

The logo for Citizens Advice Scotland, featuring a blue circle with a yellow vertical bar on the left and the text "citizens advice scotland" in yellow lowercase letters.

citizens  
advice  
scotland

A photograph of a diverse family of four sitting on a grassy field. A man with a beard and dreadlocks, a woman, and two young girls are all smiling and looking towards each other. They are dressed in casual outdoor clothing like jackets and jeans.

# Money Talk Team End of year report:

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1 April 2024 – 31 March 2025

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# Service objectives

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This report covers the period 1st April 2024 to 31st March 2025. 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



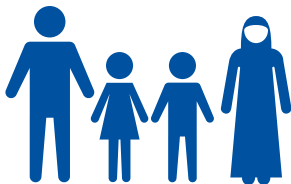
Single parent families



Families with an adult or a child with a health condition



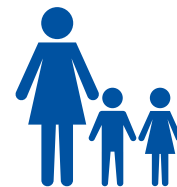
Larger families (3+ children)



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
- > Single people with health conditions
- > Unemployed people;
- > Those with caring responsibilities
- > Young people (16 - 24)



# Executive summary



**61,397**  
clients  
supported



**12,569** priority  
family group  
clients supported



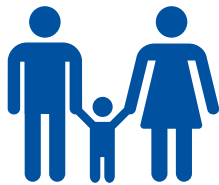
Client gains over  
**£48.2 million**  
reached (average  
**£4,074** per client)



Gains of over  
**£11.5 million** for  
priority family clients



**8,497** clients  
struggling with  
debt supported,  
achieving client  
gains of over  
**£7.4 million**



Of those having  
difficulty making  
debt payments,  
**26%** 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 **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:



**87%** of clients are  
satisfied or very  
satisfied with the  
service



**80%** of clients  
surveyed reported  
improvements to  
their peace of mind



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



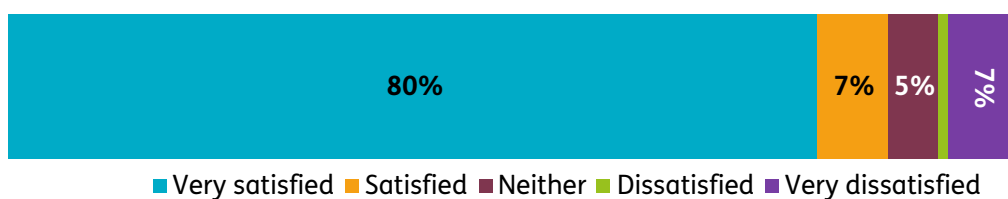
**61%**  
reported  
improvements  
to their mental  
health

# Client outcomes

## Client satisfaction

During the period April 2024 – March 2025, of the 505 MTT clients who completed the survey, **87%** reported being satisfied with the service.

Chart 1: Client satisfaction with Money Talk Team service



“Great people who make you feel comfortable and that your enquiry is important, plus they give you the help you need. Now I can smile again.”

“I would have been lost without this invaluable help.”

Due the continued effects of the cost of living crisis, limited support available and ongoing 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 am waiting for the results of my application for Adult Disability Payment. It takes a bit of time – no problem. I am happy to wait. CAB have also said they would be happy to request an appeal on my behalf if I am refused my claim.”



## 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.

**“The Adviser I spoke with could not have been more helpful. They explained everything to me and put my mind at rest. We need more services like this.”**

Since providing feedback, the above client has received **£4,500** in benefit-related gains.

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, 82% reported that they are very satisfied or satisfied with the service.

**“I am waiting to hear back about my housing situation. The Housing Specialist who has been supporting me has been first class. I recently provided documents they suggested would enforce my case, which I wouldn’t have known a thing about. I am viewing a flat that will hopefully get me out of my homeless unit. Fingers crossed for a positive outcome. Cannot thank the CAB enough.”**



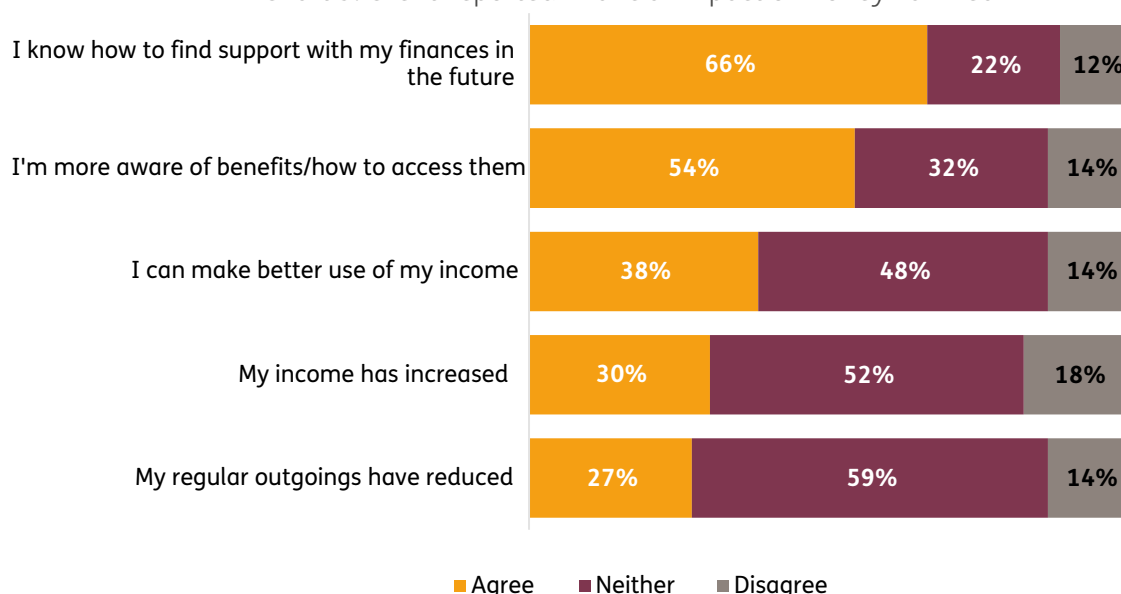
## Client outcomes continued

### Client impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 367 of 505 clients agreed to this<sup>1</sup>.

Two thirds of clients (66%) knew how to find support with their finances in the future, as well as over half of clients (54%) 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 49% had no change. Similarly, when asked about their confidence in managing their finances, 56% felt this had improved, 42% had no change and only six 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 significant financial challenges that debt can cause. It highlights the positive impact and additional support that a bureau can provide through accessible multi-channel options for clients who may have repeat need for bureau services.

<sup>1</sup> All discussion in this section relates to these 367 clients unless otherwise stated.



### Case Study: Helena

Helena\*, a non-EU national and repeat client at her local bureau, contacted the CAB for support with her financial situation. She was struggling with multiple growing debts. After separating from her partner and dealing with the subsequent costs of moving house, Helena felt that she was “starting from scratch again”. Helena explained how quickly circumstances can change and you can find yourself in debt: “The little things like needing to buy a fridge created mounting, mounting, mounting debt. Suddenly I was drowning in it, and I was so nervous – I couldn’t sleep.”

Helena was worried that managing the debts would be a long and complex process, but was really surprised at how manageable the bureau made it for her: “The financial advice from the Adviser was amazing... I was really suffering up to that point. There is so much real stress related to debt that people don’t talk about. I think a lot of people are so ashamed.”

Over the course of three months and 25 contacts, the bureau supported Helena to manage her rising debts and complete a Debt Arrangement Scheme (DAS). Helena’s case was dealt with fully over the phone and by email, showing the accessibility of bureau support. Helena’s debt will take five years to pay off, but she said she wasn’t thinking about it anymore and that, because of the bureau support, she managed to keep her home, car and everything else. Helena thought not being from Scotland would mean she would be ineligible for such support, especially for free: “it was truly amazing having someone like my Adviser representing me in that way, free of charge.”

After receiving such positive support from the bureau, Helena shared her experience with close friends: “A week later, both friends confided in me and told me about the extent of their own debt, and they both followed my path and completed the forms for a DAS... getting the support from the CAB made me realise debt isn’t a taboo and we need to talk about it more.”

Helena could not be more grateful for the bureau support, saying “it changed my life and circumstances completely... it made my life so much better...I wish more people knew about the bureau service.”

\*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:

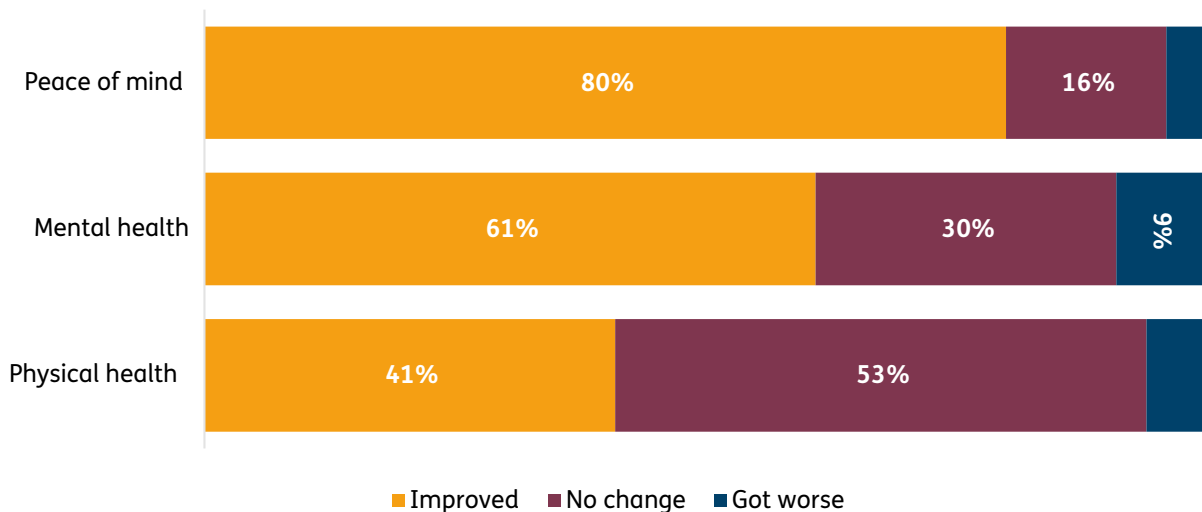
I am waiting on the results of my benefit application	57%
I am not eligible for any additional sources of income or benefits	25%
Other*	11%
I am still being helped to deal with my debt	7%

\* Includes reasons such as awaiting result of other financial support, pension maturing and seeking further specialist support

Of those who felt it was relevant to them, a majority of survey respondents (80%) reported that their peace of mind had improved and 61% reported a mental health improvement.

**“My mental health has improved since [the bureau] team stepped in to give me a sense of purpose, a reason to live. For this I am extremely grateful.”**

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:

- > 59% said this was because they are waiting on the results of their benefit application
- > 23% stated this was because they are not eligible for any further sources of income, benefits or support
- > 18% chose Other, including one client stating no change as they are waiting on their appointment to fill forms in

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

**“Where do I start, they were all amazing. I owe the bureau a lot of gratitude. I’m struggling with anxiety and depression, and this day was difficult for me. I arrived before the bureau opened, and [the staff] allowed me in early, treating me with dignity. They didn’t pry. [The Adviser] took things slowly, making sure I understood and provided good moral support. I have poor memory and [the bureau staff] did not bat an eye lid when I went back the following day. They are wonderful people. Thank you.”**



# Client gains

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Of the **61,397** clients supported by the Money Talk Team, **11,839** clients have recorded client gains totalling **£48,235,348**, resulting in an average client gain of **£4,074**.<sup>2</sup>

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## Notable client group gains

Of the **48,688** clients across both notable client groups supported by MTT, **10,525** clients have recorded client gains, totalling **£43,801,553**. This results in an average client gain of **£4,162** per notable group client.

Of the **12,569** priority family group clients supported by MTT in the same period, **2,785** clients have recorded client gains, totalling **£11,556,104** (average of **£4,149**).

Priority family groups	Number of clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Single parent families	1,718	£4,695,067.88	£860,256.38	£5,555,324.26
Families with an adult or a child with a health condition	1,680	£6,285,355.58	£1,040,551.19	£7,325,906.77
Minority ethnic families	480	£2,101,360.76	£400,794.45	£2,502,155.21
Families with a child under one year old	373	£1,432,616.49	£194,836.59	£1,627,453.08
Larger families (3+ children)	266	£1,535,927.13	£88,725.97	£1,624,653.10
Families where the mother is under 25 years of age	156	£529,713.25	£40,422.01	£570,135.26
<b>Total unique clients falling into at least 1 priority family group</b>	<b>2,785</b>	<b>£9,904,979.03</b>	<b>£1,651,125.10</b>	<b>£11,556,104.13</b>

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<sup>2</sup> 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: Dan

Dan came into the Bureau for help with his finances as he was finding it difficult to make ends meet. A friend recommended he attend the bureau to see if he was entitled to any extra support.

Dan has been a single parent to his two young children since his wife passed away. He lives with mental health challenges, as well as a learning difficulty. Dan is self-employed and some months he finds that there isn't enough money in the business to pay himself a salary. As a result, he has fallen into debt.

The Adviser carried out a benefit check, which found that Dan was entitled to multiple social security payments to boost his income and help support his children. He was also advised that he could apply for a council tax reduction. This resulted in an extra £12,000 per year for the family, and he is receiving ongoing support from a specialist debt adviser to help stabilise his financial situation going forward.

Being new to the social security system, Dan didn't think he qualified for any extra financial support because he was working. The Bureau made him aware of his entitlement, and as a result the family's average monthly income has almost doubled. Dan was 'delighted' at the service he received at the CAB and said that his mental health has improved as a result.

Dan's case demonstrates that being in work is not a guarantee against poverty, especially for single-parent families. Cases like this illustrate the commitment of advisers to tackling the cycle of poverty by securing clients' financial stability for the long term. It also exemplifies the community's trust in the Bureau, as Dan was recommended the service by a friend after receiving support themselves.



## Client gains continued

Other notable client groups	Clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Those with health conditions	6,300	£24,183,341.89	£3,235,305.59	£27,418,647.48
Those with caring responsibilities	3,981	£14,484,510.62	£2,448,601.85	£16,933,112.47
Older people (65+)	2,348	£11,415,775.24	£631,978.84	£12,047,754.08
Unemployed	2,233	£4,327,764.58	£1,031,767.13	£5,359,531.71
Individuals struggling with debt	1,578	£3,666,314.08	£6,362,499.55	£10,028,813.63
Young people (16-24)	611	£1,540,540.40	£99,412.44	£1,639,952.84
<b>Total unique clients falling into at least 1 other notable client group</b>	<b>10,478</b>	<b>£36,939,110.46</b>	<b>£6,685,462.75</b>	<b>£43,624,573.21</b>

The service supported **48,361** clients belonging to other notable groups, with **10,478** clients recording client gains totalling **£43,624,573** (average of **£4,163**). The highest client gains continue to be for individuals with health conditions, who have recorded **£27,418,647** 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	£38,156,687.06
Debt	£7,428,641.75
Tax	£1,079,649.04
Financial and charitable support	£584,011.33
Utilities and communication	£457,130.03
Other	£529,228.79
<b>Total</b>	<b>£48,235,348.00</b>



# Debt advice and outcomes

In this reporting period, MTT Advisers engaged with **8,497** clients about debt and many of these clients were likely advised in additional areas. At least **£57,031,365** of new debt was presented by clients supported with debt advice.

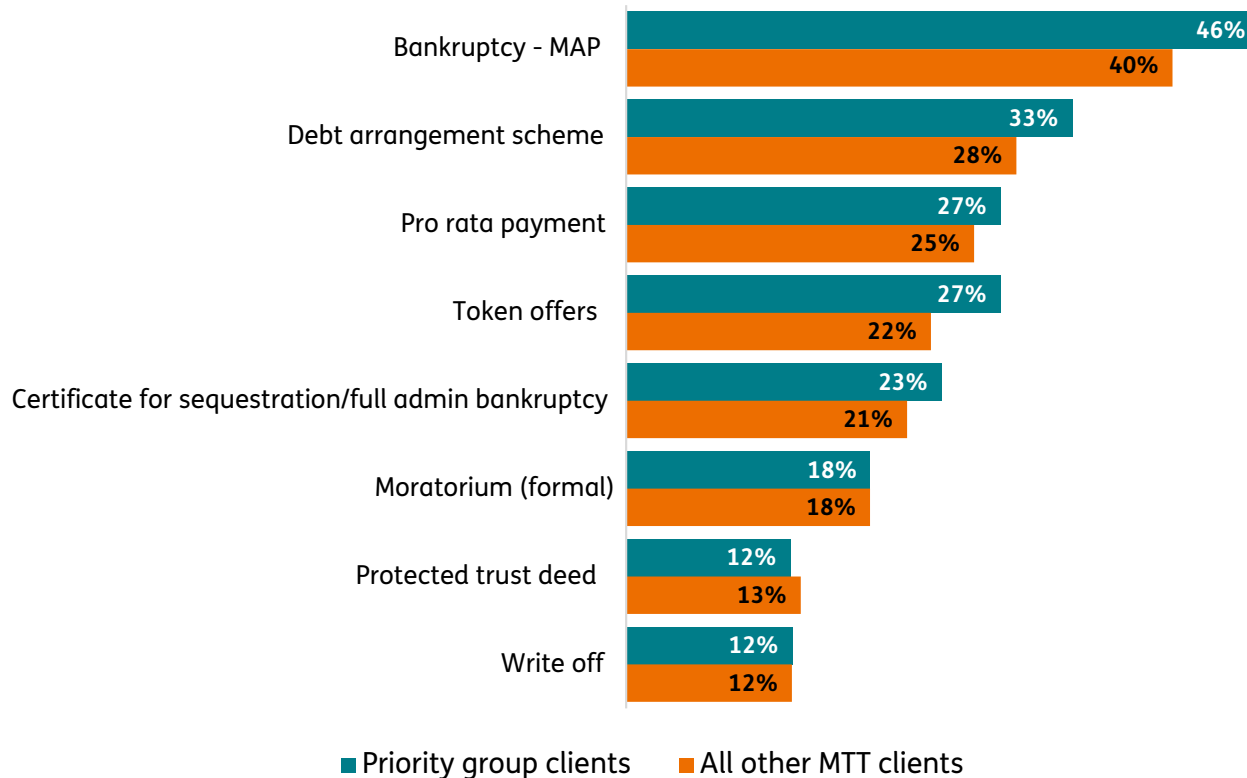
Looking at debt advice related gains only, clients had **£6,932,687** of debt written off and achieved **£495,955** in debt-related client financial gains. This totals **£7,428,642** in total debt-related client gains for **584** clients, resulting in average debt related client gain of **£12,720**.

## 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, 29% 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

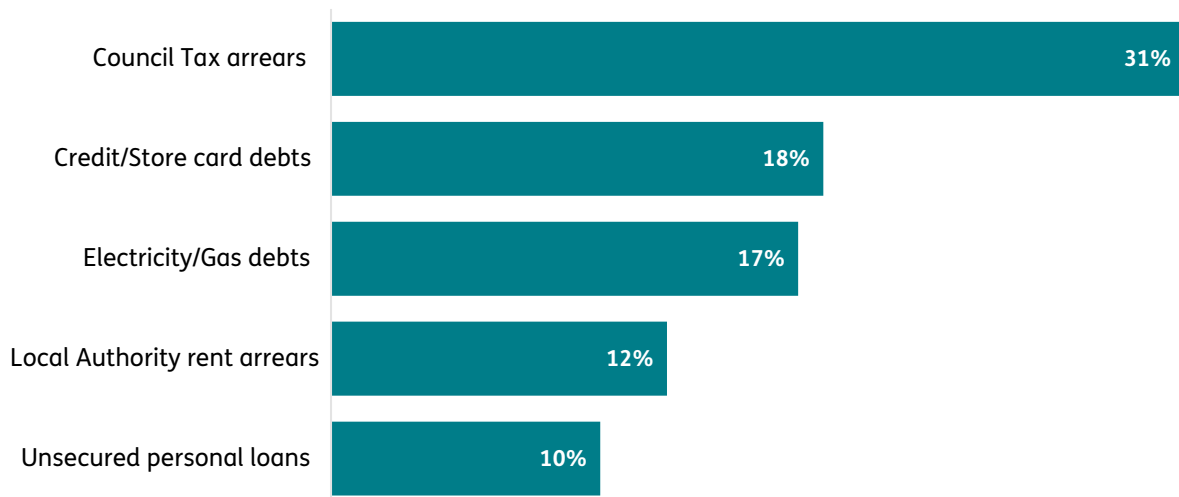
The table below shows the number of recorded clients who have chosen specific statutory debt solutions.

Statutory debt solutions	Number of clients
Bankruptcy – MAP	66
Certificate for sequestration and full admin bankruptcy	35
Debt arrangement scheme	33
Protected trust deed	3
<b>Total</b>	<b>137</b>

## Debt advice

Almost 50,000 pieces of debt advice were provided, with Council Tax arrears continuing to be the most common debt type advised on.

Chart 6: Top 5 debt types advised on, by proportion of all MTT 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.

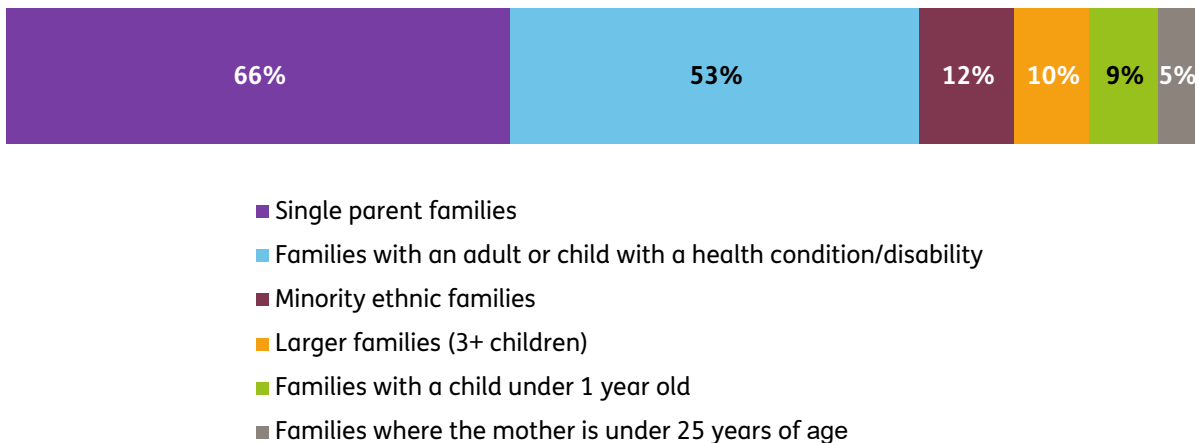
Chart 7: Most common debt-related advice, by proportion of all clients receiving debt advice\*



\*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, 24% 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\*

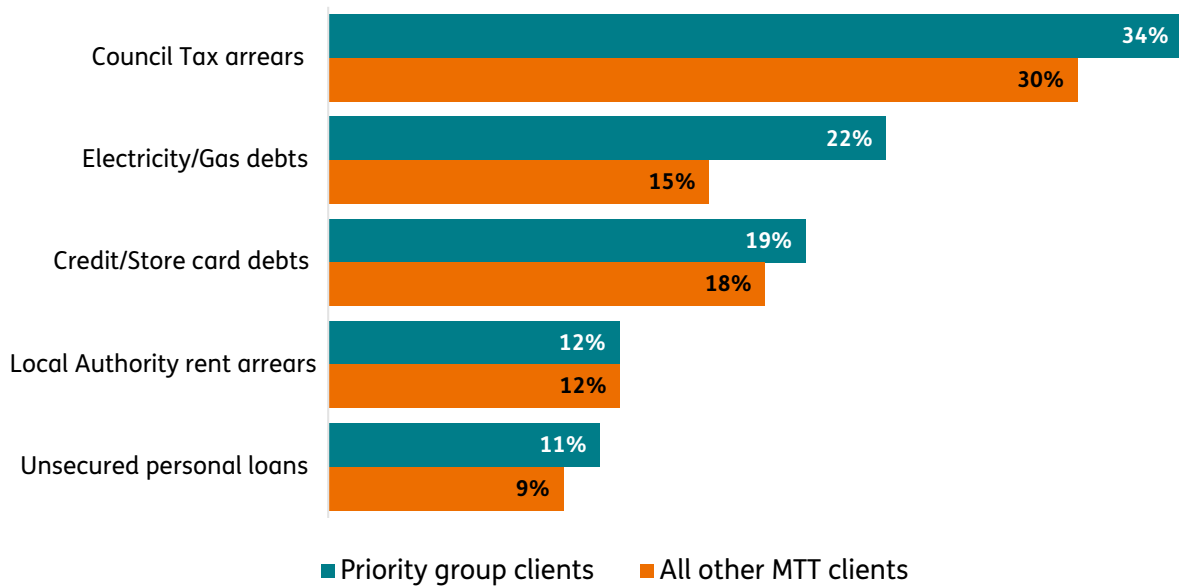


\*Please note the chart will not add up to 100, as clients can belong to more than 1 priority family group.

## 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.



## Debt advice and outcomes continued



### Case Study: Shuî and Yúzé

Shuî and Yúzé were referred to their local Bureau for financial support through a partnership with their building society. They have five children and were worried about the impact that mandatory debt repayments would have on their family's financial stability. English isn't their first language, and they were finding it difficult to work through the debt with the creditor.

The family owed their Local Authority £14,000 in rent payments and had recently received a court order outlining required monthly repayments at a level above what they felt they could afford.

The CAB Adviser completed a financial statement on behalf of the family, which confirmed that they did not have any surplus to repay the Local Authority. Shuî and Yúzé said they would be able to repay the debt once they had sold their business property which was currently up for sale.

The Adviser then contacted the creditor with a moratorium letter and a copy of the financial statement to explain the situation. After some correspondence between the creditor and the Adviser, an agreement was reached which would allow the family to pay back the debt once their property was sold and they had sufficient funds to do so. Shuî and Yúzé were happy with this outcome, and were glad of the extra time to get their finances in order without risking their family's financial security.

This family's case demonstrates the necessity of the CAB service in providing holistic and specialist services to vulnerable families. Because Shuî and Yúzé don't speak English as their first language, it was even more difficult for them to navigate an already stressful situation. Having mechanisms in place to support clients in different languages is invaluable, and in this case helped to protect the family's income and keep them from falling into poverty.

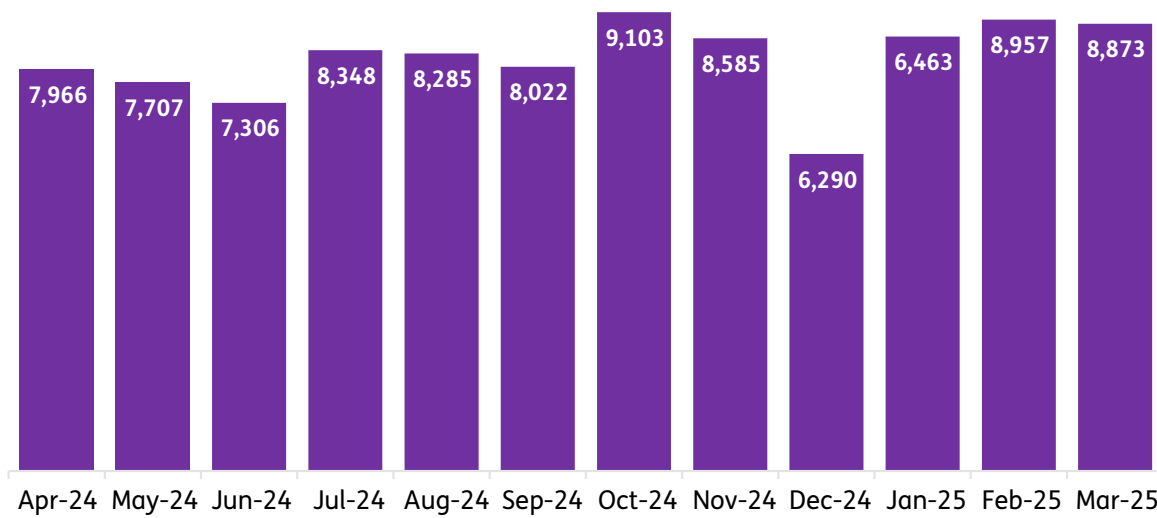


# Clients supported

## Overall number of clients supported

After December and January, the number of clients seen each month in the MTT service has returned to consistent levels of an average of around 8,000 clients per month.

Chart 10: Clients seen each month\*



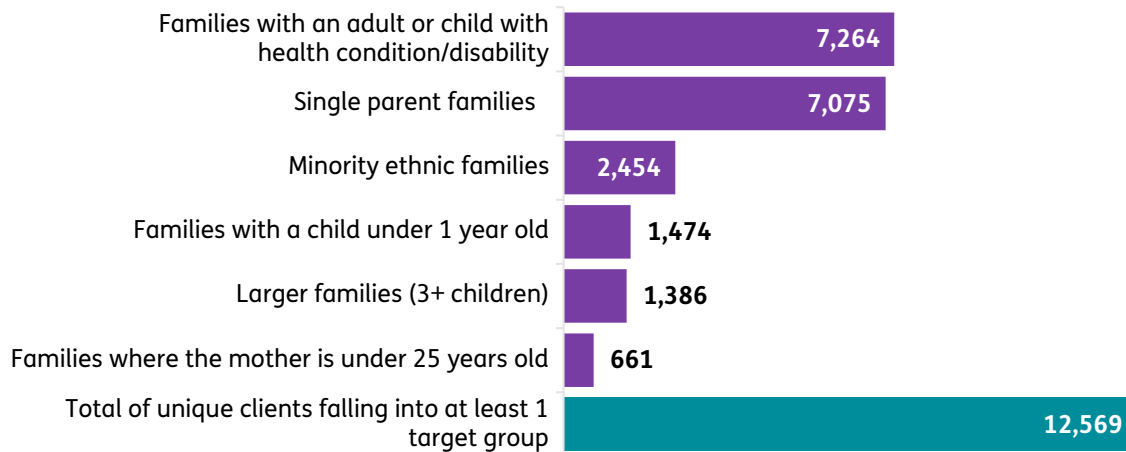
\*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.



## Clients supported continued

### Number of clients supported per notable client group

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

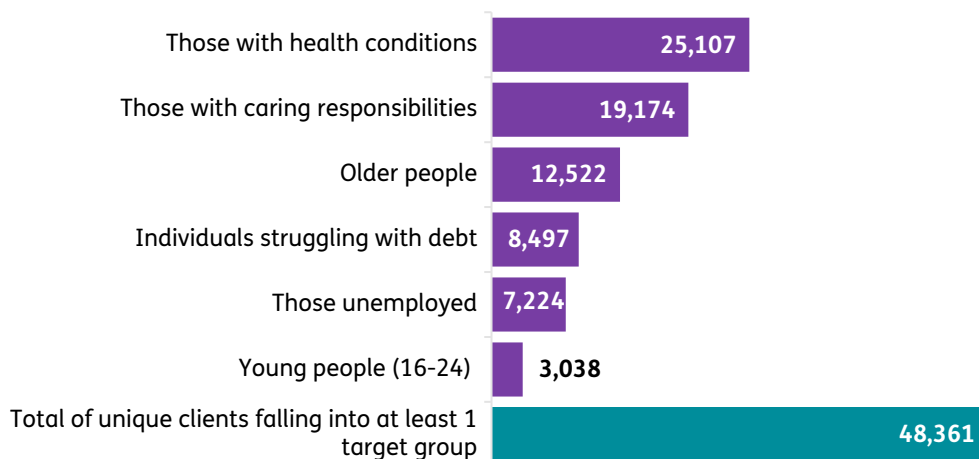


\* As clients can belong to more than one notable group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one category.

**citizens  
advice  
bureau**

## 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 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 **202,930** individual issues, with advice on benefits and debt continuing to be the most common.

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



- Benefits
- Debt
- Other
- Finance and charitable support
- Utilities and communications
- Tax
- Housing
- Legal proceedings



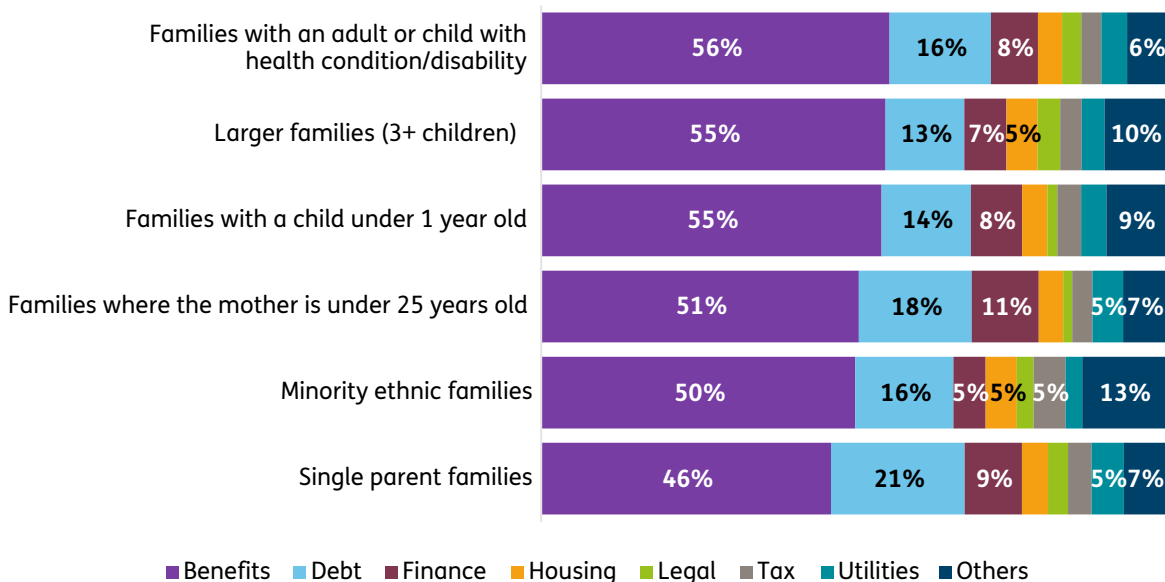
## Holistic advice continued

### 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: Megan

Megan attended her local bureau for help navigating a dispute with her energy supplier. She lives with her partner who works full time and their three young children. Megan is in receipt of social security assistance because she is unable to work due to her severe mental health challenges.

The Adviser assisting Megan identified that the issues faced by the family stretched beyond the energy dispute: they were struggling financially; Megan's health was deteriorating due to the energy debt issues; and her partner was finding it hard to juggle his job with caring for his wife and children.

The Bureau supported the client by:

- > Submitting a complaint to the Ombudsman to address the energy issue. This was upheld and the amount owed was corrected and reduced.
- > Applying for fuel grants to cover ongoing energy usage.
- > Carrying out a benefit check, resulting in a £200 increase to their weekly income.

The case spanned 13 months and more than 40 contacts, requiring ongoing advocacy and support for Megan who was struggling to cope. Claiming full social security entitlement means that Megan and her family are in a more financially secure position going forward, and her mental health has improved since.

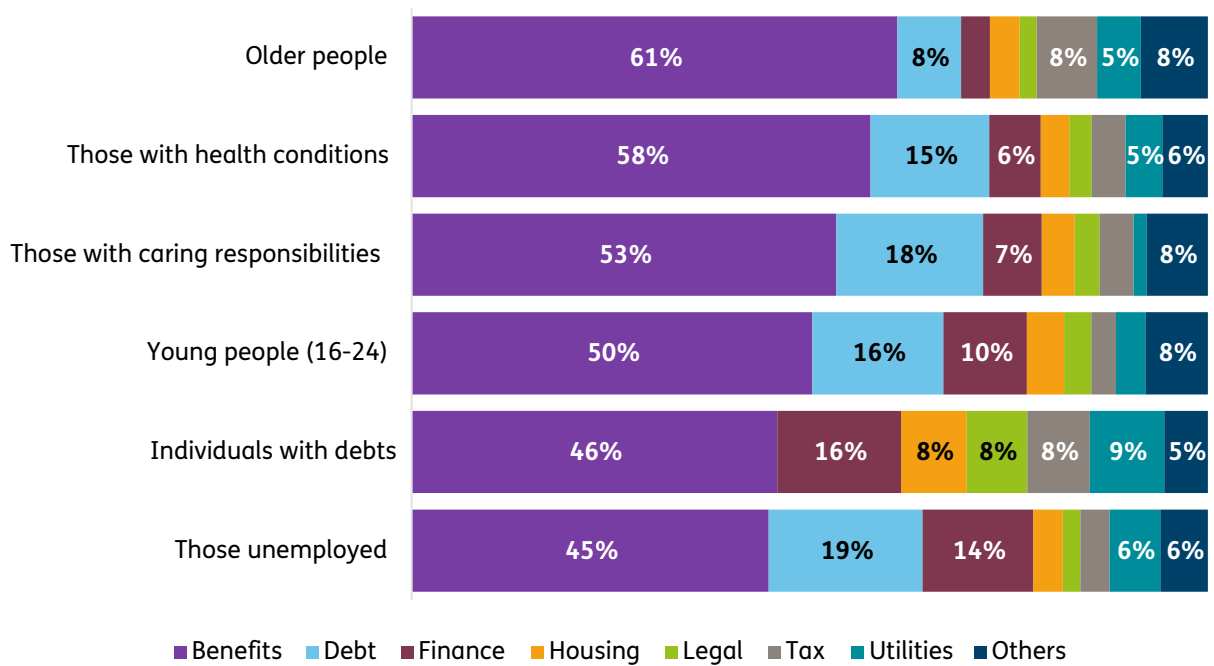
Megan was extremely grateful for the ongoing support and said that she wouldn't have been able to do any of this without the Bureau.

The CAB Adviser's specialist knowledge was invaluable to Megan and her family in this case. They were able to identify issues beyond what was immediately presented and work closely with a struggling client to address them, demonstrating the Bureau's dedication to supporting families in crisis. This case also highlights the impact that energy issues can have on mental and physical health, as well as overall financial security.

## Holistic advice continued

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

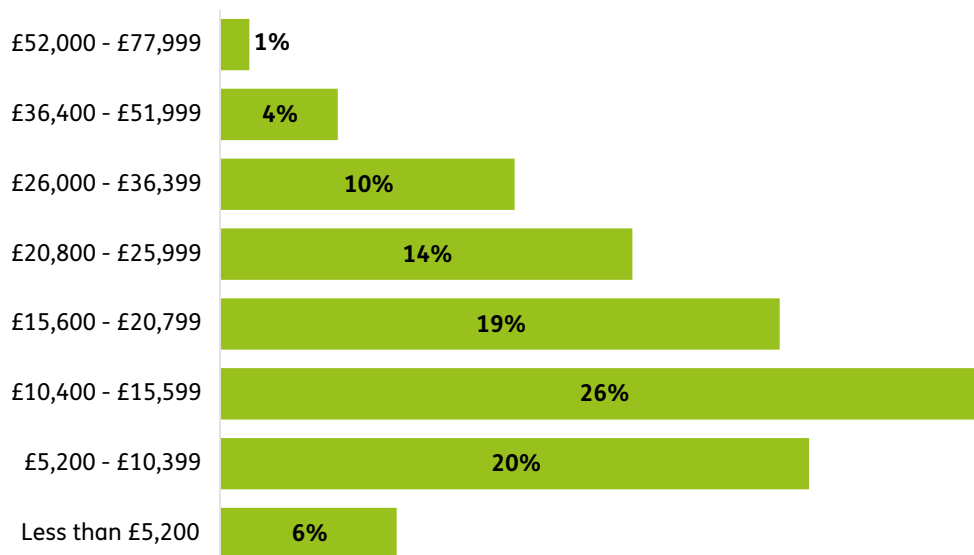
## Holistic advice continued

### 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 income<sup>3</sup> 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



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

# Community based advice delivery

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The MTT service is delivered across Scotland not only in Bureau locations, but also through co-locating and working in partnership with other organisations. Collaborative working allows both the bureaux and their partners to expand reach and improve outcomes for clients by facilitating tailored support and advice in an environment they are comfortable with.

Between October 2024 and March 2025, a third annual survey was conducted to gain a deeper insight into client outcomes from partnership work, receiving 75 partner responses from across Scotland.

## Client outcomes through partnerships

The research highlights the positive outcomes of collaborative working as described by the partners.

**100%** of partner organisations strongly agree or agree with the statement ‘Our partnership with the Citizens Advice Bureau is beneficial to our clients.’

**“I run the local Dial-A-Bus service, and this partnership gives my customers the opportunity to access the advice they need.” – Banffshire Partnership Ltd**

The feedback demonstrates the importance of partnership working for accessibility of advice, particularly for those living in rural communities with limited access to support. This is further exemplified in Jade’s experience detailed in the case study below.

Home-Start Falkirk explained that many clients struggle with the stress and anxiety of going somewhere new for support. Having a bureau drop-in service within Home-Start premises means that clients are **“already in a place they identify as a safe space. Having the CAB Adviser come into their safe environment allows them to comfortably open up and ask the questions they would otherwise not.”**

Feedback showed how important partnership work can be, particularly for vulnerable people:

**“We collectively support some of the most vulnerable citizens in the area, and working with the CAB allows us to better support these people, especially those in crisis.” - Kersiebank Community Project**

Alongside feedback about bureau staff being approachable and the service being invaluable and life changing for many clients, several partners provided feedback about the financial benefits of bureau advice and how their partnership with CAB can result in long-term stability for clients.

One partner shared that the financial gain for their client due to CAB intervention was significant. They further shared the longer-term benefits of support: **“By the bureau supporting individuals to become financially sustainable, i.e. income maximisation, benefit checks and budget plans, our partnership is helping reduce the repeated reliance on food banks.” - TLC Foodbank**

Another partner described the wider benefits of bureau collaboration in supporting early intervention and crisis prevention, as well as the stability that holistic support promotes:

**“The partnership enables early identification and resolution of issues before they escalate into crises. It also results in improved client outcomes by ensuring comprehensive support, promoting financial and emotional well-being and fostering long-term stability.”- Lochalsh & Skye Housing Association**

## Community based advice delivery continued

### Extending reach through partner referrals

The partner research shows that bureaux are collaborating with partners who are actively supporting MTT notable client groups. Of the 75 partner responses, the below tables show the proportion of partners that support each client group.

Priority family groups	Proportion of partners
Single parent families	88%
Families with an adult or a child with a health condition	84%
Families with a child under one year old	84%
Larger families (3+ children)	83%
Families where the mother is under 25 years of age	83%
Minority ethnic families	77%

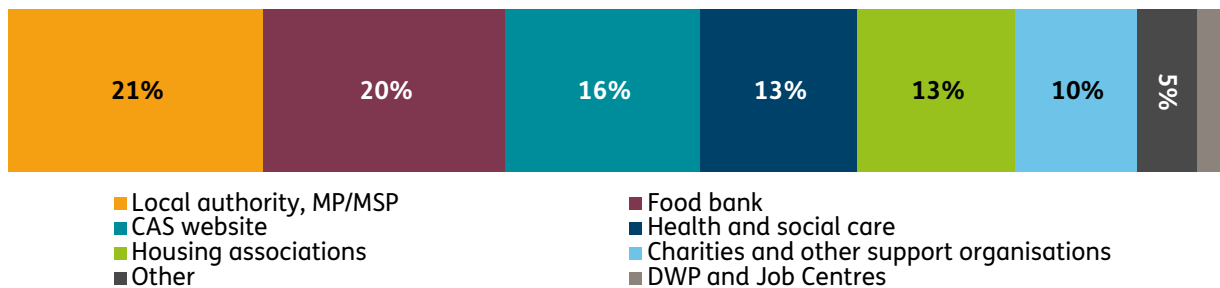
Notable client groups	Proportion of partners
Those with health conditions	91%
Individuals struggling with debt	85%
Those with caring responsibilities	84%
Unemployed	83%
Older people (65+)	79%
Young people (16-24)	76%
Other*	20%

\*Other includes unpaid carers, LGBTQ+ clients and Kinship Carers

## Community based advice delivery continued

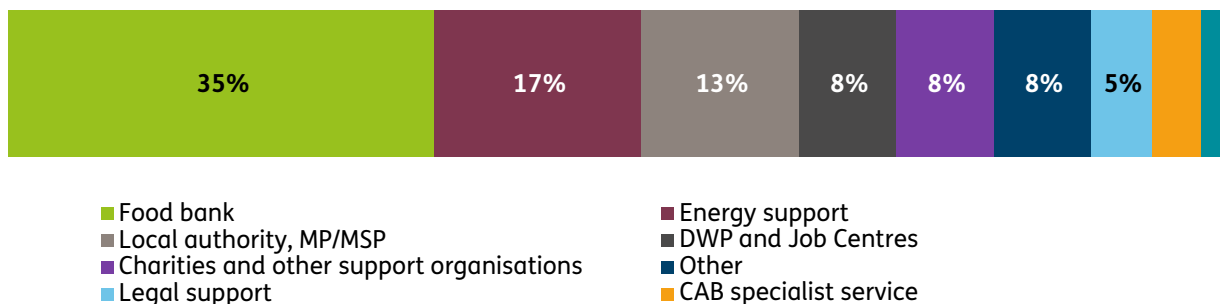
Referrals to the MTT service come through a diverse range of government, social care and community organisations. Top referral partners were Local Authorities, food banks and health and social care services.

Chart 17: Referrals into the Money Talk Team Service



Referrals made by MTT Advisers to other organisations reflect the continued impact of the cost-of-living crisis on our communities. Food banks continue to be the most significant referral partner category, followed by energy support organisations, highlighting the ongoing need for support with daily essentials.

Chart 18: Referrals out of the Money Talk Team Service



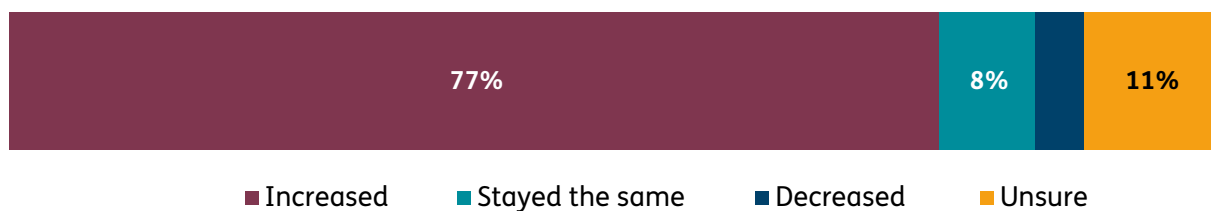
## Community based advice delivery continued

As demand continues to increase and client needs become more complex, we aim to gain an understanding of whether our partners see similar experiences. MTT partners were asked how they think the cost of living crisis and other pressures that people are currently experiencing has impacted waiting times for support and the demand on their services.

Of the 75 responses, 85% stated that demand for their service has increased and 48% that their waiting times have increased. This means that clients needing support beyond the CAB service may experience more difficulty getting their issues resolved elsewhere – which is reflective of our client research findings.

Across the Citizens Advice Network, instances of individuals who are still struggling financially after having received all available support, have been increasing. A majority (77%) of CAB partners have also observed this, as shown in Chart 19 below.

Chart 19: In your organisations experience, how has the number of individuals who continue to struggle, despite receiving support, changed over the last 12 months?



**“There is more despondency. People can’t see any light at the end of the tunnel. They’ve had as much help as possible, but their situation isn’t improving.” – Peebleshire Foodbank**

Several partners reported seeing an increase in the number of clients who are in employment requiring access to their Foodbank. Another partner reported the rise of in-work poverty and the complexity of client cases:

**“There is an increase in working households that can no longer maximise their income or secure any benefits resulting in an increased risk of homelessness. The anxiety clients feel has resulted in an increase in poor mental health causing illnesses which effect their employment and relationships.” – Aberdeenshire Council**

Another partner comments on the cyclical nature of issues clients are facing:

**“We are seeing an increase in the number of repeat users, which would indicate that people are finding it more financially challenging as a whole and more difficult to escape from a reliance on emergency food provision.” - Cupar Foodbank**

## Community based advice delivery continued

Additionally, partners were asked whether their clients' needs and issues have changed over the last year. Of the 75 responses, 71% said yes, 23% no and 7% were unsure.

**“More people are experiencing complete destitution.” – Levenmouth Foodbank**

**“The families that are being referred to us have more complex needs. Families are being referred to us in crisis rather than in an early intervention and prevention mode. Using a person-centred approach, we are able to work closely with our CAB colleagues to provide a warm handover so that our families can access the wider CAB architecture. This 1-1 support is vital for those that are seldom seen by services and are in great need of help.” – Home-Start Stirling**

Although demand, complexity, in-work poverty and crisis situations continue to be seen by partners as well as the bureaux, the feedback highlights the benefits of partnerships and holistic, community-based support.



## Community based advice delivery continued



### Case Study: Jade

Jade is a single mum to four school-age children. She attended her local Bureau because she was struggling with the cost of living.

Jade is separated from her partner who struggles with his mental health and does not regularly support the family financially. She works part-time, and her income from employment is supplemented by Universal Credit and Scottish Child Payment.

Jade lives rurally and childcare is not available to her, so she fits her employment around her children's school hours. She was asked by her work coach to look for more work, but Jade felt she couldn't take on any extra hours due to her caring responsibilities.

The Adviser contacted the work coach and requested a review of Jade's work commitments, which Jade didn't know was an option. As Jade was already in receipt of all the social security support she was eligible for, the Adviser referred her to local support options for food and fuel vouchers. They also arranged for the family to receive regular food parcels from a local charity and worked to reduce her outgoings. Together they discussed options for setting up child maintenance payments with the children's father.

As a result, Jade's work commitments have reduced and she is being supported with essentials for her family. Jade thanked the Bureau for their ongoing support and went on to recommend the service to family and friends.

This case study highlights the importance of local advice provision, and the unique position of rural Bureaux in using local partnerships to support families with the essentials they need. It also demonstrates the growing trend of in-work poverty and those who have exhausted all other means having to turn to emergency support in order to feed their families. Jade's case shows the importance of understanding local and personal circumstances when helping people into work.

## Community based advice delivery continued

### Volunteer community impact

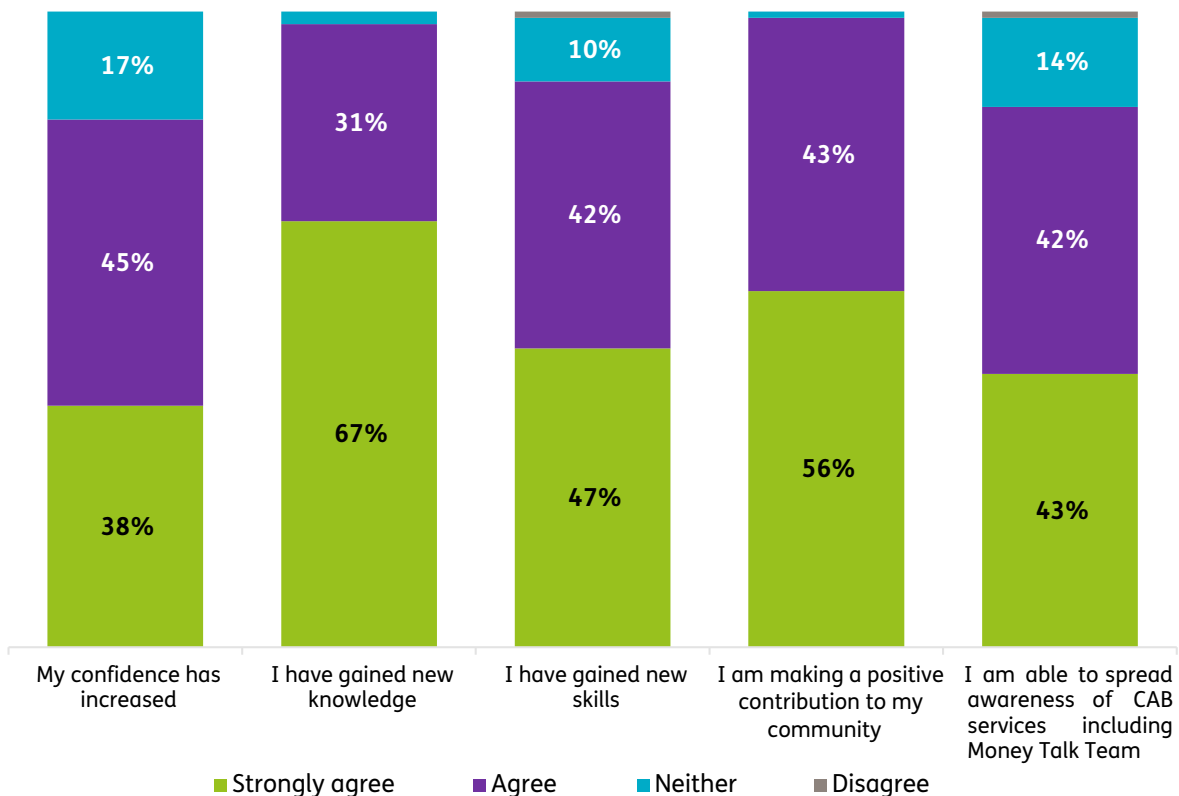
Volunteers are an important part of the service, contributing expertise, experience and commitment to those in need of advice.

To demonstrate the MTT service's value in empowering volunteers to contribute positively to their communities, a third annual volunteer survey has been conducted. We received responses from 103 volunteers across the Network.

Almost all volunteers who completed the survey reported that they have gained new knowledge (98%), new skills (89%) and increased confidence (83%).

**“I love volunteering. It gives me focus whilst helping others in need of support. I owed the CAB a debt from a long time ago. I never forgot what help I had in the past that changed the direction of my life in the best way. I decided it was time to pay it forward.”**

Chart 20: Volunteer and stronger communities impact



## Community based advice delivery continued

Volunteers also feel they are contributing positively to their communities (99%) and are able to spread awareness of the service (85%).

**“Volunteering provides a new perspective from the experiences I had in my professional life. My understanding of social policy and the impact this has on the lives of clients has grown, and I feel more able to understand and provide support.”**

Of the 103 responses, 80% of volunteers stated that the demand on the bureau has increased in the last year and feel the increased demand has affected their workload. The responses below show volunteer perspective on the impact of the severity of client circumstances as the cost of living crisis continues in the face of limited support:

**“Clients are more desperate. When they need help, they need it urgently, and it feels like there are less options for them. We don’t get the easy questions anymore.”**

**“The demand on the service has increased with things going online i.e blue badge applications. Many of our clients are not computer literate and do not cope well with telephone or online options for reaching help. The need for face to face advice is clearly important as most organisations do not offer this option.”**

The responses show that many volunteers bring existing skills from previous careers and are volunteering in their retirement. For others, the experience within the CAB has supported their move towards employment:

**“Volunteering with the bureau has been one of my best decisions towards enhancing my employability skills. The support from the bureau staff and trainings provided make me feel confident doing my job.”**

**“My experience at the bureau has improved my communication skills, and my confidence in communicating with people from diverse age groups and backgrounds. It has increased my knowledge of the welfare system and has increased my exposure and engagement with my community.”**



## Community based advice delivery continued

This year, volunteers were also asked why they decided to volunteer at a CAB rather than another volunteering opportunity.

Helping people/making a difference	92
Interesting role	72
Opportunity to learn new skills	50
Social aspect/meeting people	44
Accessibility/flexibility of role	24
Motivated by an experience as a client or supporting a client	17
Other	16

\*Respondents could select more than one option.

Other includes:

- > “Helping to uplift my local community”
- > “Gives me a reason to get up in the morning”
- > “Unable to be in paid work due to health reasons and this allows me to do my bit to society and make a difference”
- > “Helps keep me active both physically and especially mentally after having retired”

Another respondent explains that they became a volunteer because they had been previously supported by the CAB, which demonstrates the long-lasting impact that volunteer and bureau support can have on people’s lives:

**“I became a volunteer to pay back my experience from 20 years ago when CAB helped me. It has been the most rewarding experience, with the best team... when there is something that a client presents with, that is complicated, I can discuss the best plan for the client with the team. I am never on my own.”**

Citizens Advice Scotland continues to focus on supporting volunteers to help mitigate the pressures of the service they provide and enhance their experience volunteering at a CAB. The ongoing Volunteer Strategy supports volunteer development, through working groups, workshops, and campaigns. This year, the Volunteer Development Team are working to widen access to volunteering and increase participation across the Network, focusing on recruitment, retention and creating a welcoming environment for volunteers.

# Omni-Channel service

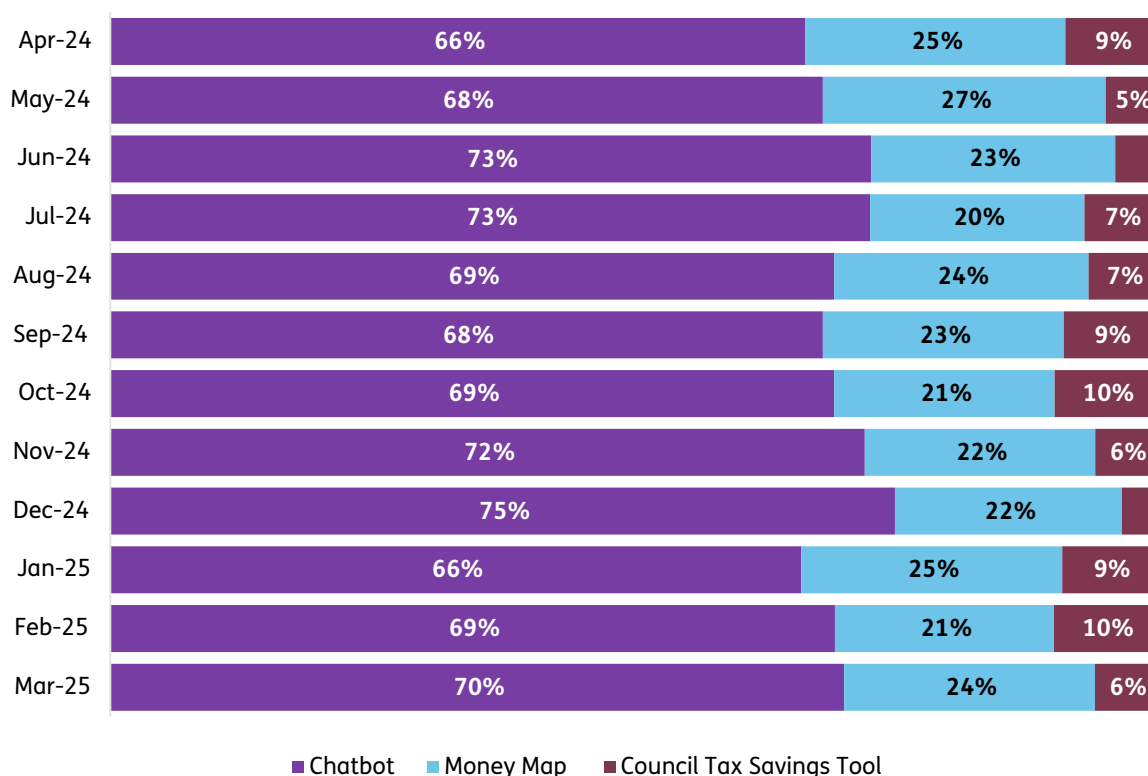
## Money Talk Team website

The MTT website recorded **13,557** 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 **3,472** client interactions with the self-help tools.

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



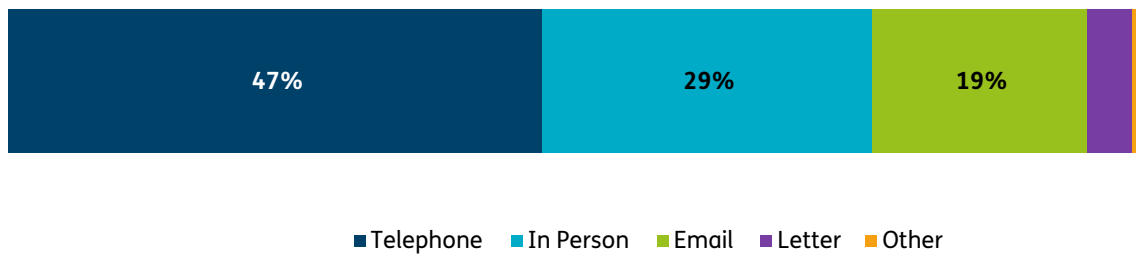
The MTT website has seen a total of **2,417** interactions with the Chatbot, averaging at **46** interactions per week. The Chatbot connected clients to MTT Advisers **443** times (18% of all interactions). Consistent client use of the Chatbot shows that it is useful for those who are able to use online 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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