



citizens
advice
scotland



Money Talk Team

1 April 2023 – 30 September 2023

Contents

Service Objectives	3
Executive Summary	4
Client Outcomes	5
Client Satisfaction	5
Financial Impact	8
Wellbeing Impact	11
Client Gains	12
Notable Client Group Gains	12
Client Gain per Advice Area	14
Debt Outcomes	16
Statutory Debt Solutions	16
New Debt Supported/Renegotiated	17
Debt advice	18
Clients Supported	21
Overall Number of Clients Supported	21
Number of Clients Supported per Focus Client Group	23
Holistic Advice	24
Advice Issues for the Overall Service	24
Advice Issues per Notable Client Group	26
Household Income	27
Community Based Advice Delivery	28
Extending Reach Through Partner Referrals	28
Omni-Channel Service	30
Money Talk Team Website	30
Client Contact Channels	31
Summary	33

Service Objectives

This report covers the period 1st April 2023 to 30th September 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

Key findings of the report (1st April 2023 to 30th September 2023) show we are achieving the service objectives:

- > The service supported **26,035** clients and **5,137** priority family group clients.
- > Total client gains reached **£15.3 million** and for priority family groups, we achieved client gains of **£3.9 million**.
- > This results in an average client gain of over **£3,016** per client, and **£3,125** for priority family group clients.
- > Majority of clients are satisfied or very satisfied with the service (**81%**).
- > The service is having a positive impact for clients beyond financial gains. Of the clients responding to impact questions (155):
 - > 84% of clients whose issues are still ongoing reported that they are very satisfied or satisfied with the service.
 - > Two-thirds feel that their peace of mind has improved, and over one-third feel their mental health has improved.
- > The ongoing impact of the cost-of-living crisis is evident. Increasing numbers of clients are not entitled to any further financial assistance and are still struggling to manage. In the face of not being able to maximise the client's income, CAB continue to explore all available financial support - as evidenced in the trebling of client gains recorded in Finance and Charitable support advice areas.
- > In a continuing trend from the last report, the Money Talk Team service supported the most financially disadvantaged households. 58% of Money Talk Team households live on less than £15,599 a year and 86% live on less than £26,000 a year.
- > We supported **3,041** clients struggling with debt, enabling them to write off over **£1,788,599.05** of debt and receive over **£905,778.32** in client financial gains.
- > Difficulty making debt payments is the most common debt-related advice provided to our clients, with over half receiving this advice.
- > Of those having difficulty making debt payments, 24% were priority family group clients. This shows the significant financial pressure that families continue to face.
- > Priority family group clients are now just as likely as non-priority family group clients to be advised about local authority rent arrears, indicating that families experience more difficulties making payments for their social housing accommodation.

Client Outcomes

Client Satisfaction

Of the 223 Money Talk Plus clients surveyed between April 2023 – September 2023, **81% reported being very satisfied or satisfied with the service.**

Chart 1: Client satisfaction with MTP service



“The CAB support has been very helpful and made me feel like I am not the only one going through a hard time which has helped me immensely.”

“The CAB Adviser I spoke to was really helpful. It was the same Adviser each time and she made me feel at ease. Sometimes it feels like I’m unsure about what to do and how to find support as I come from another country. Speaking to the Adviser made me feel like I wasn’t alone.”

The strain on resources to meet the increasing service demand has remained evident, as clients continue to report dissatisfaction due to lack of access to further means of income support, cost of living crisis and waiting times. These themes repeatedly emerge throughout client feedback. Despite this, clients recognise bureau efforts to provide an effective service:

“I am still receiving advice and awaiting the outcome. There is still a lot up in the air, but the Adviser has been very patient and the service has offered me comfort during a very difficult period.”

Client Outcomes continued



Case Study 1

The client is a single parent with three young children. They are unemployed, but looking for a job that fits around childcare. They are already in receipt of Universal Credit (UC) and Scottish Child Payment but have deductions from UC due to tax credit overpayments and rent arrears.

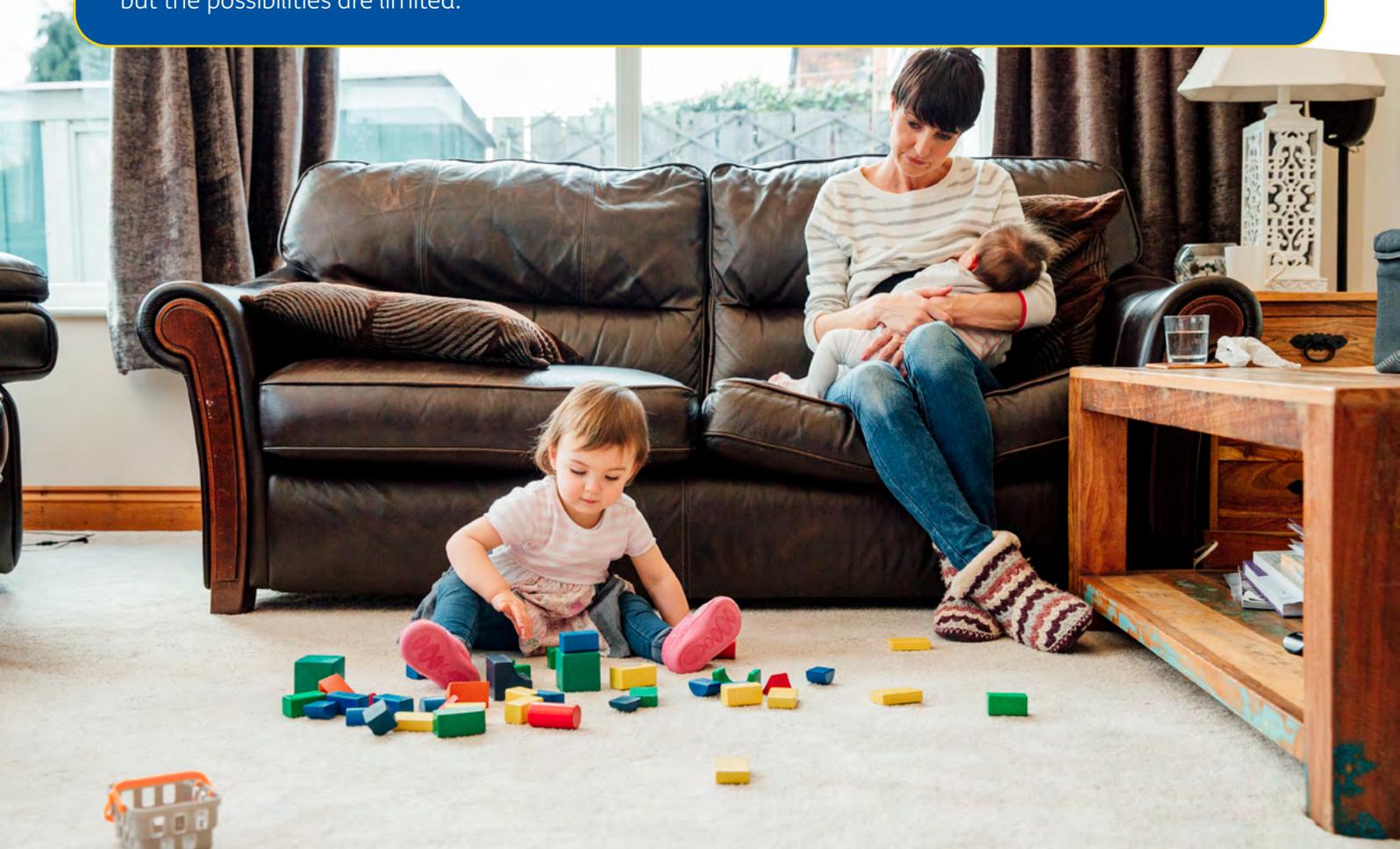
The client didn't have enough money to top up gas and electric meters and had to choose between buying food for the family or heating the home.

To help with the emergency in the short term, the CAB arranged fuel and British Gas vouchers. As the client has already received the maximum number of vouchers from the Fuel Bank (4 in 6 months), the application was rejected.

Further application was submitted for the Scottish Welfare Fund – Crisis Grant to help the client replace a broken fridge freezer. This was also rejected as they had already received the maximum allocation (3 grants in 12 months).

The bureau re-contacted the local council and successfully arranged a grant of £325 allowing the client to replace the fridge-freezer and ensured that the children were allocated the full school meal, clothing, and holiday payments.

The bureau completed an income maximisation and budget review to identify areas to reduce spending and maximise income, to help the client in the long term. The review concluded that the client is already receiving their full benefit entitlement. The CAB continue to work with the client to look for other options, but the possibilities are limited.



Client Outcomes continued

The complexity of issues and support needed by Money Talk Team clients is reflected in the client reported advice progress. Half of clients who completed the survey report their issue is still ongoing, including waiting on benefits or having debt payments managed.

Chart 2. Status of client issue



More than one-third of clients (35%) reported that their issue had been fully resolved and of those clients 37% reported improvements in financial situation. Of all clients surveyed, 15% stated their issue had not been resolved due to not being eligible for benefits, being referred to other organisations for support, or other factors.

“The bureau supported me a lot during a difficult time. They helped me fill out forms for child maintenance, which was very confusing. The issue is still ongoing, no longer with the bureau, but the CAB helped me resolve it as much as they could before referring me to other support.”

“There wasn’t much that they [CAB] were able to do under the circumstances, but they were very understanding and gave me some very valuable advice for the future.”

A significant proportion of clients (84%) whose issues are still ongoing reported that they are very satisfied or satisfied with the service.

“The CAB went out their way to help me, literally. An Adviser came out to [a rural outreach]. They then spent a couple of hours with me helping me fill out forms for Adult Disability Payment. I am still waiting to hear back about the decision.”



Client Outcomes continued

Client Impact

In addition to the satisfaction component of the survey, clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 155 of 222 clients agreed to do this¹.

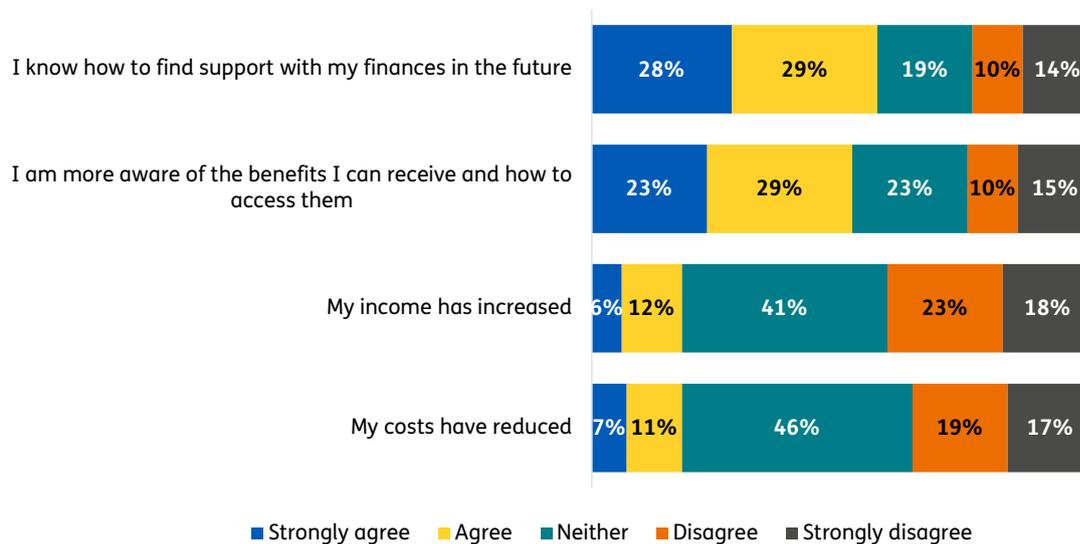
Financial Impact

Many clients saw immediate impacts of advice: over half of clients agreed they knew how to find support with finances and a similar number reported being more aware of accessible benefits. A client who reported improved finances, increased income and reduced costs stated:

“I was off work with stress for a long time and [did get some support]. The bureau worked through this with me and the Adviser was really helpful. They helped my mental health improve and I am now sleeping better thanks to their support...”

This client further reported that their peace of mind, mental health and confidence in managing finances had improved, despite still awaiting outcomes of the advice.

Chart 3: Client financial impact



¹ All discussion in this section relates to these 155 clients unless otherwise stated.

Client Outcomes continued

While significant numbers of clients report improved knowledge of local and financial support available – many do not. Our research data shows a significant overlap of clients who don't know where to find this support, likely due to eligibility of support issues, as exemplified below:

“My private property requires repairs that I cannot fund myself. I went to the bureau to see if I was eligible for any other benefits and the CAB told me I was unable to apply for any further income support. Therefore, I am no better off financially.”

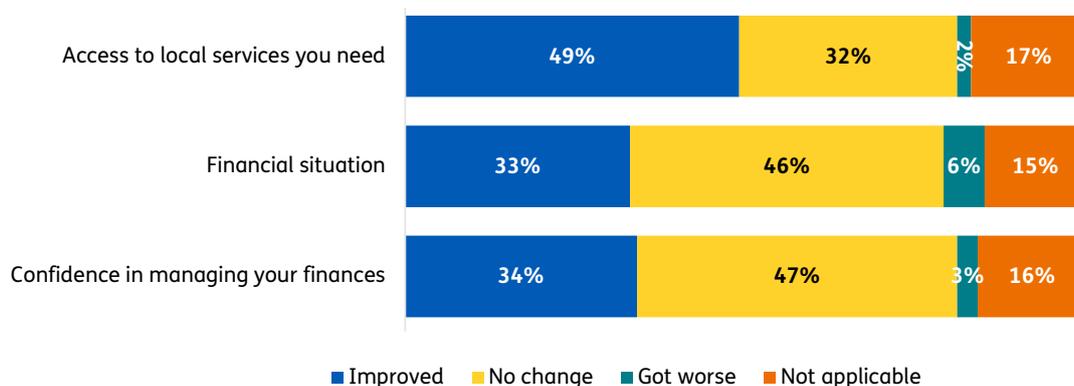
Reducing costs and increasing income is continuing to prove challenging, as over one-third (41%) of clients reported no income increase and 36% reported no cost reduction. Despite this, three quarters (75%) of the same clients report high satisfaction levels with the service.

“I visited my local CAB to understand what benefits I am entitled to as I am struggling financially. Unfortunately, the answer was not what I had hoped for, and I am not entitled to any extra financial support. Despite this, the bureau service was great.”

In the face of not being able to maximise the client's income, CAB continue to explore all other available means of financial support. For Money Talk clients, this has materialised in the amount of client gains achieved for finance and charitable support, which have more than trebled over this reporting period.

Just one third of clients reported that their financial situation has improved and over one-third feel more confident managing finances – reflecting the helplessness of the situation faced by both clients and Advisers in looking for additional sources of income.

Chart 4: Client-reported financial impact of MTP (excluding 'Prefer not to answer' - <1%)



In a continuing trend, over half of clients report 'no change' or 'not applicable' to the above three statements in chart 4. It has previously been identified some clients are surveyed too soon after they receive advice. To address this, a new follow-up survey process was launched to track changes in client circumstances.

Client Outcomes continued



Case Study – Follow Up Analysis

A client with health issues and a caring responsibility for an adult with a disability reported that their issue was still ongoing, when surveyed initially. The client was assisted to apply for two disability-related benefits.

During the follow-up survey, completed three months after advice, the client stated that the issue is ongoing as they await application results. They reported improvements in their peace of mind and mental health, and described the Adviser as “friendly, professional and informative”.

At the time of follow-up survey, the client reported that their confidence to manage finances and financial situation had not changed.

This case study shows that while improvement in financial situation takes time, the advice and support provided by the Money Talk Team have a significant impact on the client’s wellbeing – which can often be immediate and maintained, as demonstrated by the client’s feedback:

“I no longer feel as stressed as I know what I am dealing with now and am aware of the support I can receive.”



Client Outcomes continued

Wellbeing Impact

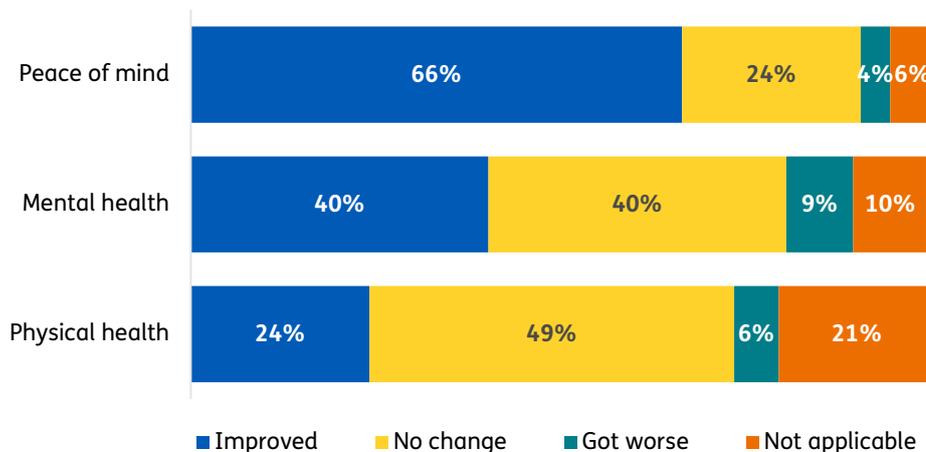
The Money Talk Team service is a lifeline for many: two-thirds of clients (66%) reported that their peace of mind had improved and over one-third (40%) that their mental health had improved.

“The Adviser has taken a huge load off me and helped me mentally - I now know that I am going in the right direction. We are awaiting to hear back, so my financial situation has not improved. I am hopeful that it will, and my issue will be resolved soon.”

“When I was speaking to the energy suppliers to try and sort it out by myself, they kept me on calls for hours and I really felt like saying “You’re not listening!”. It gave me a lot of peace of mind that the Adviser at CAB was listening and advocating for me.”

The high demand and lack of access to further income impacts the clients’ peace of mind and mental health. Nine percent feel their mental health has worsened following the advice they were given – a drop of 4% from the last reporting period (April – June 2023).

Chart 5: Client-reported wellbeing impact (excluding ‘prefer not to answer’ - <1%)



There are limitations to the current methodology of client impact research, as most data gathered is quantitative. While statistical data provides a clear indication of patterns, it is unable to uncover the deeper impacts of the service and leaves many questions unanswered about possible improvements. A deeper insight is needed into the emergence of client issues, their journey through the service, and what happens after they leave the CAB doors. In-depth qualitative interviews with a small group of clients from varying backgrounds and family groups could provide this. The Money Talk Team research methodology is being continuously reviewed to ensure the most effective insight can be provided.

Client Gains

Of the **26,035** clients supported by the Money Talk Team in this reporting period, **5,094** clients have recorded client gains totalling **£15,365,517.42**. This results in an average client gain of **£3,016.40**.

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.

Of the **21,084** clients across both Notable Client Groups supported by the Money Talk Team between April 2023 and September 2023, **4,502** clients have recorded client gains, totalling **£13,924,575.57**. This results in an average client gain of **£3,092.98** per Notable Group client.

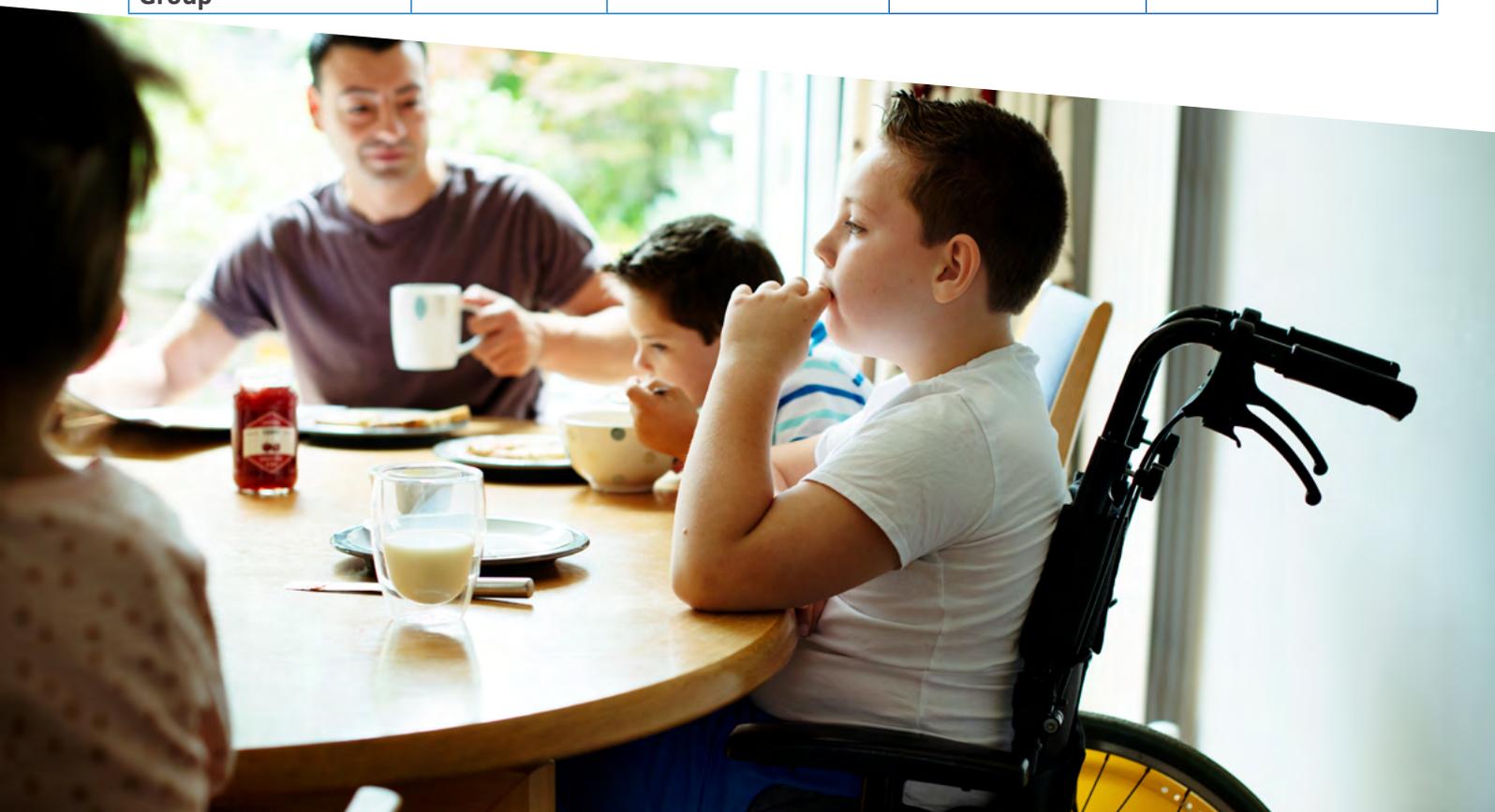
Of the **5,137** Priority Family Group Clients supported by the Money Talk Team between April 2023 and September 2023, **1,240** clients have recorded client gains, totalling **£3,875,004.17**. This results in an average client gain of **£3,125**.

Priority Family Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	889	£1,841,984.99	£271,188.15	£2,113,173.14
Families with an adult or a child with a health condition	308	£1,154,629.24	£641,436.53	£1,796,065.77
Larger families (3+ children)	134	£446,884.03	£421,429.30	£868,313.33
Minority ethnic families	75	£193,801.11	£394,450.31	£588,251.42
Families with a child under one year old	164	£440,547.25	£35,444.92	£475,992.17
Families where the mother is under 25 years of age	93	£185,262.76	£10,280.03	£195,542.79
Total Unique Clients Falling Into At Least 1 Priority Family Group	1,240	£3,100,626.18	£774,377.99	£3,875,004.17

Client Gains continued

Of the **20,937** Other Notable Client Group clients supported by the Money Talk Team between April 2023 and September 2023, **4,478** clients have recorded client gains, totalling **£13,873,945.20**. This results in an average client gain of **£3,098.25**.

Other Notable Client Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Older people (65+)	800	£3,240,464.15	£138,738.60	£3,379,202.75
Individuals Struggling with Debt	462	£905,778.32	£1,788,599.05	£2,694,377.37
Those with health conditions	2,586	£7,674,930.13	£767,584.38	£8,442,514.51
Unemployed	1,080	£1,135,931.69	£585,832.69	£1,721,764.38
Those with caring responsibilities	1,850	£5,098,457.03	£991,768.65	£6,090,225.68
Young people (16 – 24)	315	£421,773.11	£30,687.69	£452,460.80
Total Unique Clients Falling Into At Least 1 Other Notable Client Group	4,478	£11,902,316.42	£1,971,628.78	£13,873,945.20

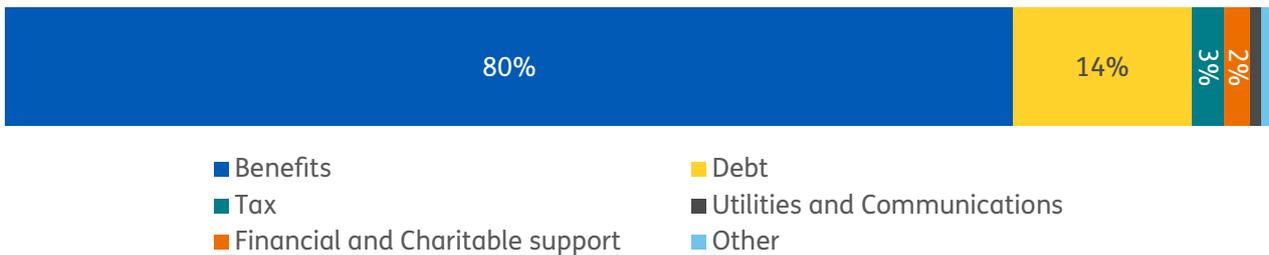


Client Gains continued

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	£12,216,464.56
Debt	£2,172,981.63
Tax	£384,894.54
Financial and Charitable support	£282,275.43
Utilities	£128,964.39
Other	£179,936.87
Total	£15,365,517.42

The client gains achieved in the category of financial and charitable support have more than trebled over this reporting period (April – September 2023). This increase is accompanied by an increase in finance and charitable support advice. In addition to findings from the client impact research, this data indicates that significant numbers of clients are struggling with cost of living but may have limited or no income accessible for maximisation, therefore finance and charitable support being the only available source of help.

Client Gains continued



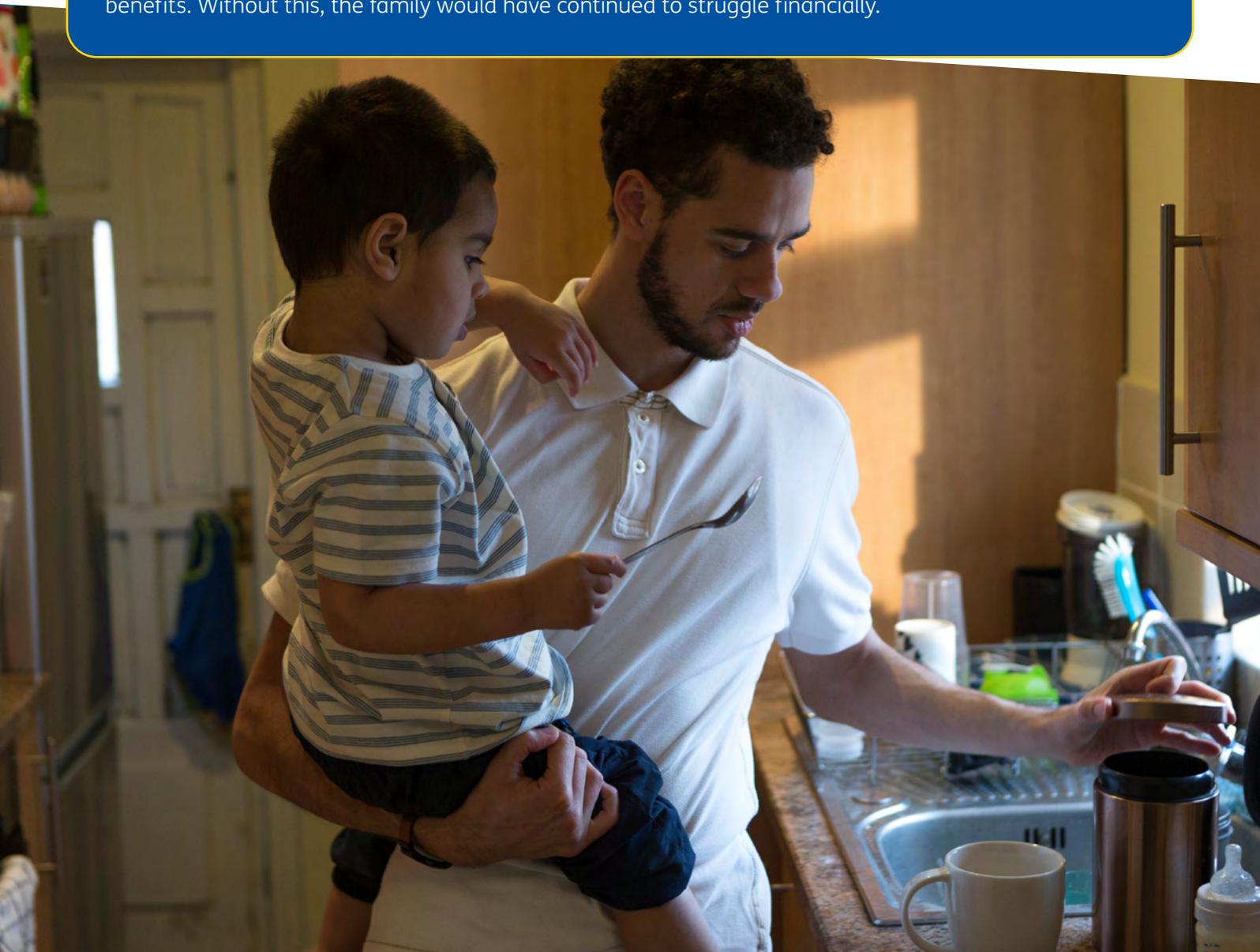
Case Study 2

Client was referred to the Money Talk Team service after attending a local outreach. The client is from a minority ethnic background and has 5 children, 2 of whom have learning difficulties. The client needed advice on available financial support, as their Universal Credit (UC) had been recently stopped.

The client was advised about the Scottish Welfare Fund and offered a food bank referral to help deal with the crisis. The Money Talk Team Adviser then identified eligibility for the Scottish Child Payment and the Child Winter Heating Payment. The client was empowered to apply themselves, whilst they wait for the decision from Department of Work and Pensions (DWP) to re-instate their UC.

The Adviser also advised the client about disability benefits for the 2 children with learning difficulties.

With the help from the bureau, the family were assisted with both crisis support and longer-term benefits. Without this, the family would have continued to struggle financially.



Debt Outcomes

Between April 2023 and September 2023, the number of clients advised about debt was **3,041**. This is the number of clients who received debt advice and were likely advised in other areas also. The client gain was achieved for 462 of these clients (from all advice areas), totalling **£2,694,377.37**.

In that period, the Money Talk Team was able to write off **£1,985,712.38** of debt and achieve **£187,269.25** in debt related client financial gains. This totals **£2,172,981.63** in total debt-related client gains for 190 clients, resulting in average debt related client gain of **£11,436.75**.

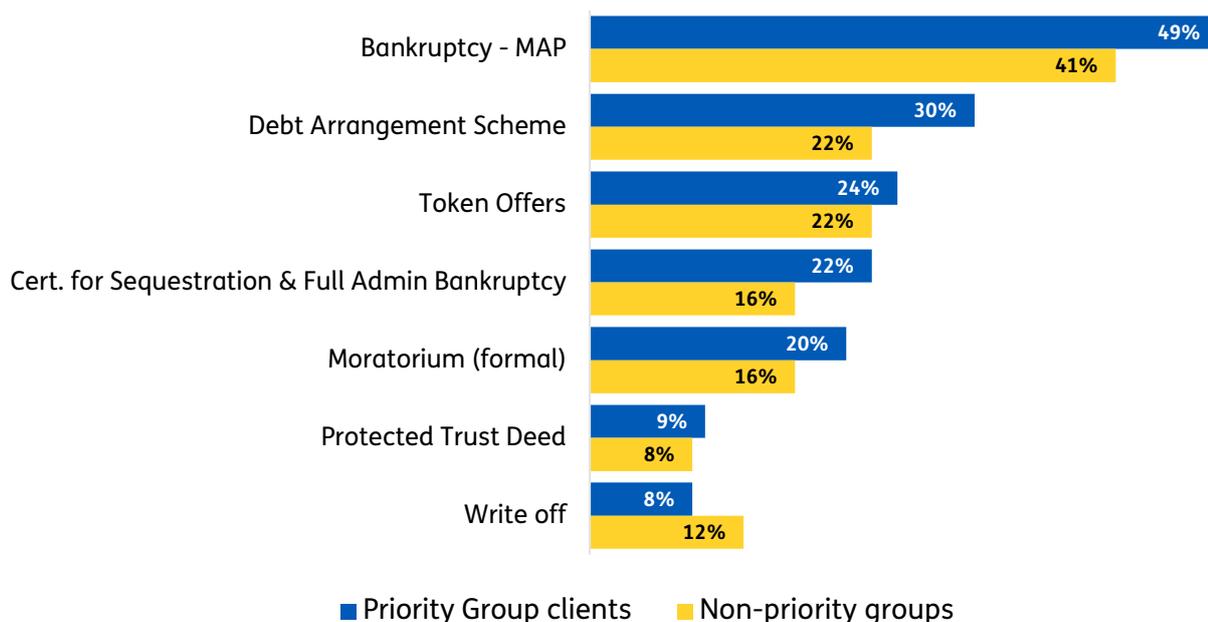
Statutory Debt Solutions

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. More than one in four Money Talk Team clients who received debt advice (28%) were in a position where advice on debt options was required; of these clients, 26% were in a priority family group.

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 Debt Arrangement Scheme, 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 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 solutions*



*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	14
Certificate for Sequestration and Full Admin Bankruptcy	2
Debt Arrangement Scheme	9
Protected Trust Deed	1
Total	26

New Debt Supported/Renegotiated

In this reporting period, we are unable to report on new debt supported/renewed figures due to identified technical difficulties with data extraction. We are investigating this issue, and hope that upon successful resolution we will be able to supply this figure as normal in the next reporting period.



Case Study 3

Client is a single parent of a child with learning difficulties. The client suffers with mental health issues and is on benefit-only income which includes income related and disability benefits.

The client is struggling with debt which was built up in the client's name by their abusive ex-partner. As a result of this, the client's mental health deteriorated significantly, and they accumulated further personal debt, amounting to just under £100,000.

The stress of the financial situation had been weighing heavily on the client and it was clear that the debts could not be settled by the benefit-only income. The bureau presented all available options, and the client decided that, to resolve the issue within a reasonable timeframe and remove the stress of debt, they would apply for bankruptcy.

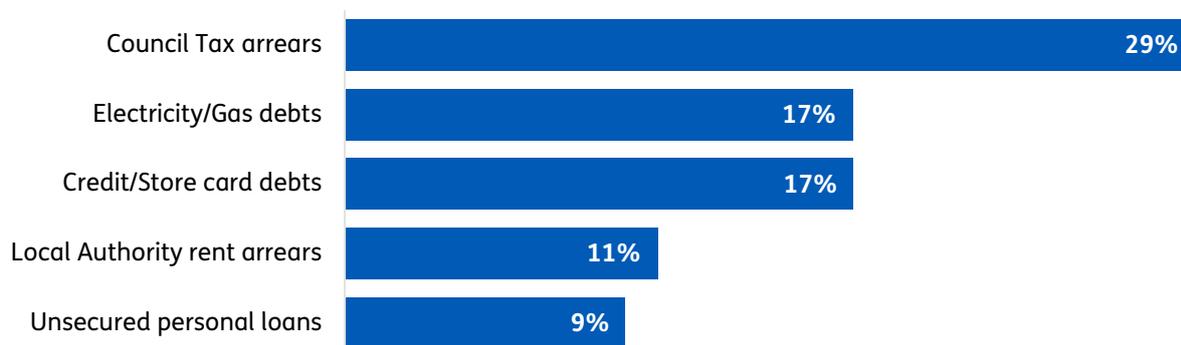
Through the support of the bureau, the client's application for bankruptcy was awarded. The client was delighted to have a successful outcome through a service that was free-of-charge and wrote a note of thanks to the Money Talk Adviser expressing their satisfaction with the service.

Debt Outcomes continued

Debt advice

From April 2023 to September 2023, more than 14,000 pieces of advice were provided. 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 and clients can be advised on more than one type of debt.

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 may be chosen as the ones to not pay.

Chart 9 shows the most common debt-related advice provided to Money Talk Team clients, with over half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 24% were priority family group clients.

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

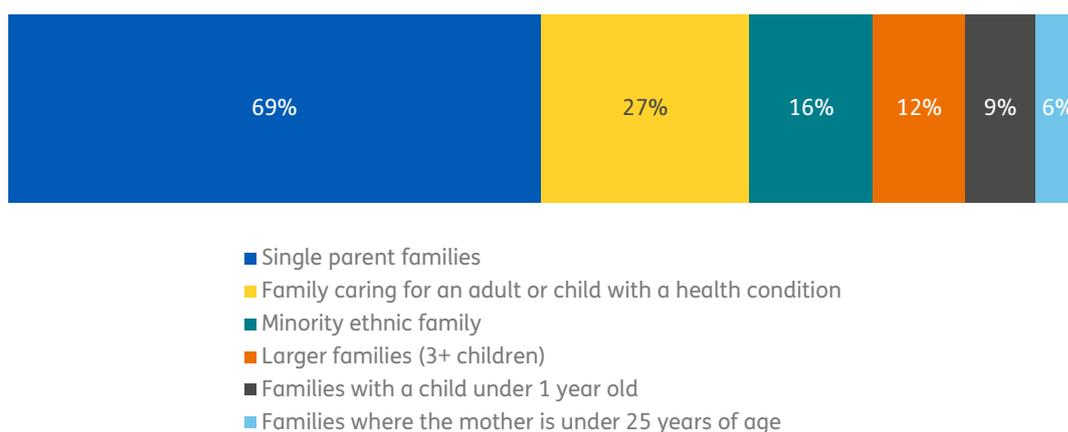


*Please note the graph will not add up to 100, as it shows the top 2 advice issues only.

Debt Outcomes continued

Of all Money Talk Team clients who received debt advice, 25% were in priority family groups². Of these clients, chart 10 shows the proportion of each of the priority family groups advised on debt.

Chart 10: Priority families advised about debt



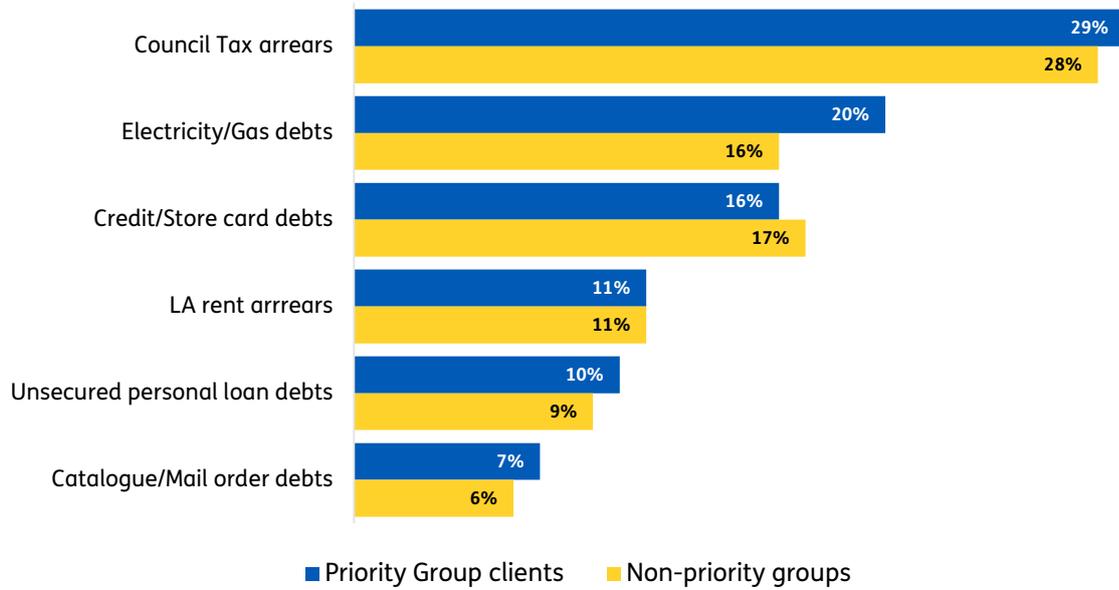
There were some small differences between priority family groups and other Money Talk Team clients in relation to the type of debt advice they received (Chart 11). For example, while 20% of priority family group clients were advised on electricity/gas debt, a smaller proportion (16%) of other clients were advised on this.

In the last reporting period, clients who do not belong into one of the priority family groups were more likely to be advised about local authority rent arrears than priority family group clients. This is no longer the case, as both have been advised about this at the rate of 11%. This indicates that priority family groups are still more likely to struggle with utilities and have also seen an increase in difficulties with social housing debt.

² [The Money Talk Team Q1 report](#) incorrectly states this was 45% between April – June 2023. The correct figure for April – June 2023 is 21%.

Debt Outcomes continued

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.

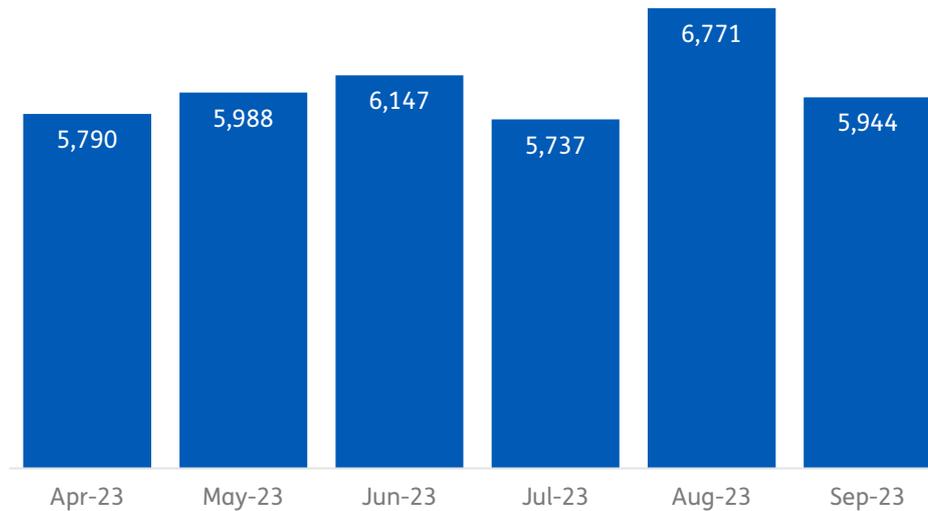
Council tax debt continues to be the highest debt advice needed by both priority family groups as well as non-priority client groups. The proportion of this advice has increased for both since the last reporting period. This is part of a [wider network trend](#), which shows that as a proportion of all debt advice, that related to council tax arrears is at its highest ever level – 35% higher than it was in 2019/20 and having increased by 25% since January 2023 alone.

Clients Supported

Overall Number of Clients Supported

The Money Talk Team service has supported **26,035** clients between April 2023 and September 2023. Chart 12 shows the consistently high number of clients seen each month in this reporting period with a peak in demand during August.

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.

Clients Supported



Case Study 4

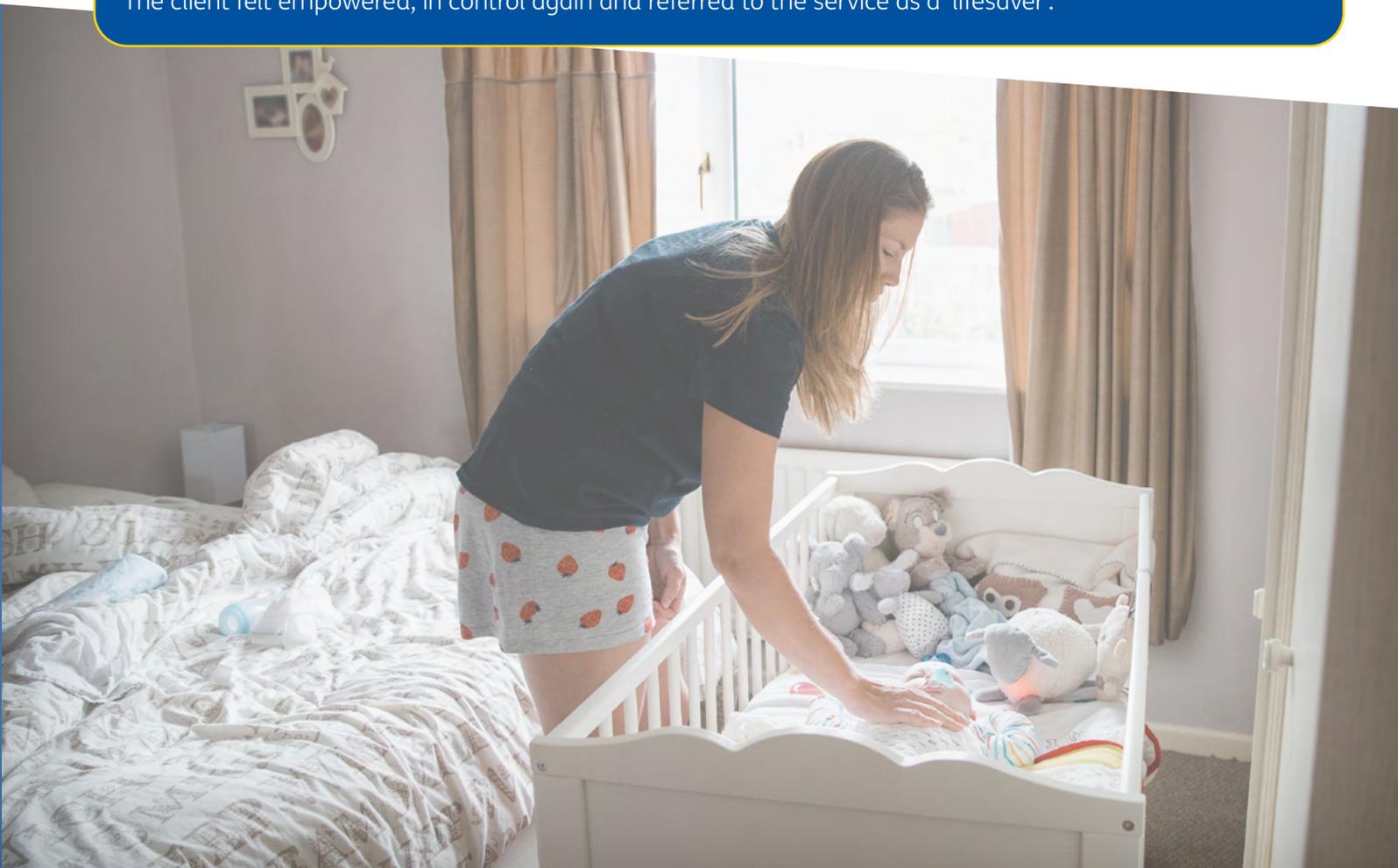
The client, a young single parent of three children, was advised by family and friends to attend a CAB drop-in to seek help with their financial situation. The client had recently separated from their partner and had to start working less to care for the children. They remained in their owned family home and though the partner was paying child maintenance, the client found that their monthly budget simply wasn't stretching far enough.

The client had not been in receipt of any benefits before, other than Child Benefit. The Adviser identified that the client was entitled to Universal Credit and Scottish Child Payment, which the bureau supported them to claim.

While the claims were being processed, the client was given shopping cards through the [CAS Food Insecurity Pilot](#) to ensure that they could purchase food for the family. The Adviser then worked through the household expenditure with the client, identifying a cheaper energy provider saving just under £100 per month.

This client was new to the service and reported feeling overwhelmed by the separation and the prospect of financially supporting the family whilst maintaining a sense of normality for the children.

The client felt empowered, in control again and referred to the service as a 'lifesaver'.

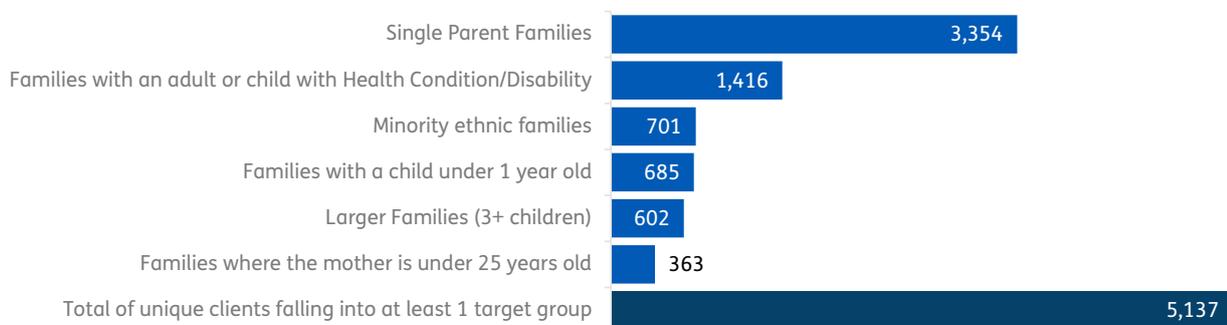


Clients Supported

Number of Clients Supported per Notable 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.

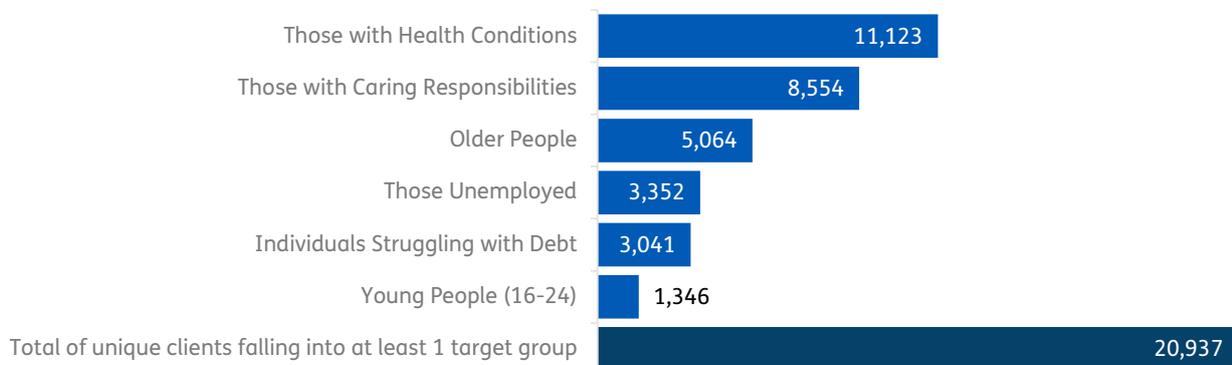
Chart 13: Number of clients in each priority family group*



* 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.

Other Notable Client Groups

Chart 14: Other notable client groups*



*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.

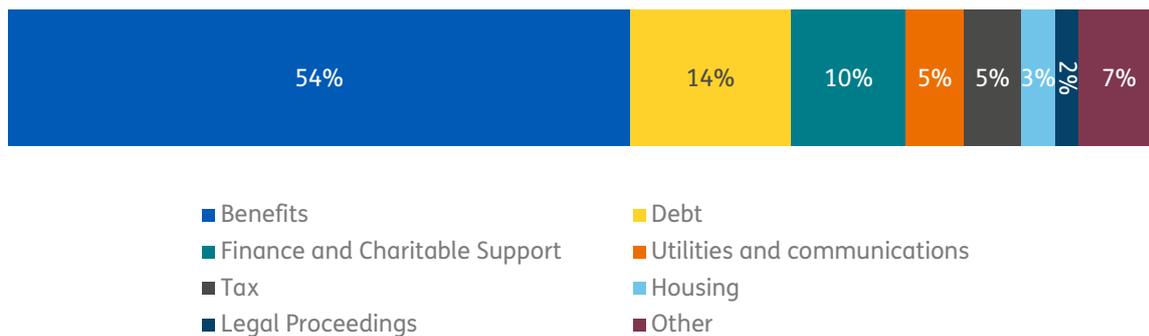
Holistic Advice

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 **26,035** clients on **70,270** individual issues. The top advice categories are shown via chart 15. In this reporting period, the proportions of advice issues follow a wider pattern of slight increase in need for finance and charitable support and a smaller proportion of advice on benefits, consistent with our research findings and the wider network data.

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





Case Study 5

The client is a single parent with three children who is self-employed with their own business. Following an incident of domestic abuse, the client had to take time off work due to declining mental health.

Without the financial contribution from their ex partner or income from the client's business, they were struggling to manage bills and debt repayments. Their debt consists of council tax arrears, business debt and benefit overpayment totalling just under £20,000.

The client's current income was benefits and child maintenance only. They were unsure about how to manage benefit claims due to the incoming move from tax credits to Universal Credit (UC) under the managed migration scheme.

The bureau supported the client by:

- > Conducting a benefit check, verifying the implications of managed migration on client's income and successfully transitioning to UC
- > Applying for emergency assistance through the Local Authority, achieving the receipt of £100 in food vouchers
- > Sending holding letters to creditors and a submission of a moratorium
- > Presenting the client with all debt management options available
- > Assisting with a Debt Arrangement Scheme (DAS) application
- > Assisting client to offer token payments for priority and non-priority creditors

The client awaits verification of DAS eligibility once they return to work. Thanks to the support from the bureau, the client was relieved that their housing costs, council tax and rent arrears are now covered.

They felt supported through a major life transition and stated "I feel that I have more control of my life."

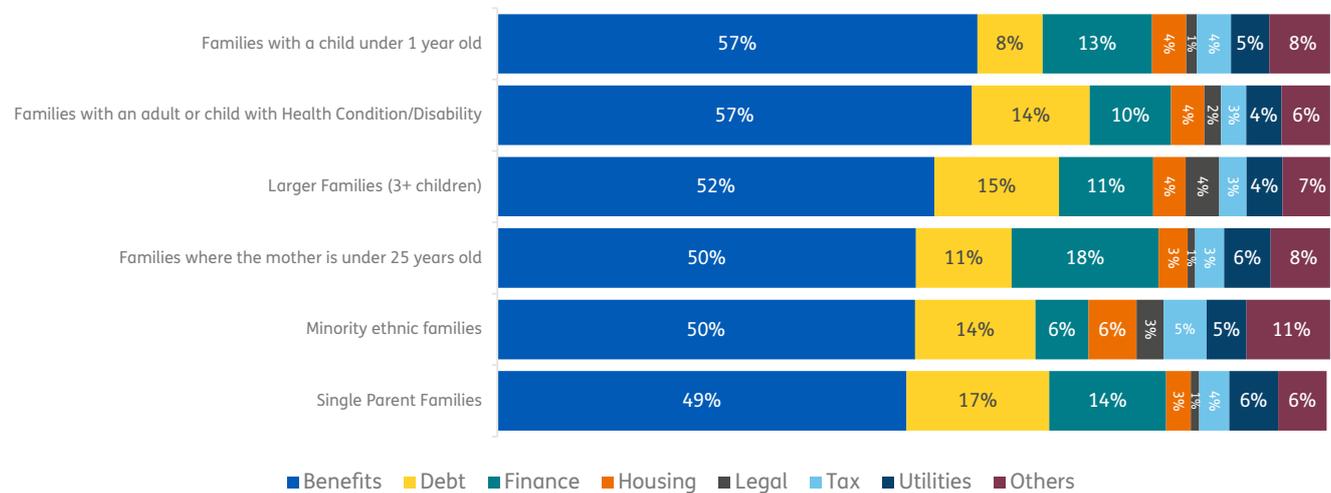
Holistic Advice continued

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

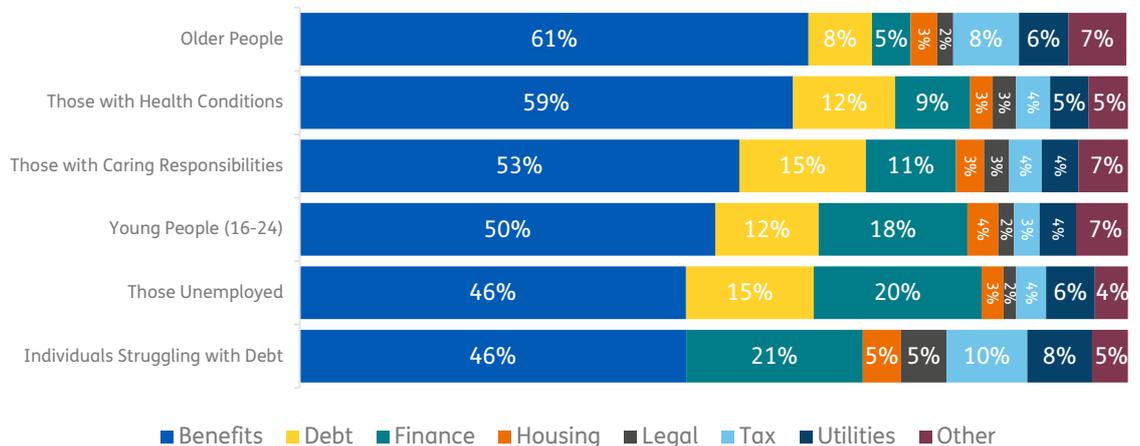
Chart 16: Advice provided to priority family groups



Other Notable Client Groups

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

Chart 17: Advice provided to other notable client groups



Holistic Advice continued

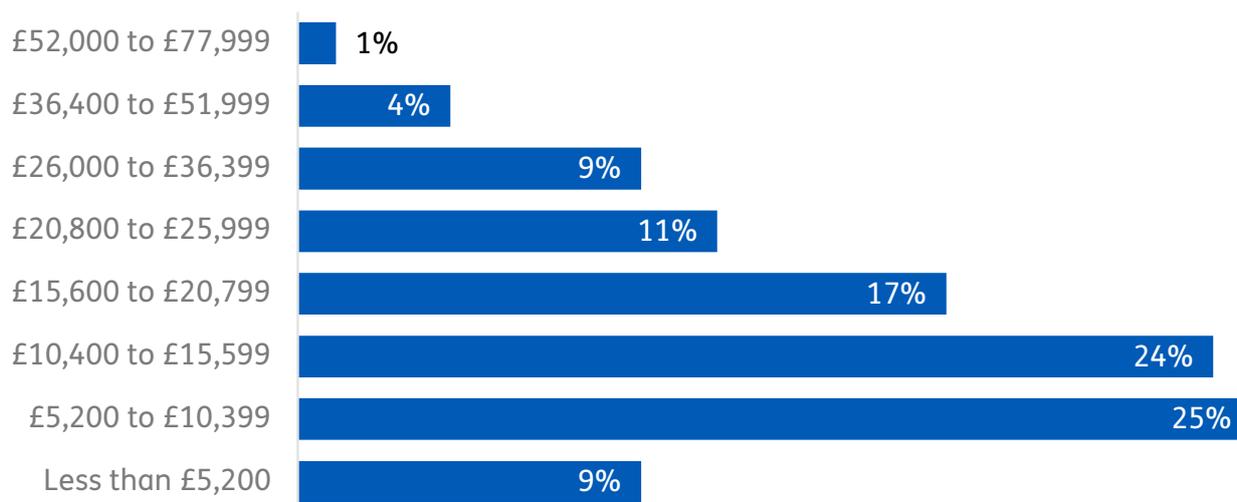
Household Income

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 shows the proportions of household income bands recorded per client advice session. Our data shows that three in four Money Talk Team clients live on less than £20,799 a year and 86% live on less than £26,000 a year.

Chart 18: Client Household Income



Community Based Advice Delivery

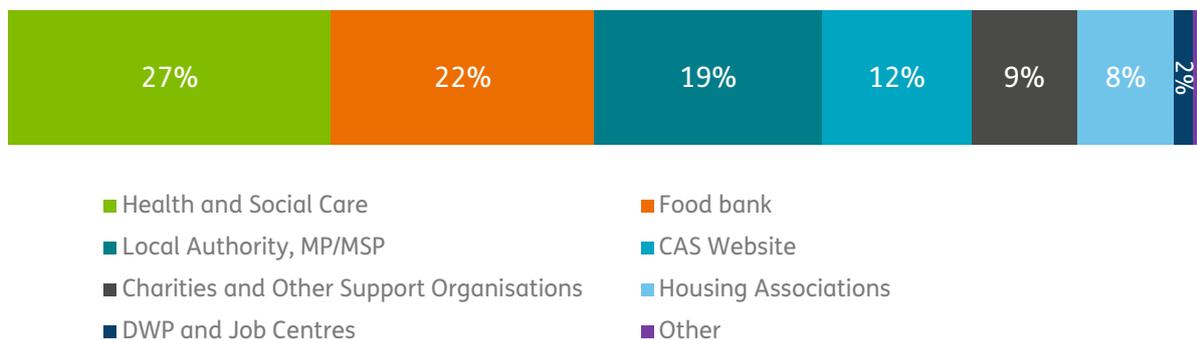
The Money Talk Team service is delivered across Scotland not only through the Citizens Advice Bureau locations, but also by co-locating and working in partnership with other organisations. Collaborative working allows both the bureau, as well as the partners, to expand their reach and improve outcomes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

Extending Reach Through Partner Referrals

From April to September 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.

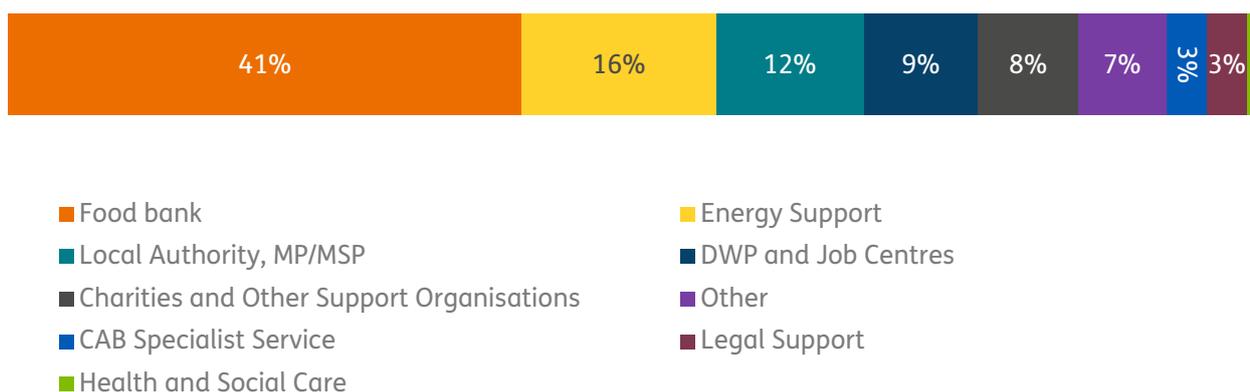
Consistent with the last reporting period (April – June 2023), the top referral partners were health and social care services, food banks and local authority, MP/MSPs. There are slight increases from the last reporting period in the areas of food banks and local authority, MP/MSPs, which further indicates increased need for crisis support and complex issue resolution.

Chart 19: Referrals into the Money Talk Team service



Referrals made by the Money Talk Team to other organisations reflect the ongoing impact that the cost-of-living crisis on our communities. Consistent with the last reporting period (April – June 2023), referrals to food banks continue to account for 41% of referrals from the service. Referrals to energy support services have risen once again, from 10% to 16% of the referrals out this reporting period (April – September 2023).

Chart 20: Referrals Out of the Money Talk Team service



Community Based Advice Delivery continued



Case Study 6

The client is a full-time kinship carer for their three young grandchildren who was referred to the CAB by the Social Care department. The client was becoming increasingly worried about rising costs and the responsibility of looking after three children with a very small income.

The client was in receipt of kinship care allowance, but the council was making a deduction for Child Tax Credit, which the client was not eligible for or in receipt of. The error in deductions meant that the client was just under £250 per week worse off.

The Adviser contacted the social work department and successfully negotiated a back payment of £7,000 in incorrectly made deductions.

Thanks to the help from the bureau, the client is significantly better off and has considerably more financial stability to look after the children.



Omni-Channel Service

Money Talk Team Website

Between July 2023 and September 2023, the Money Talk Team website has recorded **5,106** website interactions with a total of 10,953 interactions since April 2023. The breakdown of monthly interactions with the site is shown in the 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
July	1,963
August	2,226
September	917
Total	10,953

The website focuses on the provision of 24/7 self-help tools and includes ChatBot, Money Map Tool, Council Tax tool and links to Citizens Advice pages. There was a total of **976** client interactions from July 2023 to September 2023 with our self-help tools, totalling 1,843 interactions since April 2023. 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 September 2023.

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

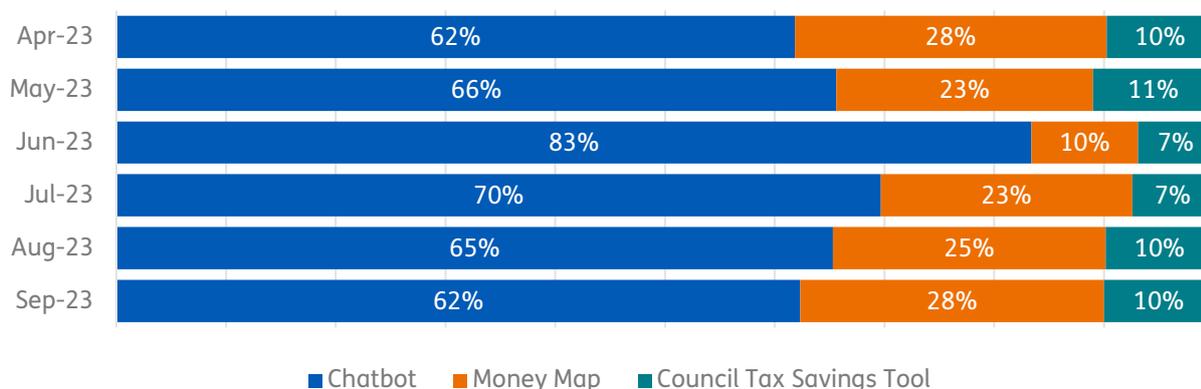


Chart 21 shows the distribution of interactions per month for each self-help tool. The chart includes data from the April to June reporting period, which has now been corrected to display this information more usefully³.

³ In the last report, the chart demonstrated the distribution of interactions across the three tools instead of showing the proportion of interactions for each tool per month.

Omni-Channel Service continued

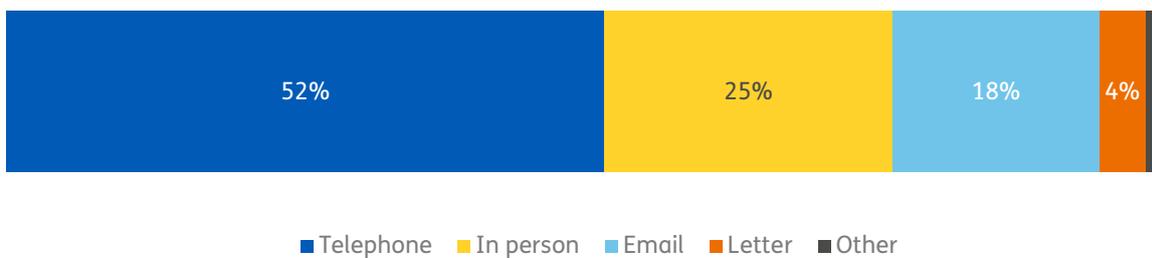
The Money Talk Team website has had a total of 1,242 interactions with the Chatbot during April 2023 to September 2023, averaging at 48 interactions per week. Whilst the number of interactions with the website has fluctuated throughout the quarter, peaking in August and dipping in September, the number of referrals to Advisers only continued to grow. The Chatbot connected clients to Money Talk Team Advisers 127 times this quarter (20% of all interactions), averaging 10 emails per week, double the average from the last reporting period.

As part of our continuous improvement process, new features were implemented to better the client experience of the Chatbot. The input text box was removed from Chatbot conversations where it wasn't needed, to prevent unexpected use and better direct clients to information through established routes. The Chatbot was further optimised for accessibility tools, such as ReciteMe, to now allow translation features. Other changes included the launch of a dedicated callback request button, improvements in conversation flow, and minor bug fixes.

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



Omni-Channel Service continued



Case Study 7

The client made initial contact with the Money Talk Team service through the chatbot and then visited the CAB face-to-face. The client, their partner and parent-in-law share a mortgage and a loan.

The client's partner owns their own business and had been struggling with anxiety and depression since the COVID-19 pandemic. This has resulted in issues in managing their business. The full extent of this was unbeknown to the family, as the client's partner had been hiding their feelings.

Due to their issues with mental health, the client discovered that their partner had been struggling to cope with work, had not been opening any mail and had stopped making mortgage and loan re-payments.

Family members covered the accrued unpaid mortgage and loan re-payments, but could not help going forward. The family's monthly mortgage and loan repayments are over £1,000 each. In addition, the client and their partner have accrued over £30,000 in credit card, business, and HMRC debts.

The client sought advice to consolidate their debts to make them more affordable and manageable. The client's parent-in-law is paying for household bills and as the family are not currently in danger of losing the home or being disconnected, their debts are considered non-emergency.

At the time when the client approached the bureau, the specialist debt Adviser had been long term sick. The bureau advised the client to collate information about all of their creditors and write to them to inform that the family is seeking advice and support with their debt. The CAB then referred the client to another debt advice provider for ongoing specialist help. They advised the client to return to the CAB if the client's partner's mental health issues persist, as they may be eligible for Adult Disability Payment.

The client left the bureau feeling empowered to deal with their debts.

Summary

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. 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.





**citizens
advice
scotland**



www.cas.org.uk



@CitAdviceScot



CitizensAdviceScotland

The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland.
Scottish charity (SC016637) and company limited by guarantee (89892)