



# Money Talk Team Q1 Report:

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1 April 2025 – 30 June 2025

# Contents

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<b>Service objectives</b>	<b>3</b>
<b>Executive summary</b>	<b>4</b>
<b>Client outcomes</b>	<b>5</b>
Client satisfaction	5
Client impact	7
<b>Client gains</b>	<b>11</b>
Key client group gains	11
Client gain per advice area	14
<b>Debt advice and outcomes</b>	<b>15</b>
Statutory debt solutions	15
Debt advice	16
<b>Clients supported</b>	<b>21</b>
Overall number of clients supported	21
Number of clients supported per key client group	21
<b>Holistic advice</b>	<b>23</b>
Advice issues for the overall service	23
Advice issues per notable client group	24
Household income	26
<b>Community based advice delivery</b>	<b>27</b>
<b>Omni-Channel service</b>	<b>29</b>
Money Talk Team website	29
Client contact channels	30

# Service objectives

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This report covers the period 1st April 2025 to 30th June 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 key client groups. These are:

## Priority Family Groups



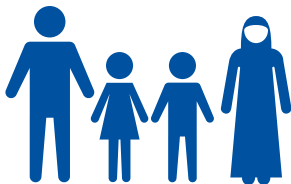
Single parent families



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 key 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



**20,742**  
clients  
supported



**4,157** priority  
family group  
clients supported



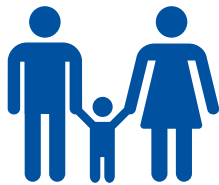
Client gains over  
**£13.4 million**  
reached (average  
**£3,434** per client)



Gains of over  
**£3.4 million** for  
priority family clients



**2,727** clients  
struggling with  
debt supported,  
achieving client  
gains of over  
**£3.1 million**



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



Of priority family  
group clients  
advised about debt,  
**63%** were single  
parent families



Of priority family group  
clients advised about  
debt **52%** were families  
with an adult or a child  
with a health condition  
or disability

The MTT service supports the most financially disadvantaged households: **70%** live on less than £20,799 and **84%** on less than £26,000 a year

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



**89%** of clients are  
satisfied or very  
satisfied with the  
service



**71%** of clients  
surveyed reported  
improvements to  
their peace of mind



**72%** reported  
feeling more able  
to find support  
with finances in  
the future



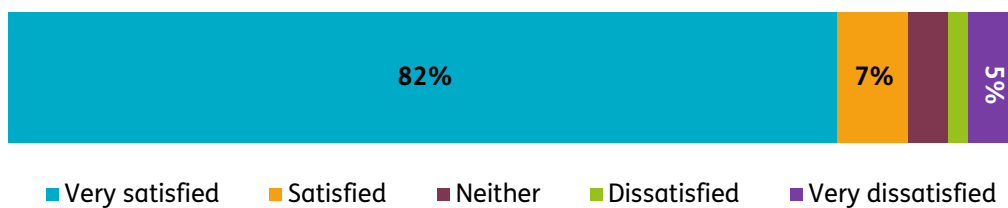
**60%**  
reported  
improvements  
to their mental  
health

# Client outcomes

## Client satisfaction

During the period April 2025 – June 2025, of the 150 MTT clients who completed the survey, **89%** reported being satisfied with the service.

Chart 1: Client satisfaction with MTP service



“Where do I start? I thought it was the end of my world - I am going to lose everything. Within 5 minutes, this lovely lady told me what to do and sorted me my appointment. I can’t believe how good they are.”

“I would consider myself to be a fairly intelligent person, but I found it very difficult to figure out where to start with the various benefits applications, which the CAB helped me immensely with. I can only assume that it must be so difficult for some people. The CAB is clearly a lifeline.”

Due to 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.

The complexity of issues and support needed by clients is reflected in the client-reported advice progress. Just over one-third (34%) of respondents report that their issue is still ongoing with the bureau, including waiting on benefits or having debt payments managed.

“My case is ongoing due to complex financial matters that are now being dealt with by another organisation, but I did receive amazing support with regards to my Adult Disability Payment. The staff in the bureau are very kind, helpful and knowledgeable.”



## Client outcomes continued

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, 32% reported improvements in their financial situation. The number of clients who reported improvements in their financial situation after reporting that their issue had been fully resolved is 14% lower than in our year 3 quarter 1 report. This suggests that the financial support available to clients is increasingly not enough to improve their finances long-term.

**"I needed help with my application for Attendance Allowance. The form was filled out by the bureau Adviser and the application was submitted. The allowance was granted within 2 weeks. The financial help has improved my general wellbeing by reducing the stress of just getting by."**

Due to ineligibility for benefits, being referred to other organisations for support, or other factors outside of CAB control, several clients (10%) stated their issue had not been resolved.

Of the 34% of clients whose issues are still ongoing with the CAB, 80% reported that they are very satisfied or satisfied with the service.

**"Me and my family are waiting on the outcome of our claim. The Adviser was exceptional. The advice gave us hope."**



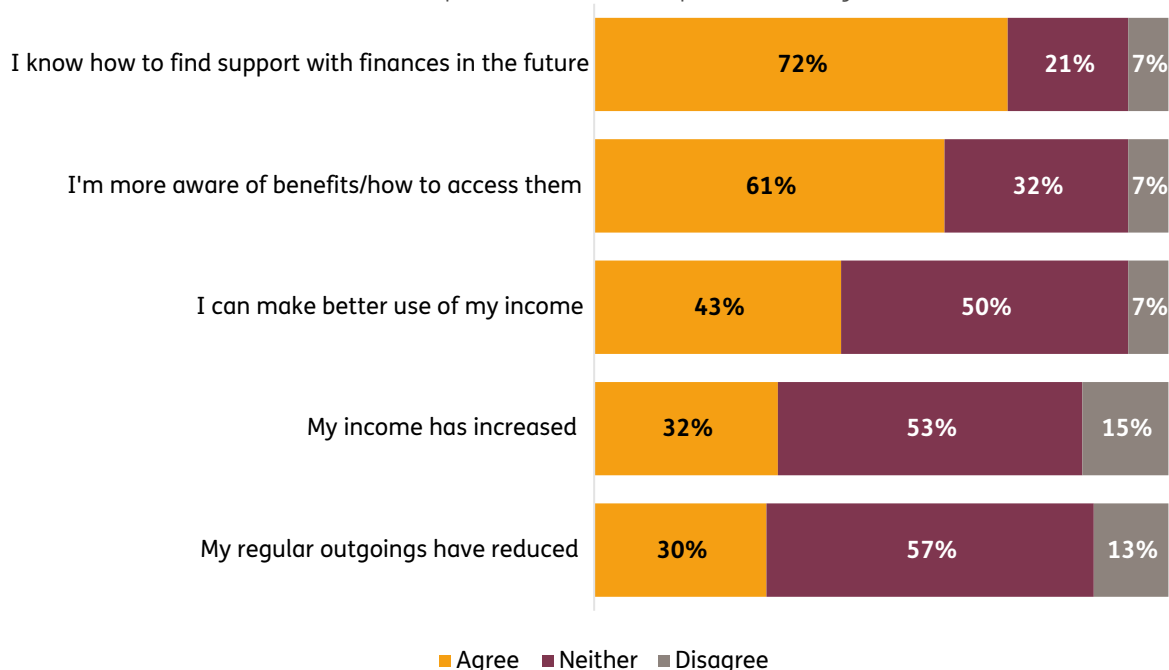
## Client outcomes continued

### Client impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 100 of 150 clients agreed to this<sup>1</sup>.

Over two thirds of clients (72%) knew how to find support with their finances in the future, as well as over half (61%) 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, over half the clients who answered the question neither agree nor disagree that their regular costs have reduced, or their income has increased.

Notably, compared to the same quarter last year, there has been a 13% increase in individuals who neither agree nor disagree that they are able to make better use of their income and 15% of those who feel the same about their income increasing. This highlights the ongoing demand and pressure on the bureaux, as well as the extended wait times clients face when awaiting responses to their benefit applications.

When asked what difference the bureau support has made to their financial situation, of those that felt the question was relevant, 38% felt it had improved and 50% had no change. Similarly, when asked about their confidence in managing their finances, 50% felt this had improved, 38% had no change and only eight 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 shows the serious financial difficulties many renters face. Ben's story highlights the positive impact and added value a bureau can provide through its holistic approach to advice giving. The consistent return of some clients year after year underscores the vital role that the bureau plays in offering ongoing, life-changing support, as well as the continued demand for help.

<sup>1</sup> All discussion in this section relates to these 100 clients unless otherwise stated.



### Ben's experience

**“My life came crashing down at one point and if it wasn't for Citizens Advice, I [pause], I don't even want to say what would've happened.”**

Ben has been a repeat client at his local Citizens Advice Bureau for the past five years, receiving a wide range of holistic support. He is unable to work due to a disability. His most recent visit was for help challenging a significant rent increase from his landlord. Living in one of the most deprived areas of Scotland (SIMD 1), Ben was facing a proposed rent rise of over £200 per month—an amount he simply couldn't afford.

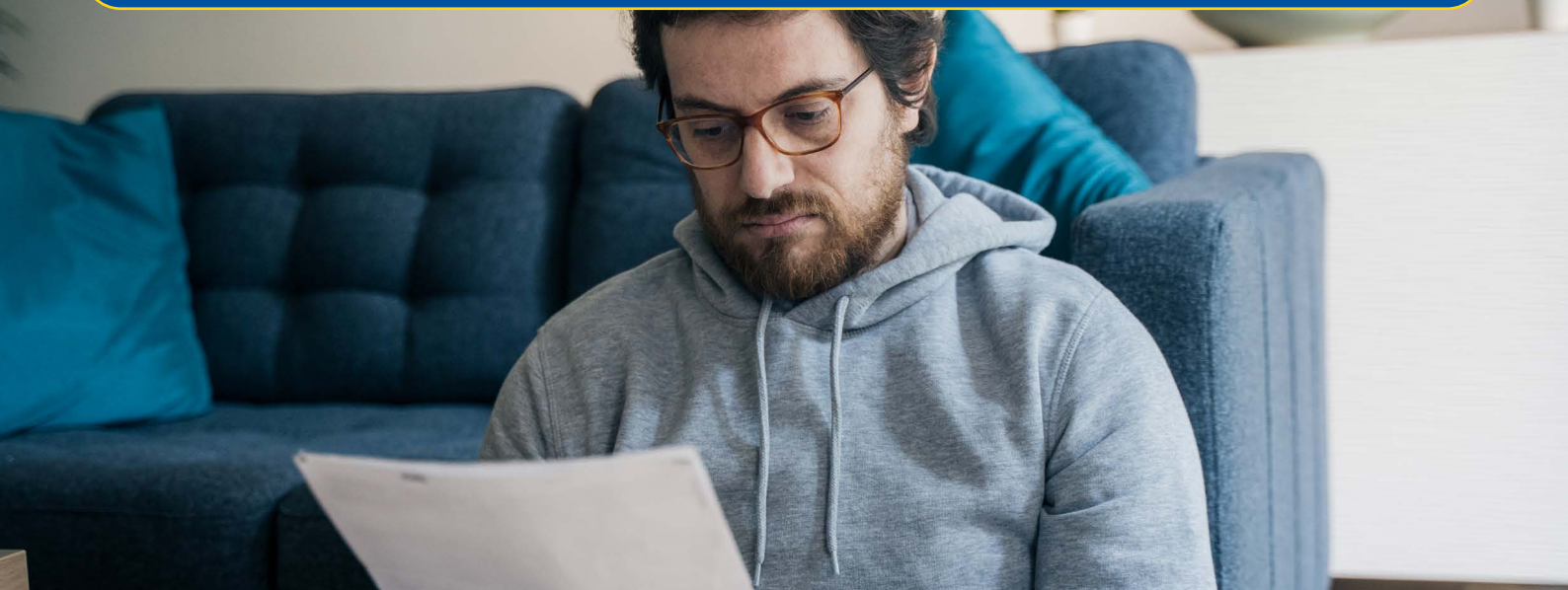
The bureau advised Ben to contact Rent Service Scotland, and following the referral, his rent remained unchanged. This meant Ben could continue living in his home. Previously, the bureau had also supported Ben in applying for Housing Benefit, and he now receives nearly £600 per month towards his rent which covers half.

Ben said, **“They never let you down, they're there for you all through it. They check up on you, ask if there is anything else they can help with, and it's like this every time you go.”**

In his interview, Ben spoke about the challenges he has faced in recent years, particularly around his finances. After a relationship breakdown during COVID, he was left living alone with thousands of pounds in electricity debt and had to file for bankruptcy. He was also in receipt of Child Tax Credits to help support his children. The bureau supported him through the entire process. He is now on a repayment plan he can manage.

Since 2020, Ben has received over £20,000 in benefit-related gains, made possible by the support and early intervention from Money Talk Advisers. His story highlights the value of the CAB's holistic approach, and how long-term, consistent support can be vital for many clients.

**“The bureau has got me out of so much debt and kept me out of poverty so many times. I really would be lost without them. Every Adviser I have had has looked after me better than family. The bureau might not know how many people's lives are saved... Angels never do.”**



## 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:

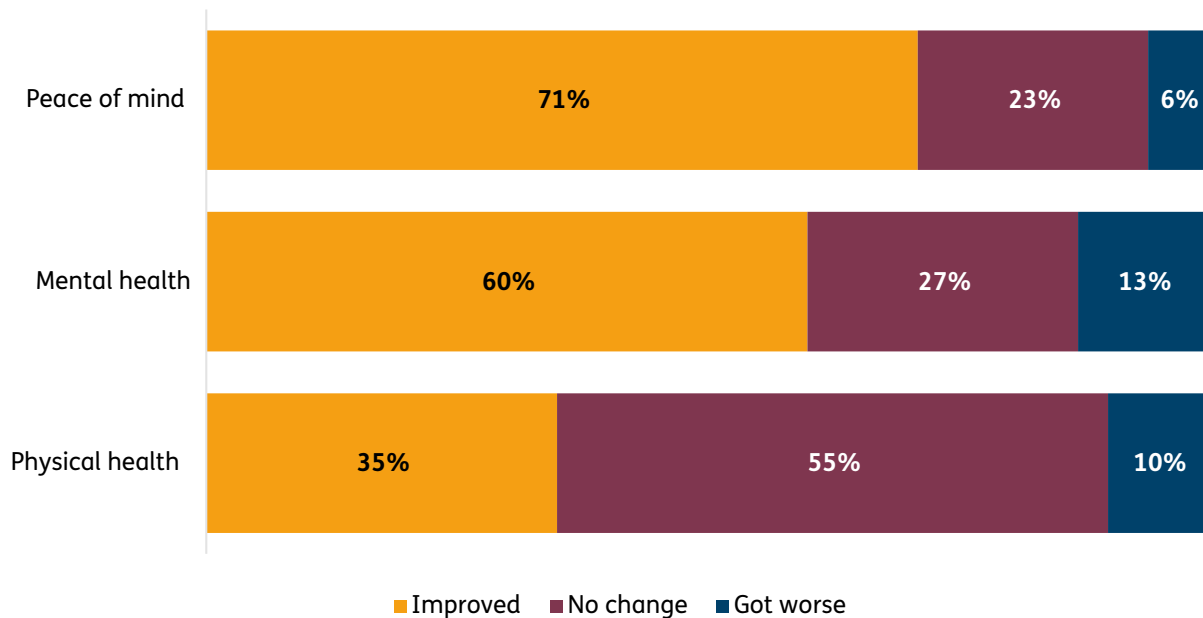
I am waiting on the results of my benefit application	44%
Other*	26%
I am not eligible for any additional sources of income or benefits	18%
I am still being helped to deal with my debt	12%

\* Includes reasons such as awaiting first benefit payment following successful application or waiting on updated increased payment allowance

Of those who felt it was relevant to them, 71% reported that their peace of mind had improved and 60% reported a mental health improvement.

**“Having someone to talk to about the issues really helped, even though they couldn’t do anything more than I could do. It was easier than doing it all on your own.”**

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:

- > 46% said this was because they are waiting on the results of their benefit application
- > 33% chose Other, and the reasoning includes waiting to hear from their Local Authority, requiring specialist support and still completing benefit application forms
- > 21% stated this was because they are not eligible for any further sources of income, benefits or support

The case study below illustrates how quickly a family's circumstances can change due to ill health, leading to a reliance on social security income. Thanks to the support of the CAB, Marianne and her family were guided with care and dignity through one of the most difficult periods of their lives.



### Marianne's experience

Marianne, a mother and full-time carer for her husband who lives with a disability, had to stop working after being diagnosed with a serious health condition. The Scottish Index of Multiple Deprivation shows that the family live in one of the most deprived areas in Scotland (SIMD 2). Marianne's situation worsened when she was hospitalised for six months, forcing her husband—who had been working part-time—to give up his job in order to care for the family. With both of them unable to work, Marianne became increasingly anxious about their financial stability and how they would manage to afford basic essentials.

A friend, aware of her situation, recommended the bureau service and accompanied Marianne to her first appointment. At the bureau, Marianne received vital support. Advisers helped her understand what social security entitlements were available and assisted her in applying for several benefits, including Carer's Allowance, Adult Disability Payment, Council Tax Reduction, and Employment and Support Allowance.

Thanks to this holistic support, Marianne and her family secured over £8,000 in benefit-related income.

Marianne shared: **"The Adviser was excellent and guided me on every visit without judging me. The financial support really eased my stress levels as I had no other means of income whilst off work with my illness. I couldn't have done this without [the Adviser], I couldn't have done any of it without the bureau."**

During her interview call, Marianne expressed deep gratitude to the bureau and the staff for their support during such a challenging time. Once she was discharged from hospital, she returned in person to thank the Advisers and acknowledge the lifechanging impact their help had made.

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

**"I feel supported but not judged. I feel listened to and understood... The bureau instilled faith that there are helpful people in the world if you just share your thoughts and issues."**

**"Due to issues with my social security payments, I was made to choose between paying bills and eating. The support I got from CAB kept me afloat and my head above water."**

# Client gains

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Of the **20,742** clients supported by the Money Talk Team, **3,930** clients have recorded client gains totalling **£13,495,715** resulting in an average client gain of **£3,434**.<sup>2</sup>

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## Key client group gains

Of the **16,290** clients across both key client groups supported by MTT, **3,428** clients have recorded client gains, totalling **£12,079,018**. This results in an average client gain of **£3,524** per key group client.

Of the **4,157** priority family group clients supported by MTT in the same period, **897** clients have recorded client gains, totalling **£3,446,318** (average of **£3,842**).

Priority family groups	Number of clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Single parent families	551	£1,044,090.69	£1,010,259.28	£2,054,349.97
Families with an adult or a child with a health condition	546	£1,451,483.75	£981,589.50	£2,433,073.25
Minority ethnic families	177	£632,270.75	£688,184.71	£1,320,455.46
Families with a child under one year old	98	£274,921.40	£53,213.90	£328,135.30
Larger families (3+ children)	98	£378,426.14	£0.00	£378,426.14
Families where the mother is under 25 years of age	44	£75,659.44	£7,003.00	£82,662.44
<b>Total unique clients falling into at least 1 priority family group</b>	<b>897</b>	<b>£2,226,909.90</b>	<b>£1,219,408.15</b>	<b>£3,446,318.05</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

Other key client groups	Clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Those with health conditions	2,099	£5,980,472.01	£1,196,323.53	£7,176,795.54
Those with caring responsibilities	1,272	£3,368,421.02	£1,390,935.18	£4,759,356.20
Unemployed	706	£2,660,155.53	£187,083.27	£2,847,238.80
Older people (65+)	757	£927,699.93	£419,738.42	£1,347,438.35
Individuals struggling with debt	456	£784,471.39	£2,705,503.28	£3,489,974.67
Young people (16-24)	188	£440,585.62	£45,594.18	£486,179.80
<b>Total unique clients falling into at least 1 other key client group</b>	<b>3,410</b>	<b>£9,029,447.39</b>	<b>£3,025,734.03</b>	<b>£12,055,181.42</b>

The service supported **16,144** clients belonging to other key groups, with **3,410** clients recording client gains totalling **£12,055,181** (average of **£3,535**). The highest client gains continue to be for individuals with health conditions, who have recorded **£7,176,796** 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



### Keshav's experience

Keshav was referred to his local bureau by his Union. He was recently made redundant after working for the same employer for the last 17 years. He has limited savings and wanted to know if his family could get any support while he looked for another job.

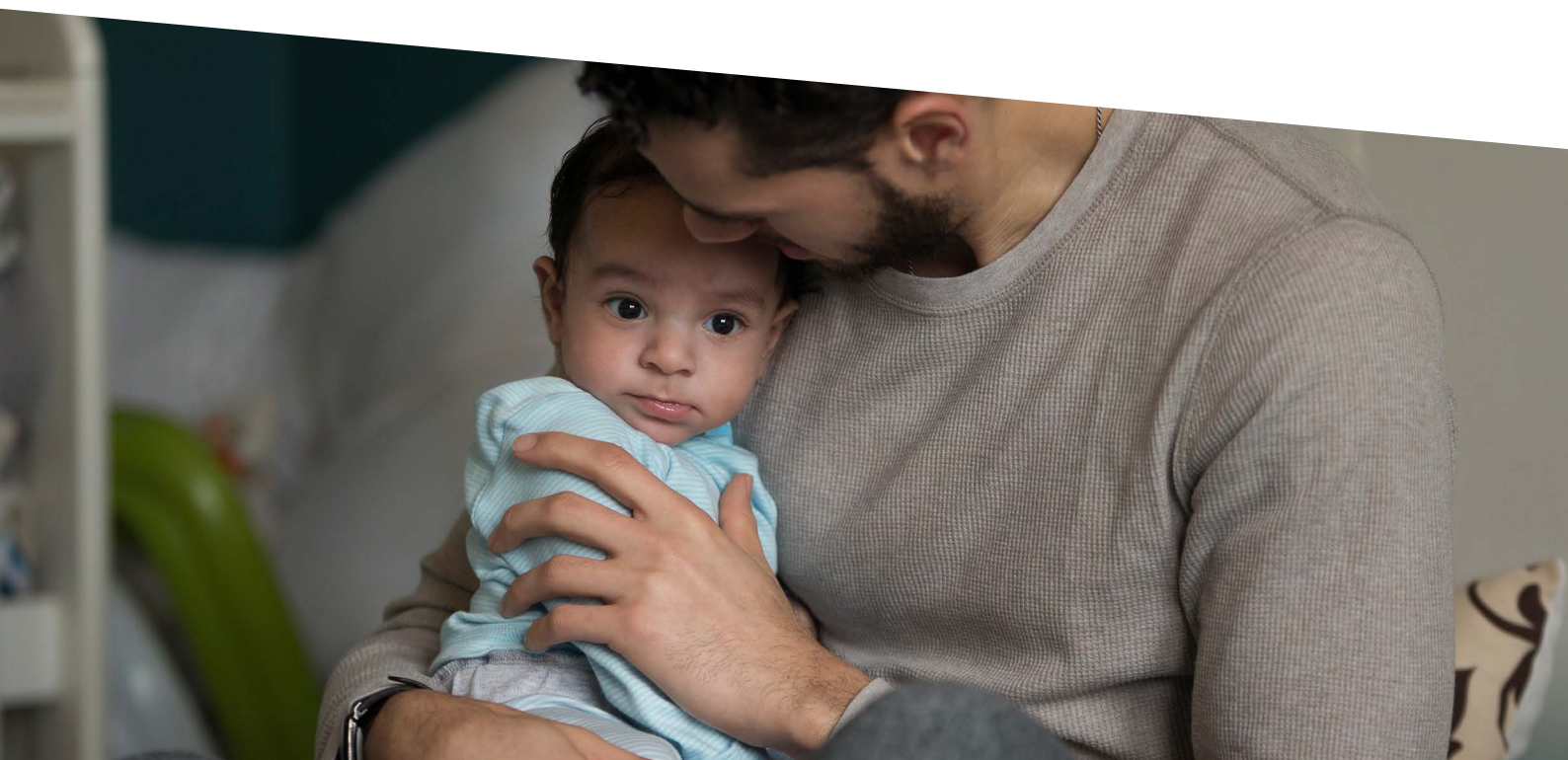
The Adviser took the time needed to understand Keshav's situation and explain what options were available to him. They:

- > Looked at Keshav's redundancy payment to ensure it was correct
- > Carried out a benefit check
- > Advised that his child met the criteria for Child Disability Payment

Because he was new to the social security system, the Adviser helped Keshav complete the forms for the relevant welfare support, which included help with housing costs. He is still awaiting confirmation of what he will receive, however the financial gain will cover the family's costs during this period of uncertainty.

He had not previously been aware that his family might qualify for Child Disability Payment, meaning they will be better off even when Keshav returns to work. Thanking the bureau, Keshav said he felt more confident managing benefit matters in the future.

When made redundant, Keshav found himself in a situation he couldn't have predicted, and the CAB was there to help make sure the family didn't find themselves in poverty. Providing holistic support, the Adviser helped Keshav navigate a system he wasn't familiar with, addressing both the immediate situation, and improving the family's finances for the long term.



## Client gains continued

### Client gain per advice area

92% 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	£9,303,081.51
Debt	£3,175,214.99
Tax	£317,218.71
Financial and charitable support	£126,693.96
Utilities and communication	£260,987.14
Other	£312,518.82
<b>Total</b>	<b>£13,495,715.12</b>



# Debt advice and outcomes

In this reporting period, MTT Advisers engaged with **2,727** clients about debt and many of these clients were likely advised in additional areas. At least **£15,148,473** of new debt was presented by clients supported with debt advice.

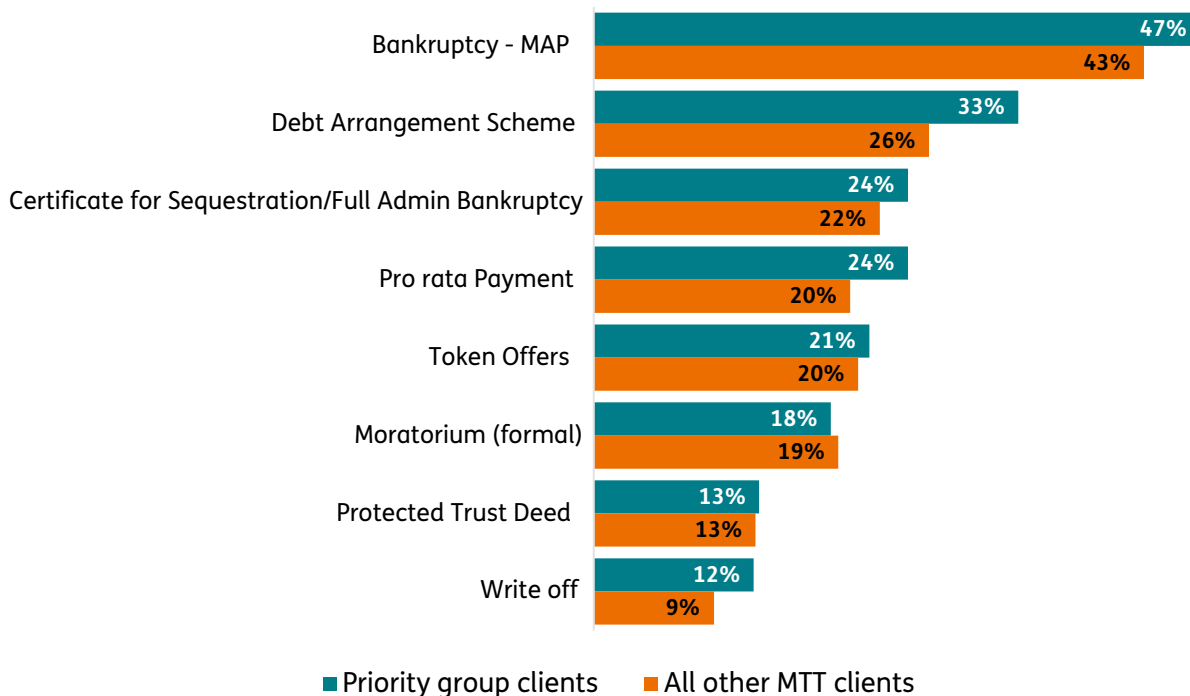
Looking at debt advice related gains only, clients had **£2,971,405** of debt written off and achieved **£203,810** in debt-related client financial gains. This totals **£3,175,215** in total debt-related client gains for **216** clients, resulting in average debt related client gain of **£14,700**.

## 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, 33% 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

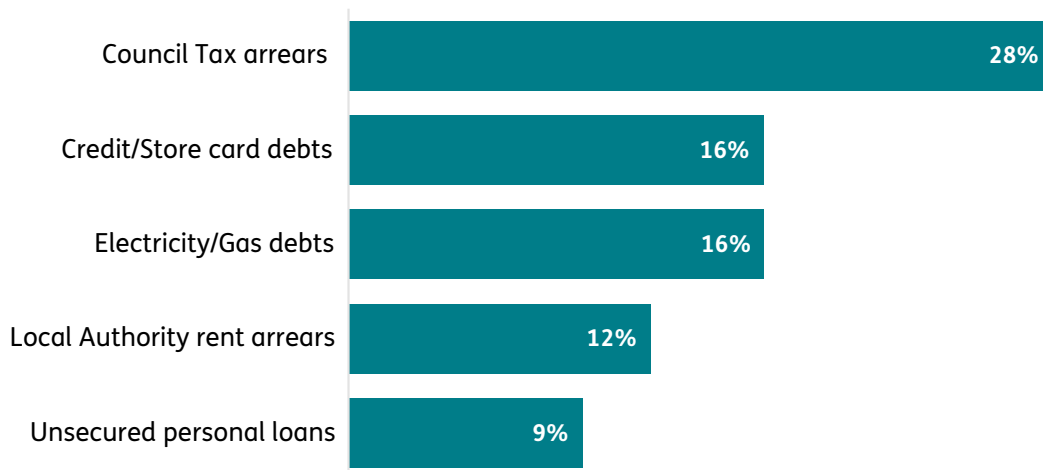
The table below shows the number of recorded clients who have chosen specific statutory debt solutions.

Statutory debt solutions	Number of clients
Bankruptcy – MAP	30
Certificate for Sequestration and Full Admin Bankruptcy	13
Debt Arrangement Scheme	12
Protected Trust Deed	0
<b>Total</b>	<b>55</b>

## Debt advice

Almost 13,200 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 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 half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 27% were priority family group clients, consistent with previous reporting periods.

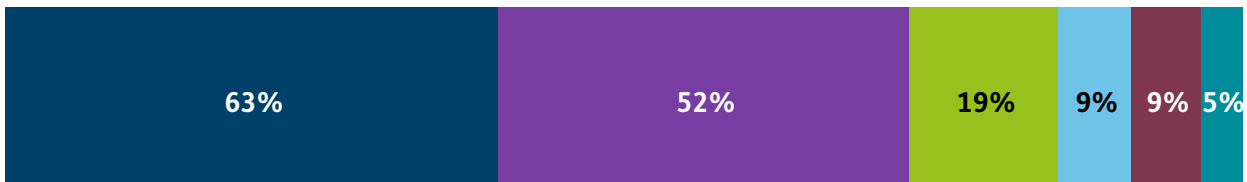
Chart 7: Most common debt-related advice, by proportion of all clients receiving debt advice\*



\*Please note the chart 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\*

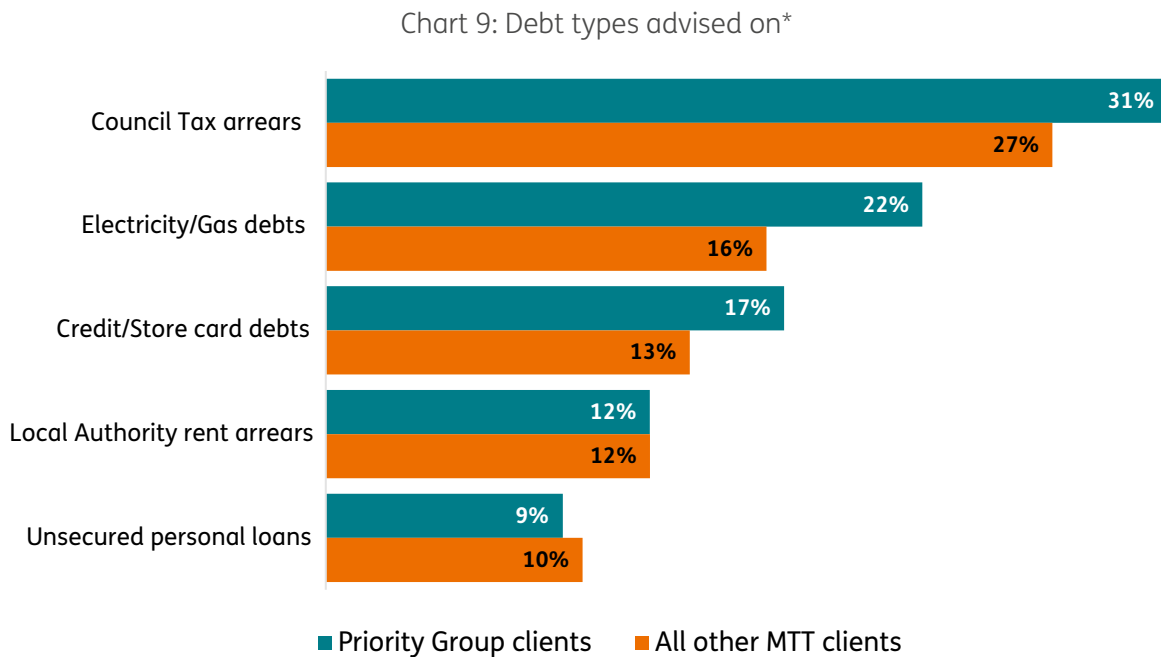


- Single parent families
- Families with an adult or child with health condition/disability
- Minority ethnic families
- Larger families (3+)
- Families with a child under 1 year old
- Families where the mother is under 25 years old

\*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 16% of other MTT clients. Council tax arrears continue to represent the highest proportion of debt-related advice across both groups.



\*Please note the charts 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



### Grace's experience

Grace is a young single mother with two children. She attended a bureau drop-in because she was struggling to afford essentials and needed an emergency fuel voucher.

The increasing cost of living, combined with a 'bedroom tax' Universal Credit deduction meant that Grace found herself with £8,000 in priority debts. High repayments meant she had no money until her next Universal Credit payment in two weeks.

The Adviser helped address Grace's immediate need by helping her access a local food pantry and apply for a crisis grant. Grace was also referred to a local charity to support with the specific needs for her young baby. Together, they made an online application for discretionary housing payment (DHP) and successfully requested that Universal Credit deductions be reduced due to financial hardship. With support from the CAB's specialist debt adviser, Grace decided to proceed with a MAP bankruptcy.

Grace's debts were cleared as a result, and thanks to a successful DHP application, she was no longer accruing rent arrears. The holistic approach to advice offered to Grace went beyond what she initially came to the Bureau for, and she said she could not have done any of this herself.

When Grace came to the bureau, she was caught in a spiral; her income didn't cover her essential outgoings, meaning she was accruing debt which she had to repay at a level she couldn't afford. The family was in crisis and without money for basics. The advice of the bureau was invaluable in helping Grace start afresh and boost her income, leaving her with money to spend caring for her children.



## Debt advice and outcomes continued



### Louise's experience

Louise has a full-time job and lives with her husband and child. A family member recommended the bureau as a source of support to address her debt.

Louise had various credit card debts and personal loans which she was comfortably repaying until she faced a period of being unable to work due to injury. Her debt began to escalate and she fell behind on payments. She felt unable to discuss the extent of the situation with her husband and came to the bureau as her stress was mounting.

The Adviser began by gathering the details of all debts, finding they amounted to almost £30,000. They then issued a letter to each creditor asking them to pause any action while Louise worked with the bureau on a solution.

The family were not eligible for any social security support due to their household income, and because they were homeowners, bankruptcy was not a viable option.

The Adviser helped Louise work out her income after essentials and presented her with multiple options to start repaying the debts. Louise opted for pro rata repayments, and the Adviser again wrote to each creditor with the payment amounts and a request that they freeze all interest while the debt is being repaid.

Louise said it is a 'weight off her shoulders' to be making affordable repayments and know that her debt is under control and thanked the bureau for their quick assistance.

Louise's case highlights how anyone could fall into unmanageable debt if their circumstances change unexpectedly. In her case, she was able to afford repayments, and bureau support was invaluable in guiding her through a stressful time. It also demonstrates the shame that some people feel when facing debt and the importance of having a free and impartial source of information and help.

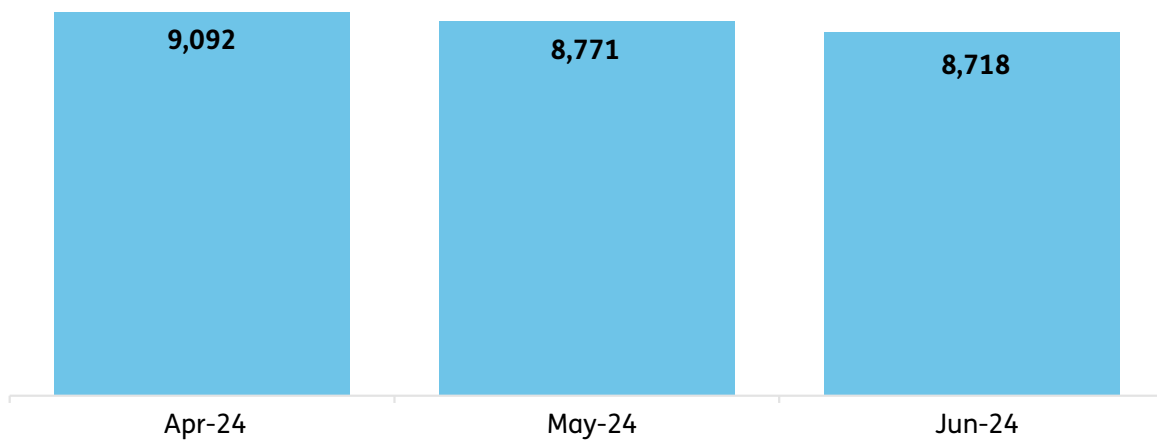
The above case studies demonstrate two very different experiences of debt, and the ability of CAB advisers to provide tailored support depending on clients' unique circumstances. Grace was facing a crisis, and a large debt write off gave her family the opportunity to start over and keep on top of essential spending going forward. Louise is securely employed, and a culmination of factors meant she found herself unable to keep up with debt repayments. A manageable repayment plan was an option for Louise, but without CAB support in arranging this, the issue would likely have escalated.

# Clients supported

## Overall number of clients supported

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

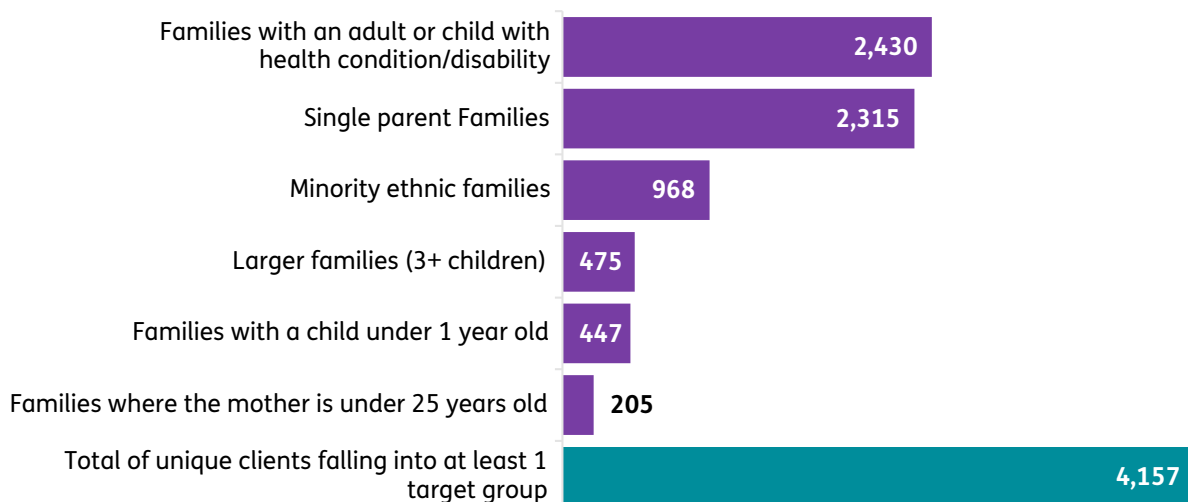
Chart 10: Clients seen each month\*



\*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.

## Number of clients supported per key client group

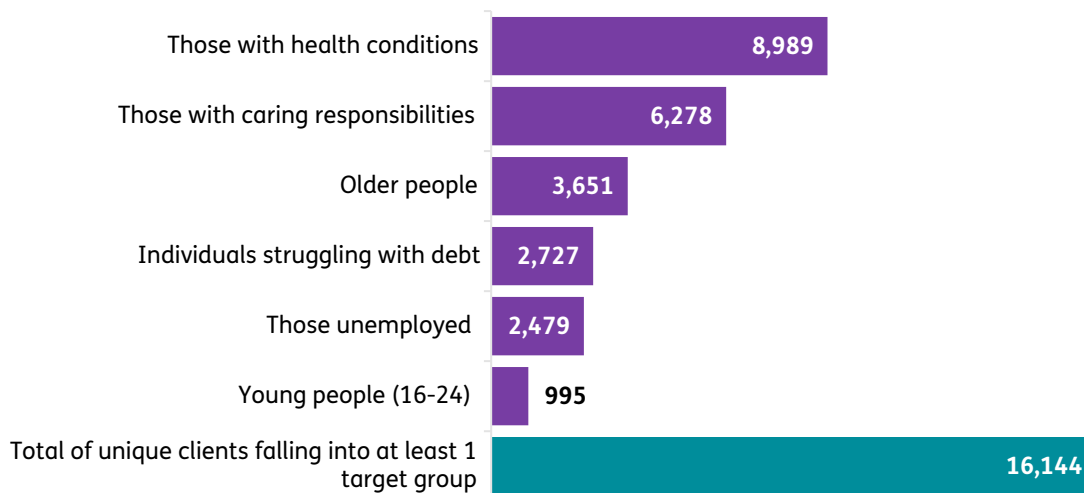
Chart 11: Number of clients in each priority family group\*



\* As clients can belong to more than one key 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 key client groups\*



\* As clients can belong to more than one key 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 charts, 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

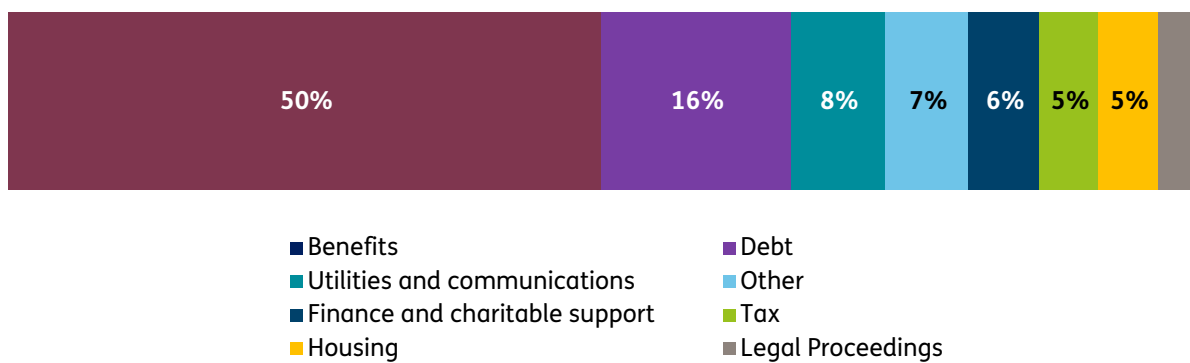


# Holistic advice

## 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 **53,729** 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



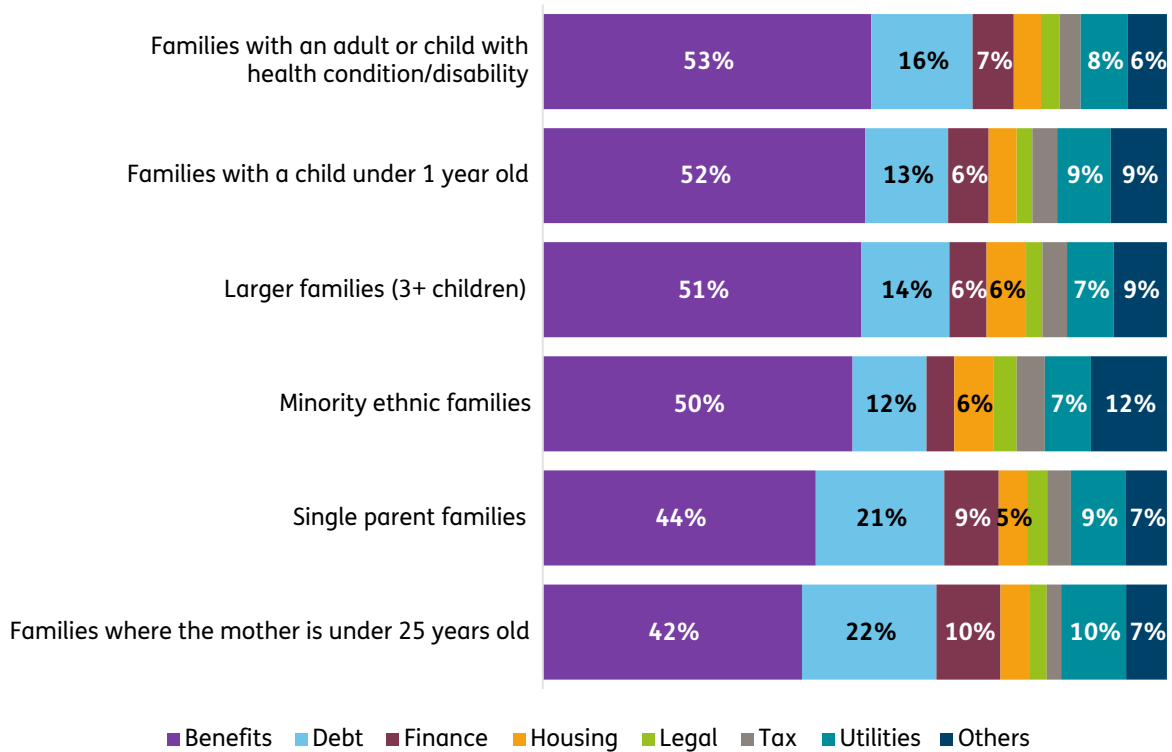
## Holistic advice continued

### Advice issues per key client group

Advice issues cannot be added together as clients are often advised on more than one issue. Equally, advice across key client groups cannot be added up as one client may belong to more than one key 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 key client groups, single parent families and families where the mother is under 25 years old receive the largest proportion of debt advice.

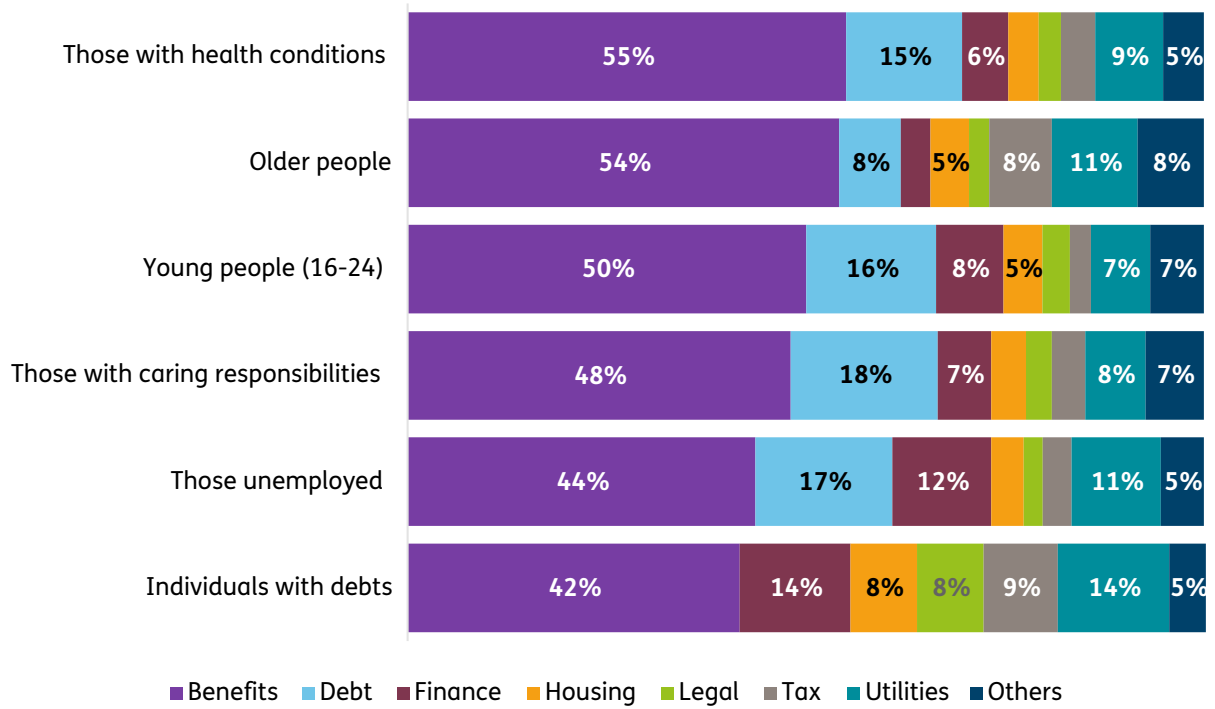
Chart 14: Advice provided to priority family groups



Across both key groups, the largest proportion of benefits advice is provided to those with health conditions, and individuals struggling with debt continue to receive the largest proportion of utilities and housing advice

## Holistic advice continued

Chart 15: Advice provided to other key client groups\*



\*Clients falling into the category of Individuals with debts 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.



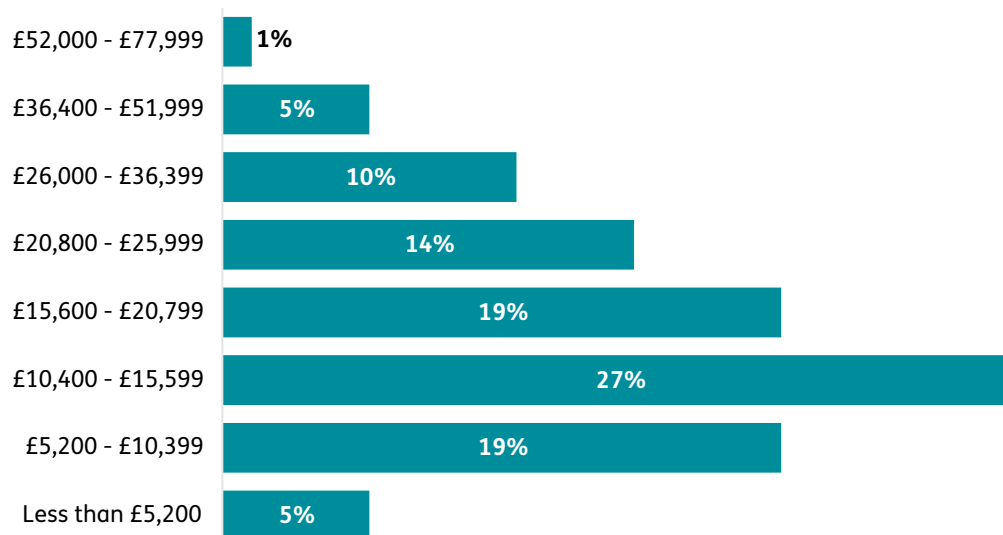
## Holistic advice continued

### 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. A majority (**84%**) of MTT households live on less than £26,000 a year and **70%** live on less than £20,799 a year.

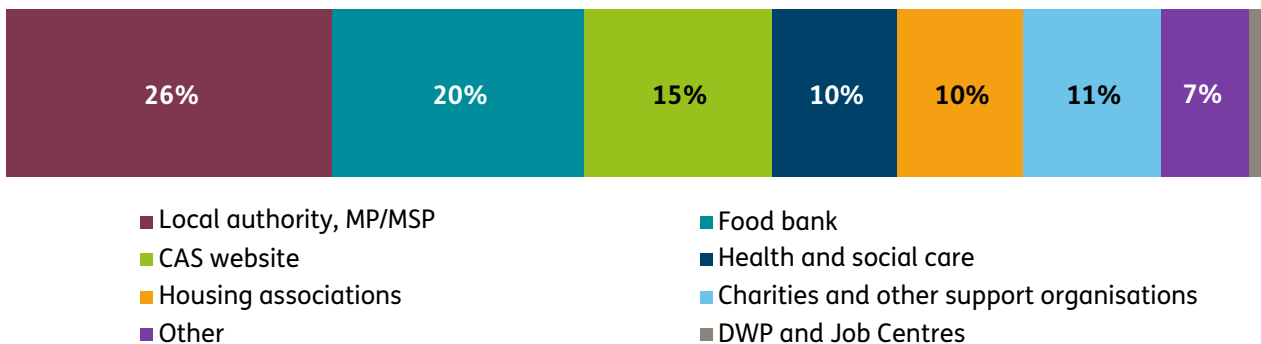
Chart 16: Client household income



# Community based advice delivery

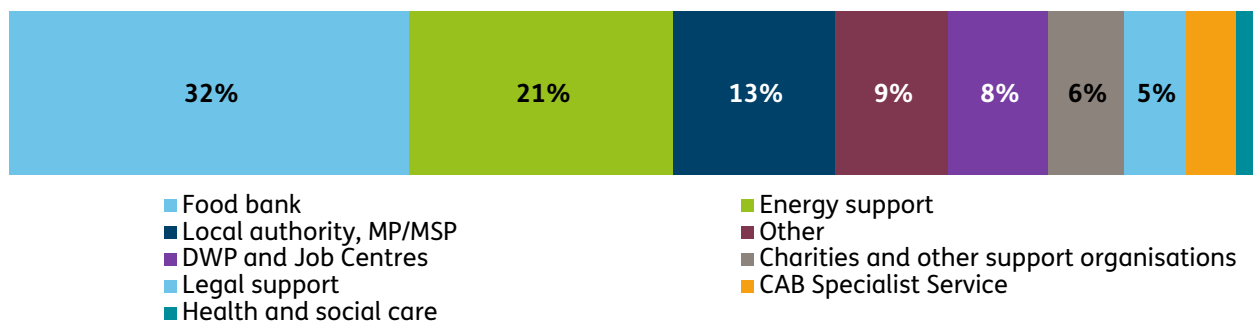
Referrals to the MTT service come through a diverse range of local government, social care and community organisations. Top referral partners were Local Authorities, food banks and health and social care services.

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





### Maja's experience

Maja is a young mother-to-be and was referred to her local bureau by her midwife. She lives with her partner who is unable to work due to his custodial license conditions, and the couple were struggling financially ahead of the birth of their first child.

Maja wanted to make a joint Universal Credit application with her partner but was struggling to navigate the system due to her limited English. She first made contact with the bureau by email, and during 12 further contacts was supported via an interpreter.

The Adviser helped Maja apply for temporary settled status, which gave her access to social security support. Her initial Universal Credit application was rejected, and the Adviser helped Maja successfully appeal and apply for other relevant social security.

Throughout this time-consuming process, the Adviser helped Maja access what she needed to address her immediate situation, including:

- > Food and fuel bank referrals
- > Charity applications for baby items
- > Opening a bank account
- > Registering for English lessons

Maja is still awaiting confirmation of her social security award, and to date has received over £700 in charitable assistance. Her baby has been born during this time, and the young family are more financially secure as a result of bureau support. Maja said she feels much more confident thanks to the help she has received.

Maja's case highlights the value in the CAB's breadth of local partnerships and the importance of omni-channel advice in ensuring those who are isolated by specific communication needs can access the support they need. Despite the language barrier, Maja was able to give her child the best start in life by securing the correct welfare support.

# Omni-Channel service

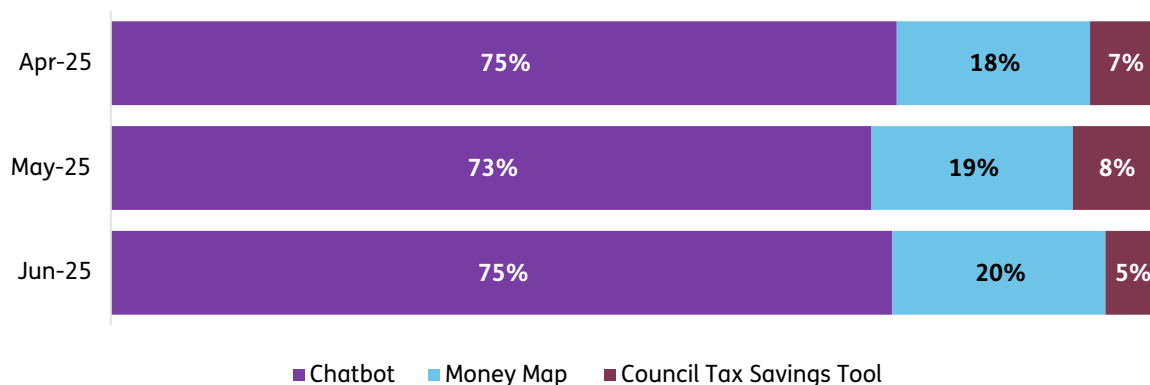
## Money Talk Team website

The MTT website recorded **4,016** 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.

In this reporting period, the MTT website was the **second biggest referral pathway** for the Money Map Tool, after citizensadvice.org.uk. Over the reporting period, there was a total of **1,042** client interactions with the self-help tools.

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



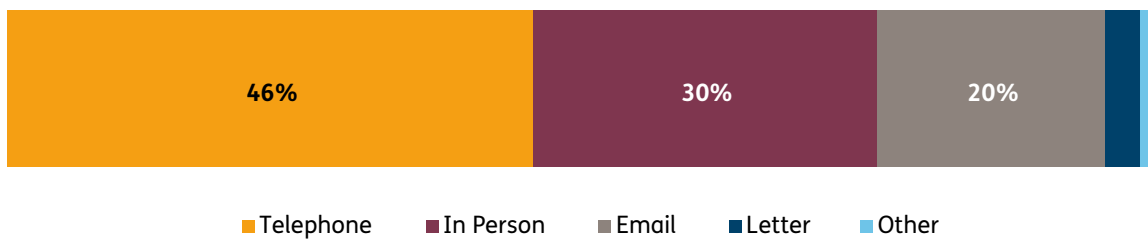
The MTT website has seen a total of **771** interactions with the Chatbot, averaging at **59** interactions per week. The Chatbot connected clients to MTT Advisers **144** times (19% of all interactions). Consistent use of the Chatbot shows that it enables self-help and offers an alternative to people who are able to use online tools and might otherwise be nervous about making an initial contact.

## 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, a consistent 30% of contacts made in-person demonstrates the continued importance of face-to-face support for MTT clients.





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