



**citizens
advice
scotland**

Money Talk Team End of Year report

1 April 2025 – 31 March 2026

Contents

Service objectives	3
Executive summary	4
Client outcomes	5
Client satisfaction	5
Client impact	8
Client gains	11
Key client group gains	11
Client gain per advice area	12
Debt advice and outcomes	14
Statutory debt solutions	14
Debt advice	16
Energy debt advice	18
Clients supported	19
Overall number of clients supported	19
Number of clients supported per key client group	19
Holistic advice	22
Advice issues for the overall service	22
Advice issues per key client group	23
Household income	25
Community based advice delivery	26
Client outcomes through partnerships	26
Extending reach through partner referrals	27
Volunteer community impact	31
Omni-Channel service	34
Money Talk Team website	34
Client contact channels	35

Service objectives

This report covers the period 1st April 2025 to 31st March 2026. 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



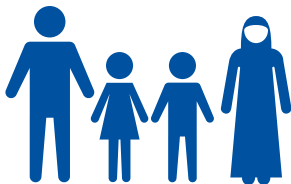
Single parent families



Families with an adult or a child with a health condition



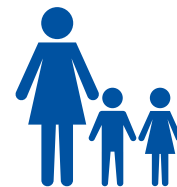
Larger families (3+ children)



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



Executive summary



64,963
clients
supported



13,033 priority
family group
clients supported



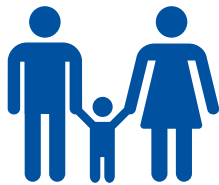
Client gains over
£52.1 million
reached (average
£4,127 per client)



Gains of over
£13.1 million for
priority family clients



9,482 clients
struggling with
debt supported,
achieving client
gains of over
£11.1 million



Of those having
difficulty making
debt payments,
26% 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 **57%** were families
with an adult or a child
with a health condition
or disability

The MTT service supports the most financially disadvantaged households: **66%** live on less than £20,799 and **83%** 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



76% of clients
surveyed reported
improvements to
their peace of mind



71% reported
feeling more able
to find support
with finances in
the future



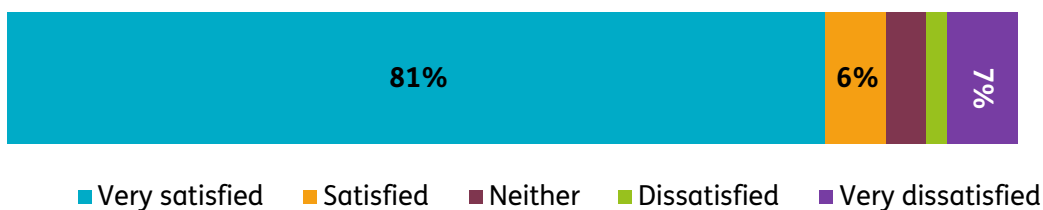
59%
reported
improvements
to their mental
health

Client outcomes

Client satisfaction

During the period April 2025 – March 2026, of the 532 MTT MTT clients who completed the survey, **87%** reported being satisfied with the service.

Chart 1: Client satisfaction with Money Talk Team service



“I have had the exact support needed at various stages of what has been extremely traumatic circumstances. My debts were very complicated, and I was in a poor mental state to address any of it. After trying to resolve things myself and failing, and being chased day after day with calls about my debt, the bureau supported and helped me and my son work towards what we needed. They are extremely knowledgeable.”

“It’s a delicate matter. I am facing financial problems, and I felt easy contacting my local bureau because I trust them and their advice. The ongoing help I’ve been given has made me feel less stressed. My feeling is that Citizens Advice are purely about the wellbeing of their clients.”



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.

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 demonstrates how the bureau steps in to provide critical crisis support for families, working alongside partner organisations to achieve the best possible outcomes for those they support.



Sophie's experience

“Without this support, we wouldn't have got through this.”

Sophie* and her child were seeking immediate support following domestic violence that had caused them to leave the family home. Due to physical and mental harm, Sophie found herself unable to work, with no stable income and nowhere to live. Having used the CAB service in the past, she **“Felt comfortable there. It was a safe environment for me, and I could trust the staff. I could say as much as I felt comfortable to at that time.”**

The bureau was able to help Sophie apply for several benefits and Child Maintenance. To further support Sophie and her child, the bureau worked in partnership with several other organisations including a mental health charity, Women's Aid and a local homelessness prevention scheme. **“Knowing that these organisations could work together and be there to provide some form of guidance, support and advice to ensure me and my child were in a position of safety was a lifeline.”**

Sophie highlighted her appreciation for the cohesiveness of the Citizens Advice bureaux network: **“They [bureaux] work so well together. When I moved location, it was made so simple for my records to be passed between them. I was so lucky they could do that, or it would've meant I would need to open up and go through everything again. I was suffering from PTSD and would have struggled.”**

Sophie and her child have found secure housing and some financial stability, but at the time of interview, are still working with the bureau to manage the significant debts that were put in her name from her ex-partner.

“The bureau has my and my child's best interests at heart. What a critically amazing job each Adviser has done for us. Citizens Advice is an essential organisation for people, and I hope for anything that can keep it going and growing.”

*No real client names are used in case studies to protect client anonymity

Client outcomes continued

This case study highlights how the bureau provides trusted, trauma informed support during crisis situations and works in partnership with other organisations to ensure safety and stability. It shows the impact of coordinated advice and continuity of support in helping a family begin to rebuild their lives through practical and emotional assistance.

The complexity of issues and support needed by clients is reflected in the client-reported advice progress. Just over one-third (35%) of respondents report that their issue is still ongoing with the bureau, including waiting on benefits decisions or having debt payments managed.

“After trying to appeal my benefit award for almost three years, the bureau supported me to successfully receive it. While it was not backdated, I still got it and I am very grateful for that. This extra money means I can keep my car and get my kids to school, but I am still in debt and thinking how to approach that. The bureau continues to support me and they have been so helpful.”

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 55% of clients who reported that their issue had been fully resolved, 35% reported improvements in their financial situation.

“Financial help through Disability Living Allowance has allowed me to make adaptability changes in my home to help me shower etc.”

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.

“CAB have helped me greatly, but now we wait to see whether my application will be accepted. I have confidence that the approach taken by the CAB was wise.”

Of the 35% of clients whose issues are still ongoing with the CAB, 81% reported that they are very satisfied or satisfied with the service.

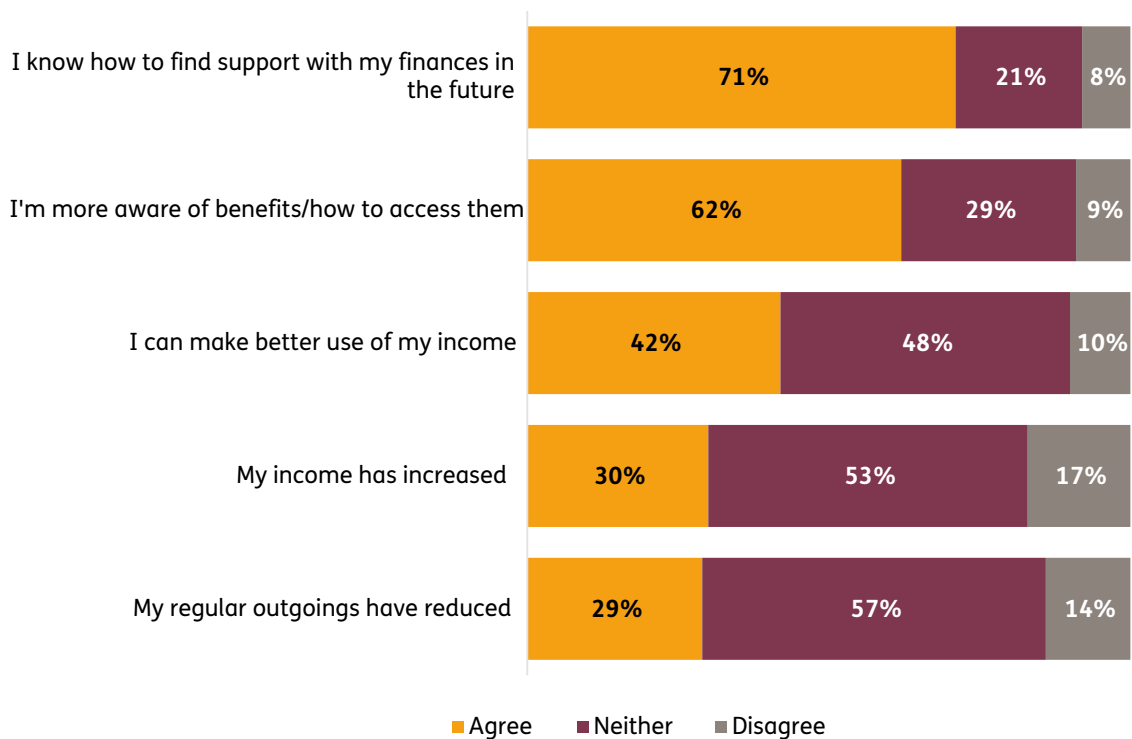
“The Adviser has helped me through my mandatory reconsideration, and into my tribunal. Her knowledge of the subject is impressive, and she explains everything as it happens. I know I am getting the best advice, whether it will help or not, at least I know we’ve tried our best. I am glad I went to ask for help at Citizens Advice.”

Client outcomes continued

Client impact

Clients are asked about the impact of advice on their financial circumstances and well-being. Following CAB support. Over two thirds of clients (71%) knew how to find support with their finances in the future, as well as over half (62%) 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, 40% felt it had improved and 50% had no change. Similarly, when asked about their confidence in managing their finances, 50% felt this had improved, 43% had no change and 7% reported this had worsened.

Client outcomes continued

The case study below outlines Duncan's story, highlighting the complexity of the benefits system for first-time claimants, and how quickly someone can find themselves facing financial hardship when they become unable to work. It also demonstrates the crucial role a bureau can play, using a holistic, person centred approach to offer reassurance and practical support during challenging times.



Duncan's experience

Duncan had been self employed for almost forty years when he suddenly suffered multiple strokes. At the time, he fully expected to recover and return to work, so he began living off his savings. However, it soon became clear that his health condition would prevent him from working again. As his savings dwindled and he struggled to make ends meet, Duncan attempted to complete several benefit applications on his own, something he had never imagined he would need to do. Each application was unsuccessful. Unsure where to turn and unable to rely on his savings indefinitely, Duncan met with an old friend who suggested he seek support from his local CAB.

A Bureau Adviser provided extensive support to Duncan, involving over 60 contacts, which ultimately led to a First-tier Tribunal. Reflecting on the support he received, Duncan said the Adviser **"helped me immensely and kept me informed all the time. I never felt at any point that I didn't know what was going on."**

Duncan's appeal was successful, and as a result of this outcome - alongside other holistic advice and support from the bureau - he secured over **£8,000 in benefit related gains**. He also reports improved confidence in managing finances, his financial situation, as well as improved mental health and peace of mind following CAB intervention.

Duncan ended his interview by saying: **"At no time did I feel like I was being let down, it gave me a huge sense of relief. I wouldn't hesitate to go back to the bureau if I ever needed to. I have told so many people about it."**



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:

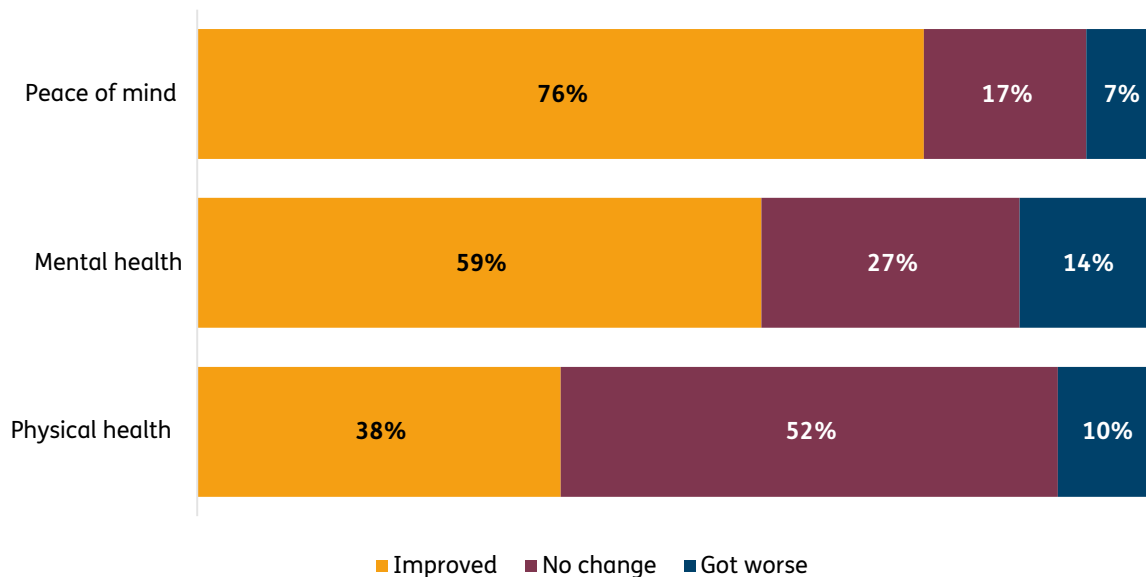
I am waiting on the results of my benefit application	45%
Other*	24%
I am not eligible for any additional sources of income or benefits	21%
I am still being helped to deal with my debt	11%

* Includes reasons such as awaiting first benefit payment following successful application or awaiting an update pending court action

Of those who felt it was relevant to them, 76% reported that their peace of mind had improved and 59% reported a mental health improvement.

“Due to my illness I would have ignored everything and let it all build up and add to my anxiety and worsen my well-being. The Adviser has supported me and my daughter to a better place.”

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:

- > 53% said this was because they are waiting on the results of their benefit application
- > 27% chose Other – these reasons include requiring specialist support, still completing benefit application forms and awaiting updates regarding legal action
- > 20% 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 Advisers at my local Citizens Advice have been my best support and guidance in the most difficult times of my life. It is a great thing to have this service, that is not for profit, and who I feel have my best interests in mind. The staff I have communicated with have been great, and I’m very grateful.”

Client gains

Of the **64,963** clients supported by the Money Talk Team, **12,626** clients have recorded client gains totalling **£52,107,594** resulting in an average client gain of **£4,127**.¹

Key client group gains

Of the **51,563** clients across both key client groups supported by MTT, **11,273** clients have recorded client gains, totalling **£47,854,797**. This results in an average client gain of **£4,245** per key group client.

Of the **13,033** priority family group clients supported by MTT in the same period, **2,954** clients have recorded client gains, totalling **£13,119,403** (average of **£4,441**).

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	1,755	£6,526,046.51	£2,652,482.08	£9,178,528.59
Single parent families	1,647	£4,552,683.22	£2,262,469.17	£6,815,152.39
Minority ethnic families	617	£2,556,703.86	£931,869.80	£3,488,573.66
Families with a child under one year old	338	£1,246,785.21	£254,548.76	£1,501,333.97
Larger families (3+ children)	307	£1,419,896.47	£256,190.75	£1,676,087.22
Families where the mother is under 25 years of age	150	£453,325.38	£30,712.36	£484,037.74
Total unique clients falling into at least 1 priority family group	2,833	£9,789,201.09	£3,330,201.50	£13,119,402.59



¹ 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	6,883	£25,591,440.09	£5,226,628.93	£30,818,069.02
Those with caring responsibilities	3,958	£14,223,506.19	£5,113,296.10	£19,336,802.29
Those unemployed	2,269	£10,556,479.46	£716,651.54	£11,273,131.00
Older people (65+)	2,105	£3,659,060.69	£1,698,446.56	£5,357,507.25
Individuals struggling with debt	1,570	£4,705,161.35	£10,025,404.13	£14,730,565.48
Young people (16-24)	623	£1,733,005.80	£117,776.39	£1,850,782.19
Total unique clients falling into at least 1 other key client group	10,729	£37,137,950.26	£10,502,785.50	£47,640,735.76

The service supported **51,152** clients belonging to other key groups, with **11,208** clients recording client gains totalling **£47,640,736** (average of **£4,251**). The highest client gains continue to be for individuals with health conditions, who have recorded **£30,818,069** in total gain, including debt written off.

Individuals struggling with debt record the highest average gain per client, showing that the holistic advice provided by CAB can make a real financial difference to clients who are struggling. 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 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	£36,856,171.22
Debt	£11,132,092.51
Tax	£1,617,897.12
Financial and charitable support	£805,173.56
Utilities and communication	£793,668.23
Other	£902,591.60
Total	£52,107,594.23



Eilidh's experience

Eilidh has recently become a mother and is caring for her daughter on her own. She works full time but is currently on maternity leave and is receiving both statutory and contractual maternity pay. Eilidh emailed her local Bureau as, like many single parents on maternity pay, she was struggling to make ends meet and wondered if there was any support available to her.

Recognising that Eilidh has her hands full at the moment, the Bureau offered her a next-day appointment at an outreach location close to where she lives. The adviser carried out a full benefit check for Eilidh, explaining what each benefit is and how it can be impacted by her individual circumstances. The benefit check found she was entitled to support including Universal Credit and Scottish Child Payment, and the adviser went on to explain that there is extra help available when her child reaches nursery and then school age.

With the information provided by the adviser, Eilidh felt able to complete the applications herself. Successful applications would improve the family's income by £11,000 per year, allowing Eilidh to focus on her child's development before she returns to work.

Eilidh's situation highlights the complex way in which maternity pay interacts with other financial support, and the role of the Money Talk Team in helping new families make sense of what's available to them. Eilidh was previously unaware of her entitlement, and the high financial gain has left her better able to support her daughter as a single parent.



Debt advice and outcomes

In this reporting period, MTT Advisers engaged with **9,482** clients about debt and many of these clients were likely advised in additional areas. At least **£59,049,600** of new debt was presented by clients supported with debt advice.

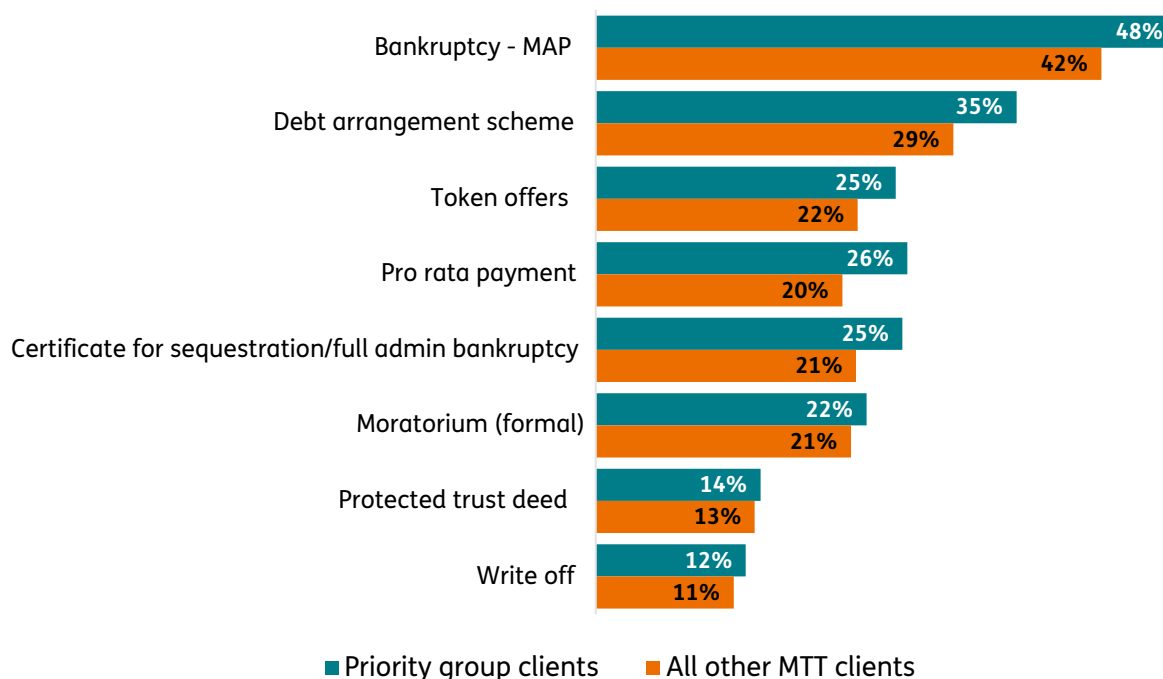
Looking at debt advice related gains only, clients had **£10,348,189** of debt written off and achieved **£783,903** in debt-related client financial gains. This totals **£11,132,093** in total debt-related client gains for **774** clients, resulting in average debt related client gain of **£14,383**.

Statutory debt solutions

For some clients, advice on how to manage their debt is sufficient and advice around statutory debt solutions is not required. This is one of the strengths of the debt support provided by the bureaux. However, 30% of MTT clients who received debt advice did require advice on debt options; of these clients, 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	Clients
Bankruptcy – MAP	98
Certificate for sequestration and full admin bankruptcy	41
Debt arrangement scheme	47
Protected trust deed	1
Total	187



Sian's experience

Sian recently left an abusive relationship and now cares for her children alone. She previously owned a business with her ex-partner which went into liquidation, leaving her with unaffordable debt. Sian lost her home and now lives with other family members while working part time to try and build back her independence. Her mental health has been impacted by everything she has experienced in the past year.

She contacted her local CAB for advice about her debt. The adviser discussed available options and given the amount of debt and Sian's limited resources, it was decided that applying for sequestration would be the best option for the family. The adviser identified that, because Sian is in receipt of Universal Credit, she wouldn't have to pay the associated fee.

Over the course of 11 months and almost 70 interactions, the adviser helped Sian process the application, which was successful in clearing Sian of the debt. This allowed her to start saving for her family's future and begin the process of moving on from a difficult period. Sian said she can sleep better at night thanks to the support she received from the CAB.

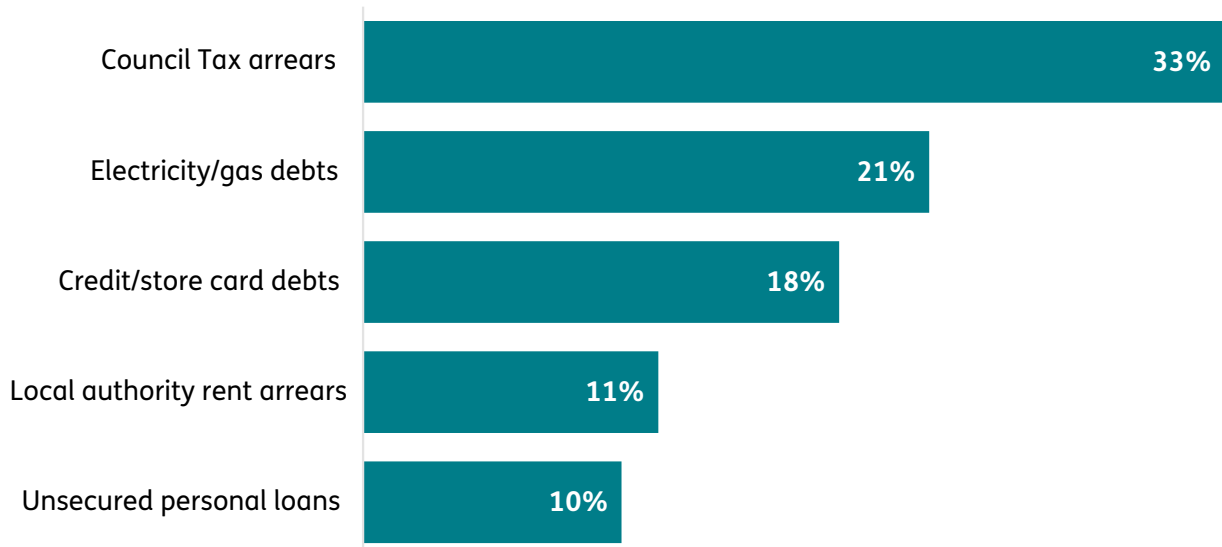
While often seen as a last resort in debt advice, sequestration provides families like Sian's the opportunity to regain independence. Debt advice can be complex and, as in Sian's case, can take many months to resolve. The commitment of the CAB to support families and give them a fresh start is a lifeline for survivors of domestic abuse.

Debt advice and outcomes continued

Debt advice

In this reporting period, more than 53,000 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. There continue

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.

Chart 7 shows the most common debt-related advice provided to MTT clients, with over half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 26% were priority family group clients.

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

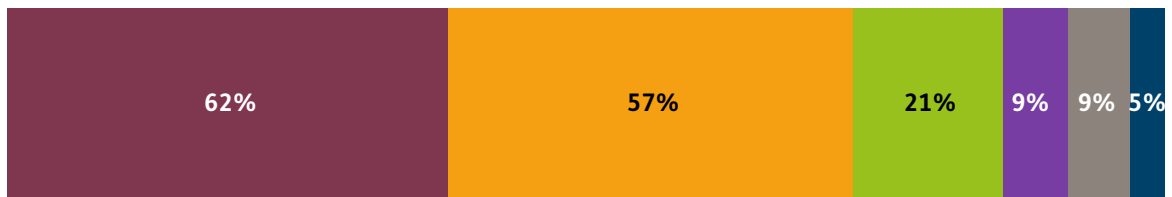


*Please note the graph will not add up to 100, as it shows the top 2 advice issues only.

Debt advice and outcomes continued

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.

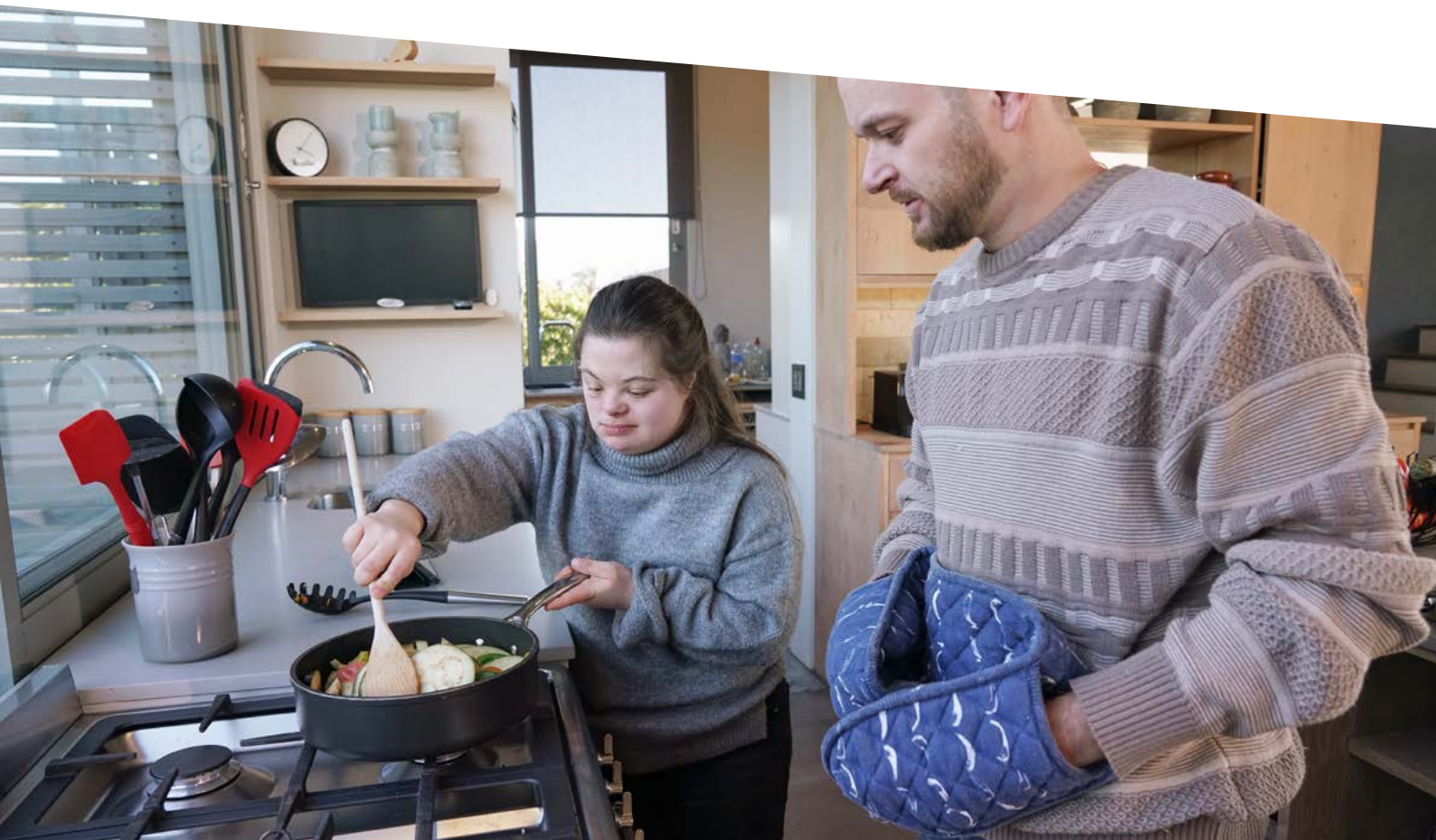
Chart 8: Priority families advised about debt*



- 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

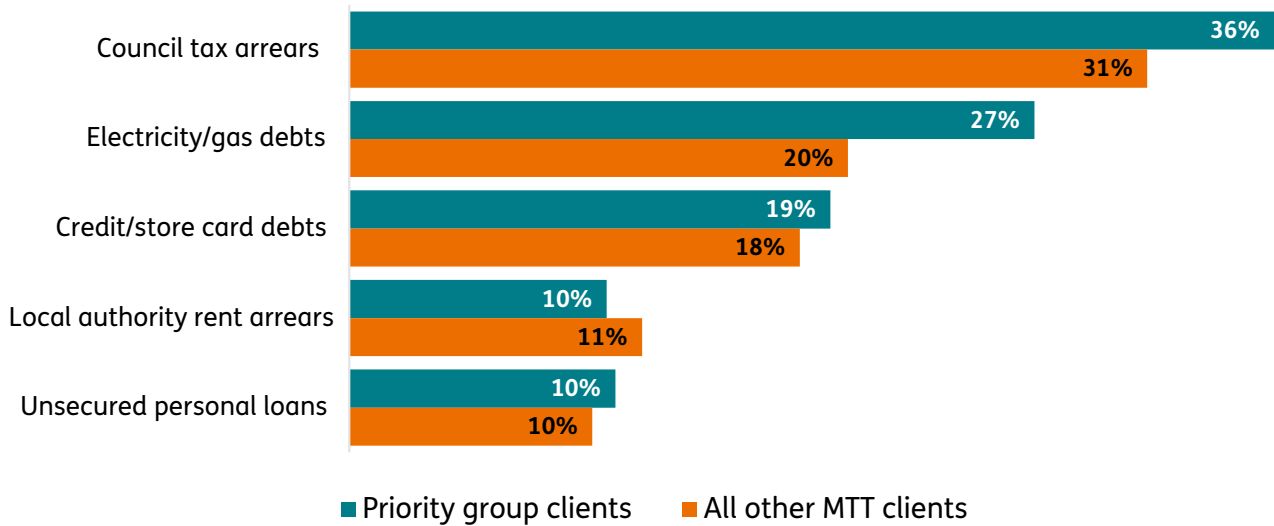
*Please note the chart will not add up to 100, as clients can belong to more than 1 priority family group.

Priority family group clients continue to receive higher levels of advice relating to high-priority debts such as Council Tax arrears and electricity/gas debts than other client groups.



Debt advice and outcomes continued

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 31st April 2026, **1,530** MTT clients were advised on energy debt. At least **£4,151,797** of new energy debt was presented by MTT clients in the same period.

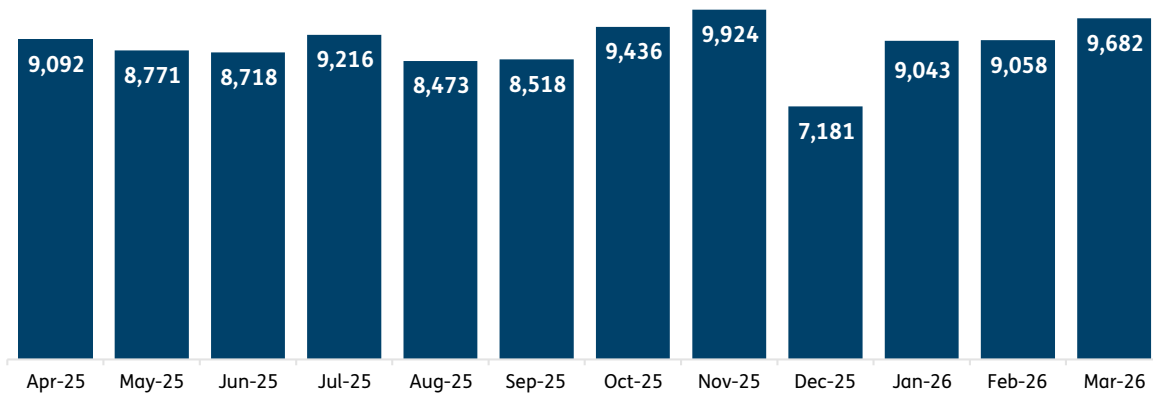


Clients supported

Overall number of clients supported

Consistently through the year, each month reports a higher number of MTT clients than last year.

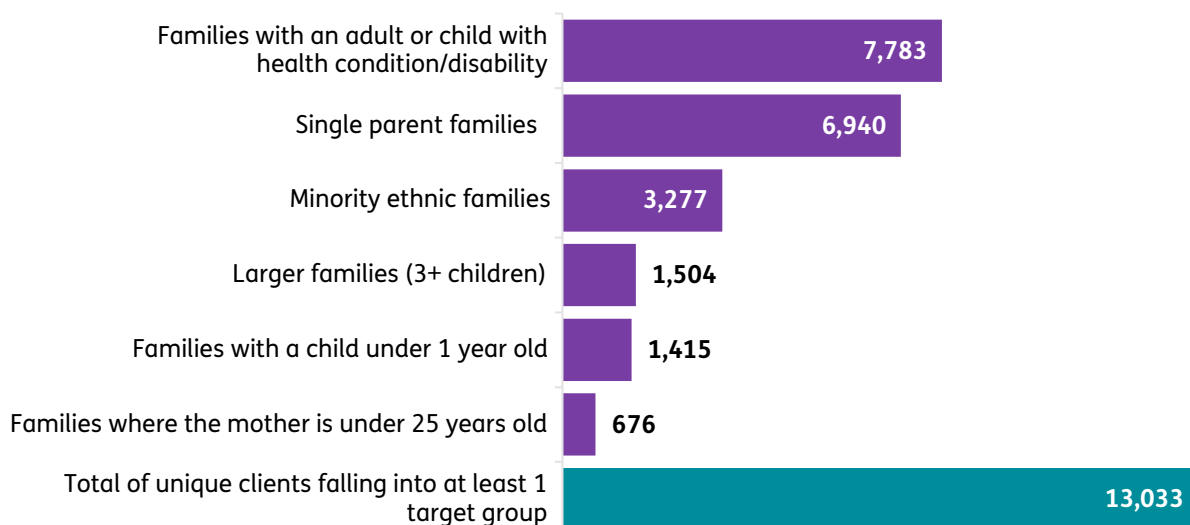
Chart 10: Clients seen each month*



*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

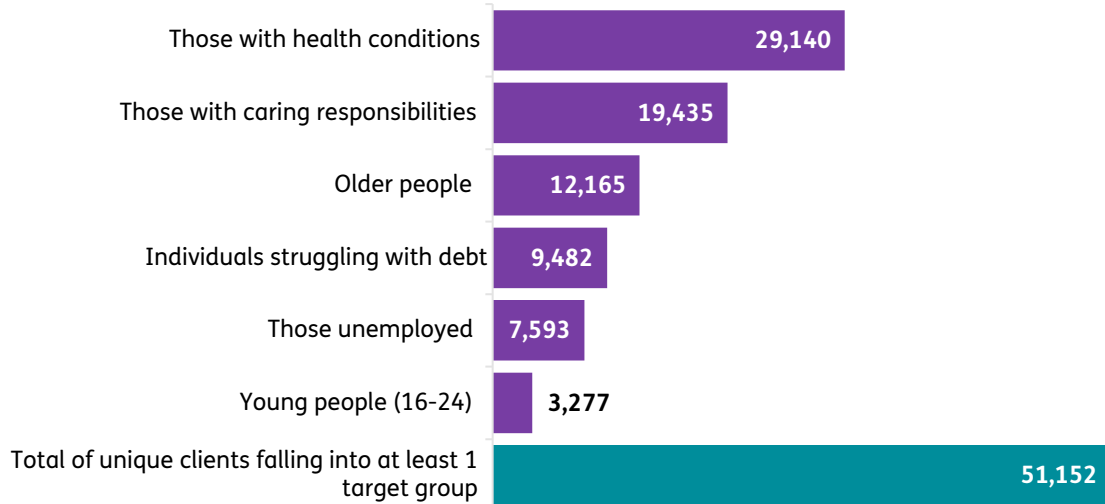
Chart 11: Number of clients in each priority family group*



* 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 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.





Mateo's experience

Mateo got in touch with his local CAB when his Adult Disability Payment was reduced following a review. He lives rurally with his two children and has a long-term health condition which means he is unable to work.

Mateo's condition has deteriorated recently, and Social Security Scotland advised that he did not need to submit any additional information as part of the review because he was already in receipt of the higher rates. However, his award was then reduced, and Mateo was worried about how he'd be able to provide for his family.

The adviser supporting Mateo explained the next steps and helped him request a redetermination. They also submitted a successful application for Short-term Assistance payments while the reconsideration was considered. The Short-term Assistance was especially important for the family as the benefit reduction happened during the winter months, when heating the home was essential for Mateo to manage his health condition and keep his children warm.

The redetermination was successful and his award was reinstated and backdated. Without CAB support, the family's annual income would have reduced by over £5,000. Mateo was extremely thankful for the CAB support, and relieved that the Short-term Assistance had kept the family out of hardship over winter.

Mateo's experience demonstrates the role of the CAB in providing a safety net to families whose essential benefits are changed without an explanation. For Mateo, there were no clear next steps following his review, and not only were the CAB able to help reinstate his entitlement, but they also identified support available in the interim. This is especially important rurally, where there tend to be fewer specialist services, and where winter living costs are particularly high.

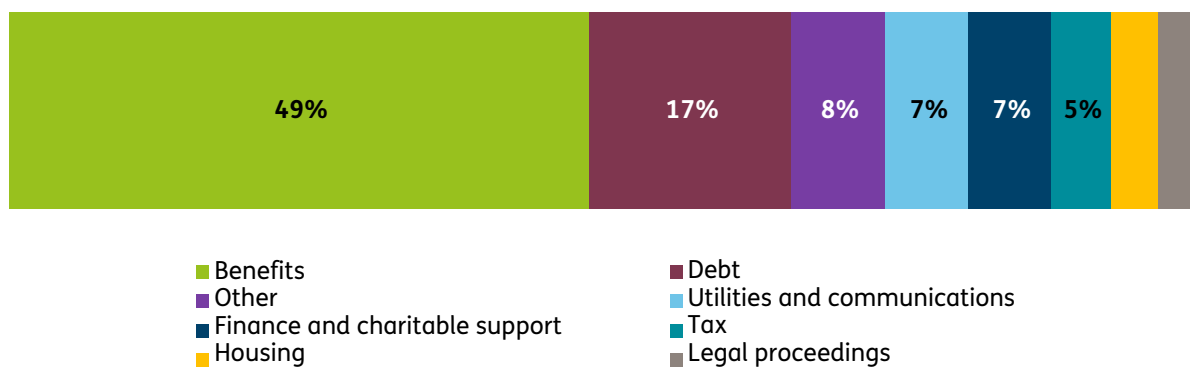


Holistic advice

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 **214,195** 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



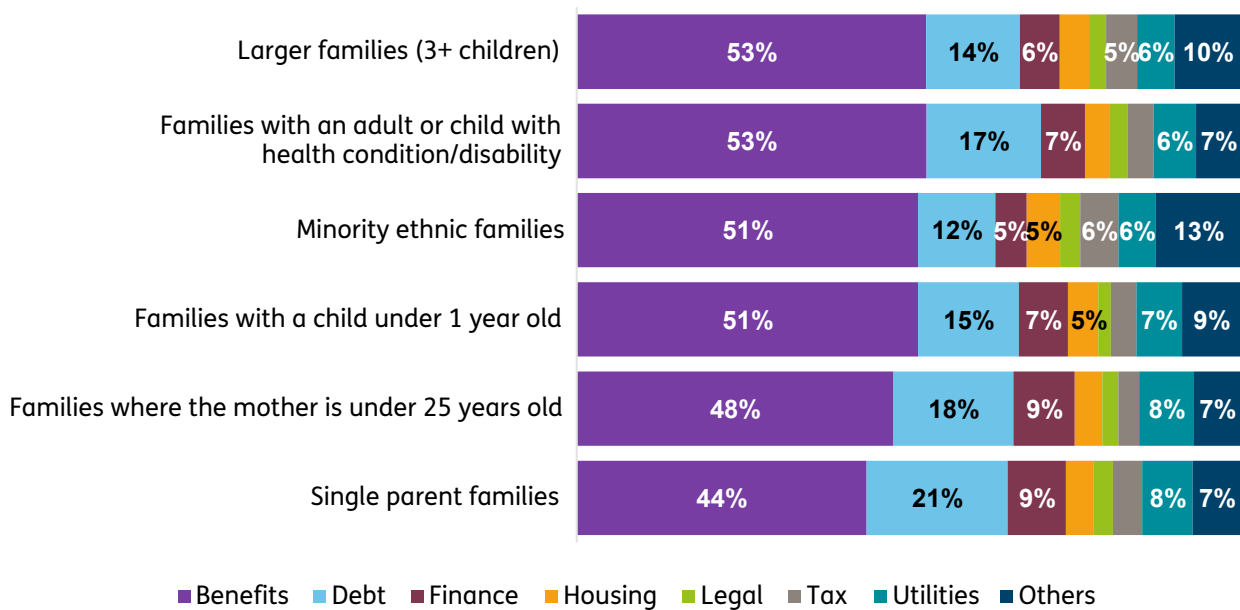
Holistic advice continued

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, those dealing with a health condition or disability continue to receive the most benefits advice, alongside larger families. Across both key client groups, single parent families receive the largest proportion of debt advice.

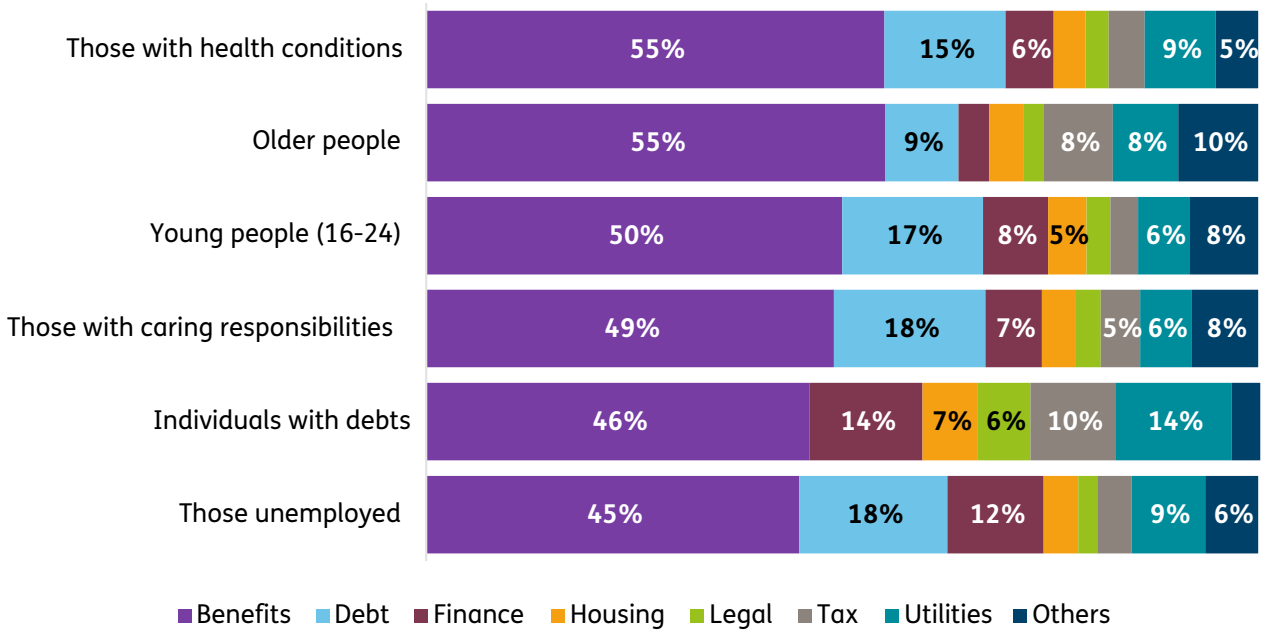
Chart 14: Advice provided to priority family groups



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.



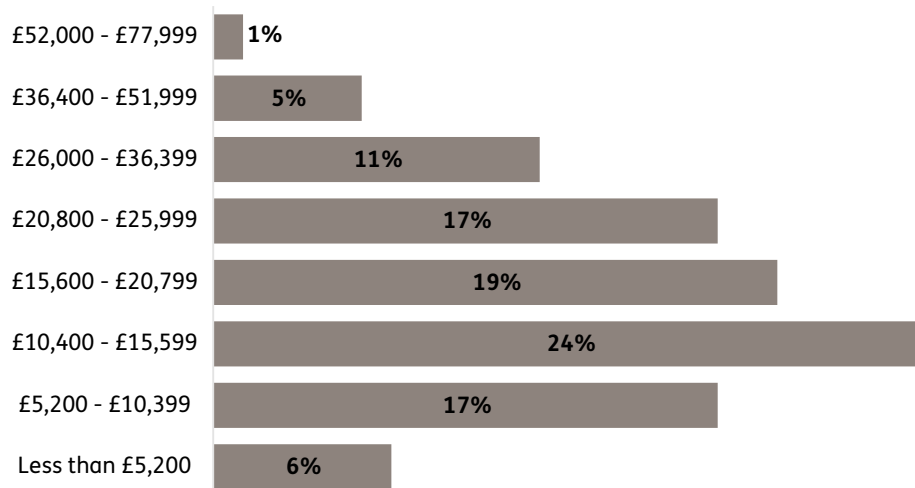
Holistic advice continued

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 (**83%**) of MTT households live on less than £26,000 a year and **66%** live on less than £20,799 a year.

Chart 16: Client Household Income



Community based advice delivery

The Money Talk Team service is delivered across Scotland not only through local bureaux, but also by co locating with and working alongside partner organisations. This collaborative approach enables bureaux and partners to extend their reach and improve client outcomes by providing tailored advice and support in familiar, accessible environments.

Between November 2025 and March 2026, the Money Talk Team carried out its fourth annual survey to gain deeper insight into client outcomes from partnership work, receiving 73 responses from partner organisations across Scotland.

“We believe that our community should have as many services available on their doorstep as they need them when they need them. With this in mind having CAB in our Hub allow the community to access this vital service in a safe environment that they are comfortable in.” – Letham4All

Client outcomes through partnerships

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

Overall feedback emphasises both the approachability of bureau staff and the profound, often life changing value the service provides to clients.

99% of partner organisations strongly agree or agree with the statement ‘Our partnership with the Citizens Advice Bureau is beneficial to our clients.’

“Our partnership ensures that our families are in receipt of all entitled benefits and puts them in the best possible position to prioritise their family’s health. Any reductions in financial pressure supports positive mental health and wellbeing which in turn provides a more harmonious household for children to grow and develop. Access to additional pockets of financial support often supports parents to buy furniture or make necessary home improvements/purchase white goods, therefore providing a nicer/safer home environment for young children.” – NHS Forth Valley

The feedback demonstrates that collaborative partnerships with a Bureau can ensure families receive all the financial support they are entitled to, reduces financial stress and improves parents’ wellbeing. This in turn helps create a safer, more stable and healthier home environment for children.

Home-Start Falkirk explained how important partnership work can be, particularly for vulnerable people:

“We are finding the vulnerable families we support are in the most need of advice from CAB, to help alleviate issues and challenges they are facing as parents and family units, but they are the most reluctant to engage with the service through barriers from, lack of confidence, lack of validation, anxiety or depression. Having CAB at our family support groups means that the individuals are in a familiar neutral space where they already feel safe, and around people they know and trust, making them engage with the service and get very much needed signposting, help and support. From the regular attendance of CAB at groups throughout the year means the parents are also building a rapport with the families coming and building their trust of professional organisations, showing how invaluable working partnerships are.”

Community based advice delivery continued

Partners described crisis intervention as vital, noting that collaboration with the bureau plays a key role in enabling this support, particularly through the provision of holistic advice, i.e. financial support:

“Many clients avoid crisis situations through early debt advice, budgeting support, and help challenging incorrect decisions. This has a direct impact on tenancy sustainment — preventing arrears from escalating and reducing the risk of homelessness. CAB also helps tenants resolve wider life issues that sit alongside housing, which improves their wellbeing and stability overall.” - Lochalsh & Skye Housing Association

“The services which the bureau provide are able to ensure that the residents can gain financial stability after, on many occasions, many years of hardship, poverty, deprivation and having to make incredibly heart wrenching decisions on a daily basis... the bureau can support to achieve increased monthly payments and in addition, backdated benefit payments... which can provide that resident and their family with financial stability for the first time in their lives.” – Dumfries & Galloway Council

Extending reach through partner referrals

The partner research shows that bureaux are collaborating with partners who are actively supporting MTT key client groups. Of the 73 partner responses, the below table shows the proportion of partners that support each client group.

Priority family groups	Proportion of partners
Single parent families	86%
Larger families (3+ children)	86%
Families with an adult or a child with a health condition	82%
Families with a child under one year old	82%
Families where the mother is under 25 years of age	79%
Minority ethnic families	78%

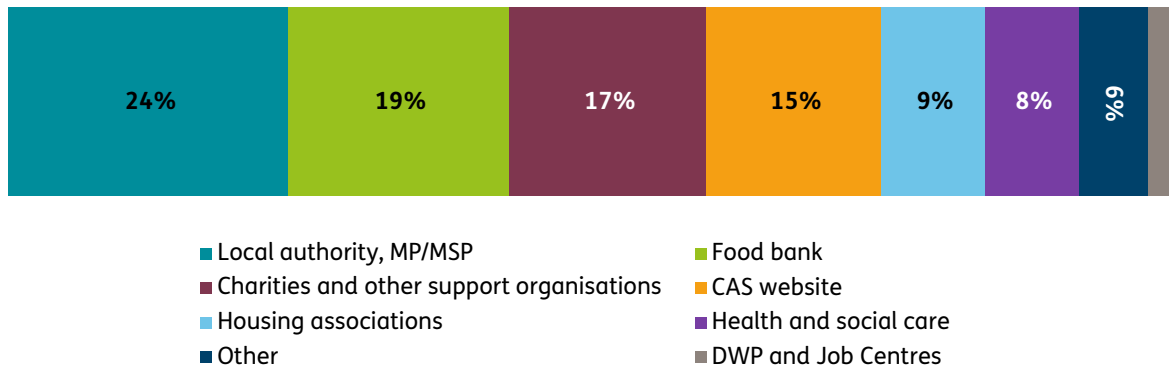
Key client groups	Proportion of partners
Unemployed	92%
Those with health conditions	81%
Young people (16-24)	79%
Individuals struggling with debt	78%
Those with caring responsibilities	75%
Older people (65+)	73%
Other*	22%

*Other includes those with mental health barriers, those in recovery and active addiction and individuals who are non-UK nationals

Community based advice delivery continued

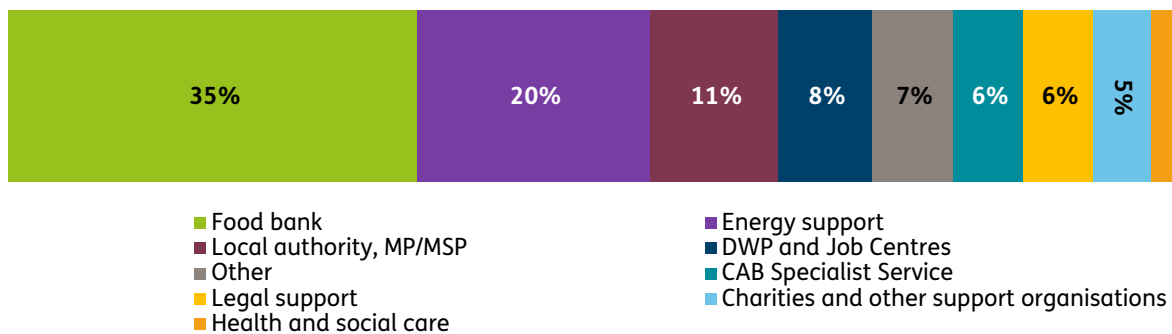
Referrals to the MTT service come through a diverse range of local government, social care and community organisations. Top referral partners were Local Authorities, food banks and other charities.

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

To understand shared pressures, MTT partners were asked how the cost of living crisis and other challenges have affected demand and waiting times for support.

Of the 73 responses, 82% stated the demand for their service increased and 56% that their waiting times have increased in the last year. This reflects our client research, which shows that clients needing support beyond CAB often struggle to get issues resolved elsewhere.

Across the Citizens Advice Network, instances of individuals with deficit budgets and no eligibility for additional financial support has been increasing. Our partners have observed this also, as shown in Chart 19 below.

Chart 19: In your organisation’s experience, has the number of individuals in this situation changed over the past 12 months?

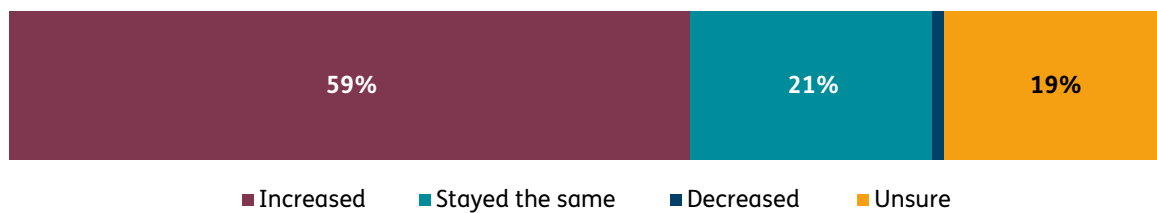


Chart 19 shows that 59% of partner organisations are also seeing a rise in clients continuing to struggle despite receive support.

While fewer partners report demand continuing to increase (18% lower than Q4 Y3), the rise (13%) in those reporting that levels have stayed the same suggests demand remains consistently high rather than easing.

“The demand itself hasn’t dropped — if anything, the complexity has grown. We’re seeing more cases where several issues overlap, and people need a mix of housing, income and debt advice at the same time. So while the volume feels similar, the intensity and the support required has definitely increased.”
- Lochalsh & Skye Housing Association

“Over the past year, some areas of service have experienced pressure on waiting times, primarily linked to sustained demand and increased complexity of presentation. While urgent and high-risk cases continue to be prioritised, capacity within preventative and early intervention pathways has at times been stretched.” - East Dunbartonshire Council Health & Social Care

Additionally, partners were asked whether their clients’ needs and issues have changed over the last year. Of the 73 responses, 53% said 'yes', 22% 'no' and 25% were 'unsure'.

Community based advice delivery continued

Changes reported include the rise of in-work poverty due to ever-increasing living costs, and those facing a crisis situation.

“People who were previously financially secure have dipped into in-work poverty. We always see this with families who have children under one due to maternity leave and increased cost for the family, but there has been an increase of families who are struggling in our services.” – Kidzeco

“Poverty is becoming entrenched, people have less resilience and people are poorer, hungrier and more desperate. It’s absolutely horrible.” - Peeblesshire Foodbank

“The biggest impact we have seen is the amount of people in work who are struggling with the cost of living. Increased energy bills, impact on living in rural areas, cost of transportation public and private.” - Moray Council Money Advice

While partners and bureaux continue to see high demand, complex needs, in work poverty and crisis situations, feedback highlights the value of partnerships and holistic, community based support in responding to the challenges clients face.



Courtney's experience

Courtney was referred to the Money Talk Team by her local family support group. She lives with her partner and is on maternity leave after having her second child. She intends to return to employment soon but is unsure how many hours she will be able to work due to her caring responsibilities. Her partner works shifts, meaning that his monthly earnings fluctuate, and it can be hard to plan their finances accordingly.

Courtney attended the local group as a way to meet other young parents in her community, and the support staff there recognised that she may be entitled to financial support due to her baby's disability.

The adviser helped Courtney to apply for Child Disability Payment (CDP) and undertook a full benefit check as part of the holistic income maximisation process. They used a few example scenarios depending on her and her partner's earnings, and the adviser explained how the couple's joint income would be considered in the Universal Credit assessment period.

The CDP application was successful, increasing the family's annual income by over £7,000. Courtney was also equipped with the information she required should she need to apply for Universal Credit on returning to work.

Partnerships between local organisations and Bureaux help direct people to the support they need, just as in Courtney's situation. Often people are unaware of their entitlement, and by working together, organisations can provide their specialist services and make referrals where necessary.

Community based advice delivery continued

Volunteer community impact

Volunteers are a vital part of the Citizens Advice service, and the Money Talk Team (MTT) plays a key role by bringing their expertise, experience and commitment to people in need of advice.

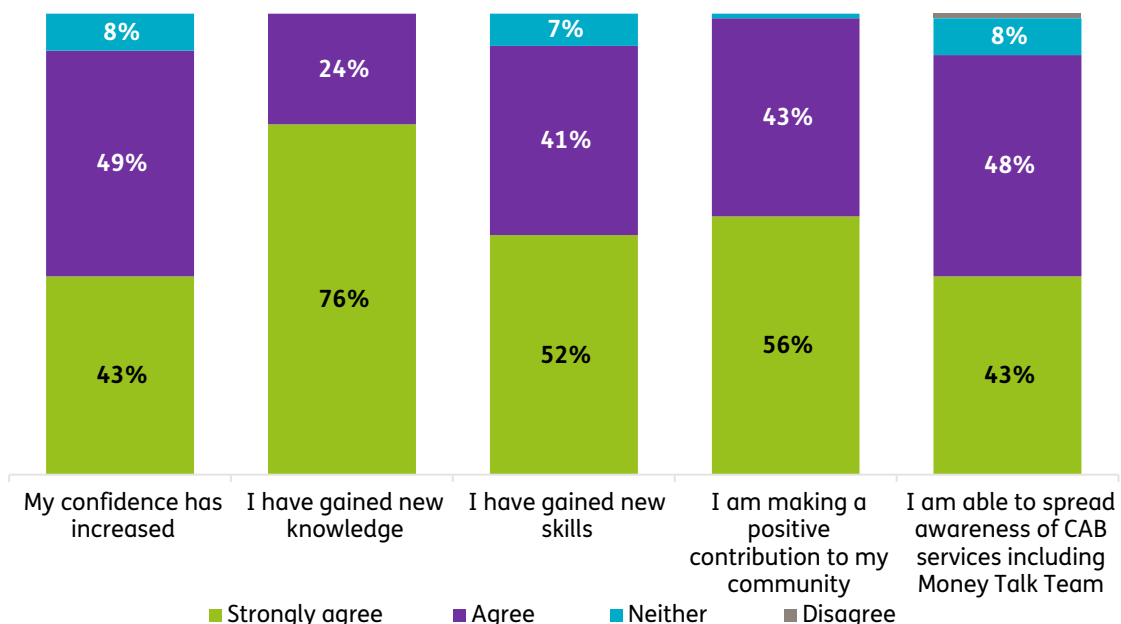
To demonstrate the value of the MTT service in empowering volunteers to make a positive contribution within their communities, a fourth annual volunteer survey was conducted. This year, we received responses from 84 volunteers from across the Network.

All volunteers who completed the survey reported that they have gained new knowledge (100%). Almost all felt they have learned new skills (93%) and increased confidence (92%).

“I am learning lots about the importance of quality control, human behaviours, interviewing techniques, case recording and teamwork. Obtaining certifications at Scottish Vocational Qualifications (SVQ) level also motivates me to continue learning and challenges me.”

“The Bureau has become an extension of my family. Sometimes I forget I am a volunteer. The Bureau has given me so much joy... I volunteer at the food bank in my Church... I am always there excited to see what my next challenge will be. It has become a very big part of my life.”

Chart 20: Volunteer Impact



Community based advice delivery continued

Volunteers also feel they are contributing positively to their communities (100%) and are able to spread awareness of the service (90%).

“I have found myself much more attuned to the wider needs of the community in which I live. I worked my whole life in the NHS, so was aware of the medical effects of deprivation and living under stress, but this has given me a different perspective.”

Of the 84 responses, 78% of volunteers stated that the demand on the bureau has increased.

“There seems to be an increase in the number of inter-related issues with which clients present, and also an increase in the effect on clients - many clients say they are unable to cope and feel as though there are fewer avenues of support.”

When asked over the past year whether the needs of clients, or issues they face, has changed at all, almost half (46%) said yes.

“Clients are requiring support to access services e.g. transport concession cards, blue badge applications, housing/council tax and rent. Many agencies are not answering the telephone and insisting that enquiries be made digitally - this is a significant barrier to those who, through no fault of their own, have no IT skills or access to the internet.”

This response highlights how vital the MTT service’s multi-channel access is for supporting clients who are digitally excluded.

The responses suggest that while many volunteers contribute skills developed in previous careers during retirement, others use their CAB experience as a stepping stone towards employment.

“I am retired and not seeking employment. However, if I was, the skills learned would invaluable and excellent on a CV.”

“The opportunity to volunteer at the bureau has equipped me with essential inter-personal and communication skills to handle clients. I am more confident in taking up challenges and learning new skills.”

“After being a stay-at-home mum, I am gaining skills and confidence which will hopefully help me find employment when I start to look for work.”



Community based advice delivery continued

When asked why they choose volunteering at a Bureau over another organisation, volunteers responded:

Helping people/making a difference	63
Interesting role	48
Opportunity to learn new skills	37
Social aspect/meeting people	27
Accessibility/flexibility of role	25
Motivated by an experience as a client or supporting a client	17
Other	12

Other includes:

- > “Using transferrable skills”
- > “Worked at CAB previously and knew friends still working there”
- > “Staying active in retirement”
- > “Variation of role”
- > “I am doing this to keep my mind active and to help my community”

Citizens Advice Scotland continues to focus on supporting volunteers across the network through recruitment, retention, wellbeing and equality and diversity through the CAS Volunteer Team.



Omni-Channel service

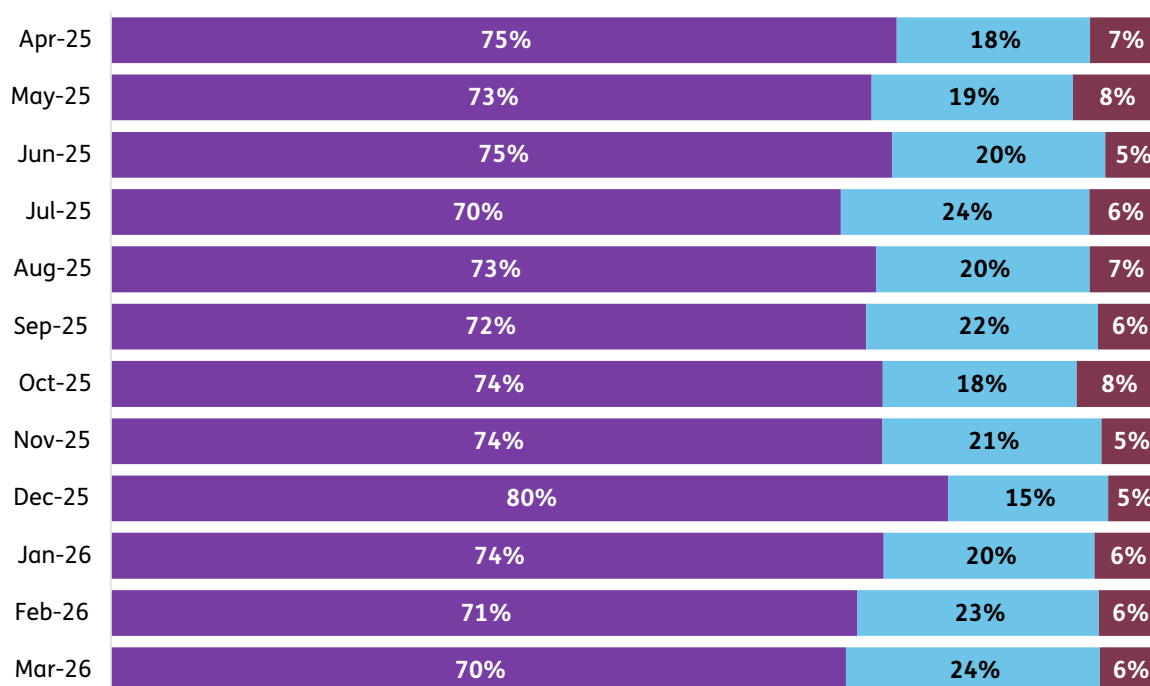
Money Talk Team website

The MTT website recorded **15,565** 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 continues to be the **second biggest referral pathway** for the Money Map Tool, after citizensadvice.org.uk. Over the reporting period, there was a total of **3,847** client interactions with the self-help tools.

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



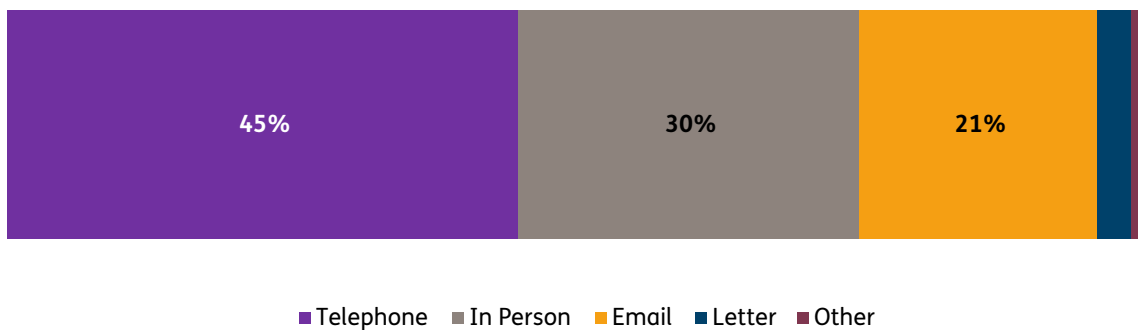
The MTT website has seen a total of **2,815** interactions with the Chatbot, averaging at **54** interactions per week. The Chatbot connected clients to MTT Advisers **621** times (22% of all interactions). Consistent client use of the Chatbot shows that it enables self-help and offers an alternative to people who are able to use online tools and might otherwise be nervous about making an initial personal contact.

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 30% of contacts being made in-person demonstrates the continued importance of face-to-face support for MTT clients.





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