



# Money Talk Team

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Q1 Report: 1 April 2023 – 30 June 2023

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# Service Objectives

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This report covers the period 1<sup>st</sup> April 2023 to 30<sup>th</sup> June 2023.

Money Talk Team service assists individuals and families to increase their income, reduce their debt and better manage their finances.

The service empowers clients with awareness of their rights and responsibilities, helps to increase confidence in how to exercise those, and improves their wellbeing.

We expand the reach and impact of the Service through local community engagement and partnerships.

Our volunteers are empowered with knowledge, gain transferrable skills, and increased confidence, contributing positively to communities and improving the reach of the Service and, for some, moving onto other positive destinations.

The Money Talk Team is focused at reaching notable client groups. These are:

## Priority Family Groups

- > Single Parent Families
- > Families with an adult or a child with a health condition
- > Larger families (3+ children)
- > Minority ethnic families
- > Families with a child under one year old
- > Families where the mother is under 25 years of age

## Other notable client groups

- > Older people (65+)
- > Individuals Struggling with Debt
- > Those with health conditions
- > Unemployed
- > Those with caring responsibilities
- > Young people (16 – 24)



# Executive Summary

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Key findings of the report (1<sup>st</sup> April 2023 to 30<sup>th</sup> June 2023) show we are achieving the service objectives:

- > The service supported **14,288** clients and **2,682** priority family group clients.
- > In a continuing trend from the last report, the Money Talk Team service supported the most financially disadvantaged households. Just under two thirds (60%) of Money Talk Team households live on less than £15,599 a year and almost 90% live on less than £26,000 a year.
- > Total client gains reached **£7.4 million** and for priority family groups, we achieved client gains of **£1.2 million**.
- > This results in an average client gain of over **£2,800** per client, and **£2,300** for priority family group clients.
- > The service is having a positive impact for clients beyond financial gains. Of the clients responding to impact questions (74):
  - > Almost two-thirds of (63%) report an awareness of how to find support in the future and over half report increased awareness of the benefits they can receive and how to access them (52%).
  - > Almost two-thirds (63%) feel that their peace of mind has improved, and over one-third (36%) feel their mental health has improved.
  - > Feedback from clients shows that their mental health worsens when they are informed they are not eligible for benefits or other financial assistance.
- > The ongoing impact of the cost-of-living crisis is evident throughout the report. We are seeing more people who are not entitled to any further financial assistance and are still struggling to manage. This can have an impact on service satisfaction.
- > Majority of clients are satisfied or very satisfied with the service (**82%**).
- > We supported **1,640** clients struggling with debt, enabling them to write off over **£780,000** of debt and receive over **£335,000** in client financial gains.
- > The provision of holistic advice for clients when they were advised about debt resulted in additional gains of over **£115,000** than if they had received debt advice only.
- > Of all clients who received debt advice, 45% were in priority family groups.
- > Difficulty making debt payments is the most common debt-related advice provided to our clients, with almost half (50%) receiving advice on this issue.
- > Of those having difficulty making debt payments, 21% were priority family group clients. This shows the significant financial pressure that families continue to face.
- > We have seen the proportion of referrals to energy support services more than treble since the previous report – up from 3% to 10%.

# Client Outcomes

## Client Satisfaction

Of the 102 Money Talk Plus clients surveyed between April 2023 – June 2023, **82% reported being very satisfied or satisfied with the service.**

Chart 1: Client satisfaction with MTP service



“I received great advice. The bureau staff are open and honest. It put my mind at rest and made dealing with my debt much easier.”

“The bureau Adviser didn’t just stop at the query that I went in with, they gave me advice on benefits that I was eligible for, and I couldn’t be more delighted.”

The demand for the service remains significant. The strain on resources to meet the demand was particularly evident in this reporting period. Through our research, clients reported dissatisfaction due to having no further avenues to maximise income or reduce costs in the continuing cost of living crisis and due to appointment waiting times (11%). The same clients, though dissatisfied, recognised the bureau efforts to provide an effective service:

“I am very happy with the support I received from the bureau. The Adviser I worked with was very friendly and worked through the whole process with me. There was a lot of information I was unaware of, but the Adviser was really informative. My financial issue is still ongoing, but I have been able to use this information to rectify my issue elsewhere as this was something that could not be resolved by the CAB.”

“Although my situation hasn’t been resolved, this is through no fault of the bureau. Everything I have asked of the Adviser has been done and we are now just waiting on my application paperwork coming back.”

## Client Outcomes continued

The complexity of issues and support needed by Money Talk Team clients is reflected in chart 2, which shows whether the client's issue has been resolved at the time of survey. Just under half of clients (46%) who completed the survey report that their issue is still ongoing. This means that many are still awaiting a resolution, including receiving benefits or having debt payments managed.

More than one-third of clients (38%) reported that the issue they had taken to the bureau had been fully resolved and just under half of those clients (43%) reported that their financial situation had improved.

Chart 2. Status of client issue (less than 1% excluded)



More than one-third of clients (38%) whose issues are still ongoing reported that they are very satisfied or satisfied with the service.

**“Although my issue is still to be solved, I feel confident that there is a place to go for support and to find a solution when there are issues to be solved. Citizens Advice Bureau have been great in supporting me.”**

Of all clients surveyed, 15% stated that their issue had not been resolved. Some clients reported that this was due to factors such as not being eligible for benefits or being referred to other organisations for further support.

**“I contacted the bureau to gain funding for someone I care for. Although the bureau have been unable to help me resolve my issue, I am very happy with my experience and the service I received.”**



## Client Outcomes continued

### Client Impact

In addition to the satisfaction component, clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 74 of 102 clients agreed to do this<sup>1</sup>.

### Financial Impact

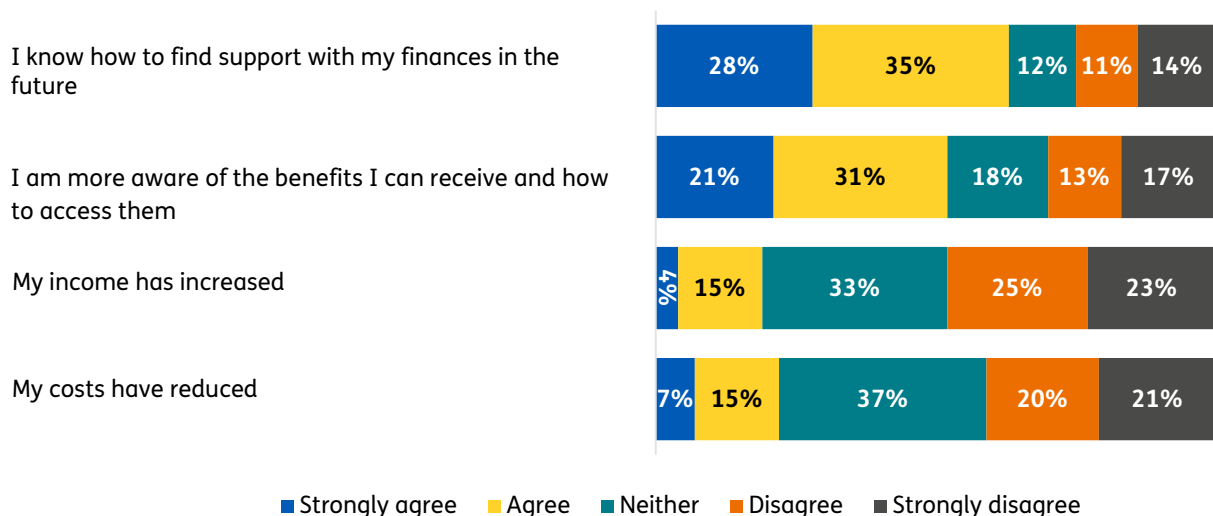
Many clients were satisfied with the immediate impacts of advice: 63% of clients agreed or strongly agreed that they knew how to find support with their finances in the future and over half of clients (52%) were more aware of the benefits they could receive and how to access them.

A client who reported an improved financial situation and strongly agreed that their income had increased and their costs have reduced stated that:

**“My experience with the bureau was excellent. I contacted the CAB regarding my pension and my entitlements as I retired from work early due to being not fit to work. I am not yet eligible for my state pension, but I am struggling financially. My peace of mind and mental health has definitely improved as a result of speaking with the bureau. I had never used the CAB before, but I now know that if I ever have any questions or issues, they are there to help me.”**

The data in this quarter shows the continuing bite of the cost-of-living crisis as we have seen a larger proportion of clients whose income could not be increased and costs reduced, than in the previous report. Our clients are facing significant financial detriment and for some, the Money Talk Team service has exhausted all financial options available.

Chart 3: Client financial impact



<sup>1</sup> All discussion in this section relates to these 74 clients unless otherwise stated.

## Client Outcomes continued

There is a significant overlap of clients who say that they don't know where to find support with their finances and are not aware of benefits they can access. These clients report that this is because there is either no further support a CAB can offer them, or their issue is complex and ongoing.

One client reported that there had been no change to their financial situation and strongly disagreed that their income had increased and costs reduced, stating that **“the bureau were unable to help because I earn too much.”**

Another client stated that **“I have mental health and physical mobility issues and have been struggling to cope financially since 2016 when I was attacked at my home. Any attempts to get compensation are still unresolved leaving me financially embarrassed.”**

One third of respondents who said their income has not increased have also said their costs have not reduced. A significant majority (80%) of these clients report high satisfaction levels with the service, acknowledging that CABx continue to support them with their complex issues and access to charitable support.

One client, whose costs have not reduced and income has not increased, emphasised the increasing challenges due to the complexity of issues and continued cost-of-living crisis:

**“It's just been bills coming at me from every side. In my previous visits for advice with the bureau, my confidence and mental health had improved, but with this particular issue, it has been really difficult and I don't see my confidence and mental health improving until it has been resolved.”**



### Case Study 1

A client with 5 children (aged 13, 11, 9 and 10-month-old twins), approached the bureau after their business went into liquidation due to the cost-of-living crisis, resulting in 2 personal loans for the business. In addition to this debt, the client has a £170,000 mortgage and personal credit card with an outstanding balance of £15,000.

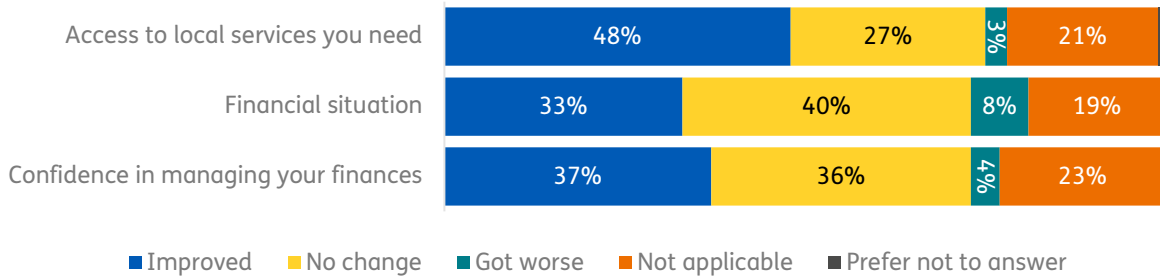
The Adviser assisted the client to negotiate with their creditors. However, due to the amount of debt involved, the client was referred to an Insolvency Practitioner who will assist the client with the debts and allow them to maintain their mortgage.

The bureau also completed a Financial Health Check and advised the client of all entitlements to benefits. The client has since become employed and is now negotiating debt with the creditors and continues to receive bureau support.



## Client Outcomes continued

Chart 4: Client-reported financial impact



In a continuing trend, a significant percentage of clients show ‘no change’ or ‘not applicable’ to some client outcomes as shown in chart 4. As previously highlighted, this was partly due to some clients still being in the process of receiving support from CAB when surveyed, highlighting that we are surveying some clients too soon. Based on these lessons, a new follow-up survey process was developed for this financial year.

An updated survey was launched in April 2023 which incorporates the option for clients to be re-contacted to check on their progress. To date, of the 74 eligible clients, 58% have agreed to a follow-up survey. The follow up surveys will be launched in early August.



## Client Outcomes continued

### Wellbeing Impact

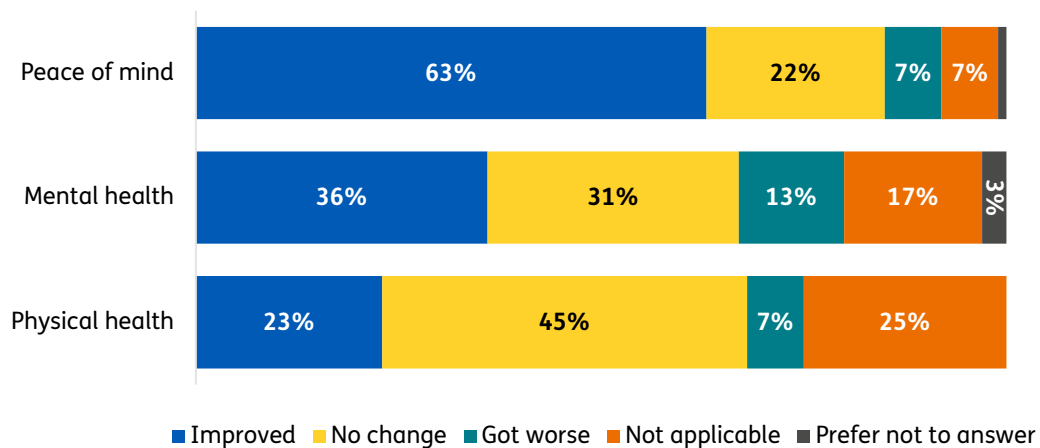
Through our client-centred approach, the Money Talk Team service continues to have a positive impact on client wellbeing. Almost two-thirds of clients reported that their peace of mind had improved and over one-third that their mental health had improved.

“When I first went to the bureau, I was an absolute wreck. I couldn’t really talk to anyone or have full conversations and I wouldn’t have been able to talk to you like this now. It’s thanks to [the CAB] that I’m feeling better and that’s why I wanted to give feedback because, although [my issue] is not resolved, [the CAB] have helped my mental health a lot and I don’t think they get enough recognition.”

One client who reported that their peace of mind had improved explained the significance of advice for the client and their family:

“My husband had a stroke very suddenly and went into hospital. We were told from the doctor we’d get help, but we were left high and dry for four weeks. My doctor pointed me to the bureau and when I phoned, I was called back within two hours. The Adviser took my info and then we had three subsequent phone calls where she worked through it all with me. They made sure I was claiming all the right benefits for my kids and helped me find the support I wouldn’t even have thought or known about. It was amazing, they were so knowledgeable and very helpful.”

Chart 5: Client-reported wellbeing impact



## Client Outcomes continued



### Case Study 2

A client approached the bureau as they were concerned about the debt that they would leave their family to deal with on their death after receiving confirmation that they had a terminal illness. They were also concerned about what would happen when their statutory sick pay ended in a month's time.

The client's debts had run up over a number of years and amounted to over £25,000. The client had managed to keep up their payments until this point. They did not want to go bankrupt as they were a homeowner and bankruptcy would impact on their home ownership.

The adviser contacted the creditors who had initially refused any kind of payment write-off. Once the adviser explained the client's circumstances in more detail and shared their financial statement, the creditors agreed to accept a 50% payment from the client. This saved them £12,500.

The adviser then discussed the Adult Disability Payment with the client, and they arranged an appointment to complete the application form.

The client was very relieved that they have sorted out their finances to this extent and that the worry caused by the debt had lifted. They told their adviser that they had been able to sleep for the first time in months.

A number of clients (13%) feel their mental health has worsened following the advice they were given. From the clients who explained why, they referred to the impact of having no further options for financial support. Several clients explained that they had hoped they would be eligible and when the Adviser explained they were not, their mental health worsened due to increasing financial pressures.

Through the bureaux' integration within the local community, almost half of clients (48%) reported that their knowledge of accessing local services had improved. Additionally, over one-third (37%) stated that they are more confident in managing their finances and one-third (33%) that their financial situation had improved. As above, some clients reported that their financial situation and confidence in managing finances had not changed due to fact their issue was still ongoing.

# Client Gains

Of the **14,288** clients supported by the Money Talk Team in this quarter, **2,655** clients have recorded client gains totalling **£7,484,675.03**. This results in an average client gain of **£2,819.09**.

## Notable Client Group Gains

The tables below show the numbers of clients seen and the client gains achieved per Notable Client Group category: Priority Family Groups first, followed by Other Notable Client Groups. The figures in each table cannot be added up to achieve the total figure, as some clients may belong to more than one Notable Client Group. The total represents the number of unique clients and associated client gains for those who fall into at least one of the groups listed.

The overall client gain achieved for **2,388** clients across both Notable Client Groups is **£6,874,466.06**. This results in an average of **£2,878.75** per Notable Group client.

Of the **2,682** Priority Family Group Clients supported by the Money Talk Team between April 2023 and June 2023, **521** clients have recorded client gains, totalling **£ 1,216,854.66**. This results in an average client gain of **£2,335.61**.

Priority Family Groups	Number of clients with CFG	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	374	£534,683.41	£185,680.99	£720,364.40
Families with an adult or a child with a health condition	120	£345,096.89	£193,772.82	£538,869.71
Larger families (3+ children)	53	£119,810.54	£2,641.68	£122,452.22
Minority ethnic families	27	£296,453.23	£119,222.45	£415,675.68
Families with a child under one year old	78	£198,665.65	£1,736.00	£200,401.65
Families where the mother is under 25 years of age	44	£56,972.97	£10,280.03	£67,253.00
<b>Total Unique Clients Falling Into At Least 1 Priority Family Group</b>	<b>521</b>	<b>£966,583.41</b>	<b>£250,271.25</b>	<b>£1,216,854.66</b>

## Client Gains continued

Of the **11,538** Other Notable Client Group clients supported by the Money Talk Team between April 2023 and June 2023, **2,318** clients have recorded client gains, totalling **£6,860,578.56**. This results in an average client gain of **£2,959.70**.

Other Notable Client Groups	Number of clients with CFG	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Older people (65+)	459	£1,669,500.06	£45,436.17	£1,714,936.23
Individuals Struggling with Debt	159	£335,807.81	£784,671.26	£1,120,479.07
Those with health conditions	1,364	£3,732,244.64	£354,021.77	£4,086,266.41
Unemployed	538	£689,983.35	£77,297.60	£767,280.95
Those with caring responsibilities	892	£2,264,322.83	£331,847.94	£2,596,170.77
Young people (16 – 24)	154	£216,157.90	£30,687.69	£246,845.59
<b>Total Unique Clients Falling Into At Least 1 Other Notable Client Group</b>	<b>2,318</b>	<b>£6,075,907.30</b>	<b>£784,671.26</b>	<b>£6,860,578.56</b>



## Client Gains continued



### Case Study 3

A young parent approached the bureau regarding debt and severe financial hardship. The client has 3 young children aged 6 months, 4 and 6 years, and their partner is unable to work due to ill health.

The client was previously self-employed but had to stop as they had become the main carer for their partner and children. This caused severe financial hardship, as the rate of Universal Credit the family was receiving was not enough to cover their bills. They were also struggling with debt payments.

The Adviser supported the client to contact the DWP to advise that they are now the main carer for everyone in their household and unable to work. Their Universal Credit claim was then updated to ensure that the family received their full entitlement. The Adviser then assisted the client to apply for the Local Council's Financial Wellbeing Grant, from which they received a cash payment of £250 to assist with the cost-of-living crisis.

The Adviser then supported the client to complete an Energy Trust application to their utility supplier and requested that their energy debt (£2,149) be written off to allow the family to get back on their feet.

The adviser prepared a financial statement for the application to show that the family could afford the ongoing utility costs. This was accepted and the client's energy debts were paid for by the trust.

The client used the prepared financial statement to contact their other creditors and make their debts more manageable, with lower token payments being offered and accepted by most of the creditors to date.

The adviser also discussed Adult Disability Payment for the client's partner, who was not yet in receipt of any disability benefits. The family will receive ongoing support for any future applications. With the additional Universal Credit payments, the client financial gain totalled £8,399.

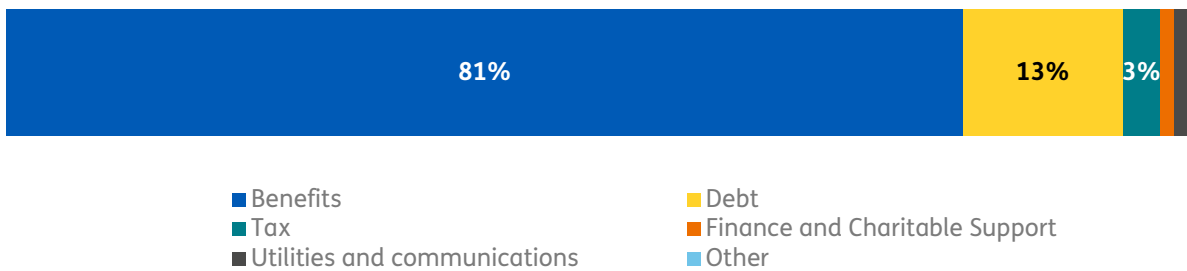
The family were so grateful for the support that they have received and stated that without it, *"we don't know where we would be, we can't thank you enough"*.

## Client Gains continued

### Client Gain per Advice Area

The graph below shows the advice areas where gains were achieved for all Money Talk Team clients.

Chart 6: Client gain for Money Talk Team clients, by advice type



The table below shows a breakdown of client gains achieved in each advice area.

Advice Area	Client Gains
Benefits	£6,027,915.14
Debt	£1,005,280.63
Tax	£238,208.40
Financial and Charitable support	£84,324.47
Utilities	£83,516.72
Other	£45,429.67
<b>Total</b>	<b>£ 7,484,675.03</b>



## Client Gains continued



### Case Study 4

The client is a 74 year-old retired widow with significant debt, who experienced two recent bereavements in her family – her daughter, who she cared for during her cancer treatment, and her husband who passed unexpectedly.

The client is a long-time CAB client and had recently received advice on ongoing debt and had struggled to make any significant inroads, causing her a great deal of anxiety.

The client had an existing debt repayment plan in place with 5 creditors. There seemed to be a significant timeline for the client to clear her debts, with the client thinking that she would never be able to clear them off in full. Following the death of her daughter, a small lump sum was left from her estate that she was hoping to use to clear the debts. However, the sum was smaller than the total debts owed.

The bureau helped the client propose a full and final settlement to the creditors. The CAB proposed a percentage offer to treat all creditors the same. Initially, one creditor refused this proposal but after the CAB challenged this decision, all creditors accepted the offer.

This allowed the client to repay all of her debts and gain maximum debt relief, with a total of £6,480.17 being written off.

This outcome gave the client more peace of mind and enhanced her mental wellbeing. The client broke down in tears when the final creditor agreed to the settlement.

She later sent a thank you to the bureau, stating that the outcome had *“paved the way for me to enjoy a happier life ahead without the stress of overwhelming debt looming over my head as it has in years past”*.





# Debt Outcomes

Between April 2023 and June 2023, the number of clients advised about debt was **1,640**. This is the number of clients who received debt advice and were likely advised in other areas also. The client gain was achieved for 159 of these clients (from all advice areas), totalling **£1,120,479.07**.

In that period, the Money Talk Team was able to write off **£784,671.26** of debt and achieve **£220,609.37** in debt related client financial gains for 96 clients. This totals **£1,005,280.63** in total debt-related client gains, resulting in average debt related client gain of **£10,471.67**.

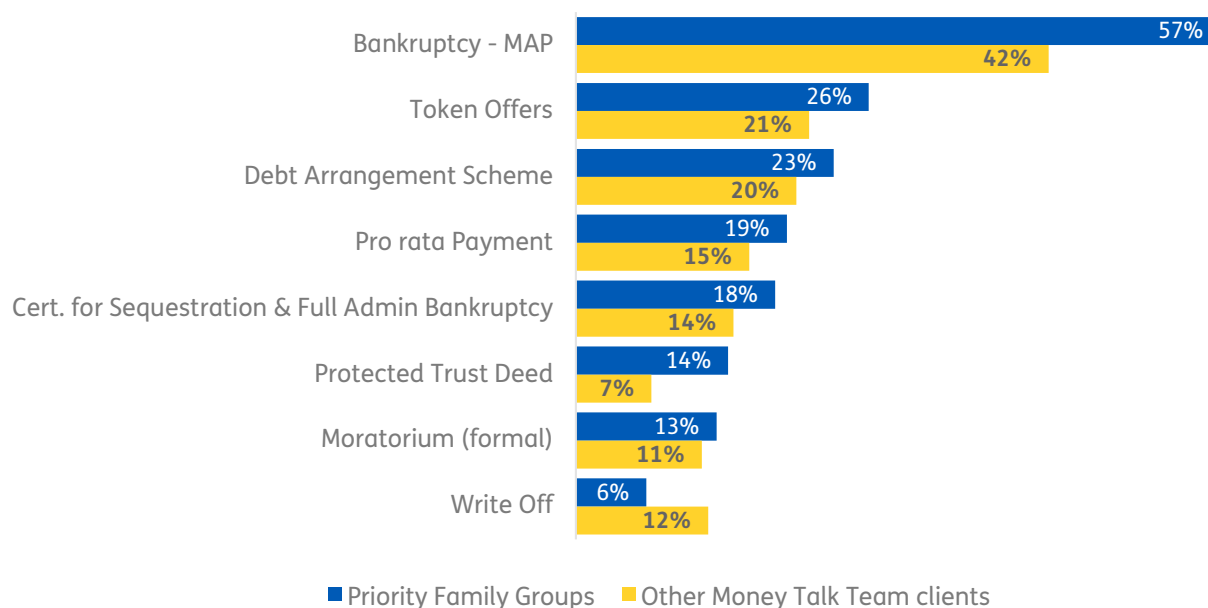
Comparing gains achieved in debt advice only with gains achieved for clients who received debt advice as well as other advice, we see that thanks to the holistic service provided by the Money Talk Team, the number of clients with gains almost doubles. This demonstrates the significant impact of holistic advice service provision alongside debt advice, as for many clients, gains can be achieved in other areas of their finance – not just debt. In this case, the provision of holistic advice for clients advised about debt resulted in additional gains of **£115,198.44**.

## Statutory Debt Solutions

For some clients, advice on how to manage their debt is sufficient and therefore advice around debt solutions is not required. This is one of the strengths of the debt support provided by the bureaux, as they help clients get to a position where statutory debt solutions are not needed. Almost three in ten clients who received debt advice (28%) were in a position where advice on debt options was required; of these clients, 21% were in priority family groups.

For those that do require debt solutions advice, as can be seen in Chart 7 below, clients in priority family groups were far more likely than other Money Talk Team clients to have been advised on bankruptcy – MAP, and less likely to have been advised on debt write off. Our numbers to date suggest that priority family groups are more likely to be unable to use debt write off options, and be less likely to be able to offer repayments. This is evident in the higher proportion of advice needed in bankruptcy – MAP for priority family groups.

Chart 7: Proportion of clients advised on different debt types\*



\*Please note the percentages will not add up to 100 as clients can be advised on more than 1 debt type.

## Debt Outcomes continued

The table below shows the number of recorded clients who have chosen specific statutory debt solutions. As the new recording approach embeds and complex debt cases progress towards achieving outcomes, we can expect this metric to stabilise

Statutory debt solutions	Number of clients
Bankruptcy - MAP	9
Certificate for Sequestration and Full Admin Bankruptcy	0
Debt Arrangement Scheme	8
Protected Trust Deed	0
<b>Total</b>	<b>17</b>

## New Debt Supported/Renegotiated

Through the Money Talk Team Service, clients were supported with new debt amounting to **£1,813,908.42**.



### Case Study 5

The client is a single parent with a disability. She has 3 children. Two have high-impact disabilities and the other child is awaiting tests for ADHD and autism. She has recently split from her partner and had to move home as a result.

The client approached the bureau with debt issues, particularly struggling with around £10,000 in utility arrears. The debt issues began when her fourth child, who had profound disabilities, passed away.

This severely impacted the client's mental health and resulted in her developing an addiction. The client accumulated debt from utilities, credit union, community and credit card. In addition to the debt issues, the client stopped receiving Child Disability Payment (CDP).

The bureau is assisting the client to declare bankruptcy, giving her a fresh start. Advisers are also working to re-establish the CDP for all three children.

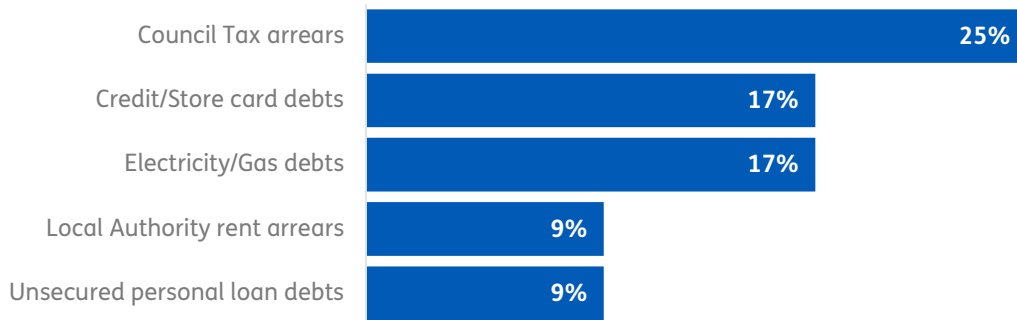
The bureau also referred the client to an all-women recovery cafe where the bureau co-locates their Money Talk Team service. The client is going to do check-in sessions at the cafe to get support through her recovery journey.

## Debt Outcomes continued

### Debt advice

From April to June 2023, more than 6,500 pieces of advice were provided to 1,640 debt clients. Chart 8 shows the top 5 debt types advised on.

Chart 8: Top 5 debt types, by proportion of clients advised on debt\*



\*Please note the graph will not add up to 100, as it shows the top 5 advice issues only.

The trend shown in chart 8 is widely reflective of Citizens Advice findings that clients struggle with council tax debt at higher rates than other debt. A [Citizens Advice Scotland Report](#) shows that this can be attributed to the perception by clients that council tax debt is lower priority than other types of debt and priority spending (like food, bills or housing). Therefore, when adjusting family budgets, council tax bills can often be chosen as the ones to not pay.

Chart 9 shows the most common debt-related advice provided to Money Talk Team clients, with almost half (50%) receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 21% were priority family group clients.

Chart 9: Most common debt-related advice, by proportion of clients receiving debt advice\*

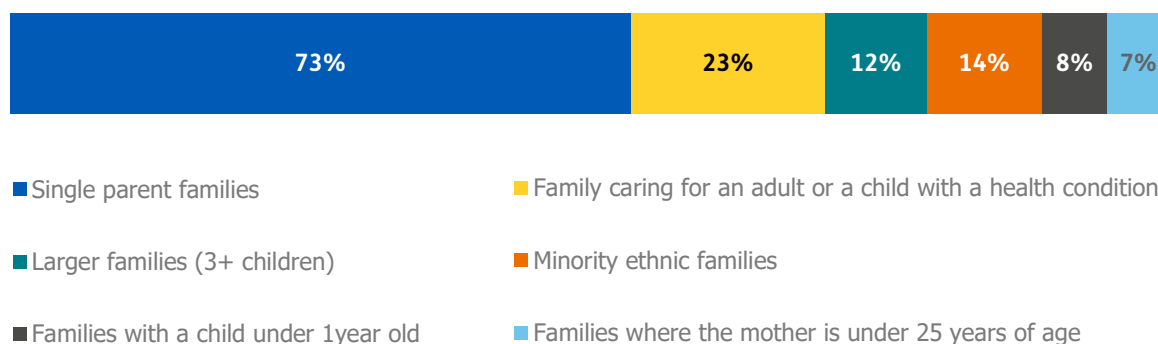


\*Please note the graph will not add up to 100, as it shows the top 2 advice issues only.

## Debt Outcomes continued

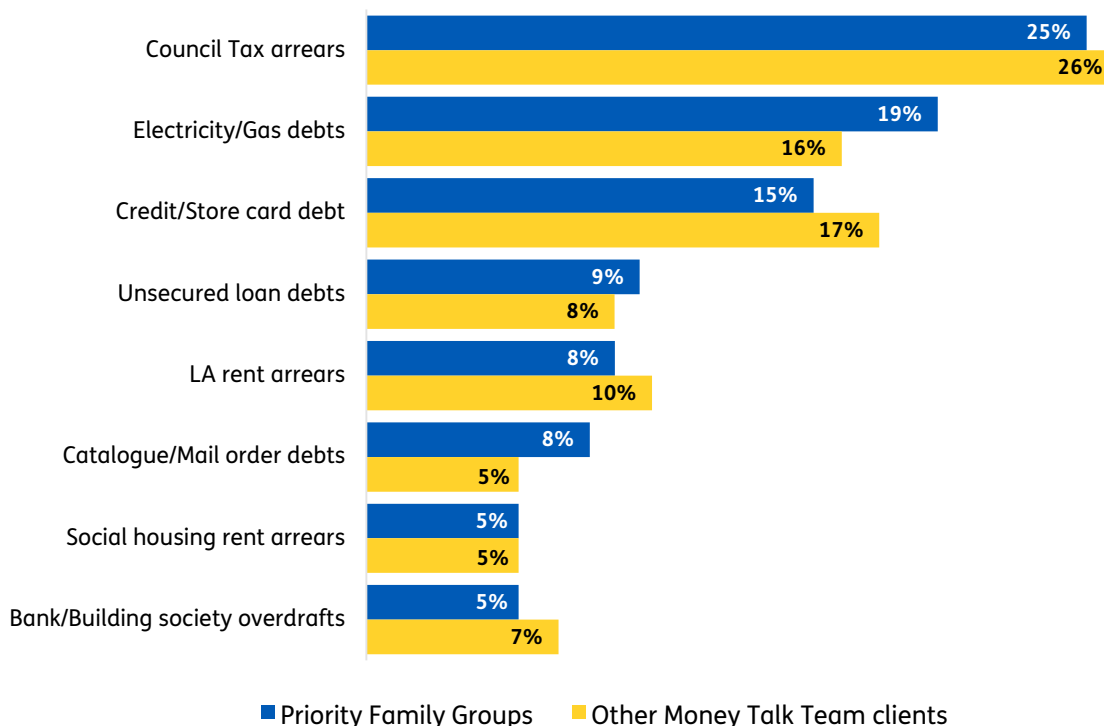
Of all clients served by the Money Talk Team who received debt advice, 21% were in priority family groups. Of these clients, chart 10 shows the proportion of each of the priority family groups advised on debt. Please note that this chart will not add up to 100%, as a client can belong to more than 1 priority family group.

Chart 10: Priority families advised about debt



There were some small differences between priority family groups and other MTT clients in relation to the type of debt on which advice was received (Chart 11). For example, while 19% of priority family group clients were advised on electricity/gas debt, a smaller proportion (16%) of other MTT clients were advised on this. In contrast, MTT clients who do not belong in one of the priority family groups were marginally more likely (10%) than priority family group clients (8%) to be advised on local authority rent arrears. This data indicates that priority family groups are more likely to struggle with utilities, whilst other MTT clients have more difficulties with social housing debt.

Chart 11: Debt types advised on\*



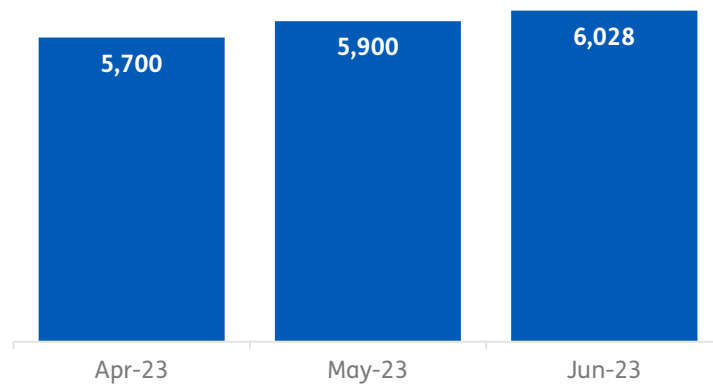
\*Please note the graphs will not add up to 100, as clients can be advised on numerous types of debt. Not all advice types shown.

# Clients Supported

## Overall Number of Clients Supported

The Money Talk Team service has supported **14,288** clients between April 2023 and June 2023. Chart 12 shows the increasing number of clients seen each month in this reporting period.

Chart 12: Money Talk Team clients seen each month\*

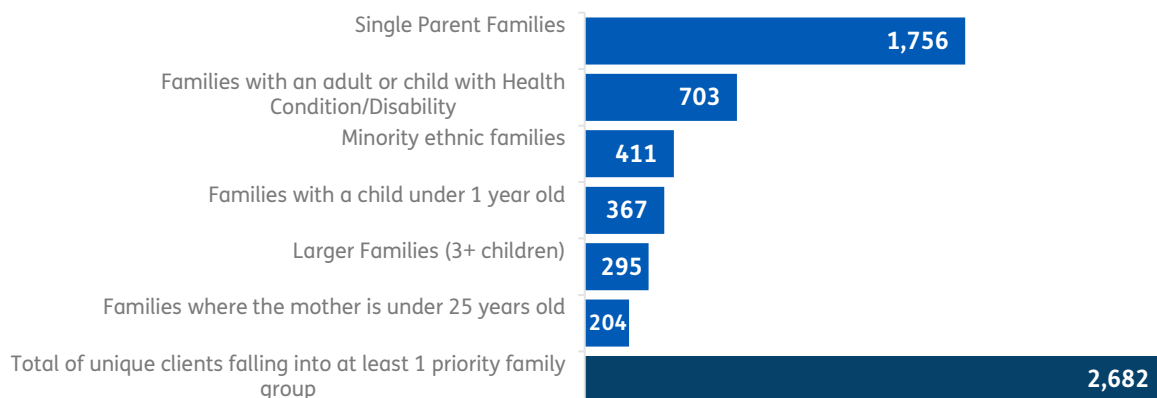


\*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.

## Number of Clients Supported per Focus Client Group

The charts below demonstrate the numbers of clients seen per each Notable Client Group category. As clients can belong to more than one Notable Client 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 Notable Client Group. The deep intersection of life circumstances experienced by the Notable Client Groups demonstrates the numerous challenges our clients face in their day to day lives.

Chart 13: Number of clients in each priority family group\*

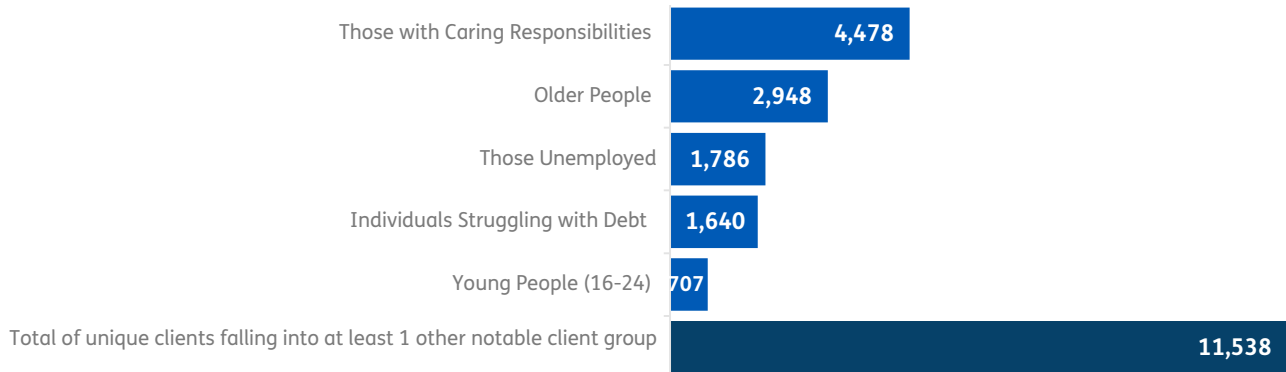


\* As clients can belong to more than one Priority Family Group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one Priority Family Group.

## Clients Supported continued

### Other Notable Client Groups

Chart 14: Other notable client groups\*



\*As clients can belong to more than one Notable Client Group so 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 Notable Client Group.



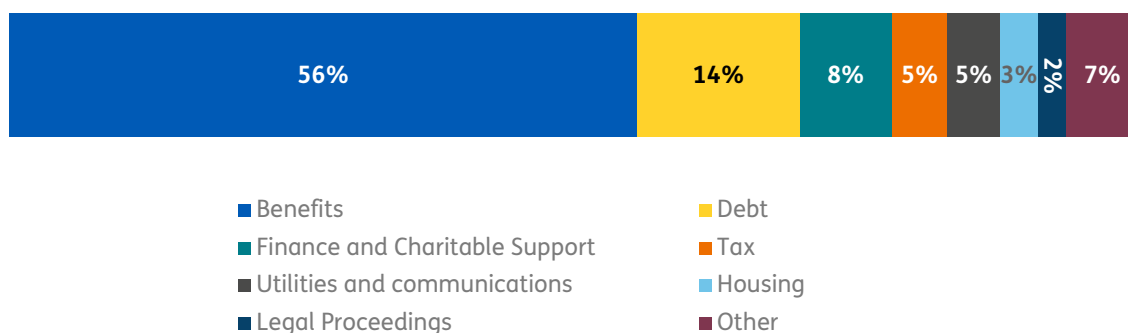
# Holistic Advice

## Advice Issues for the Overall Service

The Money Talk Team service is primarily focused on delivering money advice, which includes benefits and welfare rights, debt and specialist debt, income maximisation and outgoings renegotiation advice. Our highly skilled Advisers make a holistic assessment of the clients' issues and offer support on a wide range of diverse issues.

Money Talk Team service has supported **14,288** clients on **33,931** individual issues. The top advice categories are shown via chart 15.

Chart 15: Most common advice provided to Money Talk Team clients



## Case Study 6

The client is a non-EU national and a single parent on low income from her part-time work. She has left an abusive relationship and is now a sole carer for her children. The client was referred to the CAB through a social worker.

The bureau arranged an interpreter prior to the client's appointment and was able to make contact with Shakti Women's Aid who offer emergency safe accommodation and other specialist support. The bureau helped her to locate a local solicitor, who would assist the client with the visa process.

The client and her children are now living in a safe accommodation and are receiving support with a criminal court case for the domestic abuse. The client is also receiving legal advice on the visa.

If she is entitled to an exemption on her visa due to domestic violence, she can apply to access public funds. Shakti Women's Aid will advise once the client reaches this stage.

In the meantime, social work will support the client's finances and welfare.

The client was very grateful for the support available not only at the bureau, but also from organisations in partnership with the bureau. The client felt comfortable during the appointment process due to the accommodation of an interpreter.

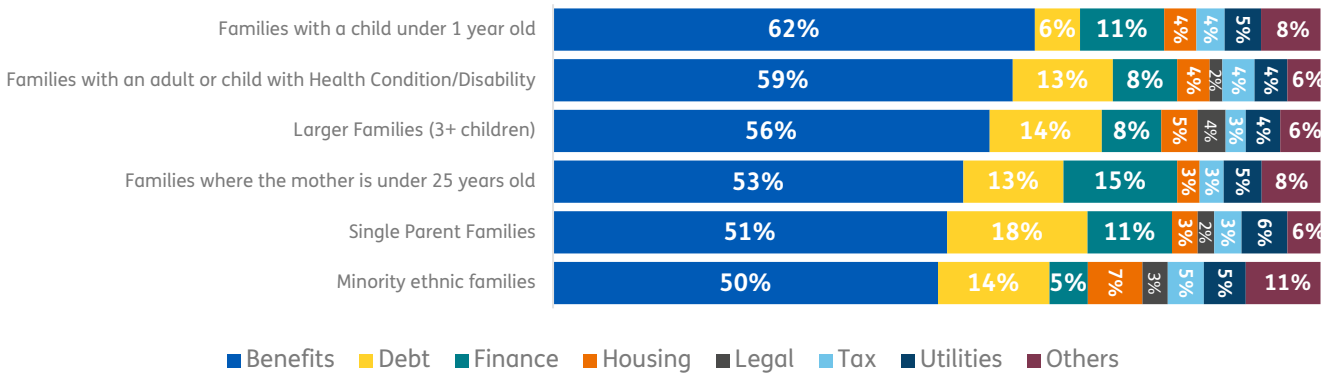
## Holistic Advice continued

### Advice Issues per Notable Client Group

Advice issues cannot be added up together as one client can be, and often is, advised on more than one issue. Equally, advice across Notable Client Groups cannot be added up as one client may belong to more than one Notable Client Group category.

### Priority Family Groups

Chart 16: Advice provided to priority family groups







## Case Study 7

A client with a 7-week old baby, recovering from a caesarean section, approached the bureau for support with her financial situation, having just left an abusive relationship. The client left her job in the NHS after giving birth. She had not worked long enough in the NHS to claim Statutory Maternity Pay, so claimed Maternity Allowance.

The client owns her home, with a mortgage of £1,100 per month. She applied for Universal Credit (UC) to help cover her living costs but she was found ineligible due to her maternity allowance claim. This meant she was also ineligible to receive the Scottish Child Payment (due to not receiving passporting benefit). The client was struggling with mounting expenses on significantly reduced household income as her partner refused to pay child maintenance contributions.

The bureau completed a benefit check and found no further entitlement to benefits. They have therefore advised the client about other forms of income maximisation and available financial help, such as food and fuel vouchers, the Child Support Agency and a Scottish Welfare Fund (SWF) application. The client was also referred to the Parental Employability team (PET) for support in training courses as well as Women's Aid.

The client was awarded a £250 SWF grant, with a further payment organised, received support from the CAS Food Insecurity Pilot and a local food bank, and was awarded £500 from the Warm and Well project to pay for home heating.

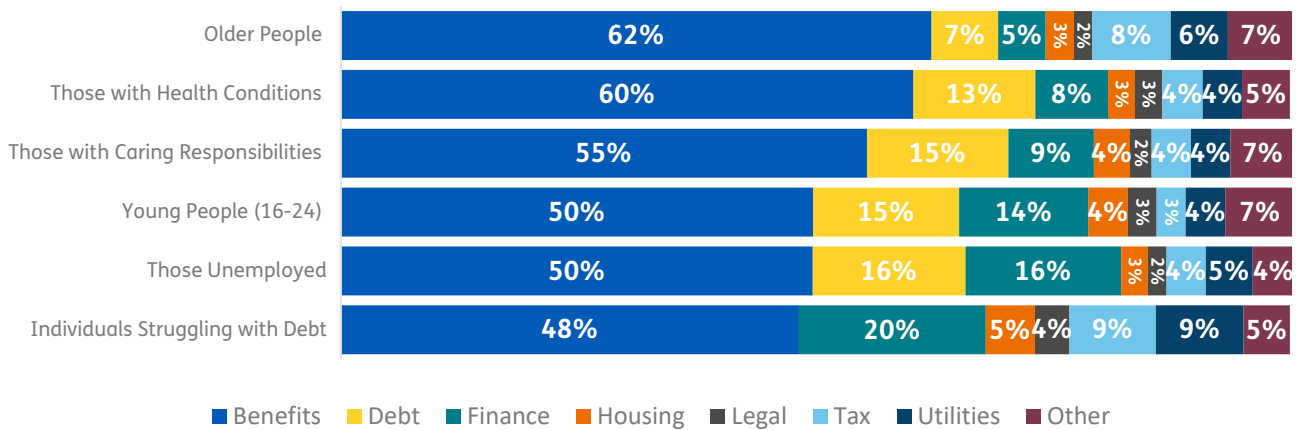
The client awaits the outcome of the referral to the PET, but reports that without support from the Money Talk Team Advisers, she would not have been able to pay for essentials.

## Holistic Advice continued

### Other Notable Client Groups

Clients falling into the category of Individuals who are Struggling with Debt have all been advised on debt. To improve the visual representation of the other advice categories these clients have been advised on, debt advice has been removed from their data in the diagram below.

Chart 17: Advice provided to other notable client groups



### Case Study 8

The client is a single parent to 3 children and was referred to their local CAB by a Local Authority Family Centre. They are currently engaging with the debt process and have an ongoing Child Disability Payment (CDP) application for one of their children.

The bureau supported the client in applying for a Community Care Grant, seeking a new bunk bed for their children as the beds were broken and unusable. This application was rejected, which exacerbated the client's anxiety and depression as the whole family of 4 are forced to share a single bed.

The bureau was able to secure £455 in alternative funding for the client, enabling them to purchase a new set of bunk beds for their children.

Whilst this is not the most significant in Client Financial Gain, it shows that bureaux are able to help source small amounts of alternative funding through their local knowledge and community that can make a significant impact to a client's life and wellbeing.

## Holistic Advice continued

### Household Income

As part of the advice process, Money Talk Team 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.

The household recording was first introduced in January 2023, and so far, the majority of Money Talk Team clients have only one income bracket recorded against them. As we continue embedding this new way of recording, we hope to provide further analysis.

Chart 18: Client Household Income

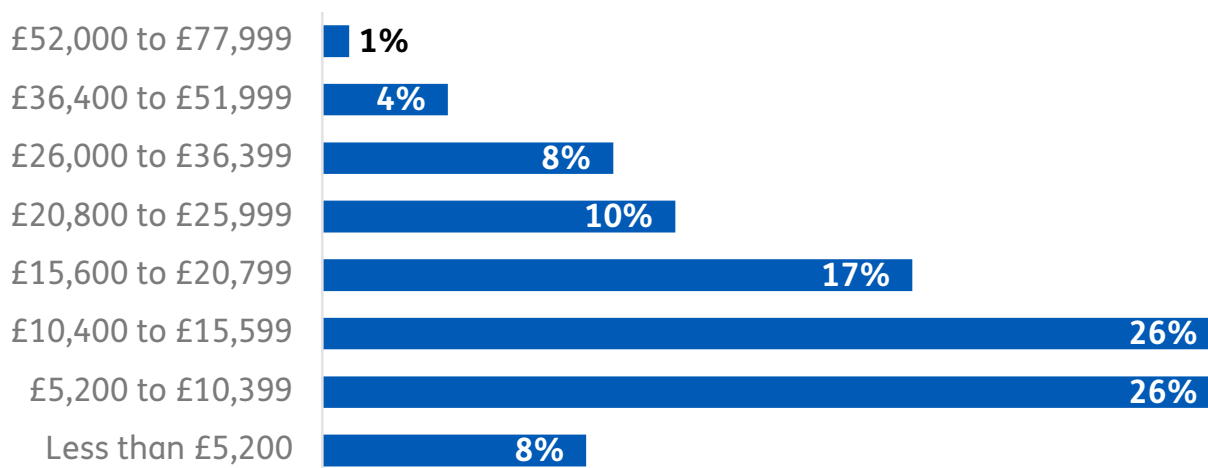


Chart 18 shows the proportions of household income bands recorded per client advice session. This shows that just under two thirds (60%) of Money Talk Team households live on less than £15,599 a year and over three quarters (77%) live on less than £20,799 a year.



# Community Based Advice Delivery

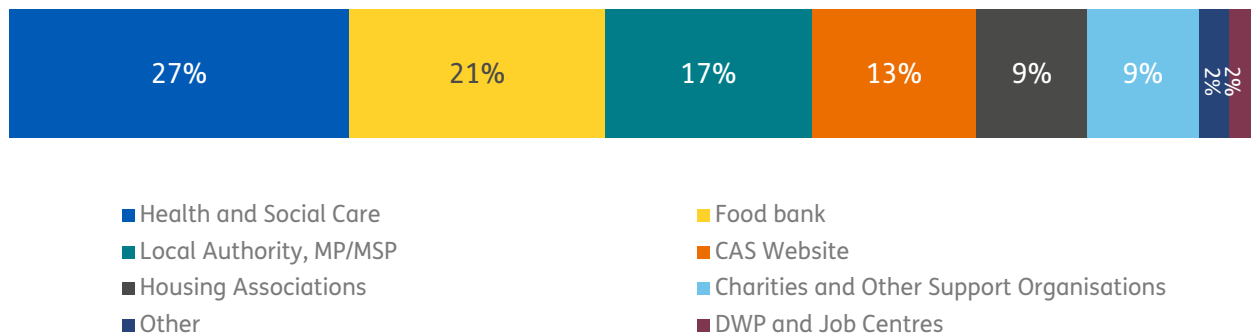
The Money Talk Team service is delivered across Scotland not only through the Citizens Advice Bureau locations, but also by co-locating and working in partnership with other organisations. Collaborative working allows both the bureau, as well as the partners, to expand their reach and improve outcomes for clients by ensuring a warm handover between different service offerings.

## Extending Reach Through Partner Referrals

From April to June 2023, referrals to the Money Talk Team service came through a diverse range of organisations and sectors including health and social care services, food banks, and local authorities. In contrast to the End of Year report where food banks were the highest referral partner, this quarter the top referral partners were health and social care services (27%) - up from 18%.

Overall, the Money Talk Team has observed a 43% increase in referrals into the service from the last report, reflecting the increasing confidence our partners have in our service.

Chart 19: Referrals into the Money Talk Team service



## Community Based Advice Delivery continued



### Case Study 9

The client is a 33 year-old single parent to two children. She is from Croatia and has recently received settled status. The client was regularly attending a family support group where the local CAB provides biweekly outreach. After several months of attending, she finally felt comfortable enough to approach the Adviser.

The client is claiming Universal Credit and is also self-employed as an interpreter. When her second child was born, she paused her self-employment and began receiving Maternity Allowance while also receiving Child Benefit for her eldest child. When she attempted to claim Child Benefit for her second child, her application was refused, as she was not deemed to be a “qualifying person” and further appeal to the decision was denied as well.

The bureau supported the client to confirm that she is a qualifying person, and she was presented with the option for a late appeal. The client was initially hesitant to pursue the appeal as she was concerned that HMRC might decide that she shouldn't have been receiving benefits for her first child. However, with further research and the bureau's help in drafting and sending the client's appeal, HMRC changed their decision and awarded Child Benefit for her youngest child, including a backdate.

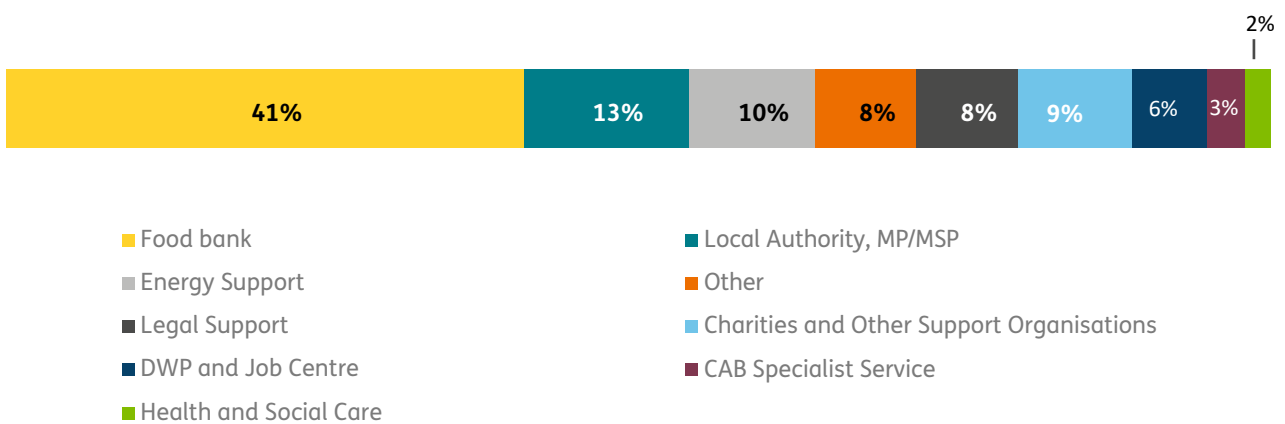
Whilst waiting for the decision, the bureau also sourced a one-off £260 Household Support grant for the client and offered her a benefit check. While the client was initially reluctant, the bureau had built enough trust with her to engage.



## Community Based Advice Delivery continued

Referrals made by the Money Talk Team to other organisations reflect the ongoing impact that the cost-of-living crisis has had on our community. As in previous quarters, food banks continue to account for a significant portion of outward referrals (41%) made by our Advisers to other organisations. During this period, we have seen the proportion of referrals to energy support services more than treble since the previous report – up from 3% to 10%.

Chart 20: Referrals Out of the Money Talk Team service



The referrals made to local authorities and MPs have increased slightly since the previous quarter, highlighting the complexity of cases managed by the bureaux. This additionally reflects the limited avenues for financial assistance as well as need for emergency interventions.



# Omni-Channel Service

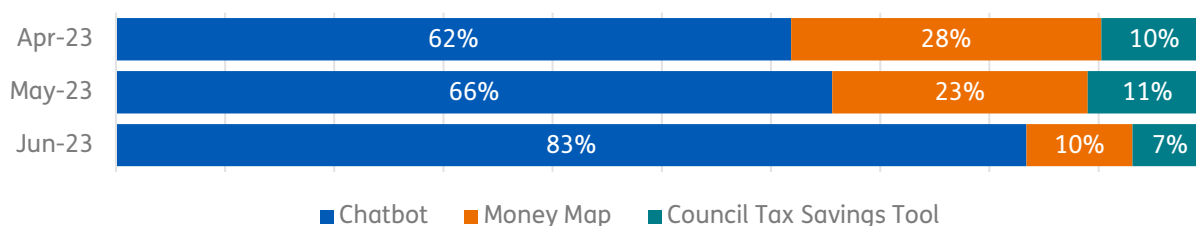
## Money Talk Team Website

The refreshed Money Talk Team website launched in October 2022. Since 1 April 2023, the website has recorded 5,847 website interactions. The breakdown of monthly interactions with the site is shown in table below. Interaction means any kind of engagement with the specified interface. They can be counted as unique client interactions, i.e. showing the number of engaged users, or all interactions, irrespective of the number of unique individuals.

Month	Money Talk Team Website Interactions
April	1,932
May	1,831
June	2,084
<b>Total</b>	<b>5,847</b>

There was a total of 867 client interactions with our self-help tools. The website focuses on the provision of 24/7 self- help tools includes ChatBot, Money Map Tool, Council Tax tool and links to Citizens Advice pages. The Money Talk Team website remains the **third biggest referral pathway** for the Money Map Tool, after cas.org.uk and citizensadvice.org.uk. Chart 21 shows the monthly client interactions with elements of the website from April to June 2023.

Chart 21: Website interactions (by % of all interactions)



The Money Talk Team website has had a total of 600 interactions with the Chatbot during April 2023 to June 2023, averaging at 46 interactions per week. The Chatbot connected clients to Money Talk Team Advisers 97 times (16% of all interactions), averaging 5 emails to Advisers per week. The remaining 84% of interactions have either found sufficient support via the ChatBot or decided not to progress their issue further with an Adviser. This demonstrates the efficiency of the ChatBot service supporting clients to self-serve.

## Omni-Channel Service continued

### Client Contact Channels

Bureaux and their Money Talk Team Advisers are contactable through a multitude of channels, including telephone, face-to-face, email and video conferencing. Chart 22 shows that a majority of client contacts were made by telephone (52%), followed by face-to-face contacts (25%). Demand for other channels such as video conferencing remains low.

Chart 22: Client contact methods





# Summary

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This report shows severe difficulties faced by the people of Scotland in the ongoing cost of living crisis, especially as many people have reached the limit of financial options available to them. This report demonstrates that the Money Talk Team continues to support individuals and families to increase their income, reduce costs and improve well-being. Throughout the year, we will continue to report on the service progress and contribute to the Scottish Government's strategies of tackling child poverty and ending the need for food banks.





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