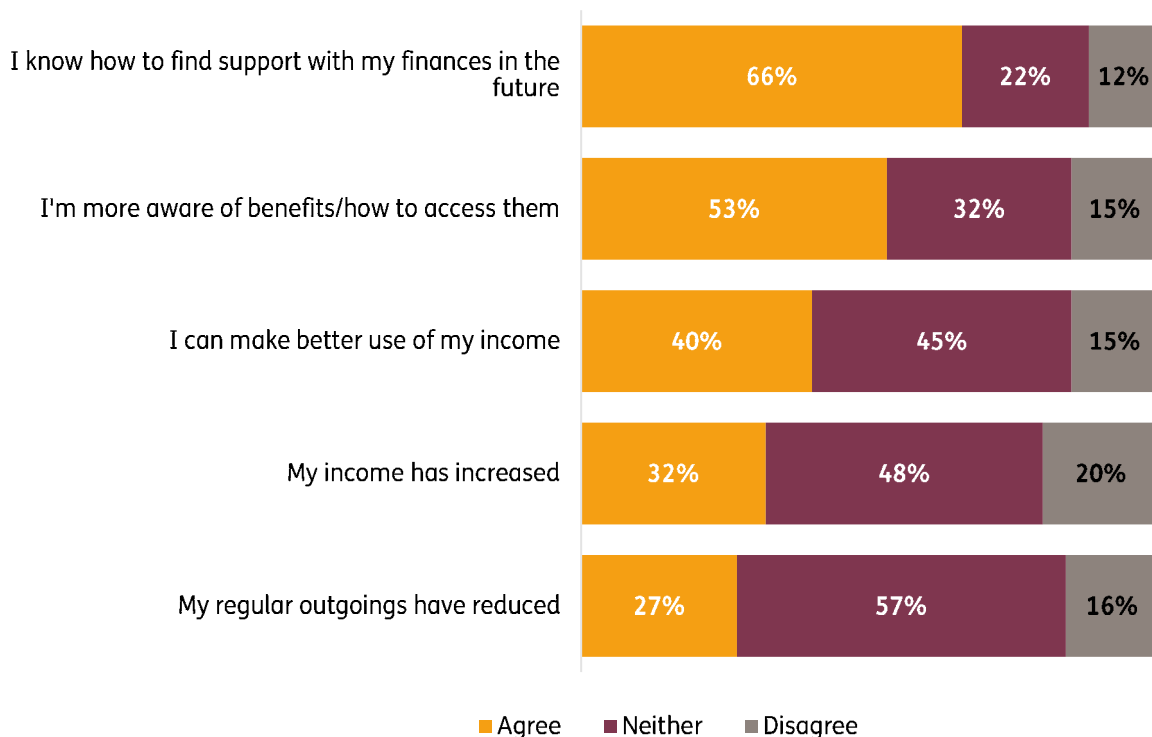
Client Outcomes continued

Client Impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 305 of 426 clients agreed to this¹.

Two thirds of clients (66%) knew how to find support with their finances in the future, as well as 53% being more aware of benefits available to them.

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



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, 48% felt it had improved and 48% had no change. Similarly, when asked about their confidence in managing their finances, 59% felt this had improved, 39% had no change and only five 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 financial challenge of supporting a family as a sole parent. 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 305 clients unless otherwise stated.

Client Outcomes continued



Case Study: Emily

Emily*, a repeat client at her local CAB, who recently visited for support with benefit application forms, is a single mother with a disability. She is the sole carer for her young child who also has a disability. As the cost-of-living crisis continues, she has struggled with increasing bills and buying food for the family, stating “it’s so hard to make money stretch when the cost of everything keeps going up”. Emily was finding it harder to budget each month for herself and her child.

The bureau supported Emily to apply for several benefits, including Adult Disability Payment, Scottish Child Payment and Universal Credit. Over the course of a six-month period and more than 70 contacts, the bureau supported Emily and her child to receive financial support to help them at a difficult time. So far, she has successfully secured over £14,000 in benefit related gains.

Emily described this as a huge help to support herself and her child. Her peace of mind and mental health have improved following CAB support, and she feels more confident to manage her finances as well as having an improved overall financial situation. She expressed her gratitude for the staff at her local bureau and said “I felt at ease when I went in. It didn’t feel awkward. I was anxious before, but they made me feel welcome and they listened. I could not be more grateful for the help and support I received on several occasions.”

*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:

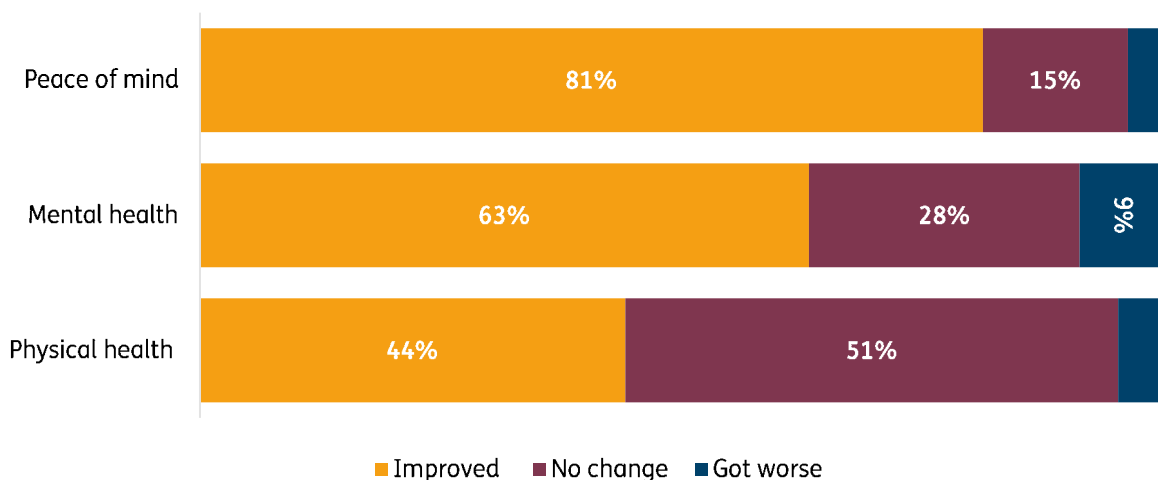
I am waiting on the results of my benefit application	54%
I am not eligible for any additional sources of income or benefits	27%
Other*	11%
I am still being helped to deal with my debt	8%

* Includes reasons such as awaiting result of other financial support, pension maturing and question not being applicable

Of those who felt it was relevant to them, a majority of survey respondents (81%) reported that their peace of mind had improved and 63% reported a mental health improvement.

“My local bureau was my main source of support when I was homeless.”

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



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

- > 58% said this was because they are waiting on the results of their benefit application
- > 25% stated this was because they are not eligible for any further sources of income, benefits or support
- > 17% chose Other, including one client stating no change as they are waiting on their appointment to fill forms in

Client Outcomes continued



Case Study: Nadia

Nadia approached the bureau for financial support, having been referred by a local healthcare charity. After receiving a terminal diagnosis three years ago, and as a result of treatment, she was unable to work. Nadia is a non-EU national and due to her visa status, had until recently been ineligible for public funds. She felt extremely worried about her finances and how she would be able to support her family without using up all her savings.

Before coming to the bureau, Nadia successfully managed to gain access to public funds due to her ill-health and was supported with this by the local health charity.

Once granted access to public funding, Nadia did not know where to begin in finding sources of support and said, “I was helpless”.

The bureau assisted Nadia to apply for Employment Support Allowance which has so far afforded her over £5,000. She described the Adviser as “extremely polite, patient and friendly.” As a result of CAB support, Nadia’s financial confidence and situation has improved, and she strongly agrees that she can make better use of her income.

She continues to wait on the result of the other benefit applications but expressed her relief for CAB support, stating that she is now in a better position to support her family longer term and that she is happy with what she has received in financial support.

The interviewee case study above demonstrates the importance of CAB services for individuals and families who are navigating extremely difficult health circumstances to be able to receive the financial support they need. 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.

“My problem has been left in capable hands. I have been made to feel comfortable whilst going through the most stressful time in my life. I now have hope for my future.”

Client Gains

Of the **46,177** clients supported by the Money Talk Team, **8,771** clients have recorded client gains totalling **£34,550,440**, resulting in an average client gain of **£3,939**.²

Notable Client Group Gains

Of the **36,926** clients across both notable client groups supported by MTT, **7,808** clients have recorded client gains, totalling **£31,500,910**. This results in an average client gain of **£4,043** per notable group client.

Of the **9,580** priority family group clients supported by MTT in the same period, **2,131** clients have recorded client gains, totalling **£8,623,740** (average of **£4,047**).

Priority Family Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	1,313	£3,488,093.23	£603,796.65	£4,091,889.88
Families with an adult or a child with a health condition	1,262	£4,565,834.96	£744,207.16	£5,310,042.12
Minority ethnic families	351	£1,456,967.25	£185,488.25	£1,642,455.50
Families with a child under one year old	287	£1,061,342.94	£107,813.08	£1,169,156.02
Larger families (3+ children)	207	£1,364,508.01	£88,725.97	£1,453,233.98
Families where the mother is under 25 years of age	124	£370,032.44	£16,462.37	£386,494.81
Total Unique Clients Falling Into At Least 1 Priority Family Group	2,131	£7,471,947.96	£1,151,792.38	£8,623,740.34

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: Susan

Susan has recently taken over parental responsibility of her five-year-old grandchild. She came into the bureau seeking advice on the support she is entitled to now that she is the child's sole carer. Susan has a disability for which she receives social security payments.

The Adviser supported Susan to have her grandchild's Child Benefit payments transferred to her and to apply for Scottish Child Benefit, ensuring extra financial support to help her care for the family.

The Adviser also recognised that Susan could be entitled to further social security support for her disability after she described her worsening health, and subsequently she was helped to make this claim. This ensured that Susan was in receipt of the correct monthly payments to support her daily living.

Over the course of several client contacts, the Adviser helped Susan to claim over £4,000 in extra support, providing her with financial stability during this period of change. Susan thanked the bureau for their work and said that she would not have been able to navigate these applications alone.

This case demonstrates the importance of the MTT service for families whose circumstances have changed rapidly, so that they can respond to their new circumstances with the necessary support in place. The Adviser's holistic approach means they can help families secure all of the financial support they are entitled to.

Client Gains continued

Other Notable Client Groups	Clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Those with health conditions	4,636	£17,353,802.05	£2,304,370.92	£19,658,172.97
Those with caring responsibilities	2,988	£10,504,574.91	£1,676,934.91	£12,181,509.82
Unemployed	1,698	£3,079,577.90	£706,744.86	£3,786,322.76
Older people (65+)	1,679	£8,040,984.62	£550,610.08	£8,591,594.70
Individuals struggling with debt	1,105	£2,393,704.00	£4,343,060.01	£6,736,764.01
Young people (16-24)	464	£1,152,845.35	£85,645.01	£1,238,490.36
Total Unique Clients Falling Into At Least 1 Other Notable Client Group	7,765	£26,637,753.98	£4,655,345.91	£31,293,099.89

The service supported **36,690** clients belonging to other notable groups, with **7,765** clients recording client gains totalling **£31,293,100** (average of **£4,030**). The highest client gains continue to be for individuals with health conditions, who have recorded **£19,658,173** 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	£27,591,930.79
Debt	£5,168,691.84
Tax	£772,452.25
Financial and Charitable support	£356,939.10
Utilities and Communication	£276,764.09
Other	£383,661.65
Total	£34,550,439.72



Debt Advice and Outcomes

In this reporting period, MTT Advisers engaged with **6,465** clients about debt and many of these clients were likely advised in additional areas. At least **£44,154,104** of new debt was presented by clients supported with debt advice.

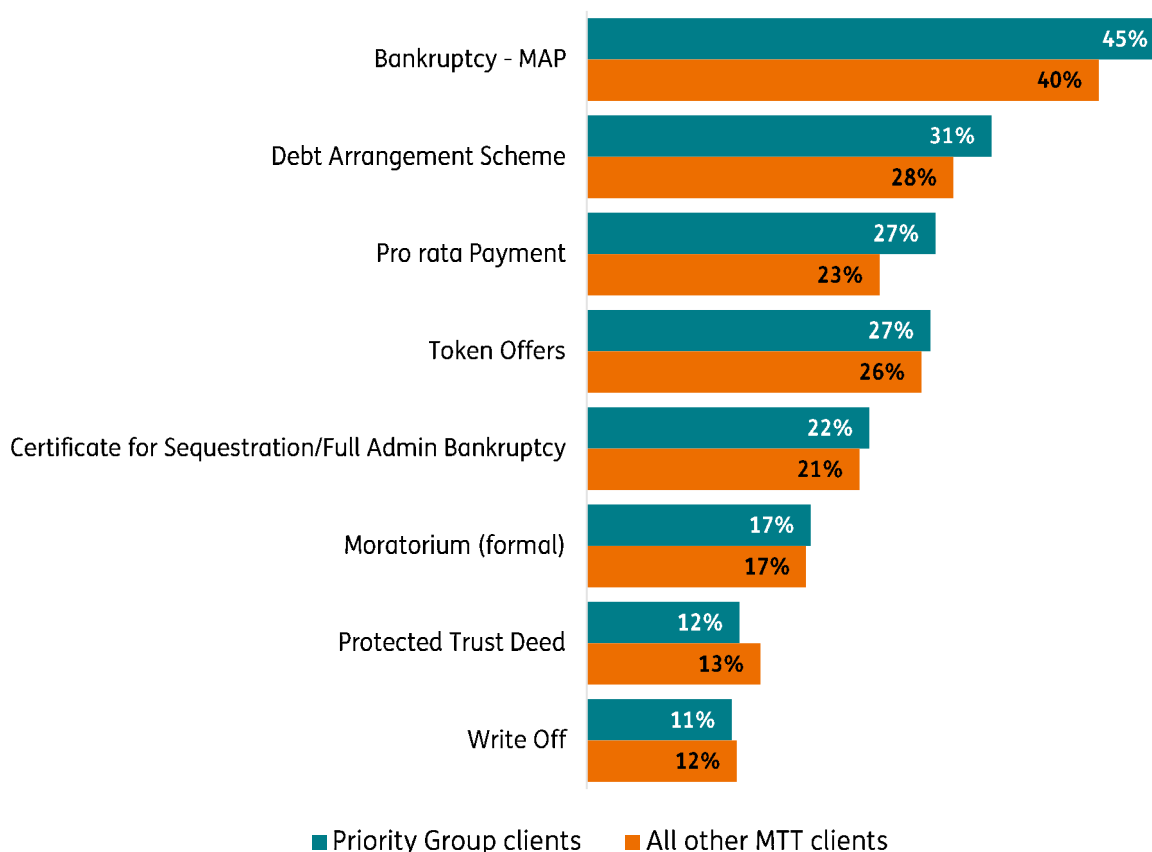
Looking at debt advice related gains only, clients had **£4,882,410** of debt written off and achieved **£286,282** in debt-related client financial gains. This totals **£5,168,692** in total debt-related client gains for **428** clients, resulting in average debt related client gain of **£12,076**.

Statutory Debt Solutions

For some clients, advice on how to manage their debt is sufficient and advice around statutory debt solutions is not required. However, 30% of MTT clients who received debt advice did require advice on debt options; of these clients, 26% 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	49
Certificate for Sequestration and Full Admin Bankruptcy	28
Debt Arrangement Scheme	23
Protected Trust Deed	3
Total	103



Case Study: Esther

Esther is a single mother to her two young children and was referred to the Money Talk Team after attending a local outreach. She is a non-EU national who has been living in Scotland for several years.

Esther is currently unemployed and looking for work. At the time of first contact with the bureau the family were in receipt of no social security assistance and they were facing rising debt, as well as food and fuel insecurity.

The Adviser carried out a benefit check and explained to Esther what she was eligible to claim while she is not working. Esther was also given fuel vouchers and a food bank referral to address her family's immediate need.

To address the client's mounting debts, the Adviser explained that an option for her present situation could be to take no action and allow her creditors to take her into bankruptcy. As Esther currently receives no income from employment, her bank account would be safe from a wage arrestment. She was advised to return to the bureau should she start working as creditors could then deduct money from her wages to settle their debt. Esther made an appointment to return to the bureau a few weeks after her initial contact to give her time to digest the advice and decide on next steps.

As a result of the Bureau's advice, Esther and her two children made successful claims for the relevant social security payments, ensuring some financial stability for the future alongside immediate food and fuel support. A plan was made to begin addressing her debt. Esther said that she was very appreciative of the assistance and that the advice of the CAB was invaluable.

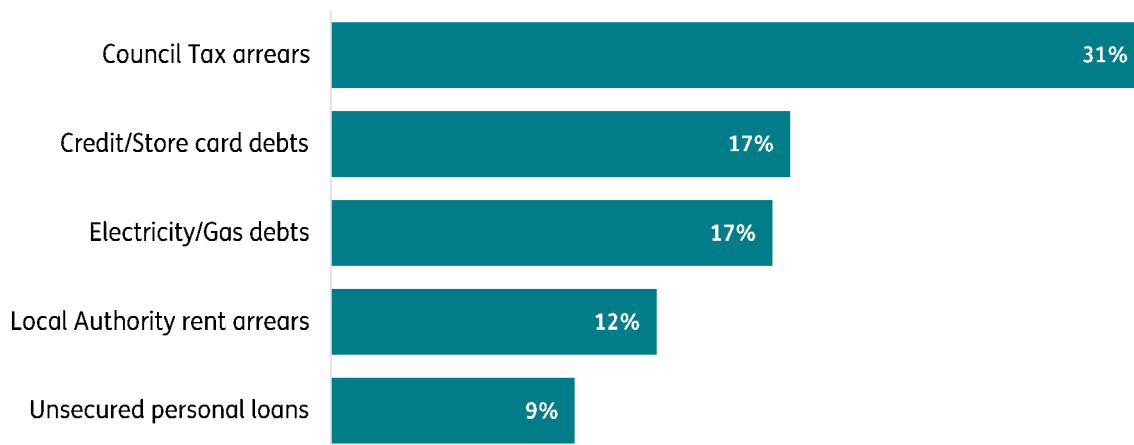
Debt Advice and Outcomes continued

Esther's case highlights the importance of the support provided by the MTT service to families experiencing debt, both in addressing their immediate need and in providing solutions to ensure their long-term stability. Providing the family with options and ensuring time is allocated to decide on next steps means the client remains in control as they move towards a resolution of the original issue.

Debt advice

Almost 36,800 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 chart 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 just over half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 26% 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*



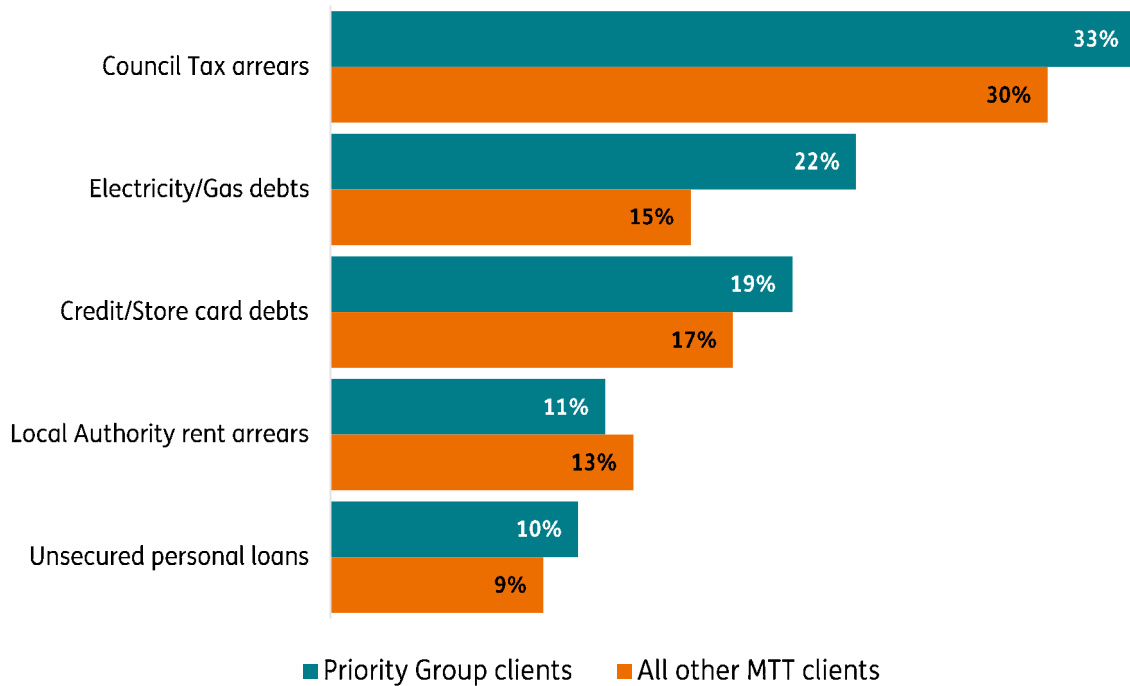
- Single Parent Families
- Families with an adult or child with Health Condition/Disability
- Minority ethnic families
- Larger families (3+ children)
- Families with a child under 1 year old
- Families where the mother is under 25 years old

*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 22% 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.

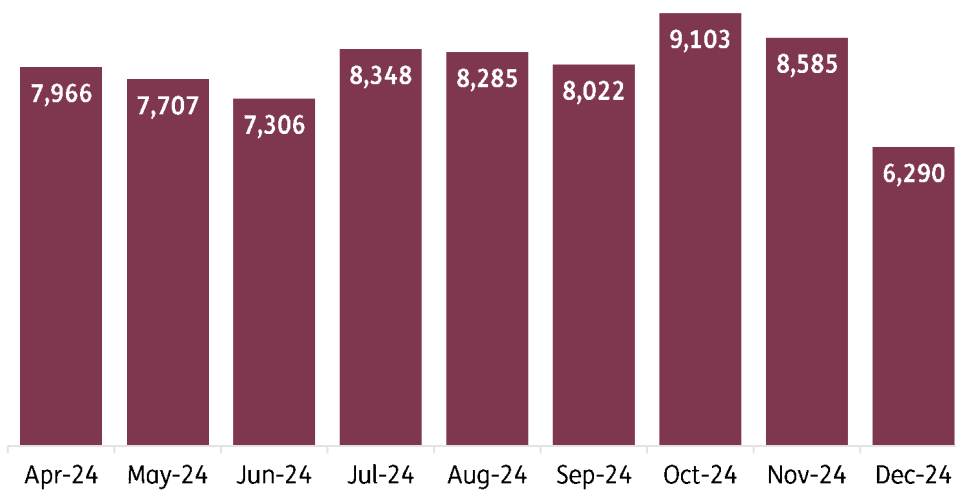


Clients Supported

Overall Number of Clients Supported

Despite the usual dip in client numbers in December due to winter holidays, the number of clients supported in this month has significantly increased from last year. Each month in this quarter reports a higher number of MTT clients than the same time last year.

Chart 10: Clients seen each month*



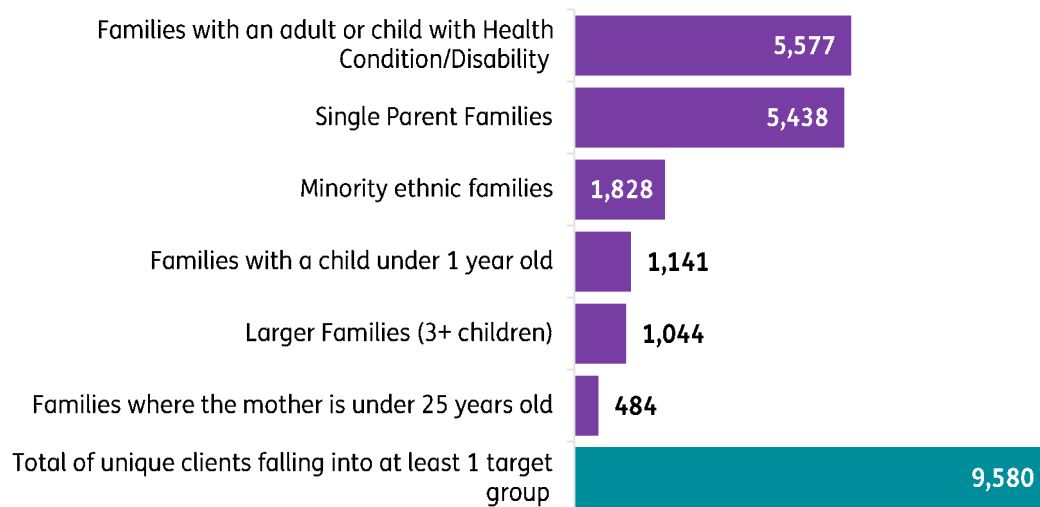
*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.



Clients Supported continued

Number of Clients Supported per Notable Client Group

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

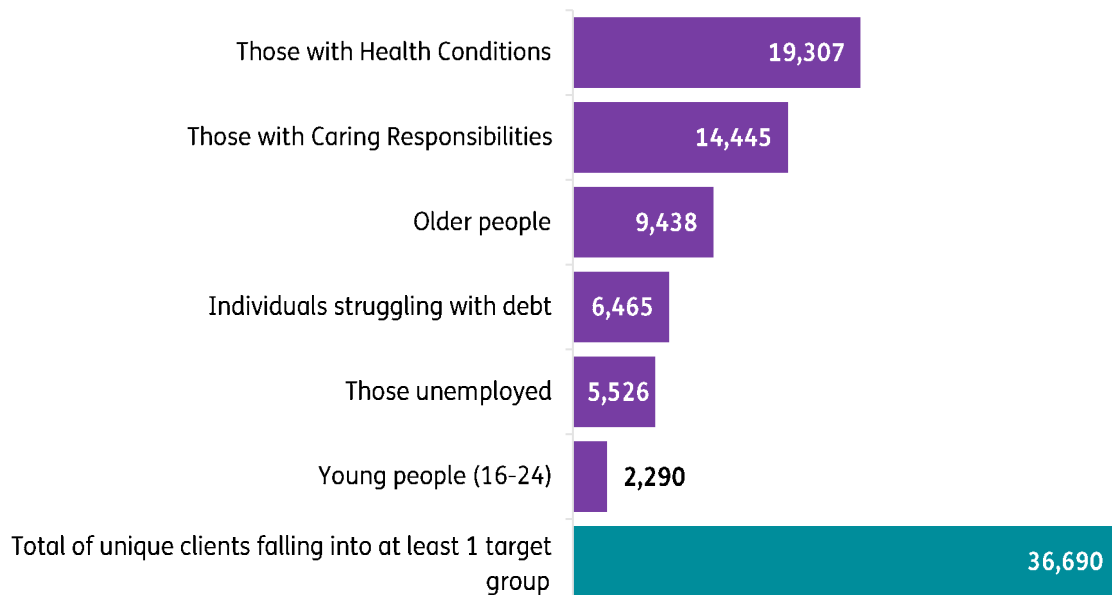


* As clients can belong to more than one notable group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one category.



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.

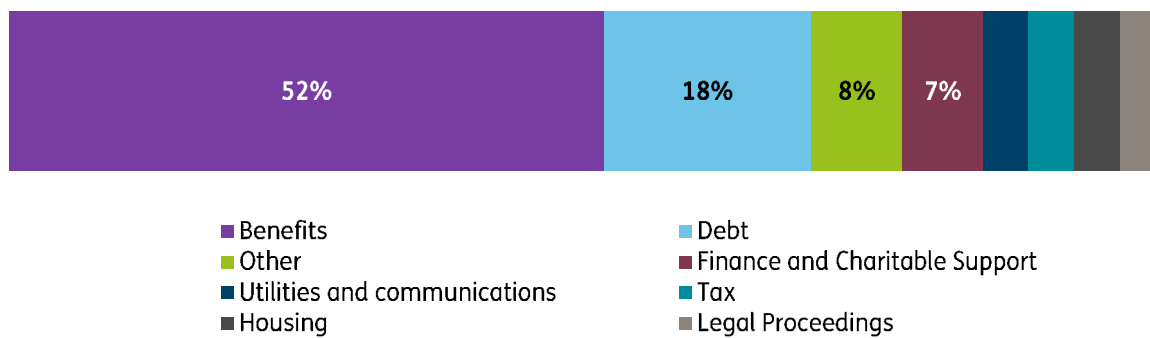


Holistic Advice

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 **146,926** individual issues, with advice on benefits and debt being the most common.

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



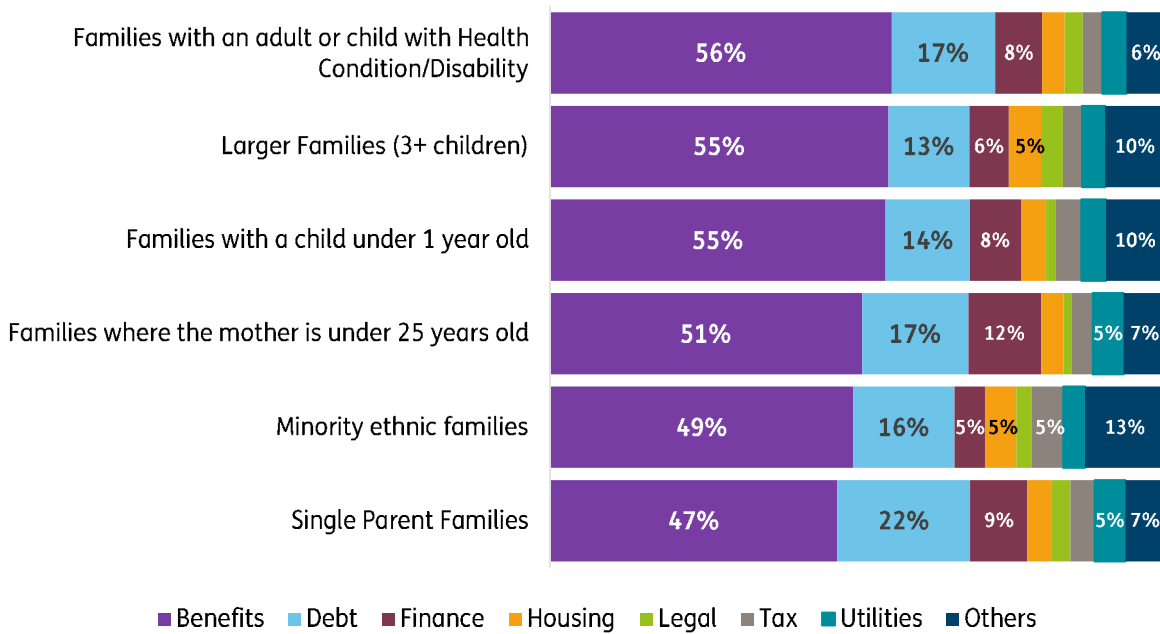
Holistic Advice continued

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





Case Study: Joshua

Joshua is a single dad who came into the bureau after a court order awarded him sole custody of his two young children following a social service intervention. Joshua had previously been working full-time and was not in receipt of any social security payments. His sudden change of circumstance meant reducing his working hours to enable child care, and he therefore required financial assistance to make up the household income.

The family were in urgent need of necessities, so the Adviser supported Joshua to access food and fuel bank vouchers. As Joshua's home was not big enough for himself and the two children, the Adviser helped him with the process of securing permanent accommodation, providing security and stability for the family going forward. Joshua was referred to a local charity for help furnishing the home. He was also advised on benefit entitlement and income maximisation, and a successful application ensured that the family's income was stabilised going forward.

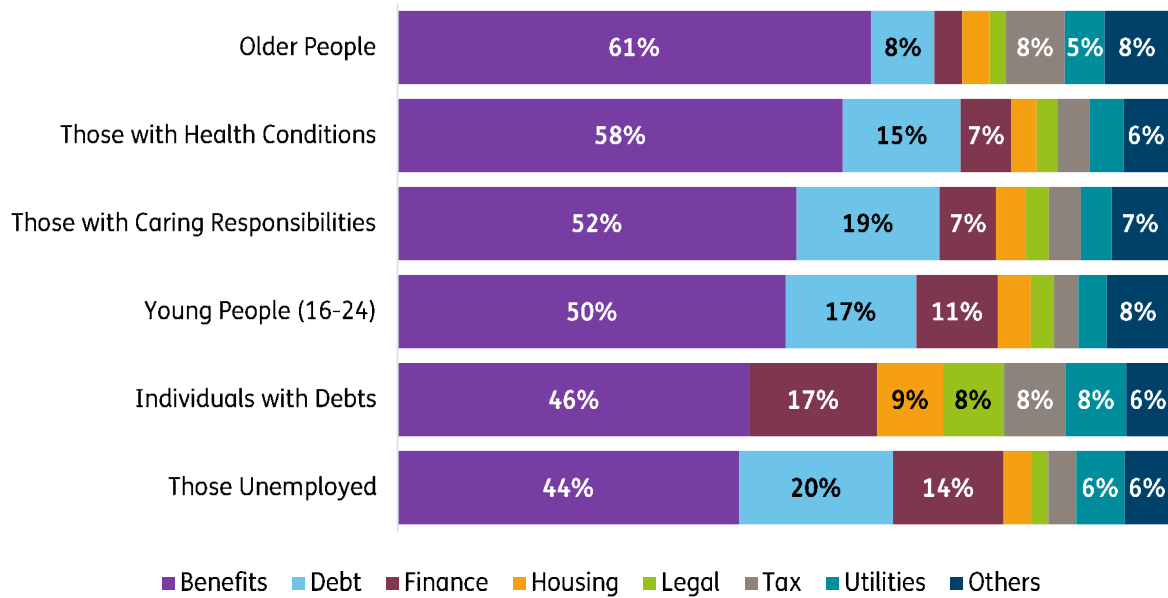
The CAB also supported Joshua to access legal representation for the family to secure a residence order for his children. The case spanned nearly two months and numerous contacts with Joshua, who was very grateful for the support and continues to contact the CAB for advice when he needs it.

This case study shows the ability of the CAB to respond to a crisis situation and provide holistic advice and support to a family who are in immediate need. By acting quickly and thoroughly, the Adviser helped the family through a stressful time. The case also demonstrates the level of trust that clients have in the MTT service, as clients continue to return to Bureaux for support on different matters after their initial contact.

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 and housing 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.

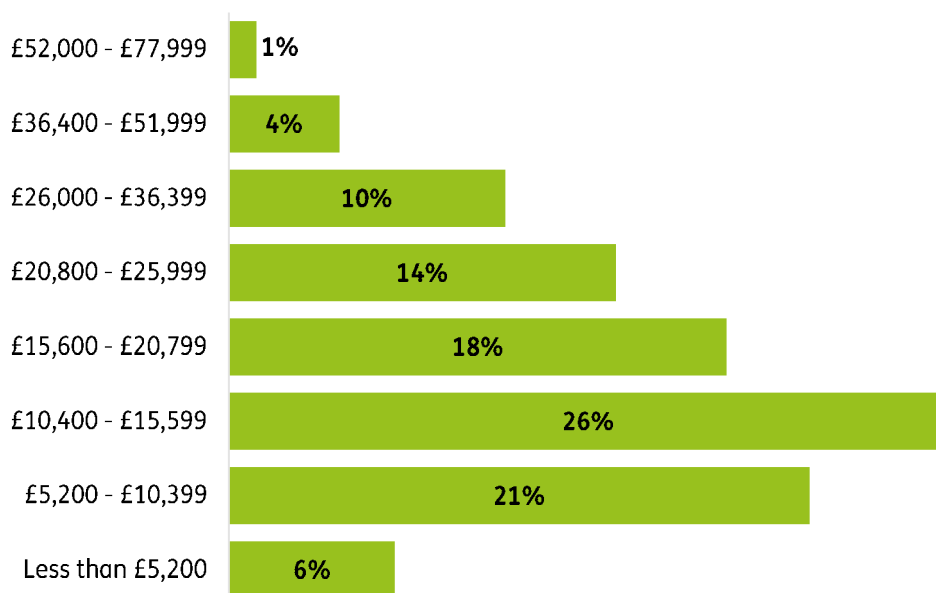
Holistic Advice continued

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: **71%** of MTT households live on less than £20,799 a year and **85%** live on less than £26,000 a year.

Chart 16: Client Household Income

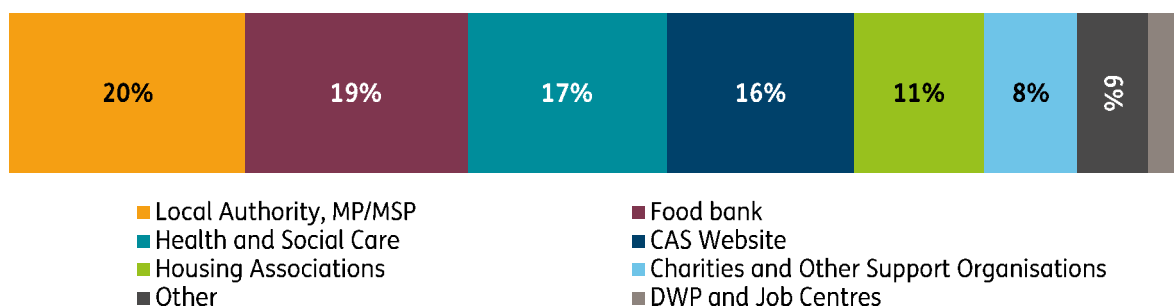


³ Source: [Poverty and Income Inequality in Scotland 2020-23 \(data.gov.scot\)](https://data.gov.scot/poverty-and-income-inequality-in-scotland-2020-23)

Community Based Advice Delivery

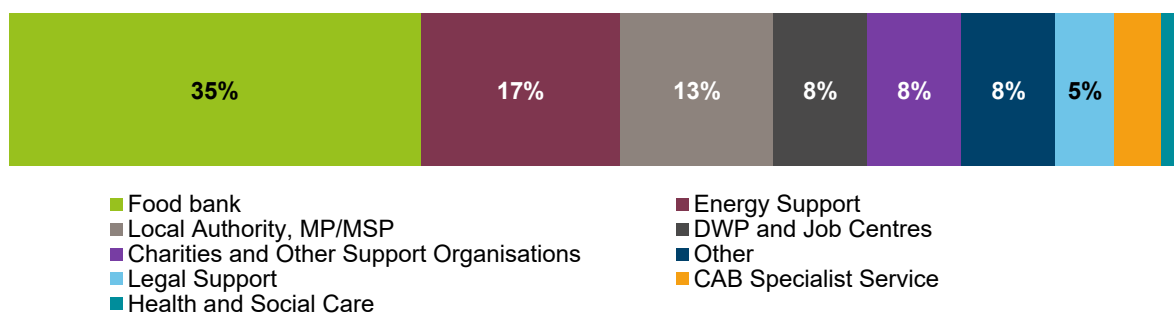
Referrals to the MTT service come through a diverse range of government, social care and community organisations. Consistent with the last reporting period, top referral partners were health and social care services, Local Authorities, and food banks.

Chart 17: Referrals into the Money Talk Team Service



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

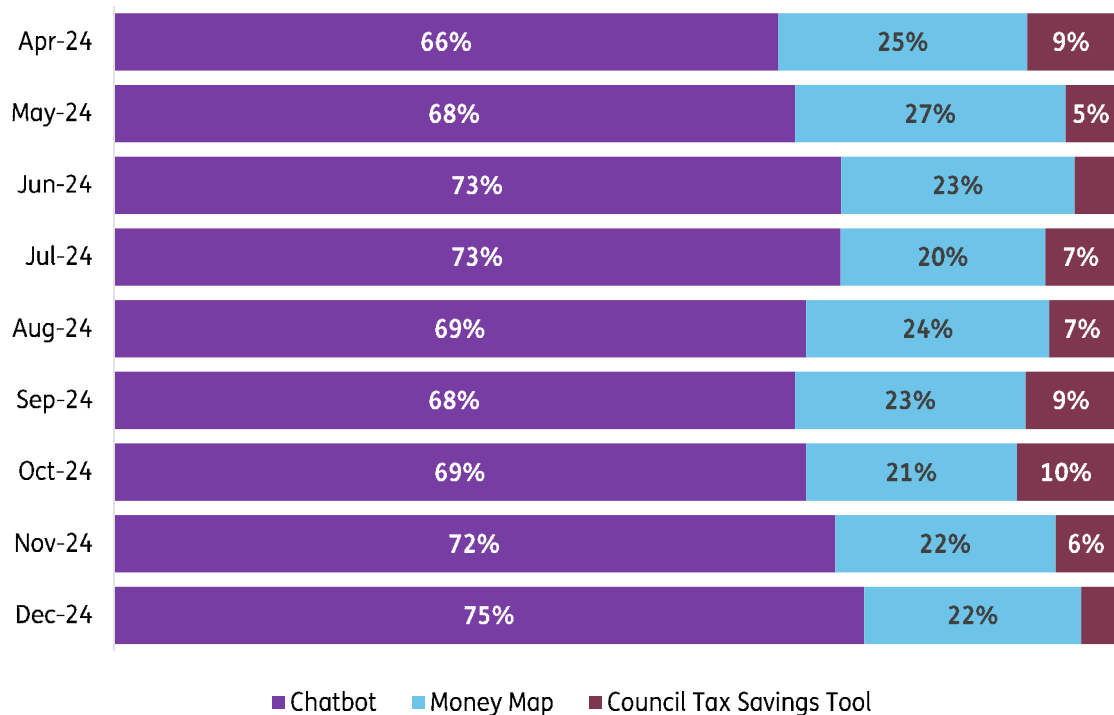
Money Talk Team Website

The MTT website recorded **9,928** 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 **2,511** 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 **1,760** interactions with the Chatbot, averaging at **45** interactions per week. The Chatbot connected clients to MTT Advisers **329** times (19% of all interactions). 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.

Omni-Channel Service continued

Client Contact Channels

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

Chart 22: Client contact methods



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





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