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Money Talk Team End of Year Report:

1 April 2023 – 31 March 2024

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Service Objectives

This report covers the period 1st April 2023 to 31st March 2024.

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 on 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 31st March 2024) show we are achieving the service objectives:

- > The service supported **48,160** clients and **10,630** priority family group clients.
- > Total client gains reached over **£33.7 million** and for priority family clients, we achieved gains of over **£9 million**.
- > This results in an average client gain of over **£3,300** per client, including priority family group clients.
- > The service supported **5,918** clients struggling with debt, achieving client gains of over **£7.1 million**.
 - > Difficulty making debt payments is the most common debt-related advice area. Of those having difficulty making debt payments, **27%** are priority family group clients.
 - > Of priority family group clients advised about debt, **66%** are single parent families and **54%** are families with an adult or a child with a health condition or disability.
 - > Across both notable client groups, single parent families receive the largest proportion of debt advice.
- > The Money Talk Team service supports the most financially disadvantaged households: **75%** live on less than £20,799 and **86%** on less than £26,000 a year.
- > Majority of clients are satisfied or very satisfied with the service (**85%**).
- > The service is having a positive impact for clients beyond financial gains. Of the clients responding to impact questions (**284**):
 - > **71%** of clients report improvements to their peace of mind and **48%** to their mental health, an increase of **7%** since the last end of year report.
 - > Reducing costs and increasing income is continuing to prove challenging, as **37%** of clients report no income increase and **31%** report no cost reduction. Despite this, **77%** of the same clients report high satisfaction.
- > To gain additional insight into our partnership working, we conducted the annual Money Talk Team partnership survey. This shows:
 - > **100%** of partners agree their partnership with the CAB is beneficial to their clients.
 - > **85%** report an increase in demand for their service and **83%** report an increase of individuals continuing to struggle despite receiving support.
- > Volunteers are the backbone of the Citizens Advice service and make substantial contributions to the Money Talk Team. 155 volunteers responded to our annual volunteer survey.
 - > Results show that volunteers have gained new knowledge (99%), skills (91%) and increased confidence (82%). **98%** feel they are contributing positively to their communities.
 - > **85%** report that demand is increasing. Along with increased complexity of cases and severity of client circumstances, some volunteers highlighted the impact this has on their workload, mental health and wellbeing.

Client Outcomes

Client Satisfaction

Across the two years of client satisfaction and impact surveys, over 700 clients have shared their feedback about the Money Talk Team service. During the period April 2023 – March 2024, of the 405 Money Talk Team clients who completed the current survey, 85% reported being satisfied with the service.

Chart 1: Client satisfaction with Money Talk Plus service



“The CAB staff were helpful, efficient, caring and cheerful. I left the bureau office feeling so happy and uplifted in spirit.”

“When it is getting increasingly difficult to get advice, I was very impressed with how quickly my email was replied to with excellent advice.”

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 income support, cost of living crisis and waiting times. These themes emerge repeatedly throughout the feedback. Despite this, clients recognise bureau efforts to provide an effective service, as shown in the satisfaction rating.

“My matter is now in the process of being resolved. Had it reached a conclusion when completing this survey, I would have scored 5 stars.”

The complexity of issues and support needed by Money Talk Team clients is reflected in the client reported advice progress. Just under half of clients (48%) who completed the survey report their issue is still ongoing, including waiting on benefits or having debt payments managed.

The below case study demonstrates the complexity of some client’s issues and the challenges faced by Advisers to achieve positive long term outcomes beyond only immediate intervention. It also highlights that many clients continue to struggle whilst waiting for their case to be resolved.

Client Outcomes continued



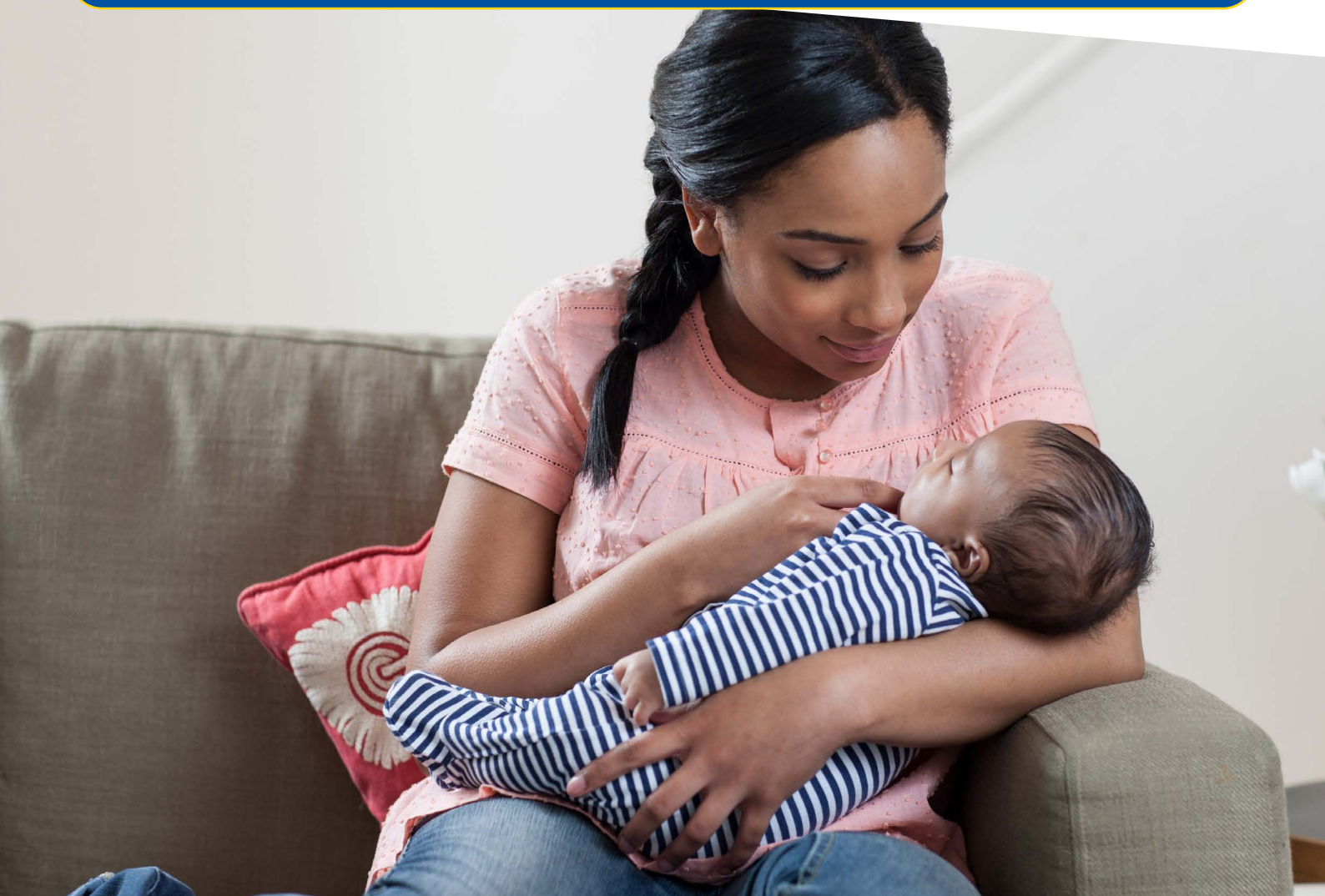
Case Study 1

A young mother under 25 with health issues and a young child approached the bureau for help with debt. She has been struggling to manage the debt and described the substantial mental health impact the 'never-ending cycle' of pressure from creditors has had on the family. She had a mix of priority and non-priority debts, including an outstanding energy debt she was paying back via pre-payment meter at £5 a week.

With a benefit only income, debt repayments had meant the client was unable to afford essentials such as food or heating. The family had also recently been refused a crisis grant as they had already received 2 in recent months.

The Adviser first referred the client to the food bank, who arranged a food delivery for the following day. The Adviser then referred the client to Home Energy Scotland for fuel vouchers, which were granted within 48 hours. They then secured a £200 household support payment and a Home Heating grant of £1,500 towards the family's energy debt.

The bureau was able to help address the immediate crisis, but the 3-month case is still ongoing as the CAB continue to help with the debt and secure the family finances for the long term.



Client Outcomes continued

Chart 2. Status of client issue



More than one-third of clients (39%) reported that their issue had been fully resolved and of those, 41% reported improvements in their financial situation, an increase of 6% since the last reporting period.

“I was treated and advised in a very friendly and respectful way. My issue was successfully resolved immediately after my visit at the bureau. The service couldn’t have been more helpful.”

Of all clients surveyed, 13% stated their issue had not been resolved due to being ineligible for benefits, being referred to other organisations for support, or other factors outside of CAB control.

“I received support to set up an appointment with the Job Centre. I am awaiting further information about my employability options, so I am no longer receiving support from the CAB, but I really appreciate their professionalism and attentiveness.”

A majority of clients (86%) whose issues are still ongoing reported that they are very satisfied or satisfied with the service.

“I am awaiting the final decision of my case but the service I received at the CAB was second to none.”



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; 284 of 405 clients agreed to this¹.

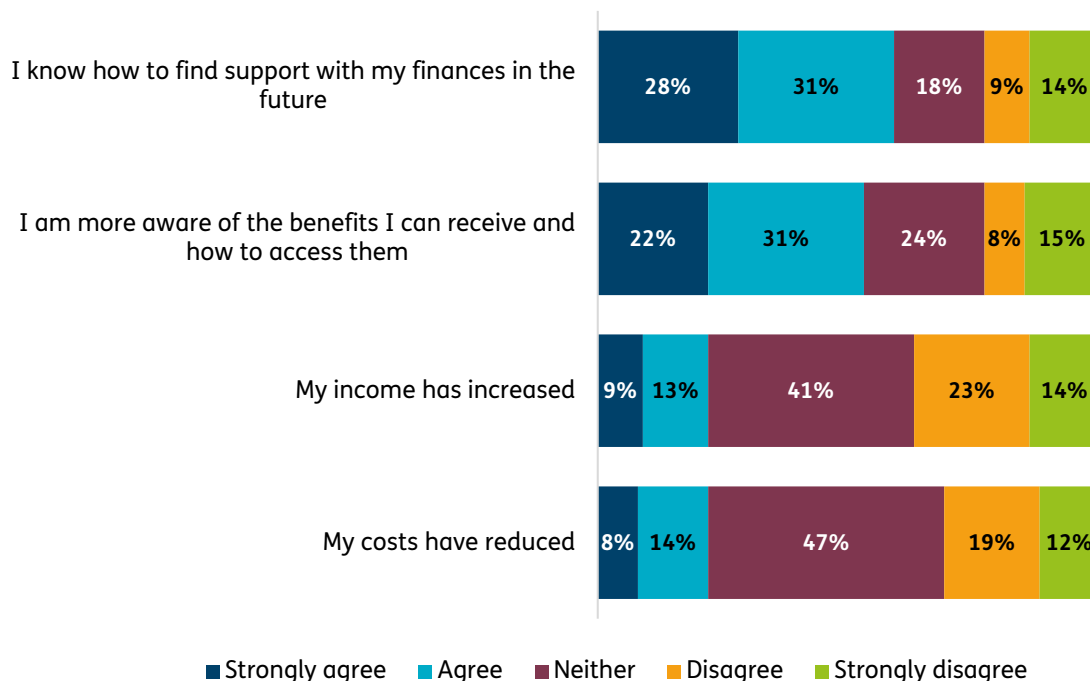
Financial Impact

Many clients saw immediate impacts of advice: 59% agreed they knew how to find support with their finances in the future and 53% reported being more aware of accessible benefits. A client who reported improved finances, increased income and reduced costs stated:

“Without [the CAB] support, I would still be struggling. I now understand how to articulate my medical condition properly and have not only been awarded the benefit I should have been claiming for years, but I finally feel validated.”

This client further reported that their peace of mind, mental health and confidence in managing finances had improved.

Chart 3: Client financial impact



¹ All discussion in this section relates to these 284 clients unless otherwise stated.

Client Outcomes continued

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

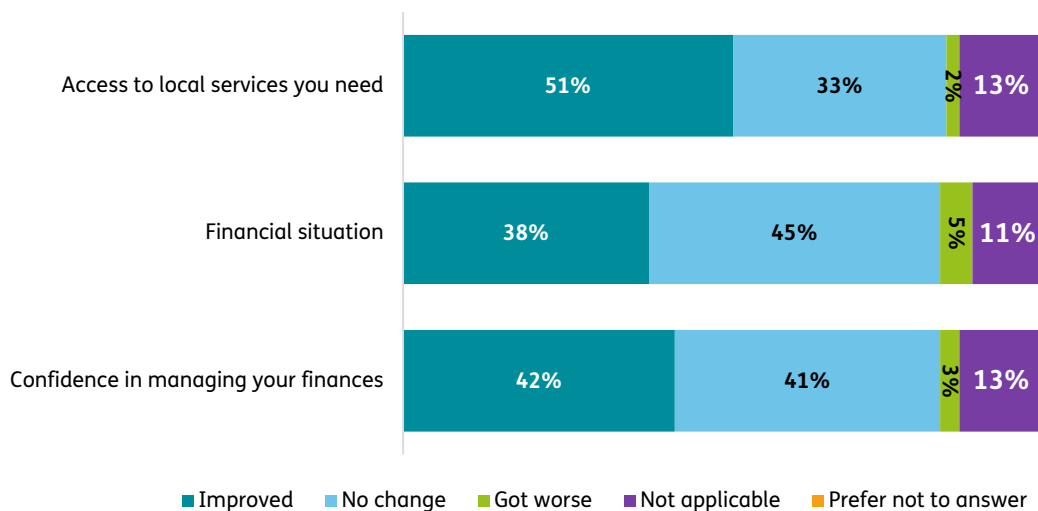
The number of clients who feel they know where to find support in the future has reduced by 16% since the last end of year report. There has also been a drop in clients who feel more aware of the benefits they can receive and access during the same period (22%).

Reducing costs and increasing income is continuing to prove challenging, as 37% of clients reported no income increase and 31% reported no cost reduction. Despite this, over three quarters (77%) of the same clients report high satisfaction with the service. The number of clients who feel their income has increased (22%) has stayed the same since the last end of year report. These findings demonstrate the acute lack of options available to those who struggle financially.

“My finances remain the same as I await the decision on my case. The bureau assisted me to apply for Attendance Allowance. Although my financial situation has yet to improve, I could not have completed this process without the bureau. It has been a very distressing situation, so I am very grateful that someone was there to listen and help.”

Over one third of clients (38%) reported that their financial situation has improved and 42% feel more confident managing finances, both showing a small increase since the last end of year report. Although these figures are slowly rising, they continue to reflect the challenging situation faced by both clients and Advisers in looking for additional sources of income when costs continue to increase.

Chart 4: Client-reported financial impact of MTP



In a continuing trend, over half of clients report ‘no change’ or ‘not applicable’ at the time of survey, as 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. This is being reviewed further, with a refreshed qualitative process to launch in the next quarter.

Client Outcomes continued



Case Study 2

A family with two young children approached the bureau for support with debt. While both parents are in employment, the mother is on maternity leave, so their income is impacted. The family are in receipt of Universal Credit, Child Benefit and Scottish Child Payment. Whilst expecting another baby, the family received a charge for payment letter, threatening enforcement action. They wanted support with managing the debts before the baby was born.

The bureau supported the family by:

- > Completing a debt pack to review income and expenditure and identify what money is available after expenses.
- > Sending holding letters to creditors to determine total balance of debts.
- > Arranging affordable payment plans with the creditors.

The family reported the weight lifted from their shoulders when they got advice. They are happy and finally able to manage their debts without worrying about the balance increasing. The support from the Money Talk Team massively reduced the stress for the family and allowed them to focus on their future without living in fear of enforcement action from creditors.

This case was ongoing for 7 months and included over 50 in-person, phone, and email contacts with the client. This demonstrates the substantial amount of time and resource it can take for a case to be resolved and the client to feel that their financial situation has improved.



Client Outcomes continued

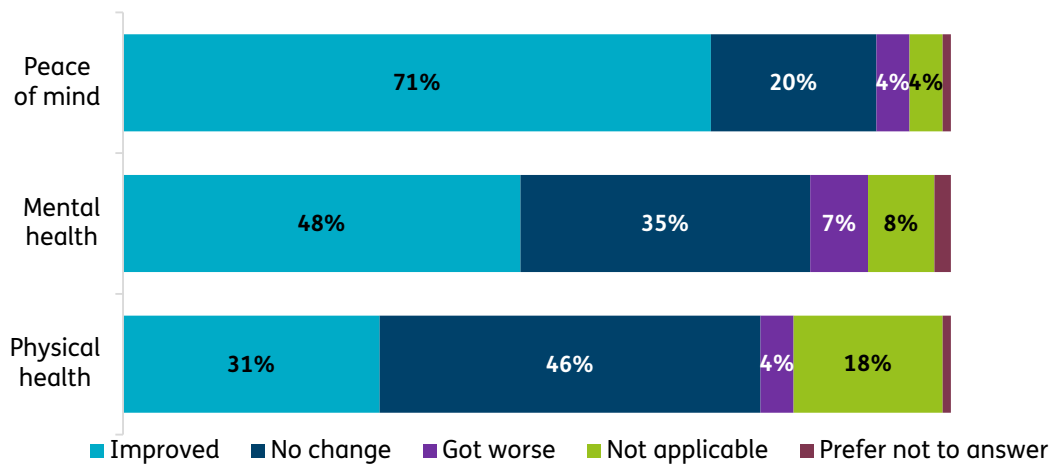
Wellbeing Impact

The Money Talk Team service is a lifeline for many: 71% reported that their peace of mind had improved. Mental health improvement was reported by 48% - a 7% increase from the end of year report in 2023.

"I felt terrified about my situation, but have been put at ease thanks to my local bureau. The fact that they took the time to listen and support has been truly life-changing."

While a small proportion of clients (7%) felt their mental health had worsened following advice, due to factors such as ineligibility for further income, 5% fewer respondents reported this than at the last end of year report.

Chart 5: Client-reported wellbeing impact of Money Talk Team



Since the 2023 end of year report, the proportion of clients who feel their peace of mind has improved has increased by 6% and physical health by 8%. This demonstrates that even during extremely challenging financial times, the Money Talk Team service continues to deliver positive impact for clients.

"The [CAB] have provided life changing support. I struggled for over 10 years before things came to a head. I could no longer cope and although I thought I was perfectly capable of completing a few forms, I was not. I could not have got through it without the bureau team's support."

Client Outcomes continued



Case Study 3

A single parent approached the bureau for support in a crisis, as they could not feed themselves or their disabled child. The client has a health condition themselves, which means they cannot work, and the family has to rely on Universal Credit (UC) to get by.

The Adviser provided the client with a food bank voucher to address their immediate need. To find sources of help for the long term, the Adviser completed income maximisation. The client was not in full receipt of their UC entitlement, including the carer element and limited capability for work, as well as Child Disability Payment. The client was supported to apply and signposted towards options to improve healthcare provisions for them and their child.

As a result of the bureau support, the client felt heard and empowered which enabled them to engage with their medical care team and get specialist medical help for them and their child. Now, they feel more able to communicate and integrate into the community. Once the client's benefits are awarded, their financial situation will improve. This will enable them to meet the additional support needs of their child.



Client Gains

There were **48,160** clients supported by the Money Talk Team in this reporting period. In the same period, **10,022** clients have recorded client gains totalling **£33,756,944.44**, resulting in an average client gain of **£3,368.28**.

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 **39,005** clients across both notable client groups supported by the Money Talk Team between April 2023 and March 2024, **8,871** clients have recorded client gains, totalling **£30,892,075.19**. This results in an average client gain of **£3,482.37** per notable group client.

Of the **10,630** priority family group clients supported by the Money Talk Team in the same period, **2,715** clients have recorded client gains, totalling **£9,247,524.93**. This results in an average client gain of **£3,406.09**.

Priority Family Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Single Parent Families	1,729	£3,927,601.01	£864,233.16	£4,791,834.17
Families with an adult or a child with a health condition	1,535	£4,994,885.17	£1,307,060.45	£6,301,945.62
Larger families (3+ children)	261	£886,325.59	£522,814.15	£1,409,139.74
Minority ethnic families	297	£1,015,060.07	£440,381.09	£1,455,441.16
Families with a child under one year old	336	£933,253.41	£112,129.79	£1,045,383.20
Families where the mother is under 25 years of age	196	£361,474.21	£64,535.20	£426,009.41
Total Unique Clients Falling Into At Least 1 Priority Family Group	2,715	£7,451,958.61	£1,795,566.32	£9,247,524.93

Client Gains continued

Of the **38,678** other notable group clients supported by the Money Talk Team between April 2023 and March 2024, **8,808** clients have recorded client gains, totalling **£30,769,918.40**. This results in an average client gain of **£3,493.40**.

Other Notable Client Groups	Number of clients with Gains	Client Financial Gain (CFG)	Debt Written Off	Total Client Gains
Older people (65+)	1,613	£6,797,466.41	£395,962.55	£7,193,428.96
Individuals Struggling with Debt	1,100	£2,748,377.38	£4,365,205.76	£7,113,583.14
Those with health conditions	5,089	£16,930,682.39	£1,936,960.75	£18,867,643.14
Unemployed	1,976	£2,444,819.53	£1,021,195.67	£3,466,015.20
Those with caring responsibilities	3,606	£10,674,743.62	£2,156,808.84	£12,831,552.46
Young people (16 – 24)	624	£979,799.58	£77,405.82	£1,057,205.40
Total Unique Clients Falling Into At Least 1 Other Notable Client Group	8,808	£25,906,915.79	£4,863,002.61	£30,769,918.40

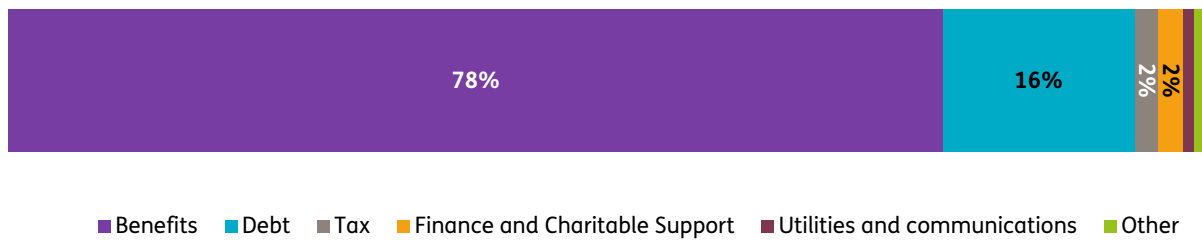
The client gains show that the Money Talk Team continues to deliver financial value for our clients. Money Talk Team Advisers continue to identify opportunities for income maximisation where possible, despite the limited availability of financial support, worsened by the cost-of-living crisis.

Client Gains continued

Client Gain per Advice Area

The chart below shows the advice areas where client gain was 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 financial gains achieved in each advice area.

Advice Area	Client Gains
Benefits	£26,387,382.42
Debt	£5,525,477.70
Tax	£750,621.06
Financial and Charitable support	£513,148.97
Utilities and Communication	£263,304.93
Other	£317,009.36
Total	£33,756,944.44



Case Study 4

A client with a child under one was referred to the Money Talk Team service by a charity providing safe housing. They recently fled domestic violence and their only income was from Child Benefit and Statutory Maternity Pay, which was due to end soon. The client was fearful of the financial difficulty this would cause and did not know what financial help was available to them. The client found it very difficult to navigate the benefits system as English is not their first language.

The Money Talk Team Adviser completed a benefit check and helped the client submit a phone claim for Universal Credit, Scottish Child Payment and the Best Start Grant. The client was also advised about the Housing Element on UC and Council Tax reduction, in case they secure independent housing in the future.

This support helped the client access over £30,000 per year, and as result, felt less fearful about the future. This case study illustrates the importance of partnership working between Money Talk Team and specialist organisations, to enable access to money advice at the right time.

Debt Outcomes

Between April 2023 and March 2024, the number of clients advised about debt was **5,918**. This is the number of clients who received debt advice and were likely advised in other areas also. Client gain was achieved for **1,100** of these clients (from all advice areas) totalling **£7,113,583.14**.

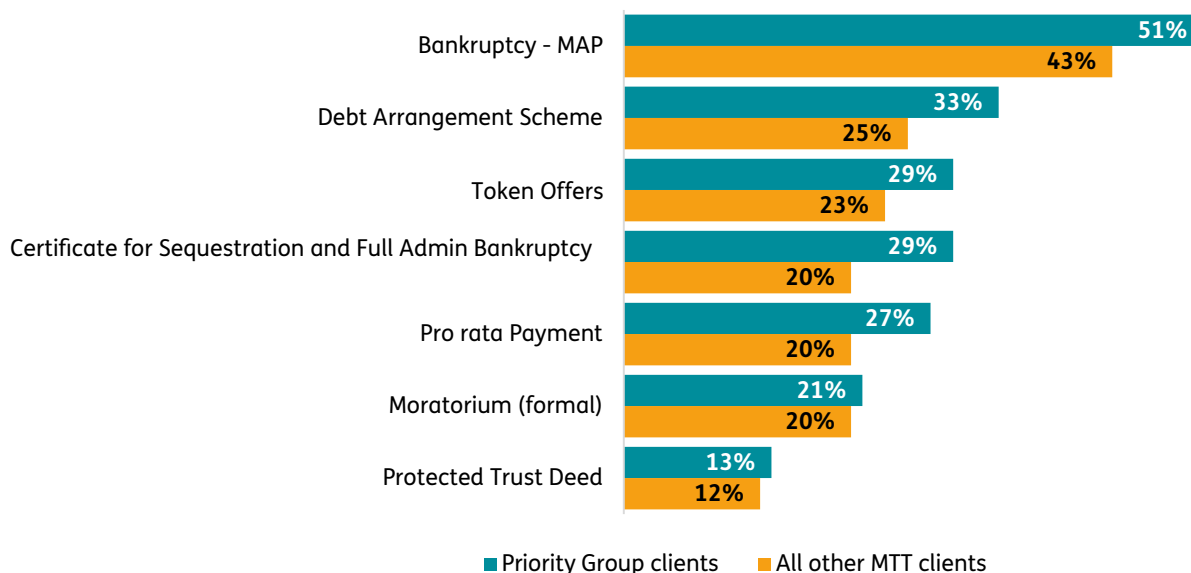
Looking at debt advice related gains only, in that period, the Money Talk Team was able to write off **£4,807,313.77** of debt and achieve **£718,163.93** in debt-related client financial gains. This totals **£5,525,477.70** in total debt-related client gains for **428** clients, resulting in average debt related client gain of **£12,909.99**.

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 (29%) were in a position where advice on debt options was required; of these clients, 30% 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 more likely than other Money Talk Team clients to have been advised on these solutions. This was particularly the case in relation to Certificate for Sequestration.

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.

Statutory debt solutions	Number of clients
Bankruptcy – MAP	40
Certificate for Sequestration and Full Admin Bankruptcy	13
Debt Arrangement Scheme	15
Protected Trust Deed	2
Total	70



Case Study 5

The client is a single parent of one child who has multiple complex disabilities and support needs. They came into the bureau after having received a Simple Procedure Notice from one of their creditors and being unable to pay the outstanding debt of over £1,600. The client was struggling with 13 debts in total, amounting to over £14,000.

After ensuring the client was in receipt of all relevant benefits as well as the Cost of Living payments, they were able to discuss their options. The client decided to apply for bankruptcy, and the adviser supported them to gather the relevant documentation and submit a bankruptcy application. The client felt the pressure had been taken off the family and were looking forward to a fresh start with a clean slate.

Debt Outcomes continued

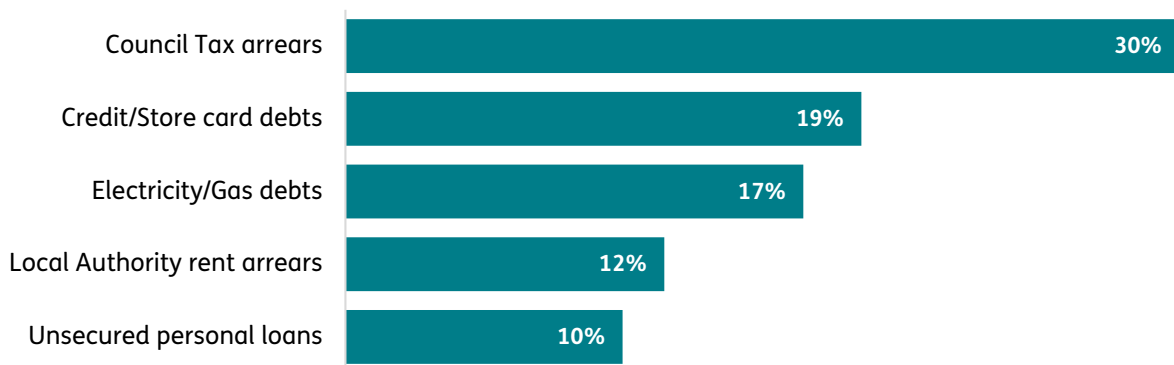
New Debt Supported/Renegotiated

From April 2023 to March 2024, at least **£34,868,167.77** of new debt was presented by clients supported with debt advice by the Money Talk Team.

Debt advice

From April 2023 to March 2024, more than 31,500 pieces of debt advice were provided. Chart 8 shows the top 5 debt types advised on, with Council Tax arrears being the most common with 30% of Money Talk Team debt clients receiving advice on this.

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.

Chart 9 shows the most common debt-related advice provided to Money Talk Team clients, with 53% receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 27% were priority family group clients.

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

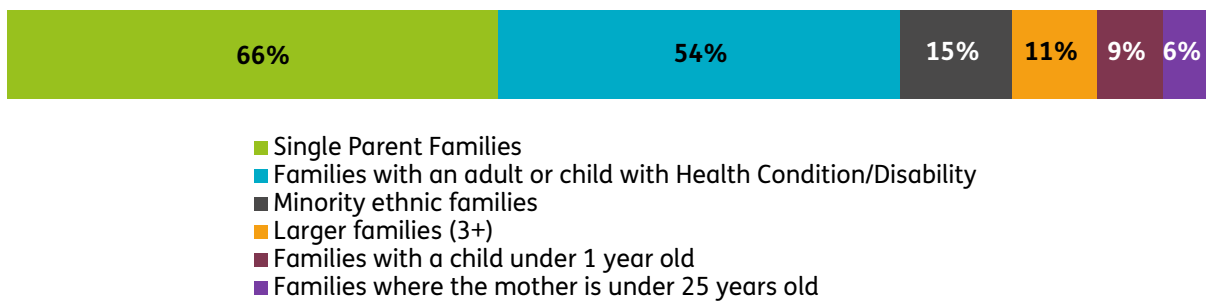


*Please note the graph will not add up to 100, as it shows the top 2 advice issues only.

Debt Outcomes continued

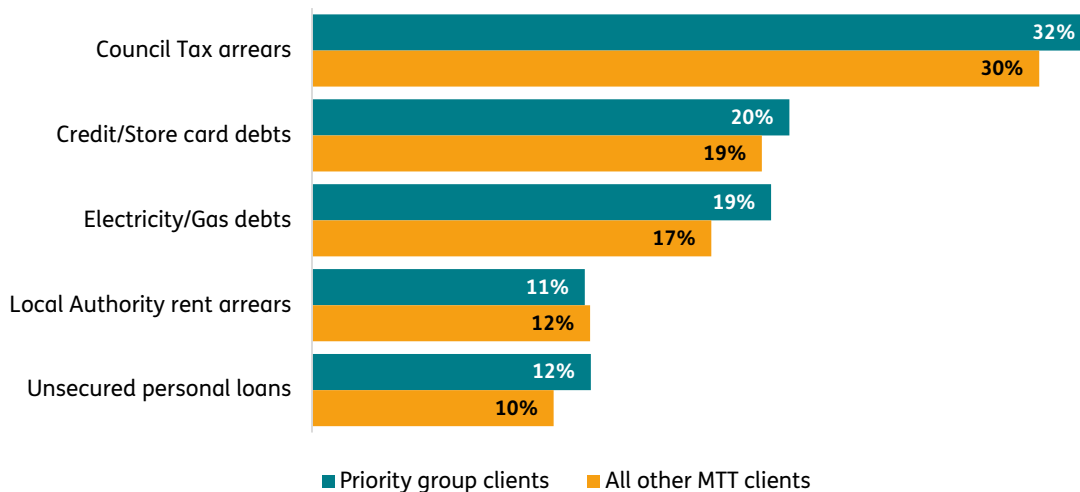
Of all Money Talk Team clients who received debt advice, 27% were in priority family groups. Of these clients, chart 10 shows the proportion of each of the priority family groups advised on debt.

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). Council tax arrears continue to represent the highest proportion of debt-related advice. The remaining advice areas are broadly similar across both groups, in a continuing pattern.

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.



Case Study 6

An expectant mother under 25 approached the CAB because of faulty heating in a rented flat she shares with her partner. The faulty heating was incurring huge bills but was not heating the flat. The couple tried to manage the situation by heating one room with a small electric fire and eating cold food to save on bills. They also made several requests to the Registered Social Landlord (RSL) to investigate the heating system, but no repairs were made.

This situation was worsened as neither of the couple were in work. The client was pregnant and her partner was recently made redundant. They were only living off small amounts of financial help from the client's mother. Because of this, they were falling behind on the massive heating bills and rent payments.

This caused insurmountable pressure on the expectant parents. The young mother was in despair, did not know where to turn, and at one point considered not keeping her baby because she did not feel she could take care of her properly.

The Money Talk Team Adviser supported the client to apply for Universal Credit and the Social Security Scotland child benefits. The Adviser also helped to secure a fuel grant to pay off the fuel debt. To address the housing issue, the Adviser contacted the RSL and helped to secure a debt write off for rent arrears and find a new, more suitable, flat for the young family.

In total, the client had 14 contacts with the Money Talk Team service to help resolve the issues.

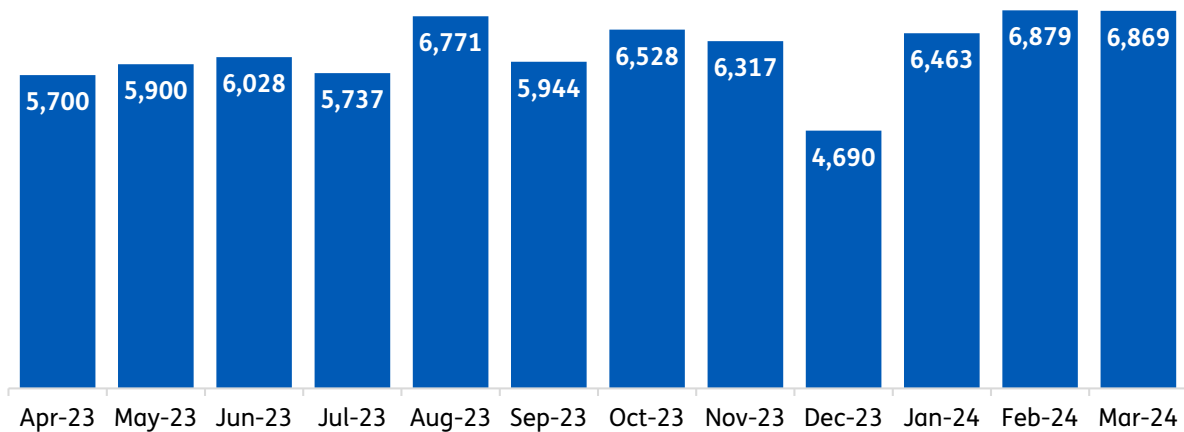
The client has since had her baby and is now living in a warm and secure home. The family is able to eat warm food and have the right financial support in place to care for their child. The client is now feeling positive about the future, looking forward to finding work when her family is ready.

Clients Supported

Overall Number of Clients Supported

The Money Talk Team service has supported **48,160** clients between April 2023 and March 2024. Chart 12 shows that the number of clients has increased following the seasonal dip in December, reaching its peak in February.

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.

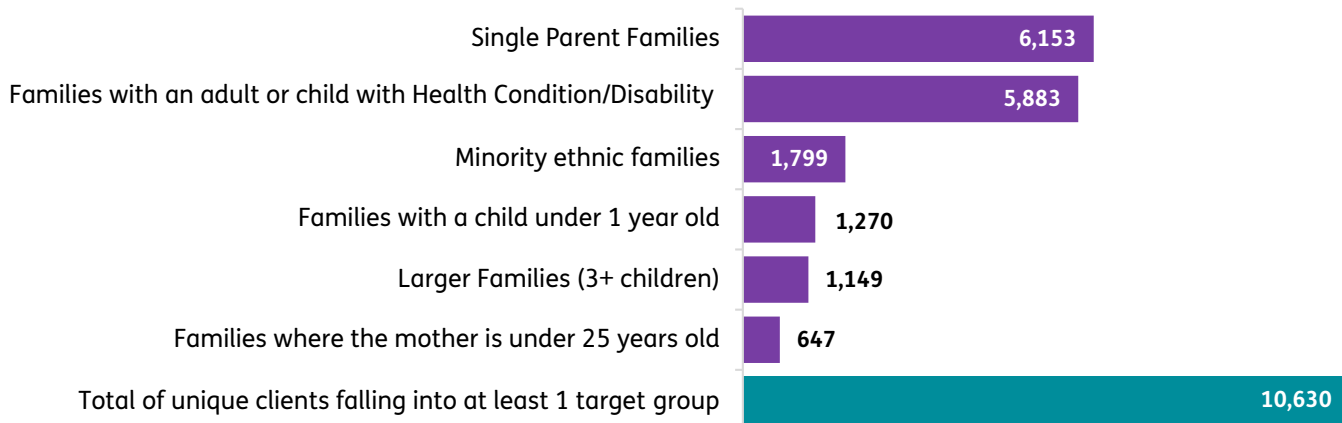
Number of Clients Supported per Notable Client Group

The charts below show the number 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.

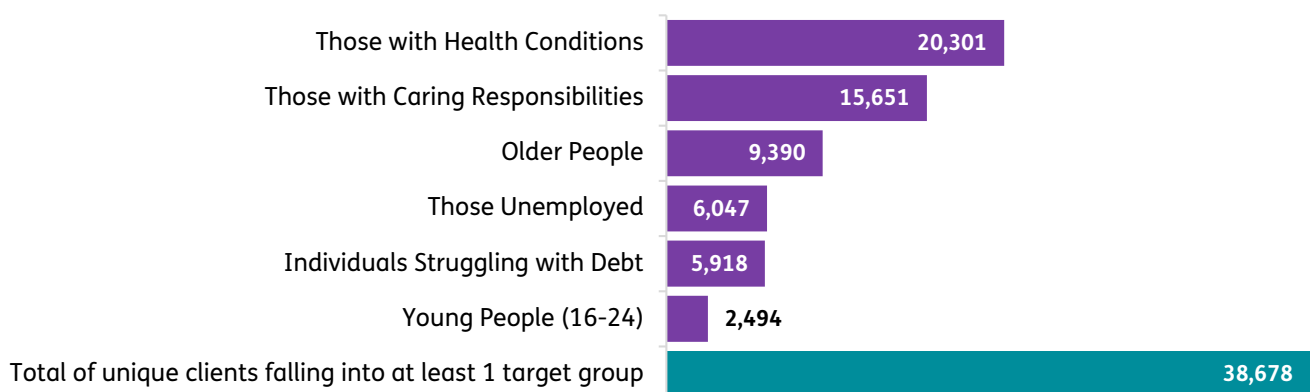
Clients Supported

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.

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.



Case Study 7

A refugee family with a young child had been living in temporary accommodation and a hotel, with both parents unable to work due to multiple mental and physical health issues. They were referred to the CAB from a local homelessness team for income maximisation, after the local city council could not confirm a date for moving the family to permanent housing.

The Money Talk Team Adviser identified that the couple would be entitled to a Universal Credit standard allowance of £525, child responsibility element of £290, £21.80 of child benefit and £25 Scottish Child Payment per week, totalling over £12,000 per year in additional income. The CAB further identified entitlement to Adult Disability Payment and requested an application to be issued. Once the application arrives, the CAB will continue to support the client until the disability benefits are in place as well as any other support they might need.

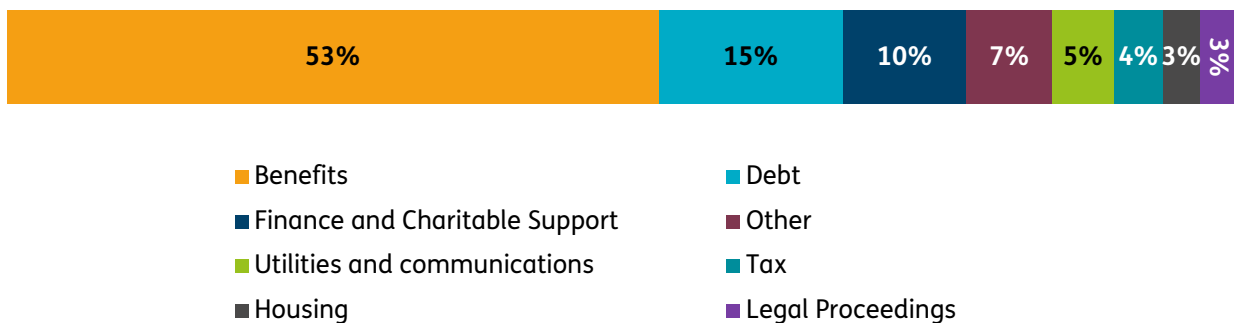
Holistic Advice

Advice Issues for the Overall Service

The Money Talk Team service is primarily focused on delivering money advice, which includes advice on benefits and welfare rights, debt and specialist debt, income maximisation and outgoings renegotiation. 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 **48,160** clients on **149,479** individual issues. The top advice categories are shown via chart 15.

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





Case Study 8

A single mother of 3 children was referred to the service by Women's Aid for help with childcare costs. She was returning to part-time work following maternity leave and her Statutory Maternity Pay was due to stop. She was worried she might not be able to return to work and meet childcare costs with her income from Universal Credit, especially as one of her children had recently been diagnosed with a developmental disability and will likely require additional help.

The Adviser completed a benefit check which showed that up to 85% of the childcare costs could be covered by UC and advised the client about the process and criteria to put this in place. The client felt reassured she would be able to return to work and meet her childcare costs and empowered to complete the advised actions herself.

The Adviser then discussed other Social Security Scotland child benefits, including the Child Disability Payment (CDP). They discussed the claiming criteria and the appeals process to enable the client to start the claims. The Adviser then supported the client to complete the complex part of the CDP application.

The client stated that after talking to the Adviser, she now had the confidence to approach these statutory bodies and knows she can be supported through the process if needed.

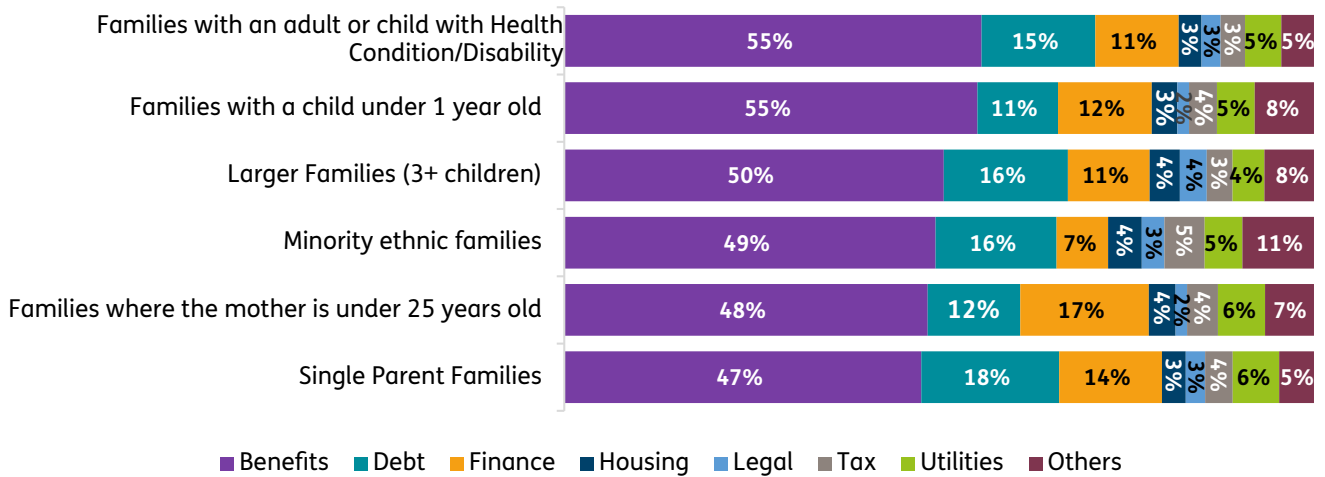
Holistic Advice continued

Advice Issues per Notable Client Group

Advice issues cannot be added up together as clients are often 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.

Data at this end of year report shows, that across both notable client groups, single parent families receive the largest proportion of debt advice.

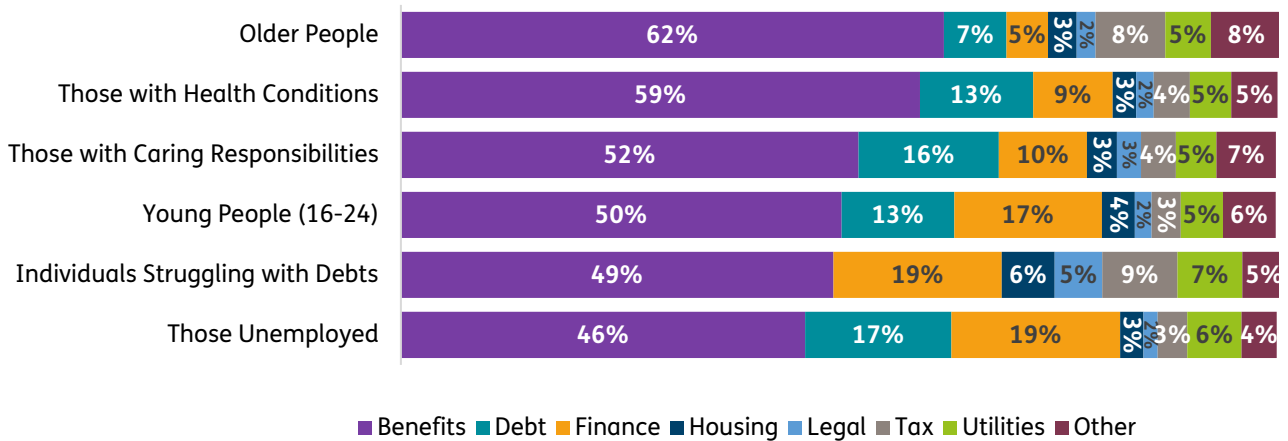
Chart 16: Advice provided to priority family groups



Holistic Advice continued

Across both notable groups, the largest proportion of benefits advice is provided to older people, while finance is the largest advice category for those struggling debt and those not in employment.

Chart 17: Advice provided to 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.





Case Study 9

The client was referred to the service by their housing officer as they had recently lost their partner and began falling behind on rent as a consequence. The client was working part time but had no recourse to public funds beyond low-rate bereavement benefit, as they were on a spouse's visa.

Over 7 months and more than 30 appointments with Advisers, the client was supported to rectify their immigration status and then apply for benefits and to remain in housing. The client was supported to apply for a higher rate bereavement support because they have a child.

A referral to the immigration specialist helped them to apply for indefinite leave to remain, which was successful. The client was then supported to apply for Universal Credit and Child Benefit and was assisted with housing and applying for Discretionary Housing Payment to assist with arrears.

The bureau also supported the family to apply for a school clothing grant and free school meals. They were referred to the local food bank for support in the meantime. Overall, the financial gain for this family amounted to over £12,500.

Before being referred to the bureau, the client didn't know where to go and felt helpless about how they could support their child after the death of their partner. The client reported that they didn't know where they'd be without the assistance of the Money Talk Team.

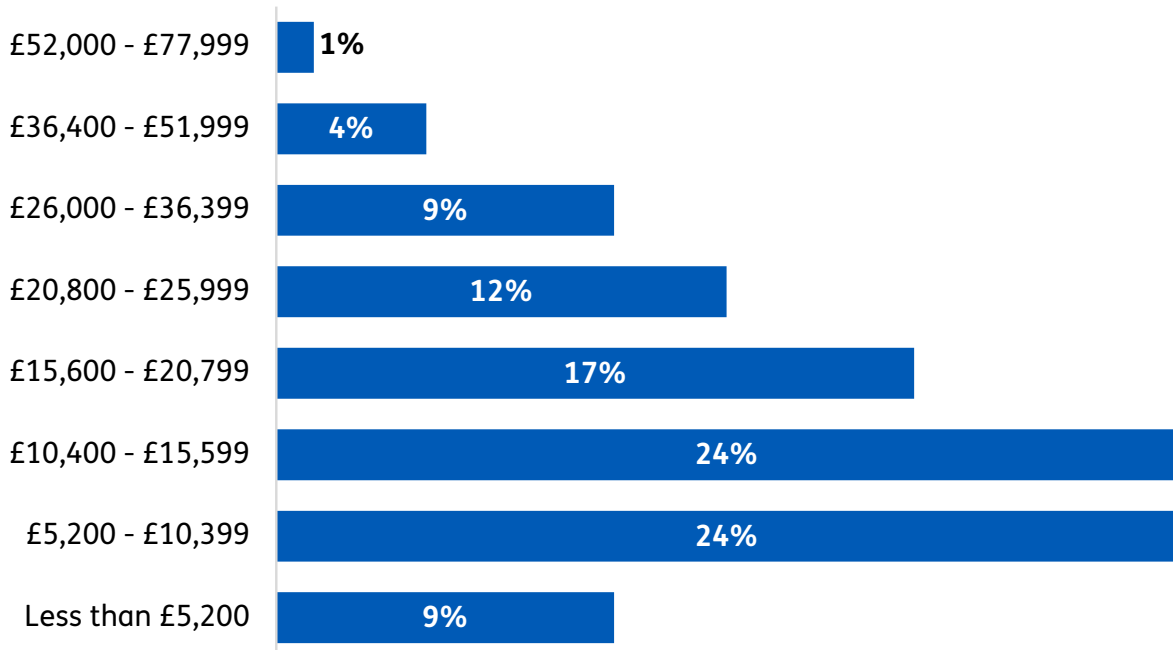
Holistic Advice continued

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.

Chart 18 shows the proportions of household income bands recorded per client advice session. Our data shows that the household income brackets have remained consistent from the last reporting period: 75% of Money Talk Team households 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 bureaux and the partners, to expand reach and improve outcomes for clients by ensuring a warm handover.

Between January to March 2024, Money Talk Team have conducted the second annual survey to gain a deeper insight into client outcomes from partnership work. Sixty partners across Scotland responded.

Client Outcomes Through Partnerships

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

100% of partner organisations strongly agree or agree with the statement: ‘Our partnership with the Citizens Advice Bureau is beneficial to our clients.’ Our partners said:

“The bureau service is very easy to access, it is staffed by supportive individuals who create a positive experience for those looking for help. It is incredibly beneficial to some of the most vulnerable people in society to be advised in a safe environment.” – Inverness Foodstuff

“The bureau Advisers in our local community are respected, trusted and relied upon to provide an essential service.” – Change Mental Health

Extending Reach Through Partner Referrals

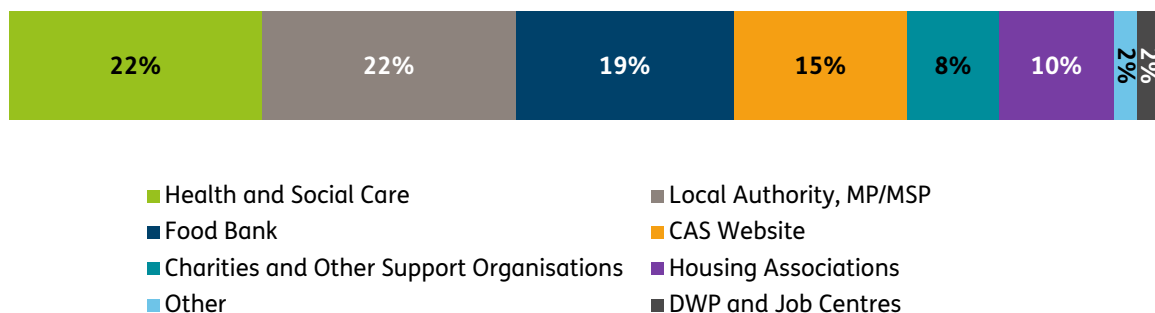
The partner research shows that CAB are collaborating with partners who are actively supporting the Money Talk Team notable client groups. Of the 60 partner responses, the below table shows the proportion of partners that support each client group.

Community Based Advice Delivery continued

Client Group	Proportion of partners
Single parent families	86%
Larger families (3+ children)	83%
Families with an adult or a child with a health condition	83%
Families where the mother is under 25 years of age	83%
Minority ethnic families	80%
Families with a child under one year old	80%
Those with health conditions	76%
Older people (65+)	72%
Unemployed	70%
Those with caring responsibilities	70%
Young people (16-24)	70%
Individuals struggling with debt	68%
Other	20%

From April 2023 to March 2024, 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 – December 2023), our case recording system data shows the top referral partners were health and social care services, food banks and local authority, MP/MSPs.

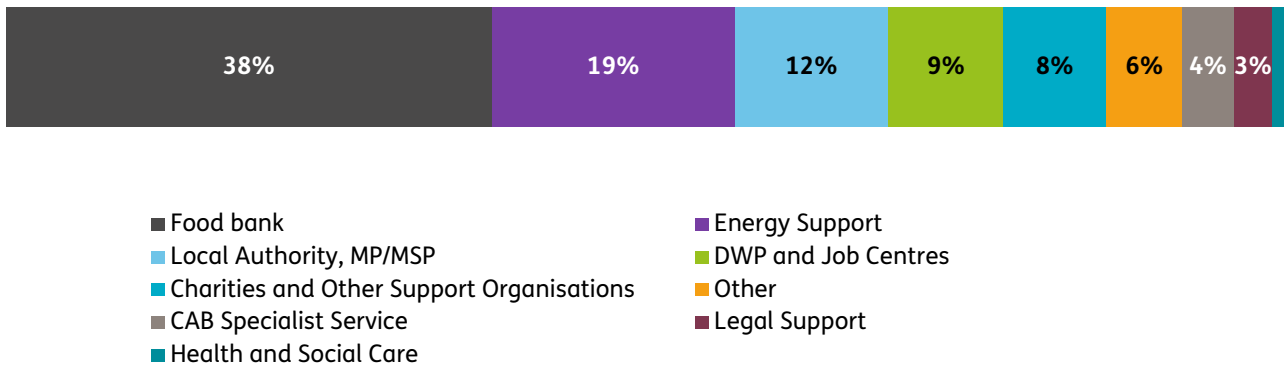
Chart 19: Referrals into the Money Talk Team service



Community Based Advice Delivery continued

Referrals made by the Money Talk Team to other organisations reflect the ongoing impact of the cost-of-living crisis on our communities. Food banks continue to be our most significant referral partner category, highlighting the ongoing need for crisis food support.

Chart 20: Referrals Out of the Money Talk Team service

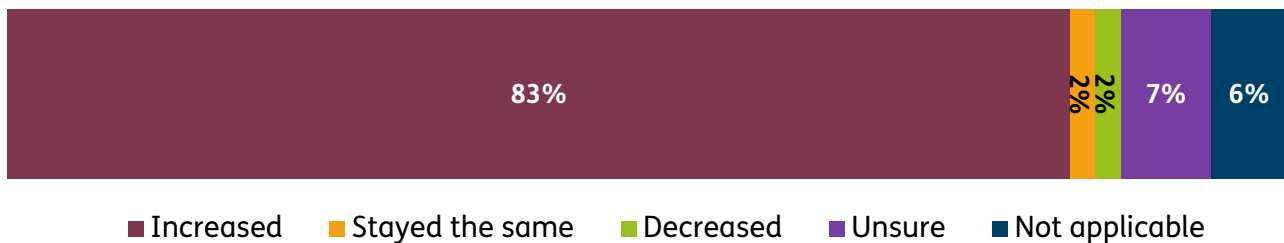


As demand increases and clients’ needs become more complex, it is important we gain an understanding of whether our partners have a similar experience. Money Talk Team partners were asked how they think the cost of living crisis and other pressures that people are currently experiencing has impacted waiting times for support and the demand on their services.

Of the 60 responses, 85% stated the demand for their service increased and 50% that their waiting times have increased. This means that clients needing support beyond the CAB service may experience more difficulty getting their issues resolved elsewhere – which is reflective of our client research findings.

Across the Citizens Advice Network, instances of individuals with deficit budgets and no eligibility for additional financial support has been increasing. Our partners have observed this also, as shown in Chart 21 below.

Chart 21: In your organisation’s experience, how has the number of individuals who continue to struggle despite receiving support changed over the last 12 months?



Community Based Advice Delivery continued

Chart 21 shows that 83% of partner organisations are also seeing a rise in clients continuing to struggle despite receiving support.

“Important daily financial decisions, including making rent payments, have become impossibly difficult for many people to manage on their own while trying to prioritise between essentials such as increased food and heating costs. Some vulnerable people will always need the help CAB can offer, but many are finding themselves having to negotiate these difficult circumstances for the first time in their lives, making the ongoing help and guidance offered by CAB absolutely essential.” - Rutherglen and Cambuslang Housing Association

Additionally, partners were also asked whether their clients’ needs and issues have changed over the last year. Of the 60 responses, 67% said yes, 22% were unsure and 11% said no.

“Our organisation used to support with form fillings and neighbourly disputes, now we are being asked to help people pay their gas and electric and feed and clothe their children. We used to be able to find long-term solutions, now we are able to apply a plaster – a food parcel, fuel bank, crisis fund, but the underlying problems remain.” – Mayfield and Easthouses Development Trust

“Working in an area of high deprivation, I am not sure if the issues are all that different from before. What is different, however, is those affected now include working families and those that previously would have not had to seek support and has put clients in an extremely vulnerable position.” - Whitlawburn Resource Centre



Community Based Advice Delivery continued



Case Study 10

A distressed mother of two came to the bureau seeking help with money and debt, after her partner suddenly passed away just a month after she had given birth. She was struggling to make debt payments, which became unaffordable on benefits only without her husband's income. She has a history of mental health issues, which had worsened as she has found herself caring for a newborn alone, whilst trying to manage her debt and keep the family going in the face of the recent loss.

The client's debt situation was complex, with a mix of rent arrears for two properties, council tax, energy, and catalogue debt as well as personal loans – in total around £10,000.

It was clear that the client was severely affected by grief and depression and was on a long NHS waiting list. The Adviser helped the client to access priority local mental health assistance, which enabled her to engage more effectively in the money advice process.

To help maximise her income and reduce debt liability, the client was assisted to apply for:

- > British Gas Energy grant to help with utilities debt.
- > Warm Home Discount for ongoing energy costs.
- > Trusted Partner grant to cover costs of a new baby cot.
- > Adult Disability Payment and Limited Capability for Work on Universal Credit to get more financial help due to her health condition.
- > Removal of deductions from Universal Credit.

To deal with the remaining debt, the Adviser sent holding letters to the creditors and helped the client to gather information for a Financial Statement. They discussed the debt solutions available, and the client decided to apply for sequestration. The CAB is assisting with the application, which will help the client to get a fresh start and alleviate the financial hardship. If the sequestration is granted, the UC deductions will be removed, which will increase her income further.

To help safeguard the family from energy disconnection, the Adviser also helped the client to be added to the Priority Services Register.

In total, the bureau had 12 contacts with the client over 2 months, and the case is still ongoing. The Adviser's local knowledge and partnership work helped her access the mental health and financial support she needed. She now believes there is a future.

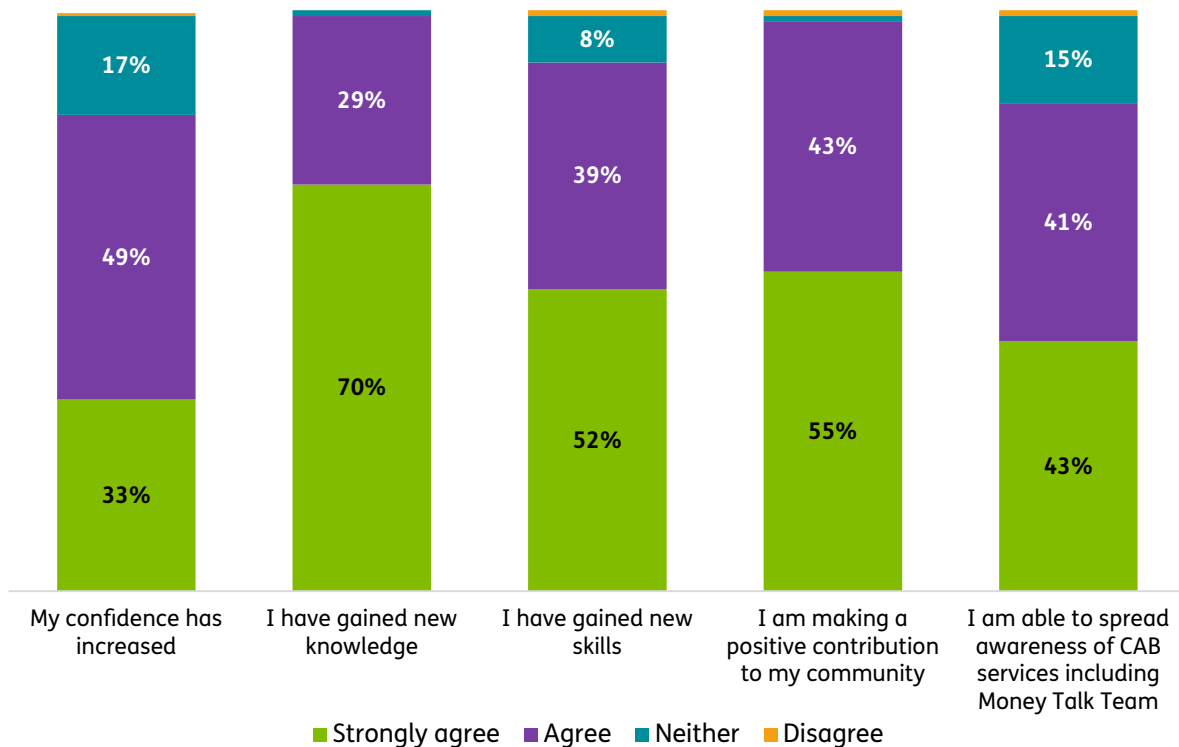
Volunteer Community Impact

Volunteers are the backbone of the Citizens Advice service and make substantial contributions to the Money Talk Team – bringing their expertise, commitment, and empathy to those in need of advice. To assess our progress towards our objective of empowering volunteers and enabling them to contribute positively to their communities, the Money Talk Team conducted the second annual volunteer survey. We received responses from 155 volunteers across the Network.

The overwhelming majority of volunteers have reported that they have gained new knowledge (99%), skills (91%) and increased confidence (82%).

“Volunteering at my bureau has been overwhelmingly positive. It has increased my confidence and improved my mental health. Talking with people and listening to their concerns can be challenging, but when you can give the client a solution or helping hand, you can feel their relief and see the load on their shoulders lift.”

Chart 22: Volunteer and Stronger Communities Impact



Volunteers feel they are contributing positively to their communities (98%) and are able to spread awareness of the service (84%).

“Supporting clients with financial issues has shown me the real stresses and strains of life on benefits. Hearing the feedback about the difference that extra money or immediate financial support makes to people is very rewarding.”

Volunteer Community Impact

This year, volunteers were asked two additional questions asking them to reflect on the CAB demand and changing nature of client need.

Of the 155 responses, 85% of volunteers stated that the demand on the bureau has increased in the last year and feel the increased demand has affected their workload. The responses below show volunteer perspective on the impact of the severity of client circumstances and their deficit budgets that cannot be fixed through statutory routes:

“... The situation clients face has gotten more desperate, with many now experiencing extreme hardship and being forced to sacrifice necessities to make their money stretch. When I first began volunteering, I encountered clients whose goal was to resolve the issues they faced to improve their standard of living, now, so often the goal is basic survival.”

“It is often frustrating in trying to find better outcomes for clients. Often better outcomes are simply not there... Despite this, I think the process of giving clients space, time and attention in meetings and calls, is, in its own right, valuable.”

The focus of CAB and volunteers is always on delivering the best possible outcomes for the clients – with volunteers finding this particularly rewarding. Insights from the volunteers also highlight the impact on their wellbeing, especially in the face of increasing case complexity and demand.

“Overall, my volunteering experience at the CAB has been positive, but I am constantly aware of the dependence of some clients on the advice given. The responsibility weighs heavily at times.”

The responses show that the majority of volunteers bring existing skills from previous careers, hugely benefitting the clients, and for others, the experience within the CAB has supported their move towards employment.

“I have been a volunteer at the bureau for over 15 years. The reason I began was to use my work and life experience to benefit my community. Volunteering at the bureau has been one of the most valuable life experiences I have had.”

“My experience of volunteering at the CAB has pushed me out of my comfort zone and has exposed me to subjects I previously had little awareness of. I am certain that my experience at the bureau will place me in a strong position for future employment.”

Citizens Advice Scotland has been focusing on volunteers intently over the last year, to help mitigate the pressures of the service they provide and enhance their experience volunteering at a CAB. A new Volunteer Strategy has been developed covering areas such as recruitment, retention, wellbeing and equality and diversity. As part of the Strategy, a newly established volunteer team have been assigned key priorities for the year. Their focus includes capturing the volunteer’s experience to identify good practice and influence change. This includes activities such as conducting a network-wide volunteer survey and piloting new technology such as the Volunteero app.

Omni-Channel Service

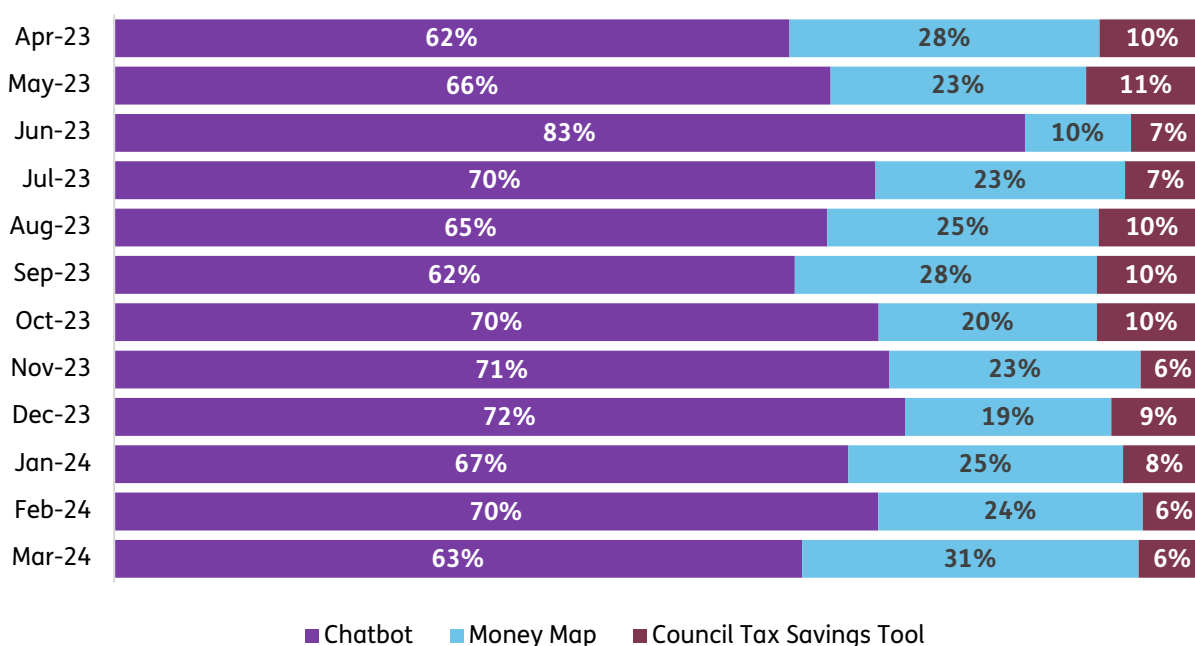
Money Talk Team Website

Between October 2023 and March 2024, the Money Talk Team website has recorded 6,763 website interactions. 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
October 2023	1,323
November 2023	1,107
December 2023	837
January 2024	1,229
February 2024	1,079
March 2024	1,188
Total	6,763

The website focuses on the provision of 24/7 self-help tools and includes the ChatBot, Money Map Tool, Council Tax tool and links to Citizens Advice pages. There were a total of **946** client interactions from January 2024 to March 2024 with our self-help tools, totalling **3,548** interactions recorded 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 23 shows the monthly client interactions with elements of the website from April 2023 to March 2024.

Chart 23: Monthly distribution of website interactions for self-help tools (by % of all interactions)



Please note that following the adaptations to the Money Talk Team website and ChatBot services in Q2, website interaction data can be compared in this period only.

Omni-Channel Service continued

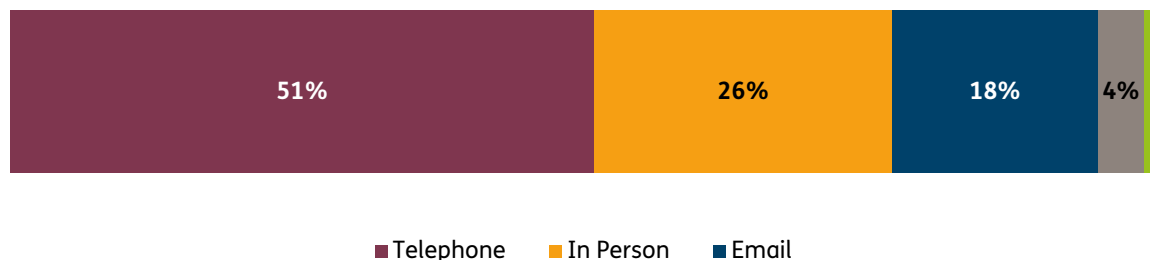
The Money Talk Team website has had a total of **2,413** interactions with the Chatbot during April 2023 to March 2024, averaging at **46** interactions per week. Following the decrease over the holiday season in December, the number of client interactions with the Chatbot has stabilised since the start of the new year. The Chatbot connected clients to Money Talk Team Advisers 463 times from April 2023 to March 2024 (19% of all interactions), averaging 9 emails per week throughout the year.

The use of Chatbot shows that it's successful at engaging those who are able to use online tools, break down barriers for those who may otherwise be nervous about making an initial personal contact, and can be helpful in enabling self-help. Equally, the 19% referral rate also shows that substantial numbers of people seeking advice would prefer to be helped by another person, who beyond 'just the right advice' can also offer reassurance in a difficult situation, a listening ear and a direct connection to the community for future support.

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 24 shows that a majority of client contacts were made by telephone (51%), followed by face-to-face contacts (26%). Demand for other channels such as video conferencing remains low.

Chart 24: Client contact methods





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