



# Money Talk Team Q2 Report:

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1 April 2025 – 30 September 2025

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# Service objectives

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This report covers the period 1st April 2025 to 30th September 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



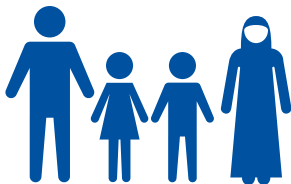
Single parent families



Families with an adult or a child with a health condition



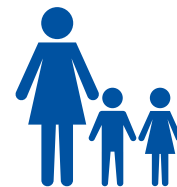
Larger families (3+ children)



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



**36,191**  
clients  
supported



**7,187** priority  
family group  
clients supported



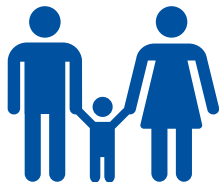
Client gains over  
**£26.2 million**  
reached (average  
**£3,704** per client)



Gains of over  
**£6.9 million** for  
priority family clients



**4,880** clients  
struggling with  
debt supported,  
achieving client  
gains of over  
**£5.4 million**



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



Of priority family  
group clients  
advised about debt,  
**62%** were single  
parent families



Of priority family group  
clients advised about  
debt **55%** were families  
with an adult or a child  
with a health condition  
or disability

The MTT service supports the most financially disadvantaged households: **69%** 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:



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



**72%** of clients  
surveyed reported  
improvements to  
their peace of mind



**70%** reported  
feeling more able  
to find support  
with finances in  
the future



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

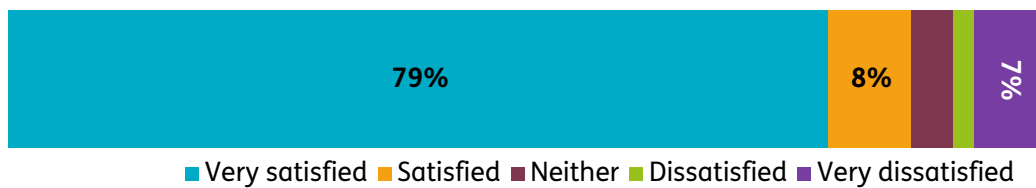
# Client outcomes

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## Client satisfaction

During the period April 2025 – September 2025, of the 150 MTT clients who completed the survey, **87%** reported being satisfied with the service.

Chart 1: Client satisfaction with MTP service



“An amazing resource that helps to improve the lives of so many people.”

“We are no longer worried about how we will be able to pay for all our monthly bills. This has improved stress levels which was impacting on both our physical and mental chronic health conditions. We are excited for the future now, we feel secure in our home and can finally sleep.”



## Client outcomes continued

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 below case study demonstrates how MTT Advisers can support clients with complex and high-pressure issues, even during extremely busy periods at the Citizens Advice Bureau (CAB).



### Mary and George's experience

Mary and her husband George, who both live with disabilities, reached out to their local CAB as they were struggling financially following a mobile phone scam and subsequent unexpected charges. Mary had heard about the service through a friend and decided to seek help. Reflecting on her experience, she shared how warmly they were welcomed: **“Every single one of them [the Advisers] were so, so nice - really helpful and kind.”**

Initially, Mary and George visited a local drop-in session but found it difficult to be seen due to high demand, saying **“It's just luck when you get there - there's always a huge queue”**. Recognising their needs, the CAB arranged a scheduled appointment, ensuring they could access support without the stress of waiting in line without a guaranteed appointment.

Over the following 18 months, Mary and George received ongoing, tailored support from the Money Talk Team. The initial issue of unexpected mobile phone charges was complex, and the couple were supported through a complaints process. The team offered clear advice on contracts, cancellations, digital scams, credit reference agencies and how to engage with the ombudsman.

During this time, the team identified that Mary might be eligible for Adult Disability Payment (ADP) as her mobility had recently declined. Mary expressed her gratitude: **“The girls at the bureau walked me through the whole form and explained everything. All I had to do was sign it and send it off.”** She is now awaiting the outcome of her application, which she says would make a meaningful difference.

Meanwhile, George was supported in applying for a Blue Badge, which he has since received. The bureau also helped the couple identify other areas where support could be beneficial to their financial situation, including advice on energy efficiency, which they continue to receive.

This case study demonstrates the holistic and person-centred approach taken by the bureau. The coordinated and sustained nature of the support reflects the bureau's commitment to improving client wellbeing through integrated, responsive services tailored to individual circumstances.

## Client outcomes continued

The complexity of issues and support needed by clients is reflected in the client-reported advice progress. Over one-third (36%) of respondents report that their issue is still ongoing with the bureau, including waiting on benefits decisions or having debt payments managed.

**“It’s the time frame for these issues to be resolved that is the problem, not the CAB’s fault. I feel more comfortable through the backup I get from the CAB. I’m still waiting to hear back from different authorities re my applications, but the bureau are fighting my corner.”**

Chart 2. Status of client issue



Of the 54% of clients who reported that their issue had been fully resolved, 34% 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 9% lower than in our Year 3 Quarter 2 report. This continues to suggest that the financial support available to clients is increasingly not enough to improve their finances long-term.

**“I had been refused my Adult Disability Payment. The Adviser helped to fill in the appeal form and explain each and every aspect of it. I am very grateful and have peace of mind being in good hands with someone who understands my feelings and health conditions. Now I am receiving my disability benefits which is [a] great help for me and my family.”**

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.

**“My issue is now in the hands of another organisation. The adviser was very friendly, encouraging and easy to speak to. Her input was very valuable. The bureau helped me realise that there are people who care.”**

Of the 36% of clients whose issues are still ongoing with the CAB, 82% reported that they are very satisfied or satisfied with the service.

**“The bureau staff have done their best. Now I wait to see if I will get my Adult Disability Payment which will help my learning difficulties.”**

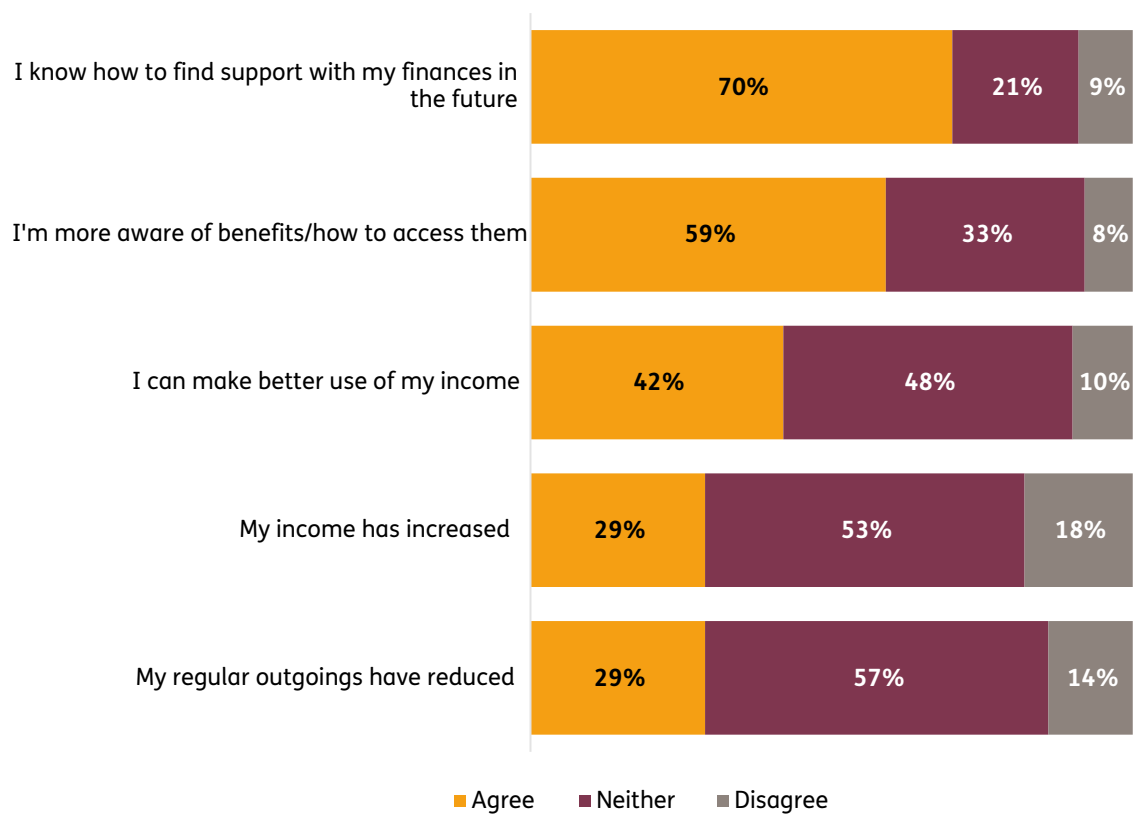
## Client outcomes continued

### Client impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 188 of 276 clients agreed to this.

Over two thirds of clients (70%) knew how to find support with their finances in the future, as well as over half (59%) 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 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.

When asked what difference the bureau support has made to their financial situation, of those that felt the question was relevant, 39% felt it had improved and 48% had no change. Similarly, when asked about their confidence in managing their finances, 50% felt this had improved, 41% had no change and 9% reported this had worsened.

<sup>1</sup> All discussion in this section relates to these 188 clients unless otherwise stated.

## Client outcomes continued



### Bamidele's experience

**"I have a clean slate and motivation to keep it that way"**. After struggling with mounting energy and credit card debt, and being unable to work due to a disability, the bureau supported Bamidele with over 40 contacts, spanning across two months. Bamidele was helped to write off her almost £10,000 debt through bankruptcy. Following this support, she reported her peace of mind, mental health and financial situation had improved, noting **"A lot of stress and worry has been alleviated."** The bureau helped Bamidele to manage her energy bills going forward, and she described the Adviser as **"professional, efficient and meticulous"**.



## Client Outcomes continued

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 case study below shares Mateusz's story, which reflects the financial strain that can occur when someone is unexpectedly unable to work. His experience also brings attention to the emotional and mental health challenges that can accompany physical illness. Importantly, it highlights the supportive role that a bureau can play through its holistic approach to advice, offering reassurance and practical help during difficult times.



### Mateusz's experience

Following a workplace injury, Mateusz approached his local CAB seeking support. Having heard positive feedback from a colleague who had previously received help from the bureau, Mateusz was hopeful the bureau could help but was uncertain about what to expect.

From the outset, the bureau team provided Mateusz with a personalised service, supporting him to apply for a work injury related benefit and later, Adult Disability Payment (ADP). The Adviser provided step-by-step guidance through the complex application process. Mateusz described the experience as **"absolutely first class"** highlighting the Adviser's patience, clarity and dedication to his case. Mateusz requested the same Adviser for follow-up appointments, including a two-hour session to complete forms and a scheduled review.

Through bureau support, Mateusz has received over £3,000 in social security. He currently awaits the outcome of the ADP application, expected around January 2026, and has not received any updates yet. Despite this, he remains optimistic, saying **"no news is good news."**

Beyond financial support, the CAB's assistance had a broader impact. Mateusz noted the mental health challenges of being out of work, describing it as **"absolutely brutal"**. He appreciated the emotional support and understanding shown by the Adviser as well as being signposted to mental health groups for additional support.

Mateusz has since recommended the CAB service to several colleagues, reporting that they have had similarly positive experiences.

This case highlights the CAB's holistic approach, addressing not only financial and practical needs, but also providing emotional reassurance and continuity of care. The client concluded: **"I can't praise them enough. The help, the assistance, the understanding - they make you feel heard and supported. Just brilliant."**

## 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:

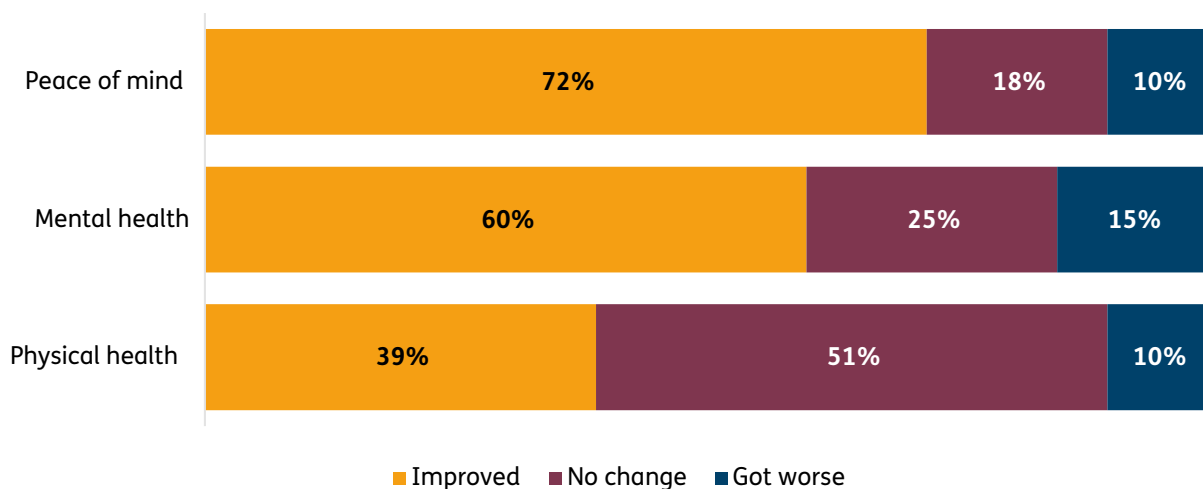
I am waiting on the results of my benefit application	43%
Other*	24%
I am not eligible for any additional sources of income or benefits	21%
I am still being helped to deal with my debt	12%

\* Includes reasons such as awaiting first benefit payment following successful application or waiting on update from energy company.

Of those who felt it was relevant to them, 72% reported that their peace of mind had improved and 60% reported a mental health improvement.

**“Having a problem solved means you can move on with peace of mind.”**

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:

- > 50% said this was because they are waiting on the results of their benefit application
- > 31% chose Other – these reasons include waiting to hear from their Local Authority, requiring specialist support and still completing benefit application forms
- > 19% stated this was because they are not eligible for any further sources of income, benefits or support

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

**“The Adviser was open and honest with what they had found out about my case. Even though I can’t change my situation as yet, it calmed me down. The support was beyond helpful; I felt at ease with the Adviser and she was very friendly. The application is still running but the help was great.”**

# Client gains

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Of the **36,191** clients supported by the Money Talk Team, **7,079** clients have recorded client gains totalling **£26,223,681** resulting in an average client gain of **£3,704**.<sup>2</sup>

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## Key client group gains

Of the **28,358** clients across both key client groups supported by MTT, **6,224** clients have recorded client gains, totalling **£23,573,583**. This results in an average client gain of **£3,788** per key group client.

Of the **7,187** priority family group clients supported by MTT in the same period, **1,670** clients have recorded client gains, totalling **£6,935,558** (average of **£4,153**).

Priority family groups	Number of clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Families with an adult or a child with a health condition	1,009	£3,167,263.67	£1,494,382.39	£4,661,646.06
Single parent families	967	£2,272,487.46	£1,391,558.22	£3,664,045.68
Minority ethnic families	346	£1,356,091.15	£699,831.61	£2,055,922.76
Families with a child under one year old	208	£705,214.30	£66,816.35	£772,030.65
Larger families (3+ children)	185	£813,932.11	£131,876.91	£945,809.02
Families where the mother is under 25 years of age	92	£271,380.22	£7,003.00	£278,383.22
<b>Total unique clients falling into at least 1 priority family group</b>	<b>1,670</b>	<b>£5,056,479.50</b>	<b>£1,879,078.95</b>	<b>£6,935,558.45</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	3,769	£12,015,118.94	£2,323,680.63	£14,338,799.57
Those with caring responsibilities	2,331	£7,216,868.97	£2,409,231.92	£9,626,100.89
Those unemployed	1,306	£1,900,578.85	£740,128.20	£2,640,707.05
Older people (65+)	1,263	£5,236,568.91	£412,000.69	£5,648,569.60
Individuals struggling with debt	941	£1,994,935.27	£4,603,984.85	£6,598,920.12
Young people (16-24)	348	£918,396.06	£62,250.70	£980,646.76
<b>Total unique clients falling into at least 1 other key client group</b>	<b>6,189</b>	<b>£18,479,494.95</b>	<b>£5,005,660.20</b>	<b>£23,485,155.15</b>

The service supported **28,122** clients belonging to other key groups, with **6,189** clients recording client gains totalling **£23,485,155** (average of **£3,795**). The highest client gains continue to be for individuals with health conditions, who have recorded **£14,338,800** 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

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	£18,719,732.39
Debt	£5,413,148.88
Tax	£655,830.06
Financial and charitable support	£486,495.88
Utilities and communication	£484,413.81
Other	£464,060.80
<b>Total</b>	<b>£26,223,681.38</b>



### Kaitlyn's experience

Kaitlyn lives with her husband and two children. She is currently on maternity leave following the birth of her youngest child. She phoned her local CAB for advice after receiving a redundancy notice from her employer.

The family don't have any savings, and Kaitlyn was worried about how they would get by if her maternity pay stopped as a result of her employer's insolvency. She was overwhelmed and wanted to know if her family was entitled to any support.

The Adviser supporting Kaitlyn carried out a benefit check which indicated that the family were entitled to multiple social security payments, including Universal Credit (UC) and support for her new baby. Kaitlyn felt able to apply for these herself, so the Adviser signposted her to multiple resources which she could refer to after her appointment. Her financial gain is expected to be close to £10,000 should all relevant benefits be awarded.

Kaitlyn said she simply '**did not know where to start**' when faced with this situation so soon after the birth of her baby. She said that the advice received from the CAB was '**a big help, thank you**'.

Being faced with redundancy is always a stressful time, amplified for Kaitlyn because she has a newborn. Her experience demonstrates how the Money Talk Team service provides vital guidance to those facing uncertainty and who are new to the benefits system. In her circumstances, she was able to make applications on her own following CAB support, resulting in a significantly improved financial outlook for the family.

# Debt advice and outcomes

In this reporting period, MTT Advisers engaged with **4,880** clients about debt and many of these clients were likely advised in additional areas. At least **£31,199,518** of new debt was presented by clients supported with debt advice.

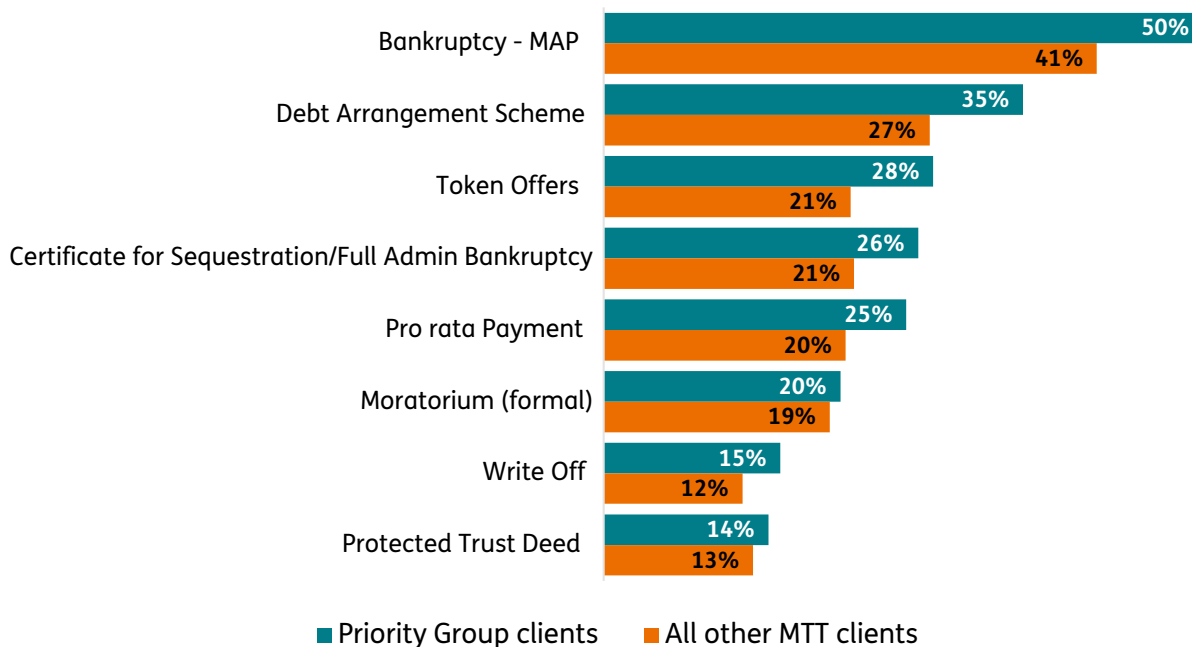
Looking at debt advice related gains only, clients had **£4,935,978** of debt written off and achieved **£477,171** in debt-related client financial gains. This totals **£5,413,149** in total debt-related client gains for **372** clients, resulting in average debt related client gain of **£14,551**.

## 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, 32% 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

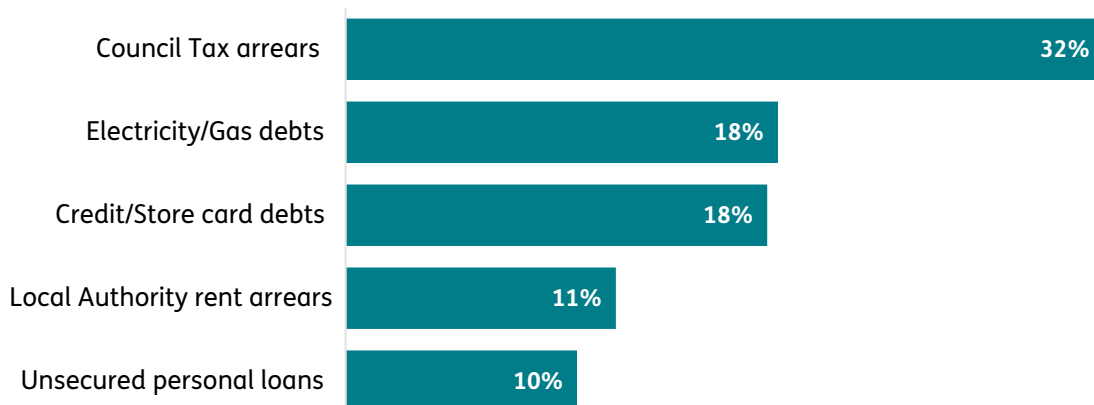
The table below shows the number of recorded clients who have chosen specific statutory debt solutions.

Statutory debt solutions	Number of clients
Bankruptcy – MAP	54
Certificate for sequestration and full admin bankruptcy	27
Debt arrangement scheme	29
Protected trust deed	1
<b>Total</b>	<b>111</b>

## Debt advice

In this reporting period, more than 26,400 pieces of debt advice were provided to Money Talk Team clients, 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.

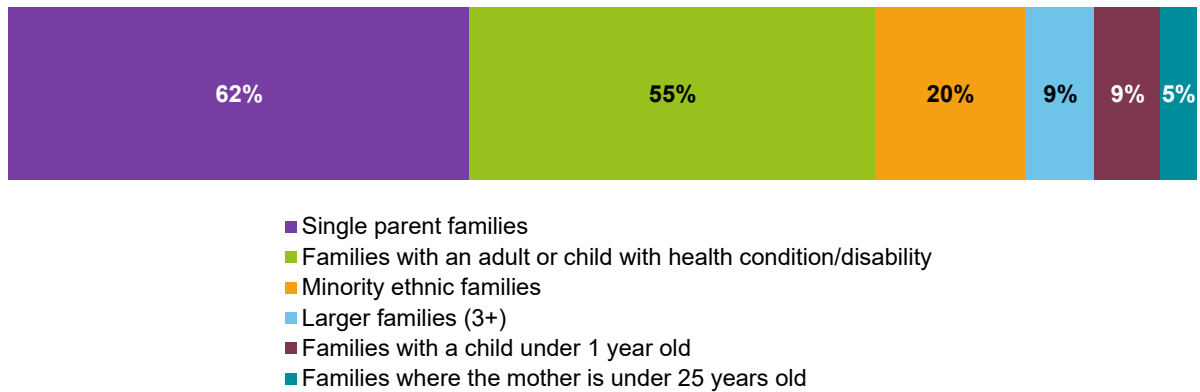
Chart 7: Most common debt-related advice, by proportion of all clients receiving debt advice\*



\*Please note the 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\*

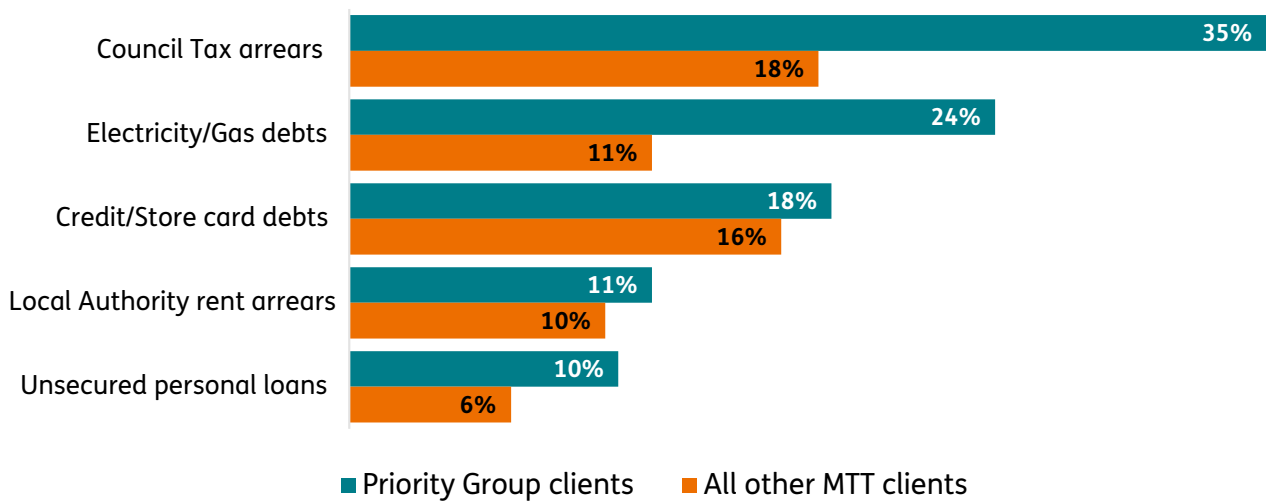


\*Please note the chart will not add up to 100, as clients can belong to more than 1 priority family group.

## Debt advice and outcomes continued

There continue to be small differences between priority family groups and other MTT clients in relation to the type of debt advice they received (Chart 9). While the number of times Council Tax arrears have been advised on continues to rise for priority family group clients, there has been a decrease for non-priority group 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.

## Energy debt advice

In the period 1st August 2025 to 30th September 2025, **354** MTT clients were advised on energy debt. At least **£759,587** of new energy debt was presented by MTT clients in the same period.





### Brian's experience

Brian was referred to his local bureau by another debt agency for more complex support with his debt. He lives with his adult son and has two other young children who stay with him regularly. Brian is unable to work due to multiple health conditions and supports his family on a benefits-only income.

Brian doesn't receive any financial assistance for his children and has found his income isn't enough to cover the family's essential spending. As a result, he found himself with multiple debts which were causing him severe stress. Over three months and over 20 contacts, the Adviser worked with Brian to find a solution. Together they:

- > Contacted all creditors to request some breathing space and confirm the exact level of debt owed
- > Completed a benefit check to ensure Brian was receiving his full entitlement
- > Completed a financial statement which confirmed Brian had no disposable income. They concluded that because of his health conditions, his financial circumstances were unlikely to change to allow him to repay the debts.

The Adviser explained the pros and cons of the debt solutions available to Brian, and he decided that MAP bankruptcy would be the best option for him and his family. A successful application was made, clearing over £20,000 in debt. Brian said he was extremely relieved and thankful for the support he received.

When Brian arrived at the bureau, he had already taken the first steps towards addressing his debt - often the hardest part. The Adviser dedicated considerable time to ensure that Brian was able to make an informed decision and regain agency over his finances. The family have had a fresh start thanks to the bureau's comprehensive support, and without unmanageable debt repayments to worry about, they will be financially stronger going forward.

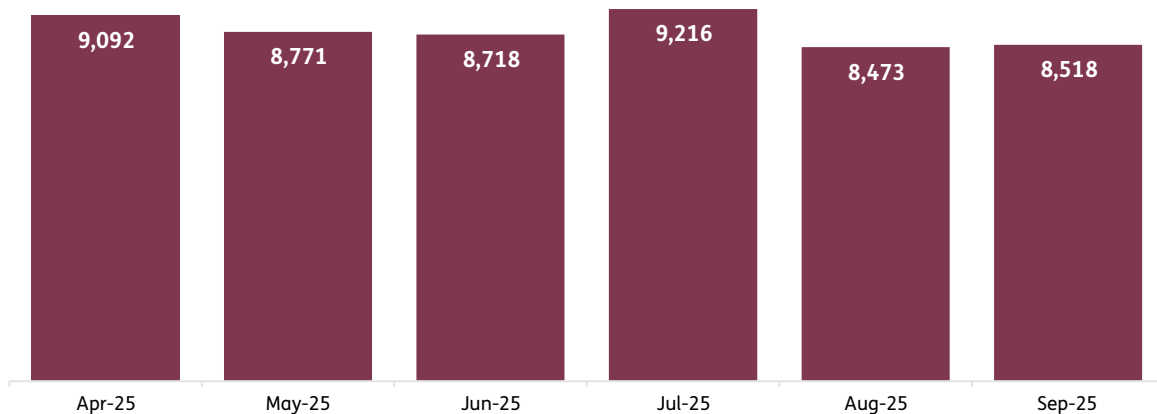


# Clients supported

## 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.

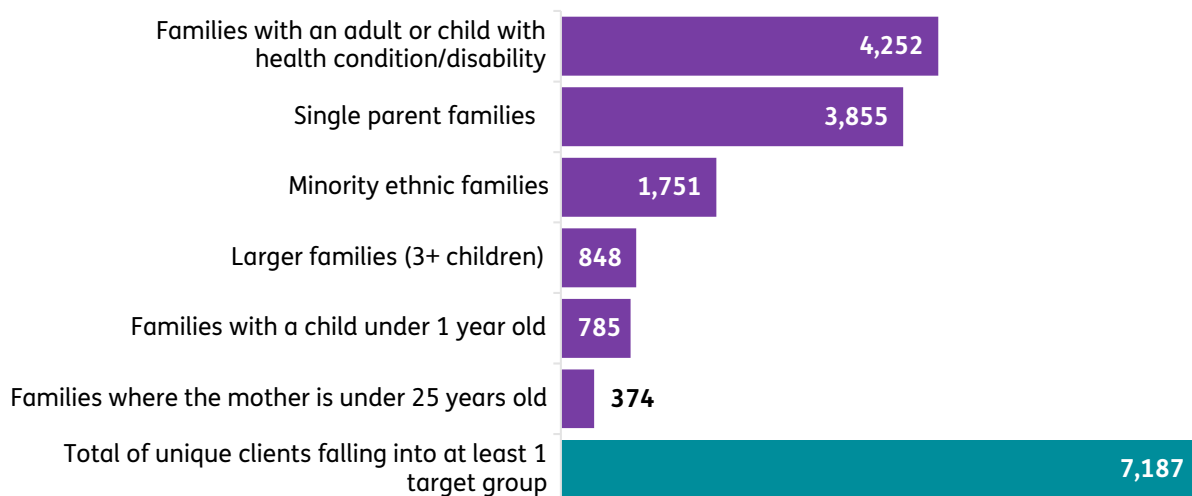
Chart 10: Clients seen each month\*



\*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

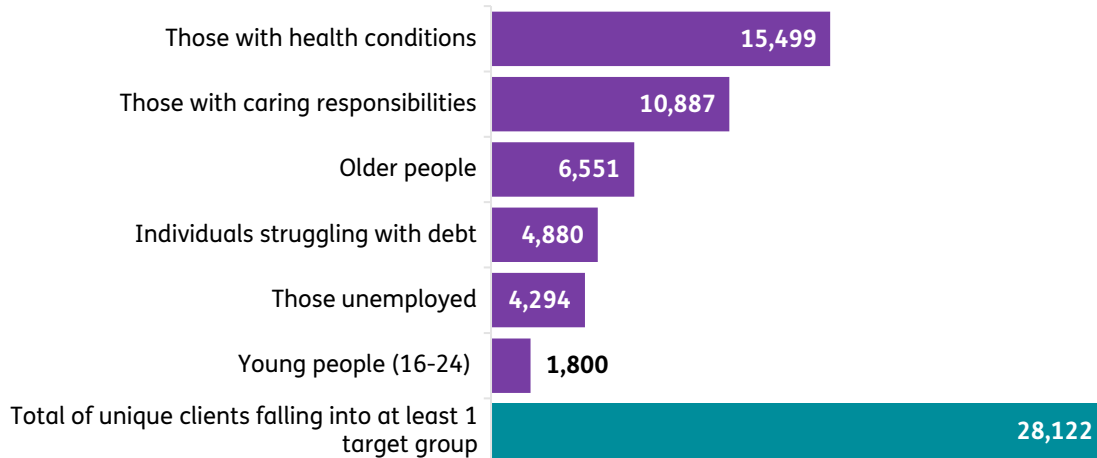
Chart 11: Number of clients in each priority family group\*



\* As clients can belong to more than one 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 intersection of life circumstances experienced by these groups and the multi-faceted challenges that many MTT clients face in their day to day lives.

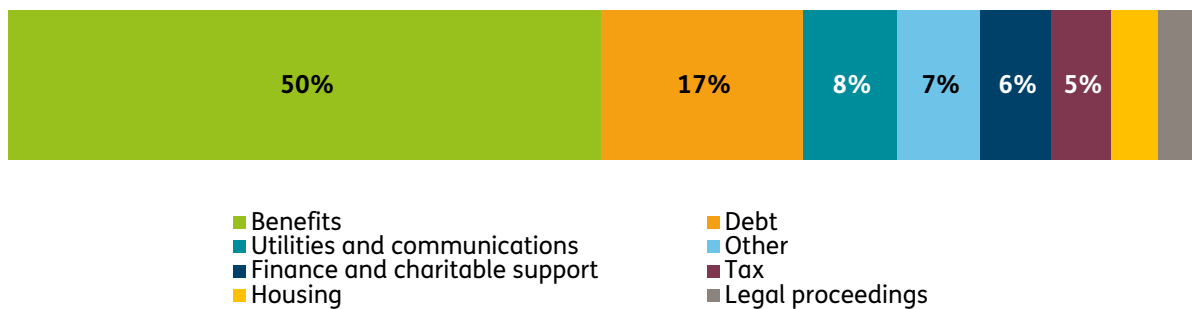


# Holistic advice

## 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 **107,853** 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



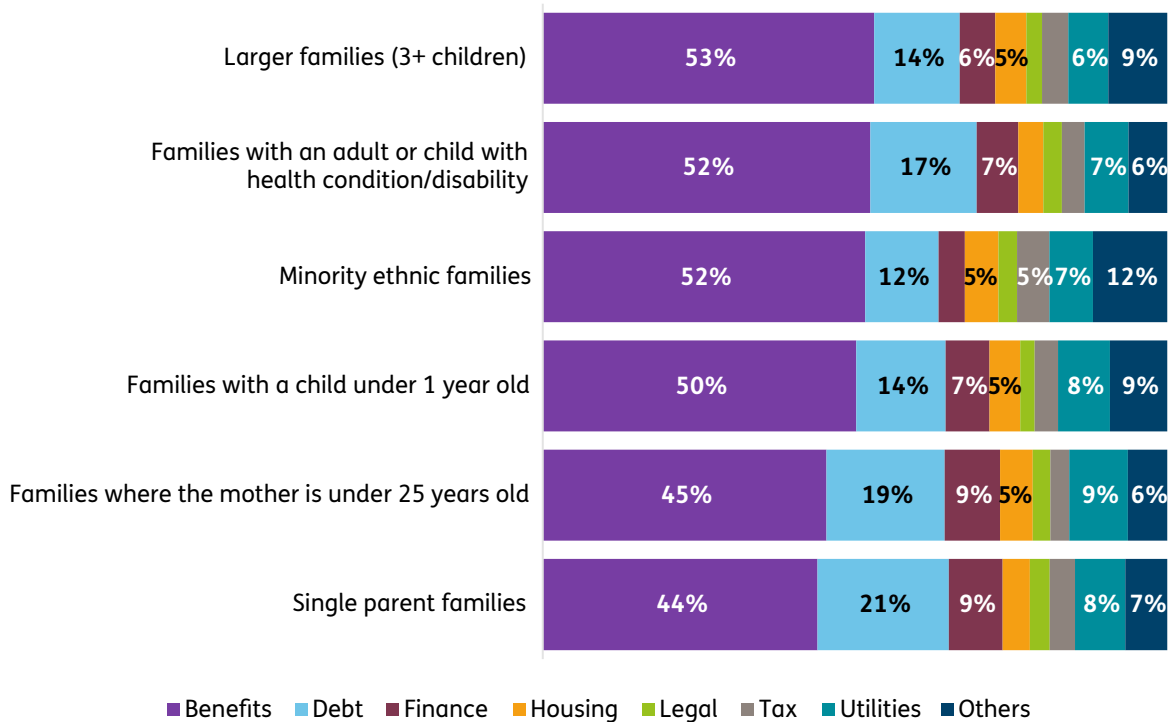
## Holistic advice continued

### Advice issues per key client group

Advice issues cannot be added together to make 100% 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. Larger families receive the most benefits advice, followed by families dealing with a health condition or disability and minority ethnic families. 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.

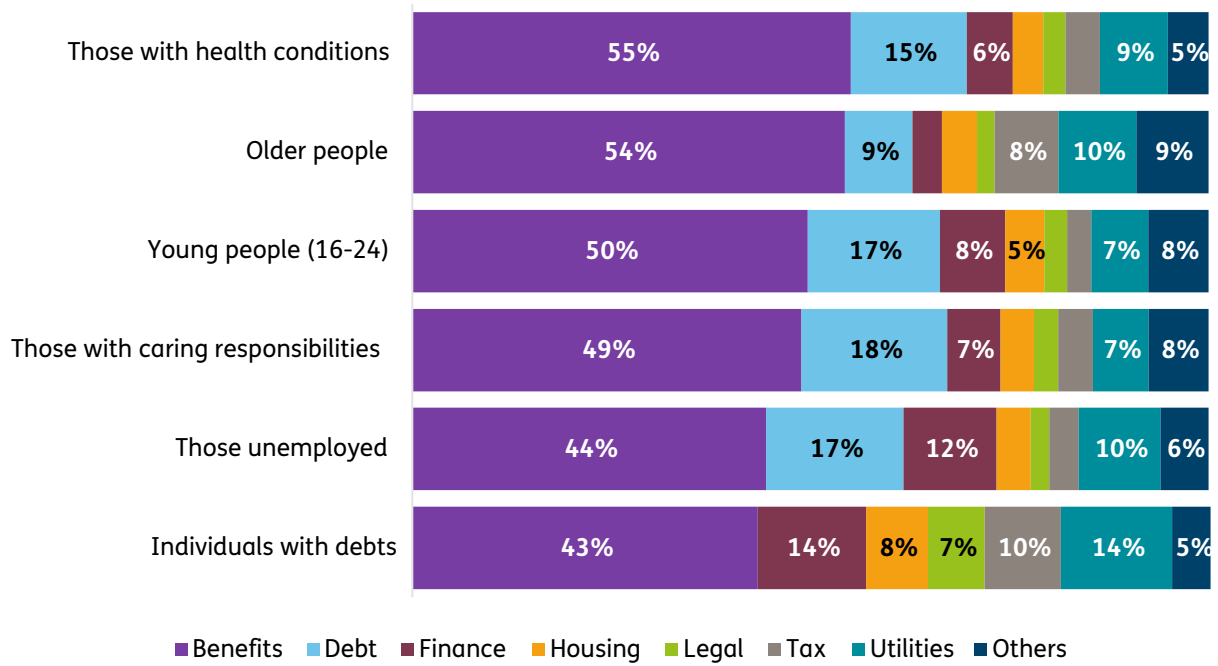
Chart 14: Advice provided to priority family groups



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 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.





### Madison's experience

Madison was recently discharged from hospital and is being cared for by her husband. While she was in hospital, her UC payments were sanctioned because she was unable to attend appointments with her job coach.

The family are staying in temporary accommodation and are on a low income, so this deduction meant they were left without money for essentials. She has a young baby, and her eldest child needed a new uniform to wear after the school holidays.

She heard about the Money Talk Team service through a friend and visited her local CAB for support. The Adviser took a holistic approach to address the family's needs, and over the course of five appointments, gave advice in multiple areas. This included:

- > Challenging the UC deduction
- > Applying for the Scottish Welfare Fund
- > Accessing food and fuel vouchers
- > Charity applications for swimming sessions, school clothes and equipment, birthday gifts and baby products
- > Identifying that Madison could qualify for ADP, and submitting an application
- > Providing energy savings advice to reduce outgoings and adding the family to the Priority Services Register

The UC deduction was successfully overturned, returning over £300 to Madison. In the interim, crisis support offered a lifeline to the family. Helping Madison access school clothes and birthday gifts provided some stability and normalcy for her children during what was a stressful time. Thanking the adviser, Madison said “...fantastic! Very helpful and knowledgeable. A worry less for this Mum”.

Madison's circumstances were outside of her control when she was admitted to hospital, and her reduced income had a devastating impact on a family who were already struggling. Her experience highlights not only the importance of CAB support in crisis situations, but also advisers' ability to identify other ways they are able to support families.

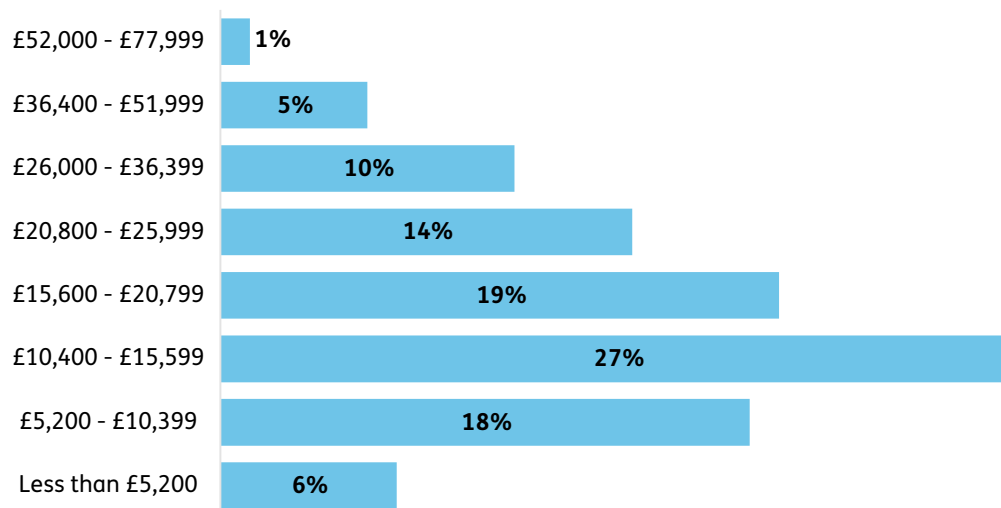
## Holistic advice continued

### Household income

As part of the advice process, MTT Advisers ask clients about their household income. Household income for all people sharing a residence is recorded at first contact and again if there are 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.

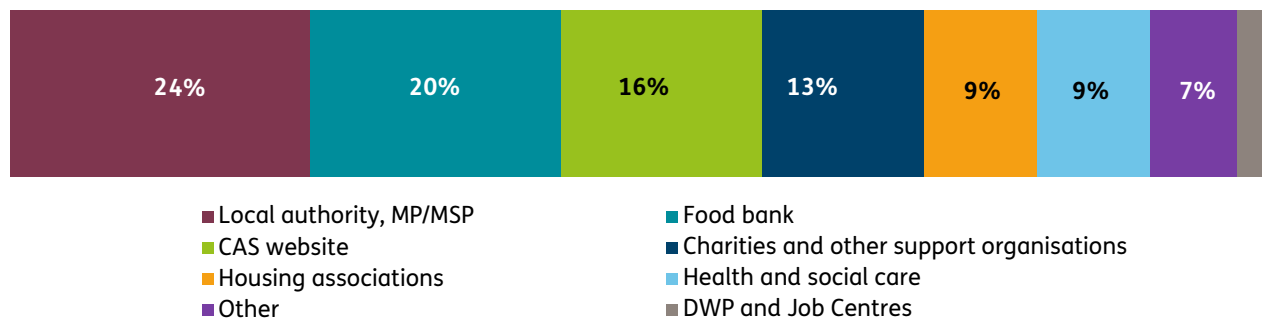
Chart 16: Client Household Income



# Community based advice delivery

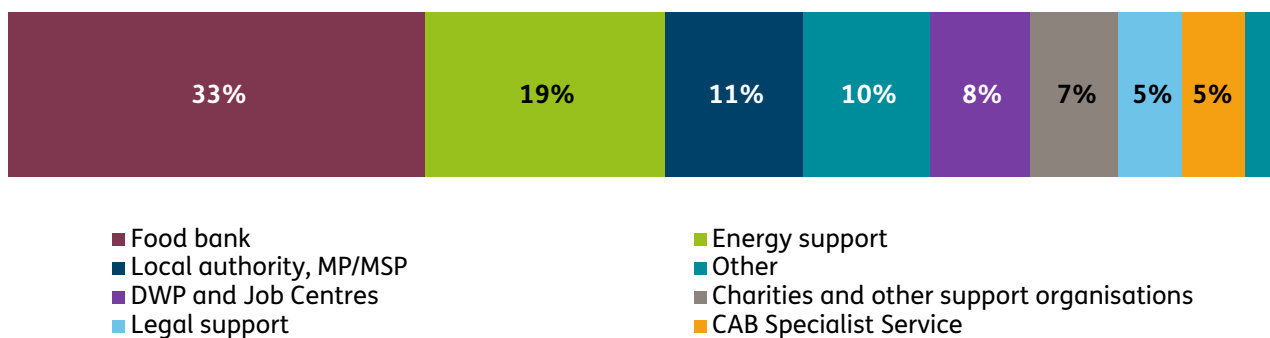
Referrals to the MTT service come through a diverse range of local government, social care and community organisations. Top referral partners were Local Authorities, food banks and health and social care services.

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



# Omni-Channel service

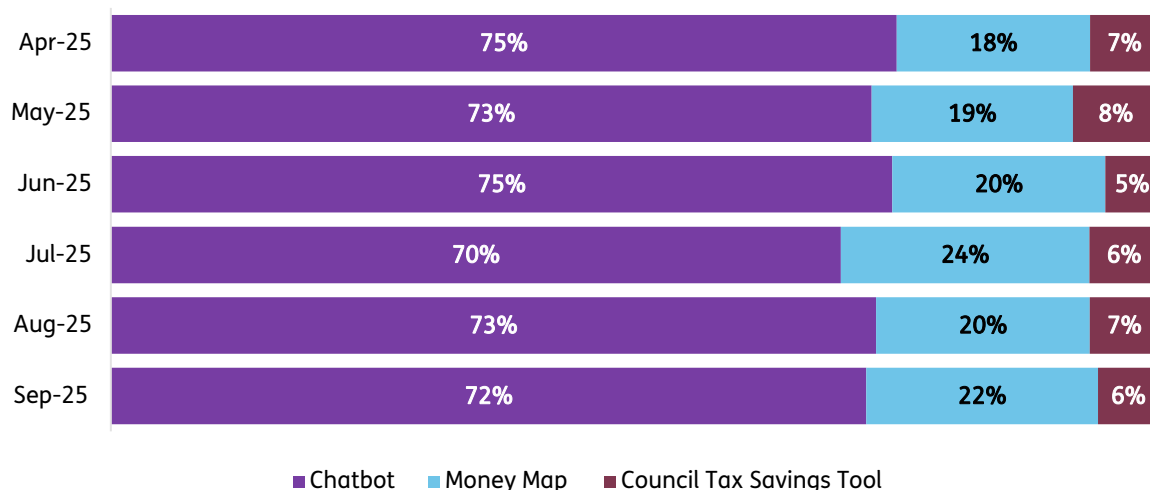
## Money Talk Team website

The MTT website recorded **8,234** 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 **2,041** client interactions with the self-help tools.

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



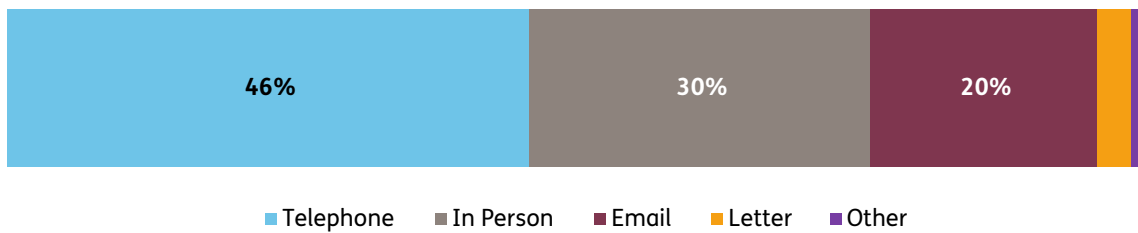
The MTT website has seen a total of **1,486** interactions with the Chatbot, averaging at **57** interactions per week. The Chatbot connected clients to MTT Advisers **327** times (22% of all interactions). Consistent client use of the Chatbot shows that it is beneficial for those who are able to use online tools and those who may otherwise be nervous about making an initial personal 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 being made in-person demonstrates the continued importance of face-to-face support for MTT clients.





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