



citizens  
advice  
scotland



# Money Talk Team

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End of Year Report  
(Q3-Q4): 1 October 2022 – 31 March 2023

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# Service Objectives

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This report covers the period 1st October 2022 to 31st March 2023.

The 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.



# Executive Summary

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Key findings of the report show we are achieving the service objectives:

- > The service supported **23,334** clients, and supported **4,605** priority family group clients.
- > Client Financial Gains reached **£14.3 million**. For priority family groups, we achieved client financial gains of **£3.3 million**.
- > We are extending our reach to priority family groups and other focus client groups via effective partnership working with a diverse range of organisations. 100% of surveyed partner organisations strongly agree or agree that their partnership with the Citizens Advice Bureau is beneficial to their clients.
- > The service is having a positive impact for clients beyond financial gains:
  - > Of the clients who answered additional impact questions, 75% report significant increases in awareness of the benefits they can receive and support available.
  - > Two-thirds of those surveyed (65%) feel that their peace of mind has improved, and just under half feel their mental health has improved. This is particularly striking given many have not yet completed their advice journey.
  - > Feedback from clients shows that their mental health worsens when they are informed they are not eligible for benefits or other financial assistance.
- > The ongoing impact of the cost of living crisis is evident throughout the report.
  - > We are seeing more people who are not entitled to any further financial assistance and are still struggling to manage.
  - > The client financial gain figures are not rising at the same rate as client numbers as clients are not eligible for additional financial assistance.
  - > Our partnership research and data shows the majority of clients who were referred out needed emergency and charitable assistance.
- > Advice data, client and volunteer reflections evidence the rising demand and increasing complexity of cases. We are mitigating this as far as we can, through digital solutions, volunteer recruitment and support.
- > A large majority of clients are satisfied or very satisfied with the service (**90%**).
- > We supported 2,676 clients struggling with debt, supporting them to reach £2.1 million in client financial gains. Clients struggling with debt are more likely, than other focus clients groups except young mothers, to receive utilities advice. This is reflected across case studies.
- > Just under two thirds of Money Talk Team households live on less than £15,599 a year and over three quarters live on less than £20,799 a year.

# Client Outcomes

To gain insight into the service impact on clients and to identify learnings and inform service improvement activities, we have introduced client outcomes research. The research is completed via client telephone and online surveys. 46% of clients who participated in the research agreed to answer questions on service satisfaction only. 54% of clients agreed to answer further questions on impact.

## Client Financial Impact

The research shows that even close to the beginning of the advice journey, clients report significant increases in awareness of the benefits they can receive and support available (75%), while 22%-25% have already realised financial benefits.

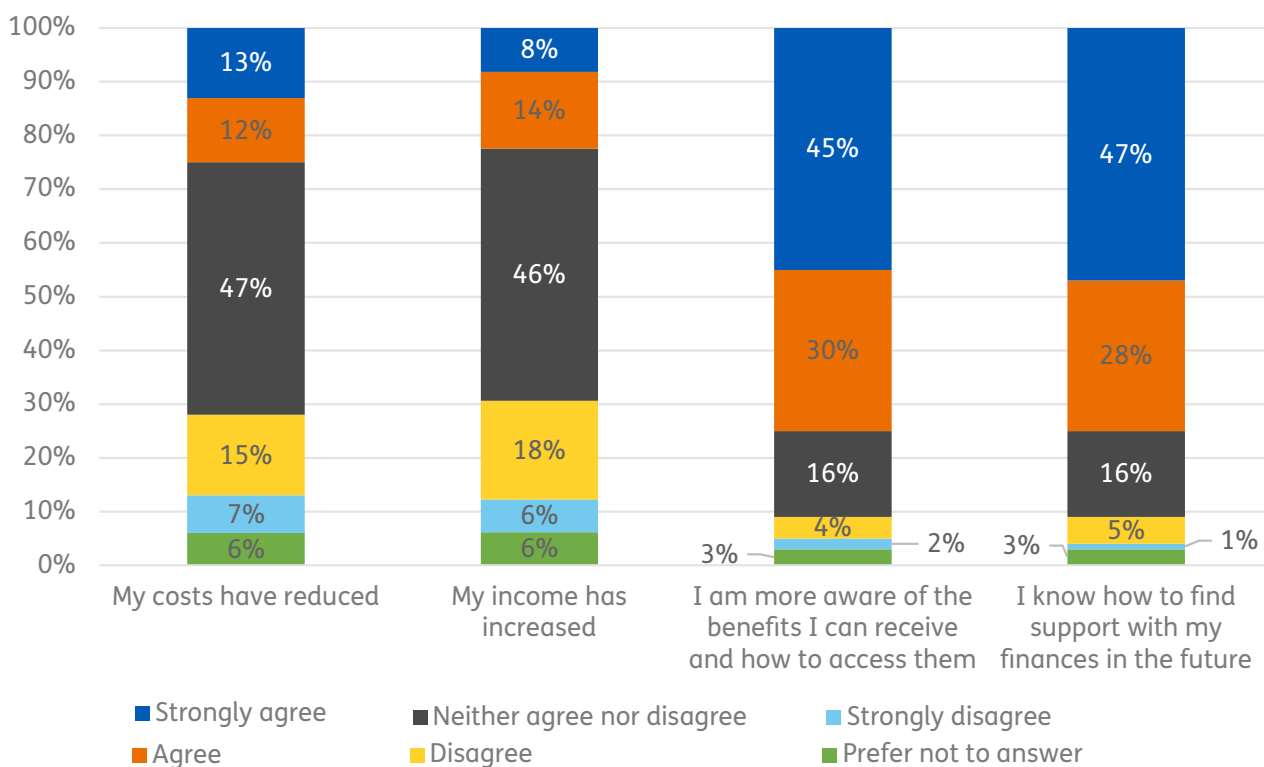


Figure 1. Client reported financial impact of the Money Talk Team service.

## Client Outcomes continued

35% of clients reported that the issue they went to the bureau for has been fully resolved and many of these clients' financial circumstances have benefited as a result of the support from the bureau:

**"I am so grateful for the advice and help given to me from the bureau. I never knew anything about grants and benefits until now - it is very difficult to know what you're looking for. The bureau staff really make the time for you. I was struggling a lot financially and had no money for a few weeks. The Adviser referred me to local food banks and helped me get in touch with Home Energy Scotland. I also got a fuel voucher within 24 hours. It was so fast and it was such a big help."**

58% of clients are still receiving ongoing advice from the bureau, demonstrating the growing complexity of client's issues, as they require more than one advice session to resolve their issue.

**"I had several issues - one of which has been dealt with - and I now have an appointment set for dealing with the other issue. ... The Adviser really put my mind at ease because I got support to buy some household essentials I couldn't afford. This made a great difference to my financial situation and I feel my living conditions have greatly improved."**

Alongside this, as we have identified in the Quarter 3 report, many of those who have neither agreed nor disagreed that their costs have reduced or their income has increased are awaiting benefit decisions as demonstrated in the quotes below:

**"I am still waiting to hear back on eligibility but they've been able to give advice to both me and my son. The bureau also arranged a food parcel which really helped, put me in touch with The Independent Living Fund Scotland, and sent me other information. The bureau really took a load off my shoulders. Just knowing there are options out there for me and my family makes a huge difference."**

We also know that the impact of the cost of living crisis is that there are more people who are seeking advice for their finances but are ineligible for any benefits or additional help:

**"The girl my daughter and I spoke to was very nice and she helped look into benefits applications for me. I have recently lost my husband and need help financially. Unfortunately, as I have savings I am not eligible for any benefits. This decision was out with the hands of the bureau."**

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**"I was expertly advised, listened to and assured. I was completely understood and made to feel very comfortable."**

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## Client Outcomes continued

The following case study demonstrates the complex situations clients often present with in the current climate.



### Case Study 1

The client was referred to the Money Talk Team service through the Safe and Warm energy advice project in the bureau. The client was living with her husband and 4 children and they had become indebted when her husband had been made redundant after the birth of their new baby. After this, debts had only continued to accrue, despite both parents working full time. The client's debt amounted to just under £20,00 in credit cards and £3,500 in energy debt.

The bureau identified eligibility for a Winter Hardship Fund and completed an application to address energy arrears. The bureau also identified that the client would be a strong candidate for the Debt Arrangement Scheme (DAS). The client's DAS application is ongoing.

The client was awarded £150 by the Winter Hardship Fund, and £1,000 towards her energy debt. The client reported that her mental health had taken a dip with the pressure of not being able to manage their finances and was delighted with the support of the bureau.

The client expressed gratitude at the bureau's help with a situation which had caused significant amounts of anxiety over the last decade and had left the family unable to meet essential costs. The support will significantly reduce what has to be repaid overall and will ensure the family home is protected.

## Client Outcomes continued

### Client Wellbeing Impact

Many clients struggle to deal with their financial issues which impacts their mental health. Engagement with an Adviser has been invaluable in improving their well-being. 65% feel that their peace of mind has improved – an 8% increase in Quarter 4, and just under half feel their mental health has improved. This is particularly striking given many have not yet completed their advice journey.

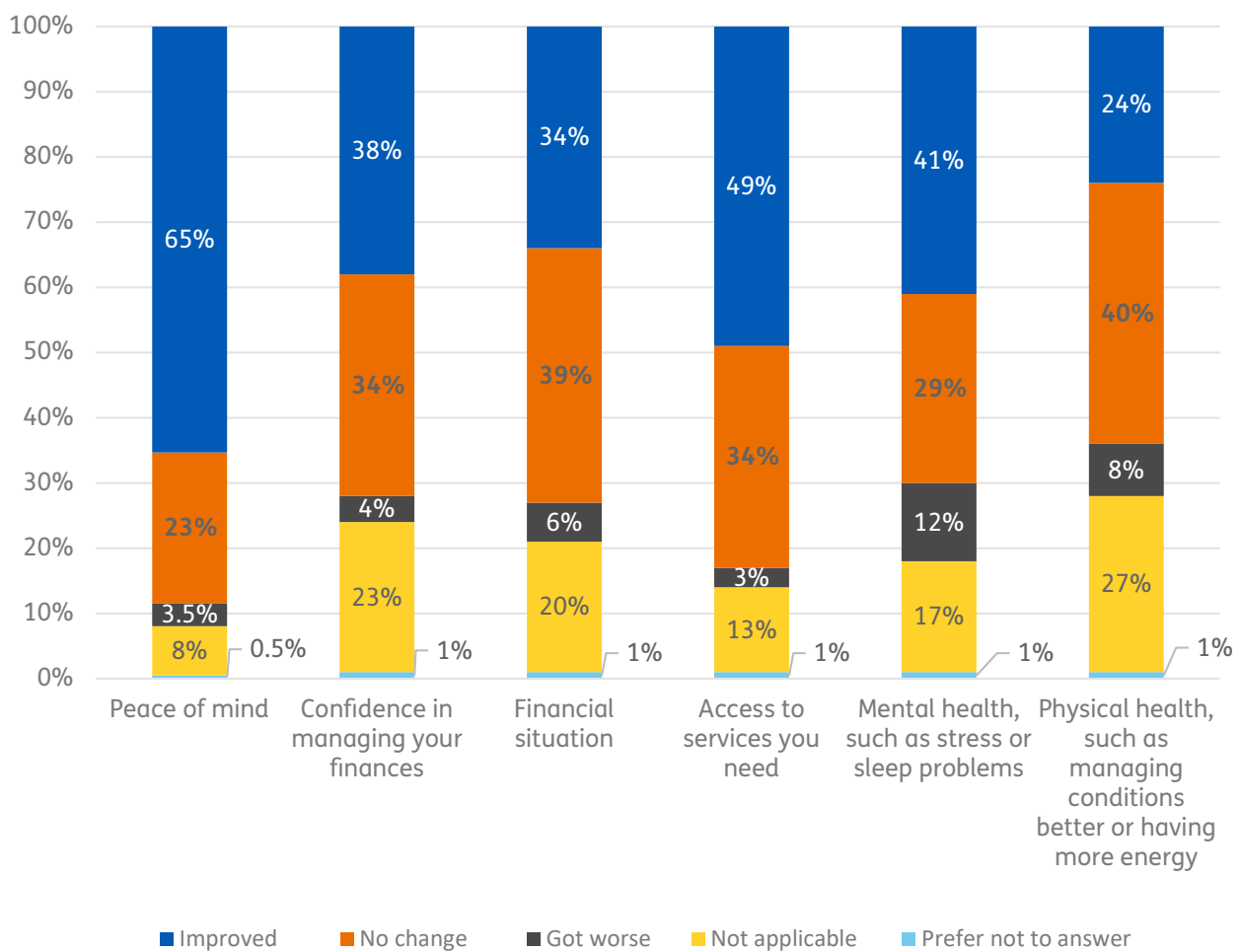


Figure 2. Client reported impact of the Money Talk Team service.



## Client Outcomes continued



### Case Study 2

“I am a single mother and have recently had to cut my working hours to look after my autistic son as he now lives with me full time. I didn’t know where to start looking to see if I would be eligible for any additional financial support.

I know the CAB are really busy at the moment but they really do provide an essential service. It’s so good to be able to talk to someone– I didn’t have a clue and the Adviser was really knowledgeable. If she didn’t know something, she’d find out and come back to me. Even though I could see how busy the bureau was, she never acted like she was too busy for me at any point.

The Adviser laid it all out for me and I know exactly what to do now. I know what is coming and I can spend accordingly with an eye to the future. I also have all of the information in an email which I can refer back to. The advice has given me peace of mind and through the support of the bureau, I have been able to access financial support which has actually increased my income. This now allows me to care for my son. This support has been very helpful in making sure he gets what he needs.

I am a support worker and have accessed the bureau with the people I support, but now, I can say first-hand how great it is from my personal experience. The Citizens Advice service is 100% 10/10.”

Whilst the overall percentage of clients who felt their situations has worsened is low (figure 2.), 12% of survey respondents stated that their mental health has worsened, a decrease of 9% in Quarter 4. Feedback from clients shows that their mental health worsens when they are informed they are not eligible for benefits or other financial assistance.

## Client Outcomes continued

### Client Satisfaction

Of the 312 Money Talk Team clients surveyed across Q3 and Q4, **90% reported being very satisfied or satisfied with the service.**

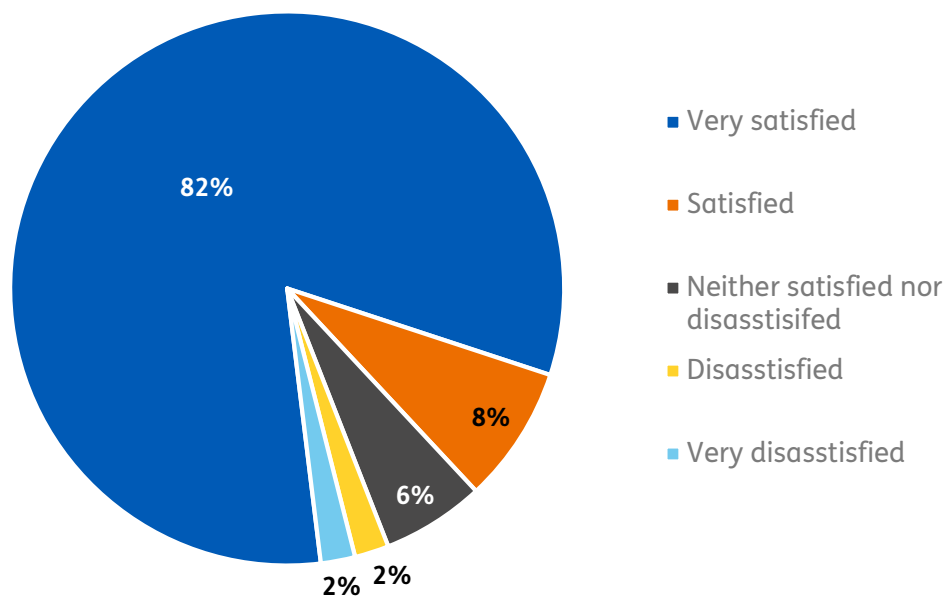


Figure 3. Client Satisfaction

Clients report high satisfaction with the service regardless of whether their financial outcomes have improved.

“The bureau service was 100%. I didn’t have to wait too long and they were sharp on the button. The Adviser was very knowledgeable. It’s good to know you’ve got local places for advice. The swiftness was great and they even waited for me to get a form I had forgotten. I’ve always worked but then recently I had to reduce my hours to look after my dad. I wasn’t sure where to start with accessing benefits and the Adviser really helped - he knew the answers to every question and put me on the right track.”

“I was expertly advised, listened to and assured. I was completely understood and made to feel very comfortable.”

“Although the Adviser couldn’t help with my issue directly, he referred me on to lots of other organisations who could. And the next day, when he thought of something else, the Adviser sent me a letter which I thought was really nice and thoughtful. I was very nervous going in, but they were very approachable and put me at ease immediately.”

## Client Outcomes continued

The service demand is high. Clients report long waiting times or queues outside the bureau, which is reflected in their reports of dissatisfaction with the service (4%). The demand for advice continues to grow in the face of the continuing cost-of-living crisis. The Citizens Advice Network will continue to put clients at the centre of our advice services and manage demand as effectively as possible. The Citizens Advice Network will continue to press for increased capacity by building up volunteer resource and explore new ways of working via digital developments.

**“The only disadvantage is the wait times to speak with a bureau staff member in our area but once we did get in contact, my matter was settled quickly. We were in constant contact with the Adviser which was really helpful and relieved me and my family of a lot of stress.”**



# Client Financial Gain

Of the **23,334** clients supported by the Money Talk Team between October 2022 and March 2023, **5,144** clients have recorded client financial gains (CFG), totalling **£14,294,940.27**. This results in an average client financial gain of **£2,779**.

Client gain is not increasing in proportion to client numbers, which is in line with our research findings that more clients are presenting in financial difficulty who are not eligible for benefits or other financial assistance.

## Focus Client Group Client Financial Gain

The tables below show the numbers of clients seen and the client financial gains achieved per Focus Client Group category: Priority Family Groups first, followed by Other Focus 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 Focus Client Group. The total represents the number of unique clients and associated CFG for those who fall into at least one of the groups listed.

The overall client financial gain achieved for **4,133** clients across both Focus Client Groups is **£12,503,456.78**. This results in an average CFG of **£3,025.27** per Focus Group client.

Of the **4,605** Priority Family Group Clients supported by the Money Talk Team between October 2022 and March 2023, **1,151** clients have recorded CFG, totalling **£3,300,054.98**. This results in an average client financial gain of **£2,867.12**.

Priority Family Groups	Number of clients with CFG	Client Financial Gain
Single Parent Families	841	£2,170,030.98
Families with an adult or a child with a health condition	276	£1,025,499.53
Larger families (3+ children)	108	£331,057.62
Minority ethnic families	96	£296,453.23
Families with a child under one year old	167	£618,649.56
Families where the mother is under 25 years of age	93	£185,875.01
<b>Total number of unique clients supported</b>	<b>1,151</b>	<b>£3,300,054.98</b>





## Client Financial Gain continued

Of the **18,839** Other Focus Client Group clients supported by the Money Talk Team between October 2022 and March 2023, **4,100** clients have recorded CFG, totalling **£12,393,537.58**. This results in an average client financial gain of **£3,022.81**.

Other Focus Client Groups	Number of clients with CFG	Client Financial Gain
Older people (65+)	751	£2,843,375.65
Individuals Struggling with Debt	188	£2,148,516.32
Those with health conditions	2,416	£7,632,181.93
Unemployed	961	£1,364,913.67
Those with caring responsibilities	1,643	£4,969,846.19
Young people (16 – 24)	279	£534,145.23
<b>Total number of unique clients supported</b>	<b>4,100</b>	<b>£12,393,537.58</b>



### Case Study 3

A client suffering from poor mental health was referred to the bureau by a local carers support organisation. They had recently moved and have not been paying council tax as they avoided opening letters due to the impact on their mental health. The client was alerted to their outstanding bill of £1,295 by the local authority and was given 14 days to pay this bill, after which it would be passed to debt collectors.

The Adviser found that the client was entitled to £334.91 in Universal Credit and a Council Tax Reduction of £11.90. While the client was supported to apply, the Adviser contacted the client's creditors to request holds on their debt.

The Adviser then put a plan in place to update the creditors if the client's applications are approved and offer a repayment plan which the client could afford. This would provide the client with much needed breathing space.

This case was considerably helped by the option of face-to-face access to bureau service. Clients often do not feel comfortable speaking about sensitive subjects such as debt or mental health and the face-to-face interaction helped the client feel comfortable.

## Client Financial Gain continued

### Overall Client Financial Gain per Advice Area

The graph below shows the advice areas where client financial gain was achieved for all Money Talk Team clients between October 2022 to March 2023.

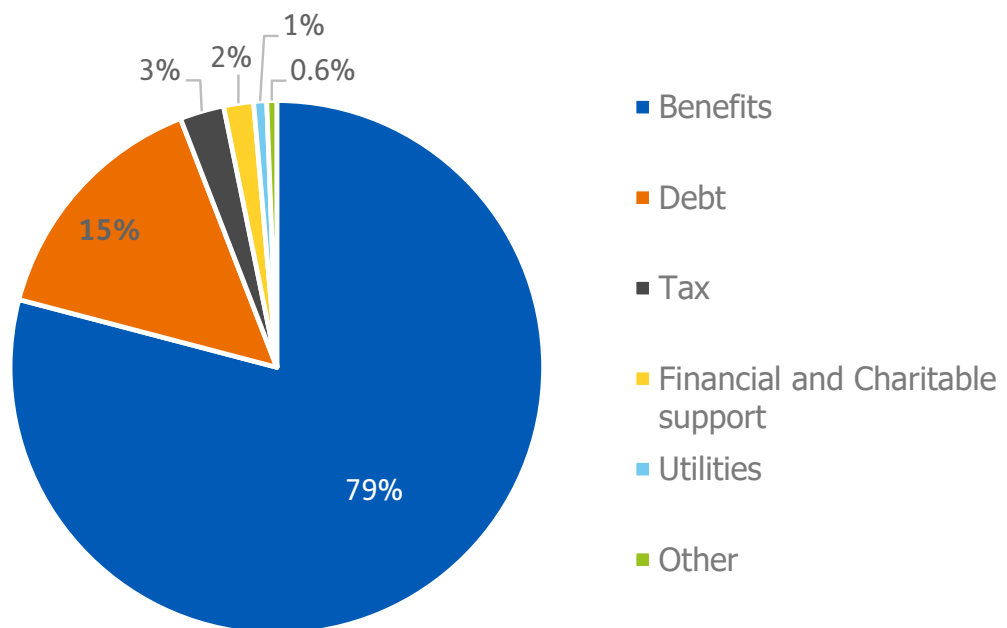


Figure 4. Client financial gain per advice area

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

Advice Area	Client Financial Gain
Benefits	£11,305,836.56
Debt	£2,148,516.32
Tax	£382,486.66
Financial and Charitable support	£258,623.40
Utilities	£112,747.52
Other	£86,729.81
<b>Total</b>	<b>£14,294,940.27</b>

## Client Financial Gain continued



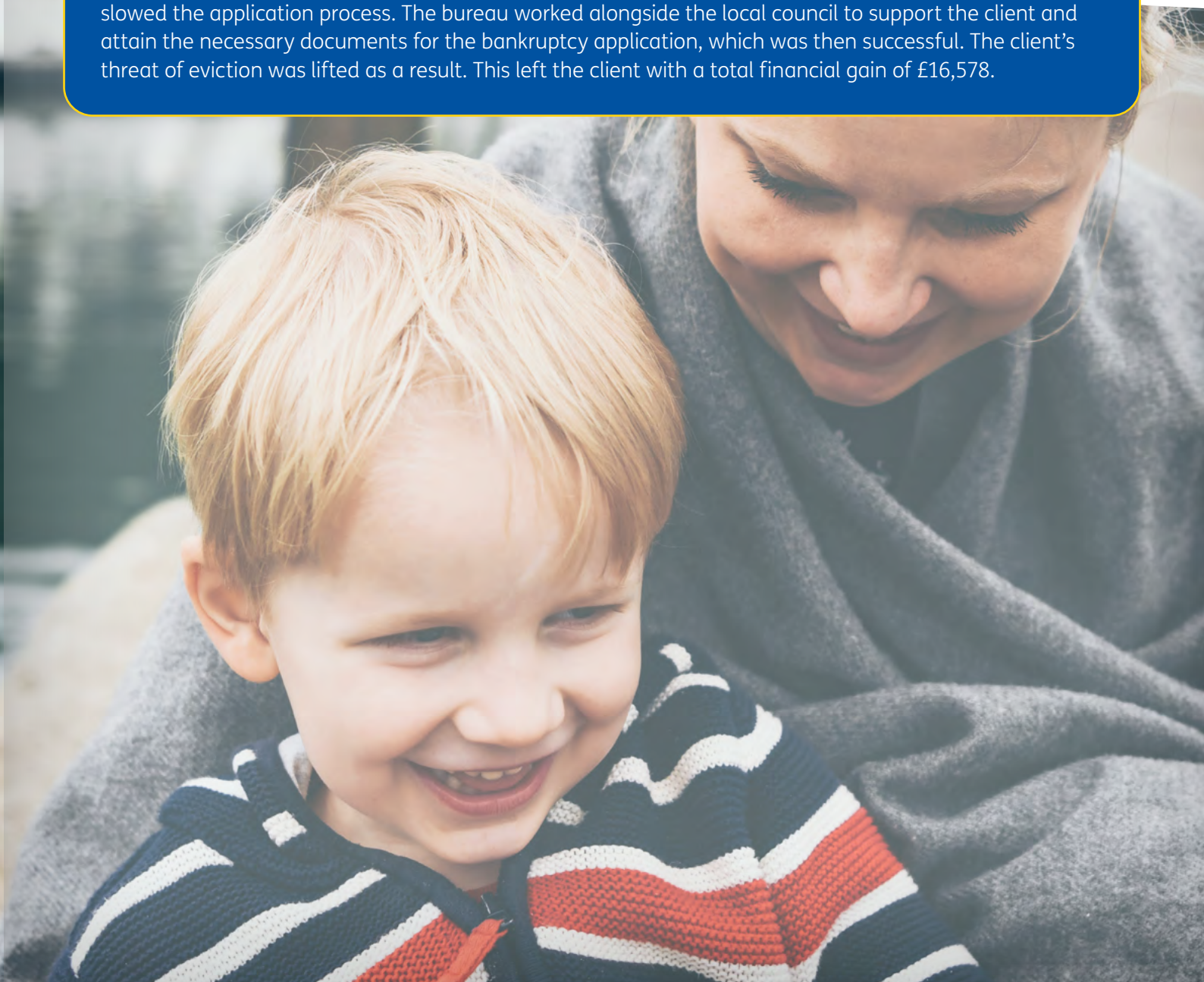
### Case Study 4

The client, a single parent with anxiety and depression, came to the bureau looking for help with her debts, which included council tax, rent arrears, telecom debts and an unsecured loan.

The client had several other issues. She was made redundant, faced eviction and had lost her support worker as she hadn't engaged for long periods due to her mental health.

The Adviser identified that the client had a negative disposable income of -£180.70. After being presented with several options, the client wanted to apply for bankruptcy.

Due to the client's poor mental health, she found it hard to provide the documents needed and this slowed the application process. The bureau worked alongside the local council to support the client and attain the necessary documents for the bankruptcy application, which was then successful. The client's threat of eviction was lifted as a result. This left the client with a total financial gain of £16,578.



# Debt Outcomes

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The number of debt clients advised between October 2022 and March 2023 is **2,676**. **£2,148,516.32** in client financial gains have been reported to date for **188** clients, averaging **£11,428.27** per client. Clients struggling with debt are more likely, than other focus clients groups except young mothers, to receive utilities advice. This is reflected across case studies.

## Statutory Debt Solutions

The table below shows the number of recorded clients in Quarter 4 only who have chosen specific statutory debt solutions. We undertook to start recording these in January 2023 and the figures are low due to time taken to fully embed the recording procedures. This is added to the fact that debt cases typically take longer to reach an outcome.

Statutory debt solutions	Number of clients
Bankruptcy - MAP	8
Certificate for Sequestration and Full Admin Bankruptcy	1
Debt Arrangement Scheme	7
Protected Trust Deed	1
<b>Total</b>	<b>17</b>

## New Debt Supported/Renegotiated

Through the Money Talk Team Service, clients were supported with new debt amounting to **£8,443,075.55**.

## Debt Written Off

With the support of Money Talk Team Advisers **£1,905,537.52** of debt had been written off for our clients between October 2022 to March 2023. The remaining £242,978.80 is other client financial gains relating to debt.



## Debt Outcomes continued



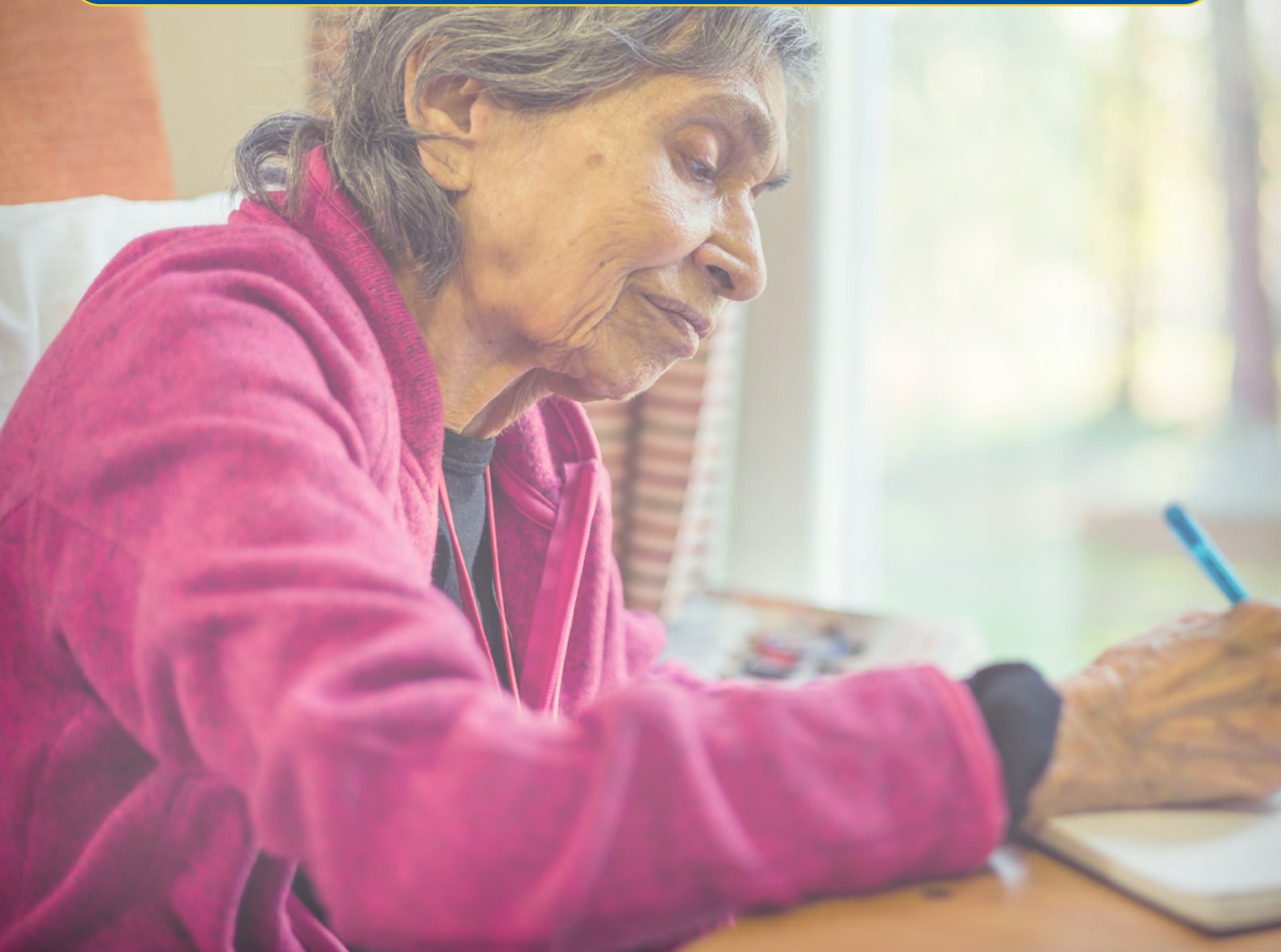
### Case Study 5

The client is a 67-year-old with a health condition and cares for her partner. The client presented with £10,000 of council tax debt and a mortgage. The couple had been financially struggling as mortgage interest rates and energy costs have sharply risen and the client came to the bureau extremely anxious and upset.

The Adviser supported the client to set up repayments of their council tax arrears at a level she felt she could manage and identified eligibility for Council Tax Reduction and Attendance Allowance.

The client's husband was successfully awarded Attendance Allowance and a revised benefit check showed that the client was now eligible for Pension Credit totalling £155.90 per week. A backdate was processed totalling £1,599 which would cover the full cost of the mortgage payments from January 2023 as well as a backdate for Attendance Allowance of £600.

The clients felt that their financial position was far less perilous and described the help from the bureau as "life-changing".



# Clients Supported

## Overall Number of Clients Supported

Money Talk Team service has advised **23,334** clients between October 2022 to March 2023. Figure 5 shows the number of clients seen each month.

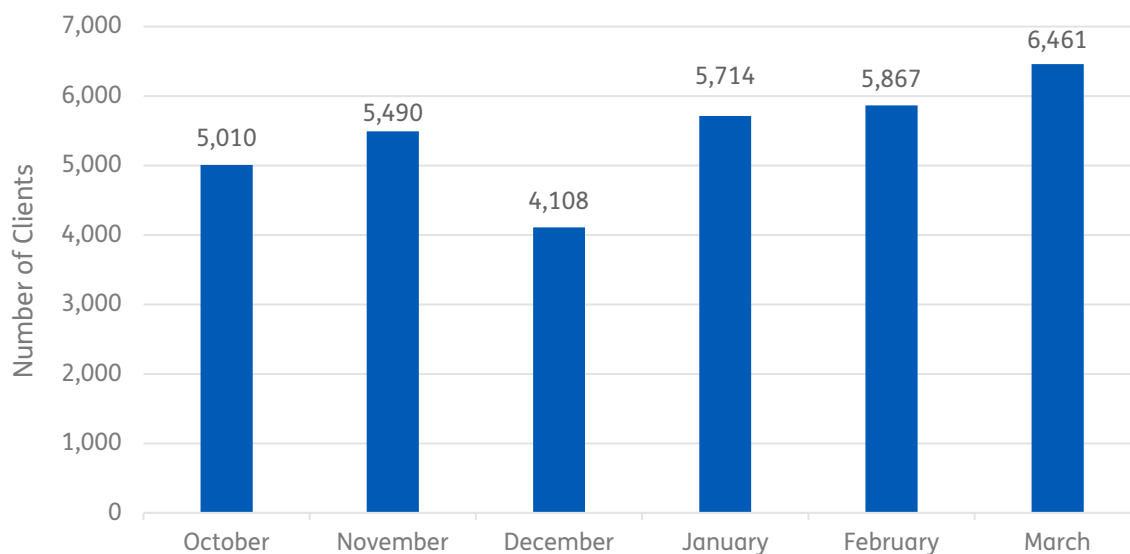


Figure 5. Number of clients per month. Combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month. As the Citizens Advice recording system is live, numbers of clients will vary across reporting periods.

## Number of Clients Supported per Focus Client Group

The graphs below demonstrate the numbers of clients seen per each Focus Client Group category. As clients can belong to more than one Focus 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 Focus Client Group.



## Clients Supported continued

### Priority Family Groups

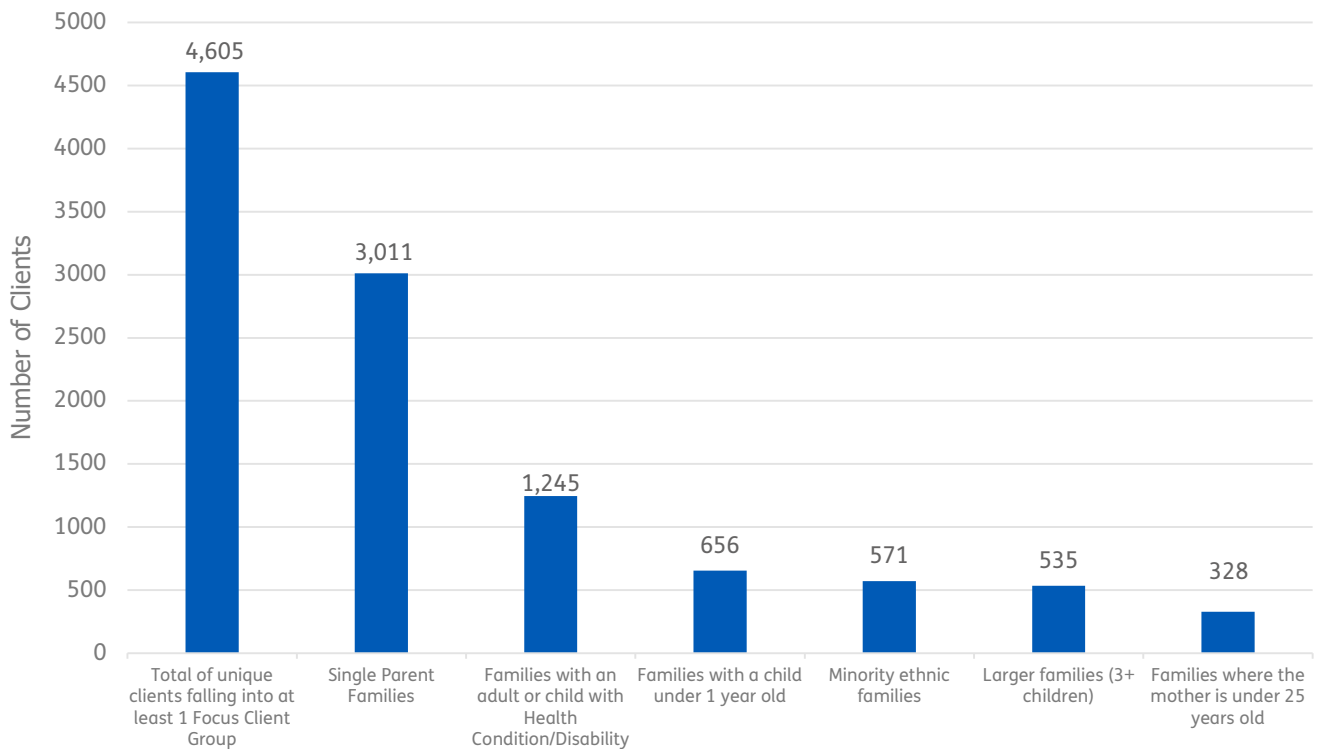


Figure 6. Numbers of tackling child poverty Priority Family Group clients supported by the Money Talk Team service. As clients can belong to more than one Focus Client Group so the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one Focus Client Group.



## Clients Supported continued

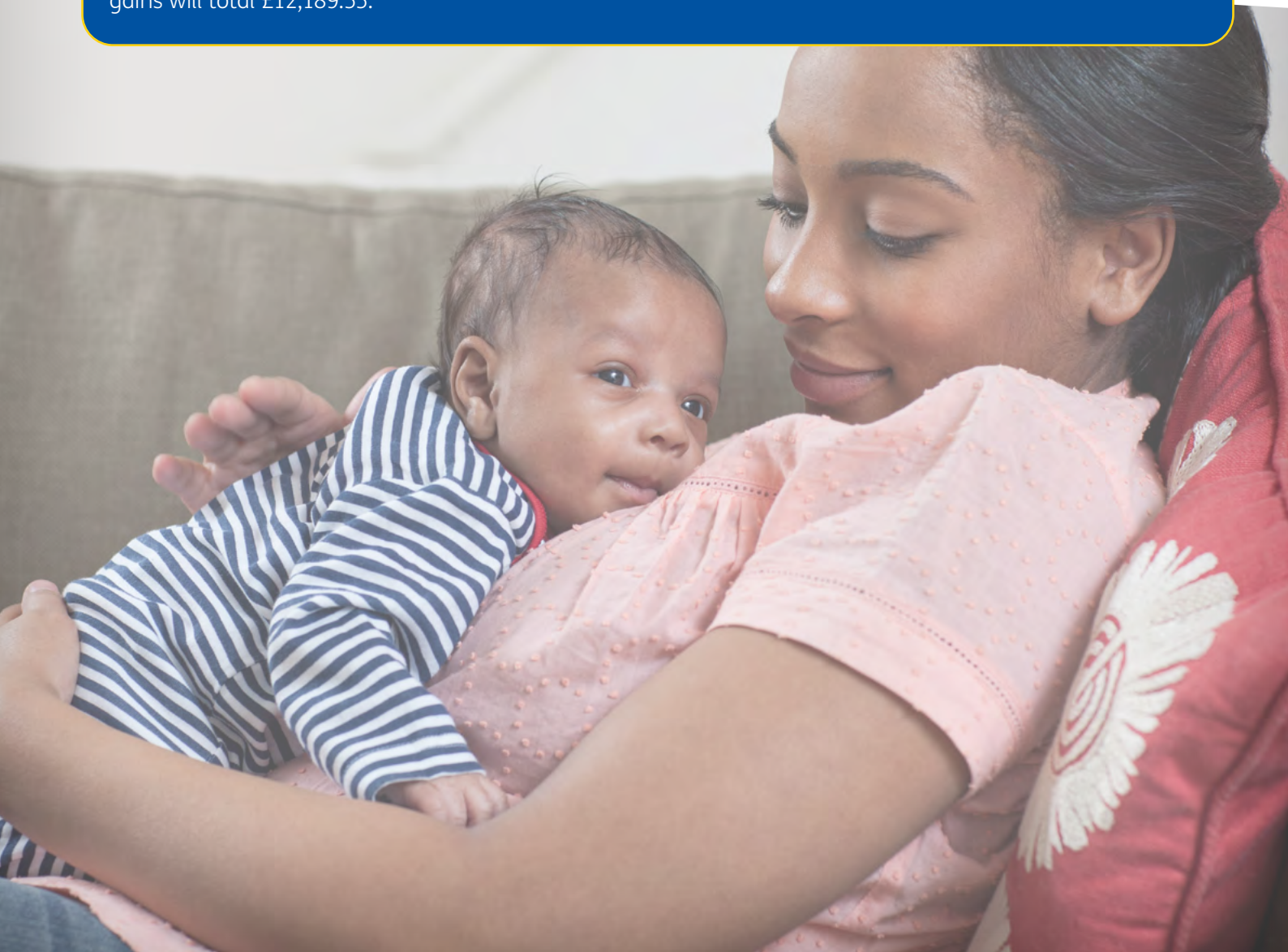


### Case Study 6

The client, a teenage single parent with a child under 1 year old, was referred to the bureau through a partnership with the local NHS service. The client was living with her family and was unable to work due to her age. Her parent was claiming benefits for the client's child as well as for the client and her siblings. The client's parent was facing issues with the two-child limit on Universal Credit, as they could not claim support for all their children.

The Adviser carried out a 'What if' benefit calculation for when the client reaches 16. She will then be able to claim benefits for herself and her child. The client was advised of this and the impact this would have on her parent. She was also advised about the benefits, application process, and payments.

The bureau have encouraged the client to direct her parent to the service for advice on their current and prospective entitlements. If the client actions the advice when she reaches 16, her prospective financial gains will total £12,189.55.





## Clients Supported continued

### Other Focus Client Groups

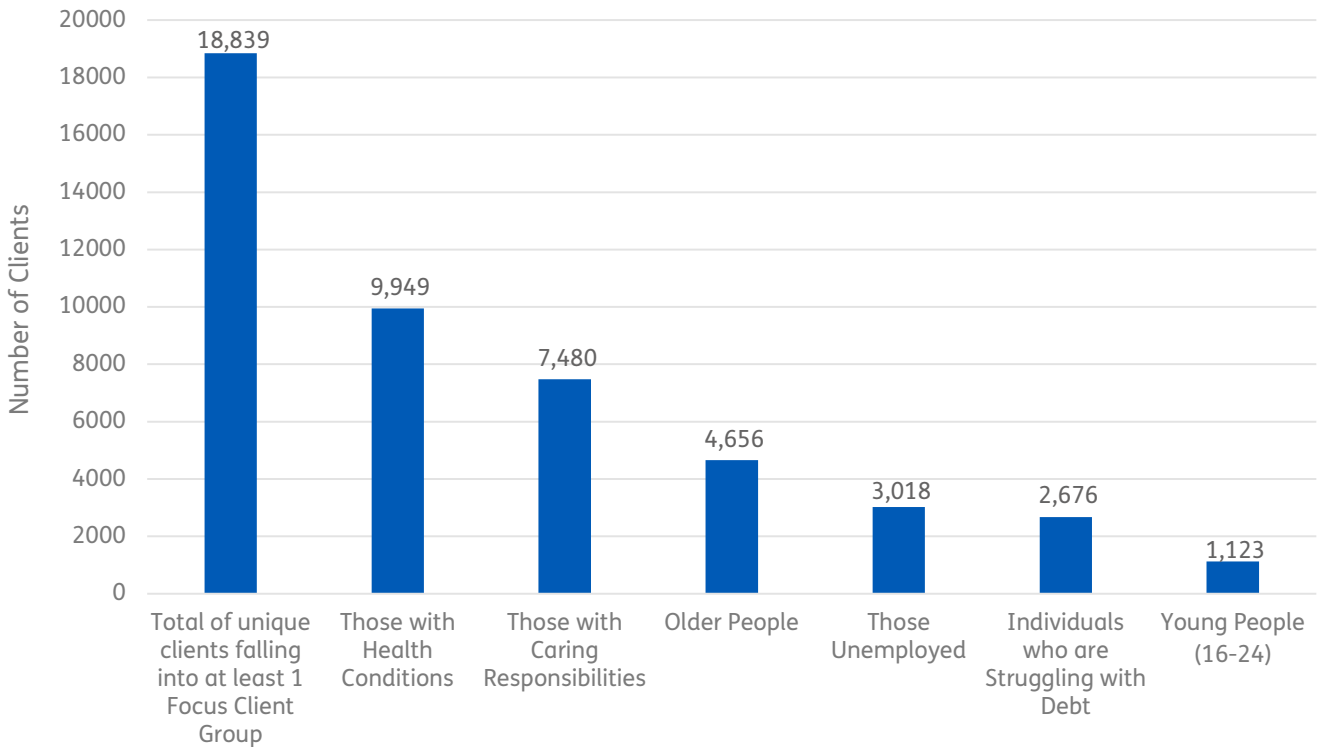


Figure 7. Number of clients seen by the Money Talk Team service per Other Focus Client Group. As clients can belong to more than one Focus Client Group so the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one Focus Client Group.





## Case Study 7

The client presented at the bureau with an eviction notice for her council rented property. She is a single parent with five dependent children and two non-dependent children. One of the client's children suffers long term health issues and is in receipt of Child Disability Payment. The client is working part time alongside her caring responsibilities and is in receipt of legacy benefits.

The client had over £9,000 rent arrears and other consumer debt amounting to around £15,000. The client was also struggling to keep her pre-payment meters topped up.

The Adviser established she was not in receipt of her full benefit entitlement. The client was advised that if she made an application for Universal Credit she could be better off by £180 per week. The client was also advised to make an application for Scottish Child payment which would increase her income by £100 per week.

The client was then referred for a fuel voucher to maintain her gas and electricity supply. The bureau also helped her to access lay representation at her court hearing, which resulted in her tenancy being maintained.

The client further chose to proceed with a protected Trust Deed. The client was extremely grateful for the assistance provided by the bureau and felt much more at ease when leaving her appointment.

# 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 advised **23,334** clients on **63,113** individual issues between October 2022 to March 2023. The top advice categories and the issue distribution are shown via Figure 8.

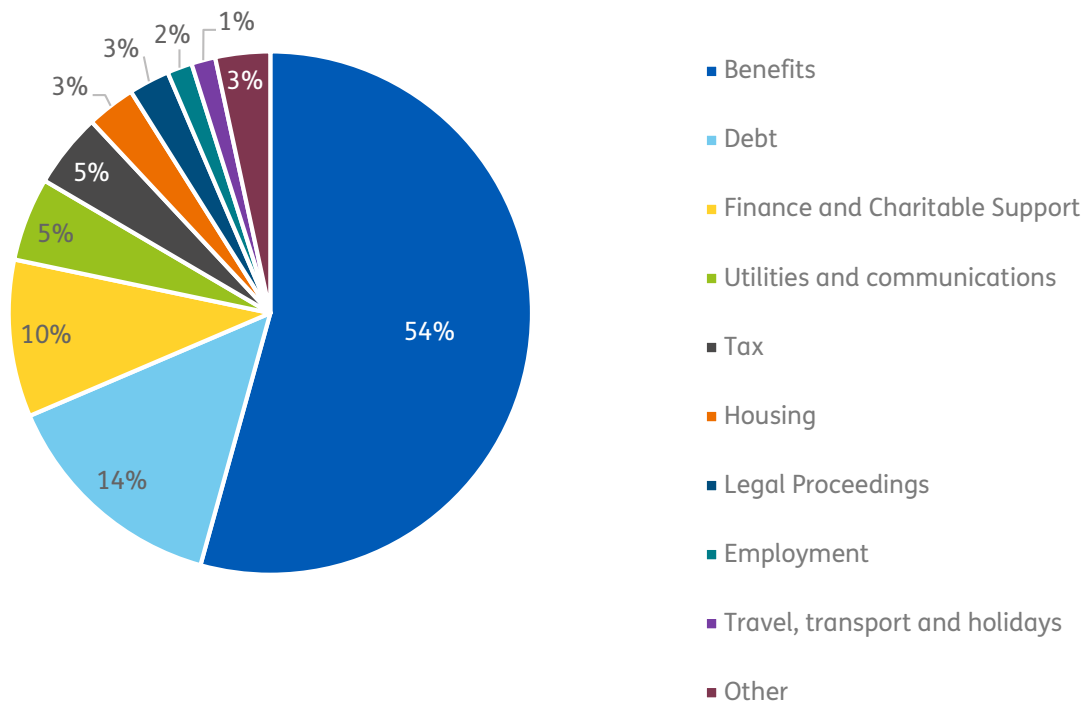


Figure 8. Advice code by category



## Holistic Advice continued

### Advice Issues per Focus 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 Focus Client Groups cannot be added up as one client may belong to more than one Focus Client Group category.

#### Priority Family Groups

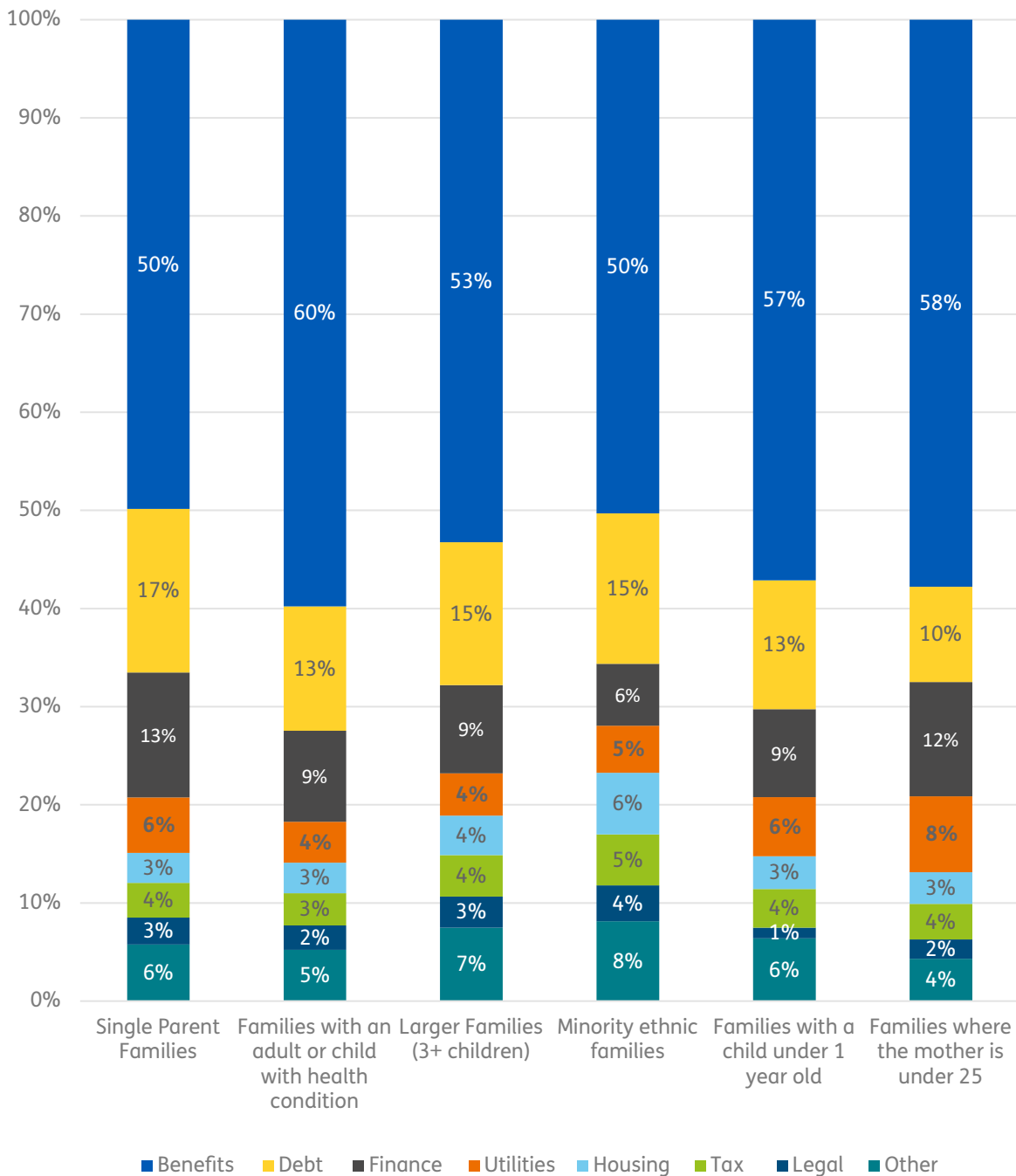


Figure 9. Advice by category per tackling child poverty priority family groups.

## Holistic Advice continued

### Other Focus 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.

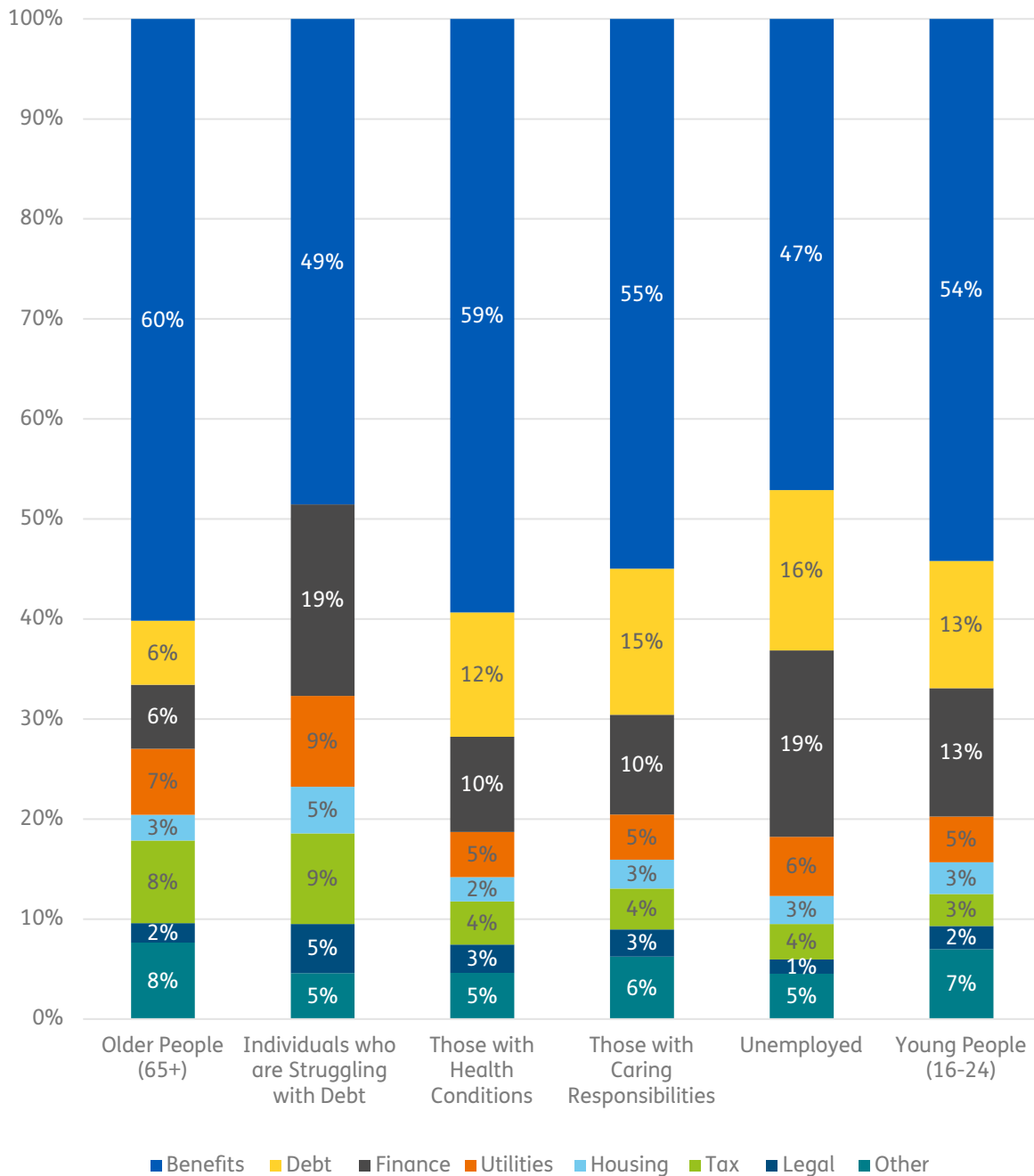


Figure 10. Advice by category per Other Focus Client groups.





## Case Study 8

The client initially contacted the bureau as she had been struggling to pay her gas bills due to utility prices increase. During the interview, it transpired the client was struggling with credit cards, credit union loan and council tax debt.

The client had been working full-time on a low income but is currently on Statutory Sick Pay due to health conditions. The client is also suffering with anxiety and depression.

The Adviser began a multi-debt procedure. The client was also assisted to apply for the Home Heating Fund. This was successful, with awards of £591.42 towards gas and £343 towards electricity bills. The client was able to pay off her gas debt and reduce her monthly utility payments which eased her stress.

The Money Talk Team Adviser then supported the client to apply for Adult Disability Payment which she was not awarded the benefit as she lives with her ex-partner and non-dependant daughter.

When the client first came to the bureau, she did not want to admit her financial situation to anyone and following bureau involvement, she started to feel less embarrassed and more able to discuss these struggles with her family.

Due to the client's vulnerabilities, Advisers approached her case with extra care and patience. The client expressed that she feels supported and was provided with compassion and understanding.

## 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.

Figure 11 shows the proportions of household income bands recorded per client advice session. This shows that just under two thirds of Money Talk Team households live on less than £15,599 a year and over three quarters live on less than £20,799 a year.

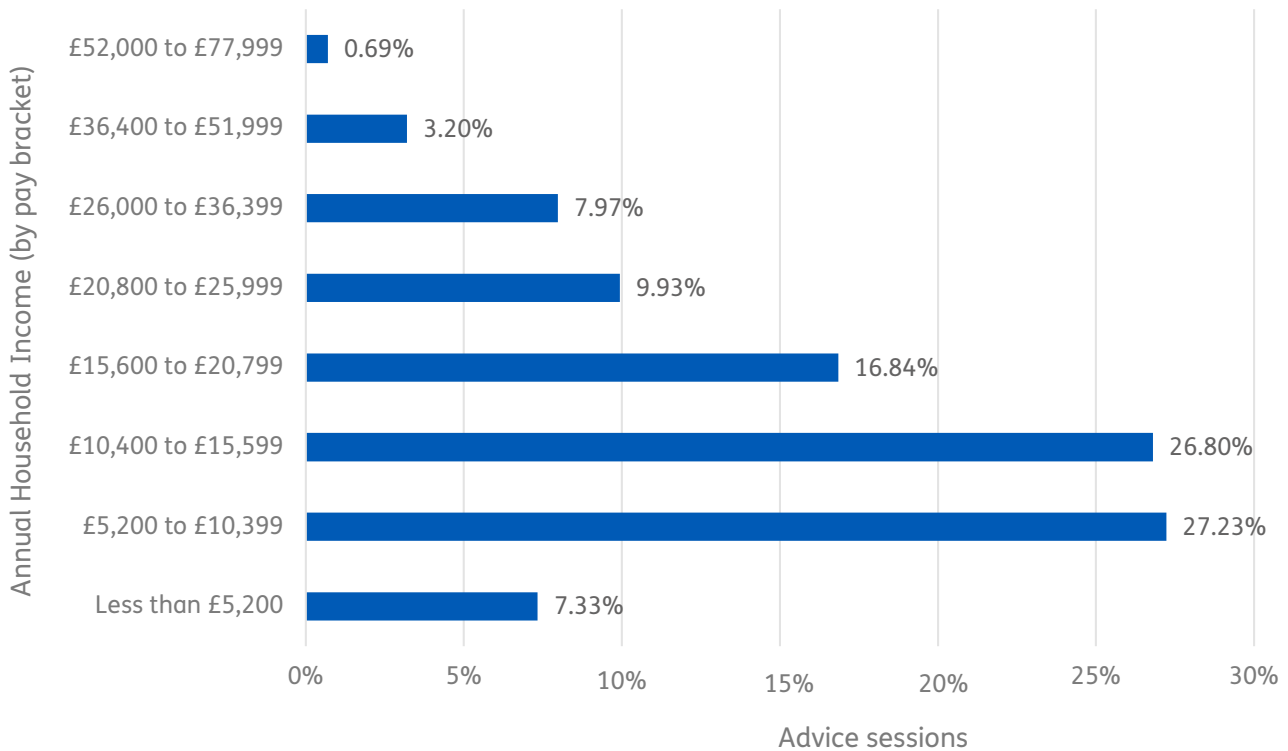


Figure 11. Household income recorded per client advice sessions.

# Community Based Advice Delivery

## Partnerships

The Money Talk Team 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. In Quarter 4, we have conducted partnership research to broaden our insight into client outcomes from partnership work.

## Extending Reach Through Partner Referrals

The partner research shows that CAB are collaborating with partners who are actively supporting the Money Talk Team focus client groups.

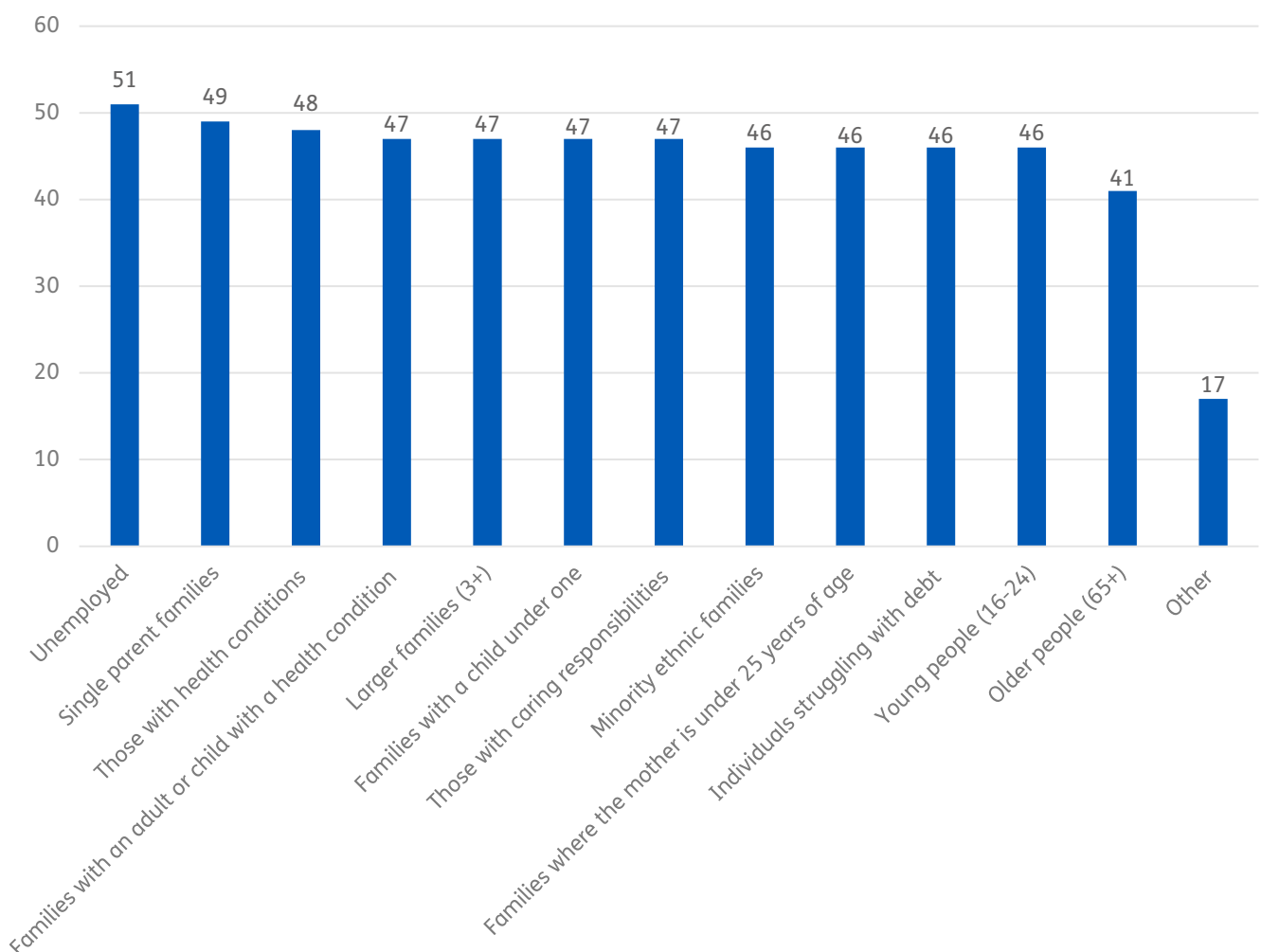


Figure 12. Client groups supported by partnership organisation

## Community Based Advice Delivery continued

Our case recording system data shows that referrals to the Money Talk Team service came through a diverse range of sectors, including food banks, Health and Social Care at all levels, and others.

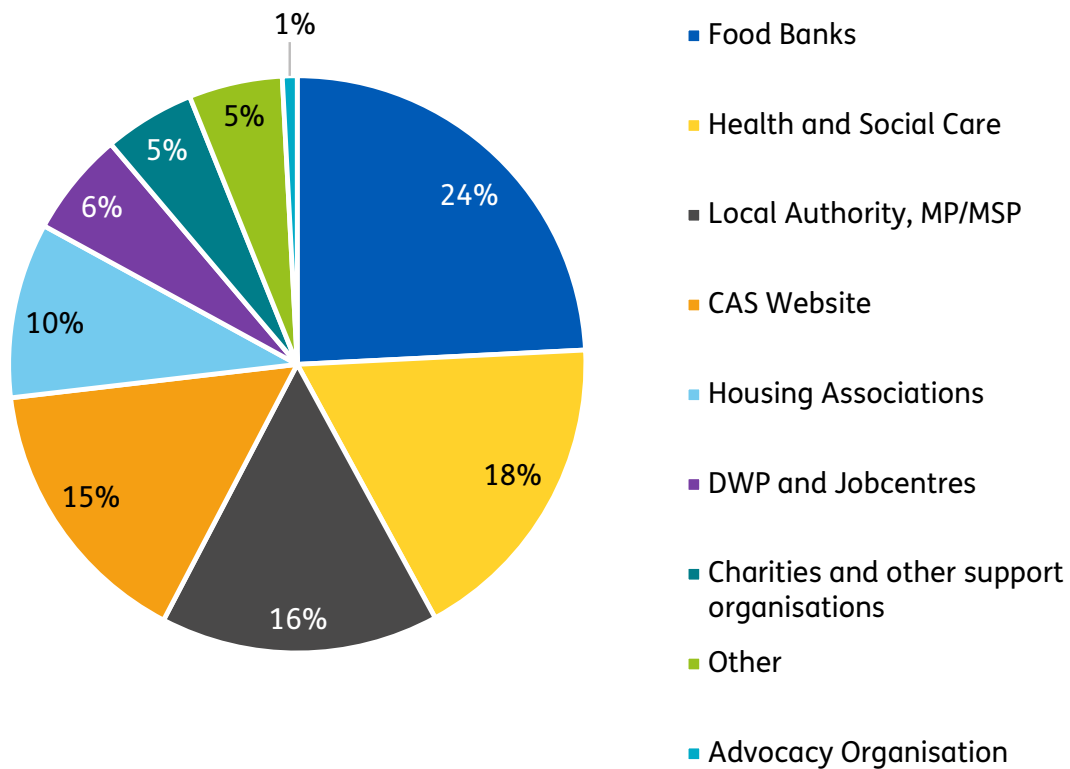


Figure 13. Referrals into the Money Talk Team service from other organisations



## Community Based Advice Delivery continued



### Case Study 9

The client was referred to the Money Talk Team drop in service with the local Community Trust by her Women's Aid worker. She is a single parent of two children. She is a full time carer for the youngest, who has a disability.

The client recently escaped a controlling relationship where she had no access to money. It transpired that bills had not been paid and client appeared to be in a significant amount of debt, including energy, rent and council tax amounting to over £4,000 in total.

The client was first supported to access the Energy Bills Support Scheme, registered on the Priority Services Register and supported to successfully apply for the Warm Home Discount. The client was recognised as at risk by her energy supplier and a £160 payment was issued to her.

The bureau supported her to apply for a moratorium for immediate help with debts while the client looked for the date of her previous bankruptcy to see if this might be an option. If not, the client was assured that she would be supported in applications to clear their energy debt and to set up rent and council tax arrears deductions from her ongoing benefits payment to preserve her tenancy.

No further action can be taken by creditors and plans are in place to resolve debt issues. With payments now issued direct to the council, the client's tenancy is no longer at risk and future arrears should be avoided.

The client was happy to have regained control of her finances.

**“Many of our clients who are asylum seekers have had no formal advice from any agency prior to contacting the CAB. We have had positive assistance provided for vulnerable and under-privileged members of our community who are struggling with the cost of living crisis.” - St Augustine's Outreach Operation**





## Community Based Advice Delivery continued

The referrals Money Talk Team makes to other organisations reflect the impact of the cost of living crisis described throughout the report, as over half of referrals out were to food banks between October 2022 and March 2023, a continuing trend from the last report. Referrals to local authority, charities and other support organisations (29%) reflect the client case complexity as bureaux escalate issues to local MPs and MSPs, the limited avenues for financial assistance as well as need for emergency interventions.

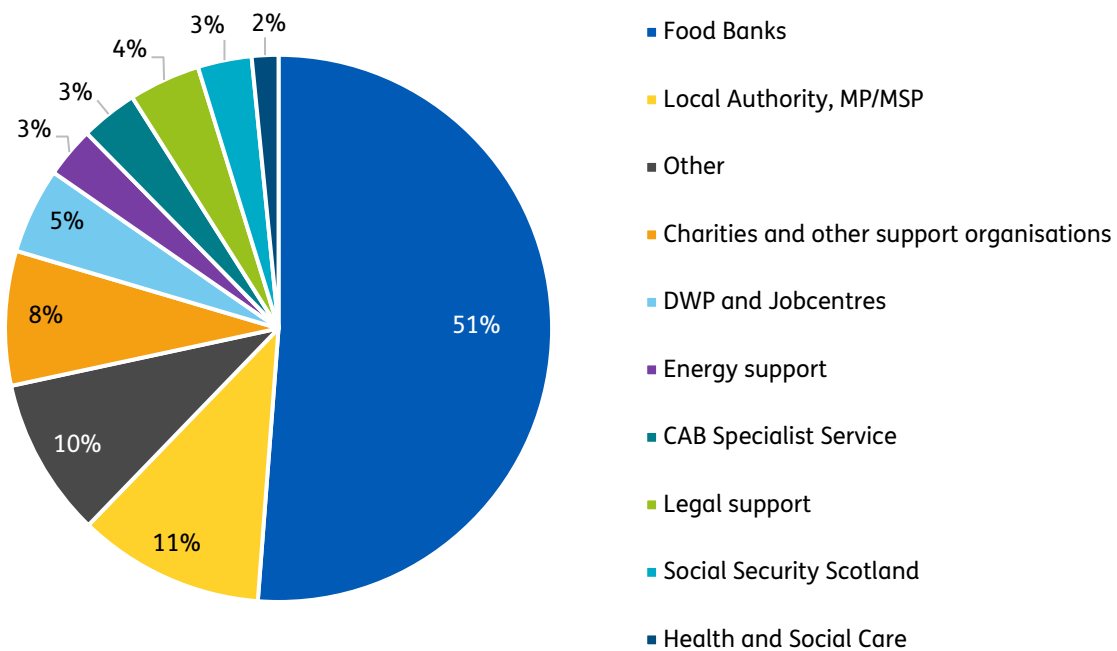


Figure 14. Referrals out of the Money Talk Team service to other organisations

The partnership survey supports the findings above, with respondents broadly representing the sectors as shown in figures 13 and 14.

## Community Based Advice Delivery continued



### Case Study 10

The client was referred through a local youth group for young people with disabilities, mental health issues and other support needs. The client had had her benefits money stolen (for which she had filed a report to the police) and was struggling to make ends meet. She had a crisis grant from the council and was looking to see if there was any other help available.

An Adviser saw the client immediately at an emergency appointment. The Adviser supported the client to apply for a fuel voucher to top up her gas and electricity immediately. They were also able to provide the client with a 6-month sim card for her phone. The Adviser then referred the client to the local food bank for an emergency food parcel.

### Client Outcomes Through Partnerships

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

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

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“It means they [the clients] can tackle the cause of their crisis rather than just deal with the symptoms and which often prevents them from having to come again.” - Rutherglen & Cambuslang Foodbank

“Individuals are able to access regular debt advice with knowledgeable Advisers. We are seeing a high number of individuals resolve issues on a regular basis and more money in the hands of the individuals we are supporting.”- The Ayrshire Community Trust

## Community Based Advice Delivery continued



### Case Study 11

The client was referred to the service by their Health Visitor through a partnership between the Money Talk Team service and the local Public Health Team which aims to provide holistic advice to families with young children, ensuring that they receive information and assistance on how to maximise their income.

The client lives with his wife, who is Japanese, and their four children, works full time and is in receipt of Universal Credit. The client's wife had recently given birth to their fourth child and they required a financial health check to understand their entitlement to additional assistance.

The client had limited knowledge of benefits so, following a full financial health check, was given advice on Scottish benefits and their family's entitlement to financial assistance with their new-born. The client was then also given advice on school clothing grants and other local sources of support.

The client was then supported to apply for the benefits and grants, and the positive outcomes of these resulted in a financial gain to the family of over £6,000.

**“The most common reason for us to refer a family to CAB is so that they can understand what they are entitled to. This has led families to feeling better able to cope with managing their household budget and contributes towards families feeling better able to cope with their mental health.”- Home-Start Kincardine & Mearns**



## Community Based Advice Delivery continued

### Volunteer Community Impact

To assess our progress towards our objective of empowering volunteers and enabling them to contribute positively in their communities, Money Talk Team have introduced volunteer research in Quarter 4. The volunteers delivering the Money Talk Team service were asked to complete an online survey. Since February 2023, we have received responses from 87 volunteers.

The overwhelming majority of volunteers have reported they have gained new knowledge (99%), skills (88%), and confidence (90%).

**“The team understand that there is a steep learning curve to be undertaken by volunteers and do everything to make it a safe and enjoyable journey with a structured training programme, mentoring and supervision in place at all points. I have now advanced to dealing with telephone cases which has increased my confidence and competence. ...”**

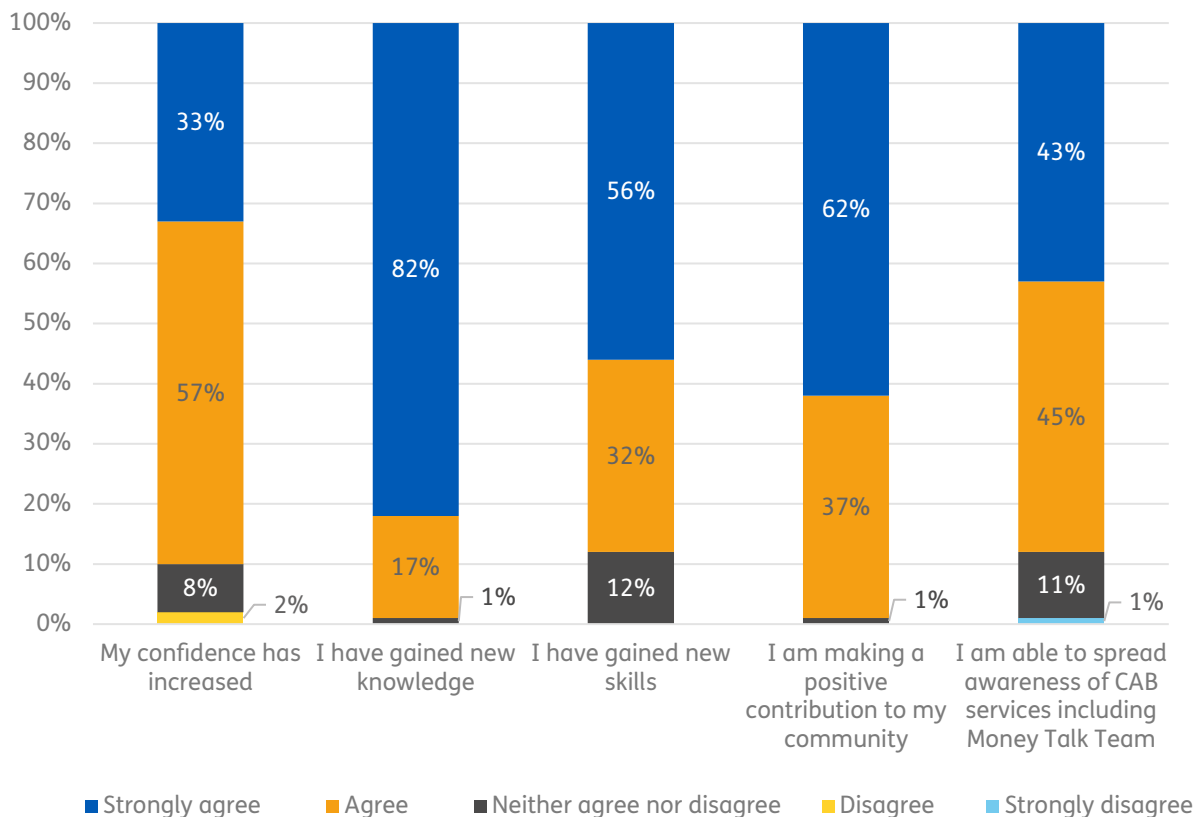


Figure 15. Volunteer and Stronger Communities Impact

## Community Based Advice Delivery continued

Volunteers feel they are contributing positively to their communities (99%) and extend the reach of the service (88%).

“I have volunteered at my bureau for 15 years now since retiring. I have done this for so long because I really want to help my local community. I like the fact my bureau supports its own community and is so active in it.”

“Before I started volunteering at the CAB, I left certain things such as utility bills and the complexity of the benefits system to my wife as I just didn’t understand it. Now I understand it a lot more and feel inclined to help make others aware of this. I feel a lot more concerned about the inequalities “baked in” to our society and am convinced this has to change. Having more knowledge and being aware of the CAB services means I can help others be informed too.”

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 retired for nearly twenty years and I have undertaken different kinds of voluntary work since then. I find that this is necessary to remain challenged and engaged and feel I receive this through volunteering at my local bureau.”

“I came to volunteer at my local bureau as I wanted to learn more skills. I was working but struggled with my anxiety. The CAB supported me to work and learn in ways that helped me and made me feel valued and safe. I am now in paid employment but continue to volunteer in the bureau as they helped me when I felt lost so I want to help them back in any way I can.”

The responses show the impact of high demand, case complexity and the volume of clients who are not eligible for additional financial support affect volunteers:

“Volunteering has been more challenging in the last year with more clients having multiple problems due to rising cost of living. Collecting more client information for multiple issues makes enquiry recording onerous and takes longer to discuss issues with each client.”

“Volunteering is a demanding role with both the complexity from client-to-client and the amount of data entry required. The standard of advice required and the importance of maintaining that standard is no less for a volunteer or a paid member of staff.”

To mitigate this pressure, as well as the extensive training, the bureau ensure mentoring and session supervision is effective. This includes advice and well-being support, developing volunteers and their responsibilities at a pace appropriate for the individual.

As outlined by the [SCVO Spring Statement](#), all charities are on a journey to recover volunteer numbers post-Covid. The cost of living crisis has put increased pressure on people to be in paid work for longer, reducing the pool of volunteers. Volunteering at a CAB includes a commitment to at least 6 months of training, and to working on the front line, with the pressure of high demand, supporting increasing numbers of distressed clients in complex situations.

Citizens Advice Scotland is expanding established training programs, creating new pathways for volunteering opportunities and creating direct links to paid employment, to attract more people from diverse groups. We will create dedicated roles to bring in volunteers from marginalised communities and explore new digital approaches to coordinating and supporting volunteers through *Volunteero*.



# Omni-Channel Service

## Money Talk Team Website

The refreshed Money Talk Team website launched in October 2022. Since then, the website has recorded **16,429** website interactions. The breakdown of monthly interactions with the site is shown in table below. Interaction means any kind of engagement with the specified interface. They can be counted as unique client interactions, i.e. showing the number of engaged users, or all interactions, irrespective of the number of unique individuals.

Month	Money Talk Team Website Interactions
October	2,799
November	2,556
December	2,111
January	2,311
February	2,405
March	4,247
<b>Total</b>	<b>16,429</b>

There were a total of **2,256** client interactions with our self-help tools. The website focus on the provision of 24/7 self- help tools includes ChatBot, Money Map Tool, Council Tax tool and links to Citizens Advice pages. The Money Talk Team website remains the **third biggest referral pathway** for the Money Map Tool after cas.org.uk and citizensadvice.org.uk. Figure 16 shows the monthly client interactions with elements of the website between October 2022 to March 2023.

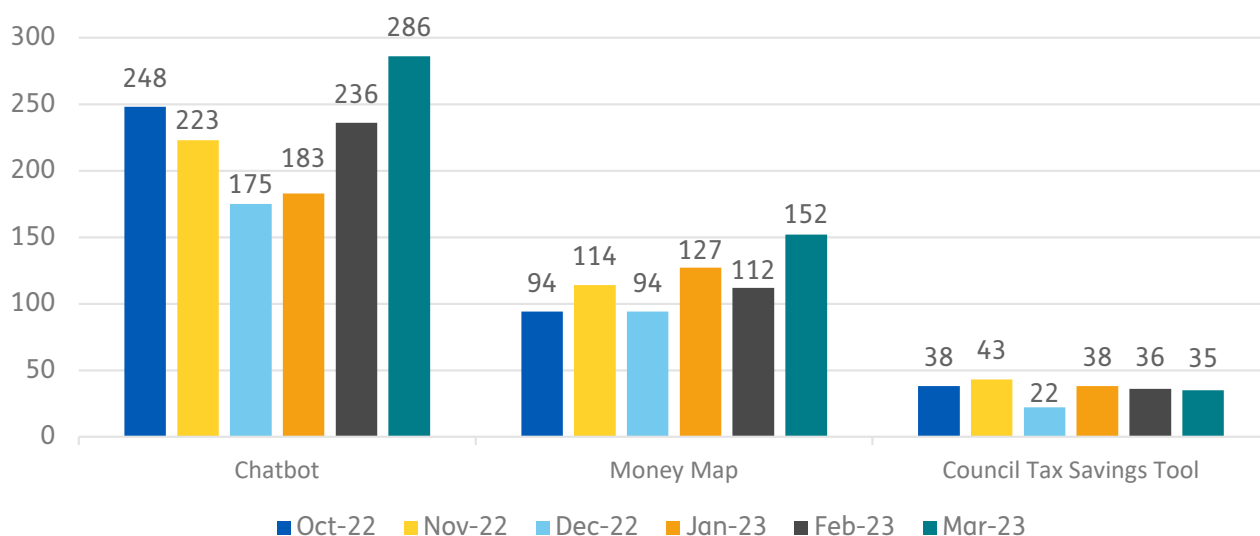


Figure 16. Money Talk Team Website Unique Client Interactions with Self-Help Tools

## Omni-Channel Service continued

The Money Talk Team website has had 1,351 unique client interactions with the Chatbot, as seen in figure 16. In total, over the course of its service, the Chatbot has registered 2,421 interactions, averaging at 64 per week. The Chatbot connected clients to Money Talk Team Advisers 291 times from October 2022 to March 2023 (12%), averaging 12 emails to Advisers per week. The remaining 88% of users have either found sufficient support via the bot or decided not to progress their issue further with an Adviser.

While the chatbot is helpful for many, some of our clients continue to struggle with understanding the limitations of the bot but engage with it as they would a real person which pose technological challenges. We continue working to develop Chatbot scripts to make the bot more intuitive.

## 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. Figure 17 shows that a majority of client contacts were made by telephone (57%), followed by face-to-face contacts (21%). Demand for other channels such as video conferencing remains low.

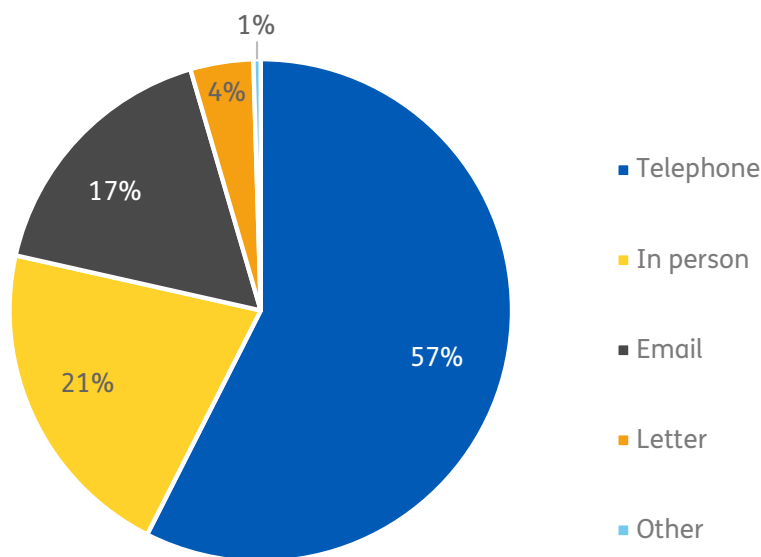


Figure 17. Client contact channels by contact method



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