



# Money Talk Team

---

1 October 2022 – 31 December 2022



# Contents

---

<b>Executive summary</b>	<b>3</b>
<b>Service refresh</b>	<b>4</b>
<b>Client outcomes</b>	<b>5</b>
Client Satisfaction	5
Client Impact	7
<b>Client Financial Gain</b>	<b>12</b>
Focus Client Group Client Financial Gain	12
Overall Client Financial Gain per Advice Area	13
<b>Debt Outcomes</b>	<b>14</b>
Statutory Debt Solutions	14
New Debt Supported/Renegotiated	14
Debt Written Off	14
<b>Clients Supported</b>	<b>16</b>
Overall Number of Clients Supported	16
Number of Clients Supported per Focus Client Group	16
<b>Holistic Advice</b>	<b>21</b>
Advice Issues for the Overall Service	21
Advice Issues per Focus Client Group	22
<b>Community Based Advice Delivery</b>	<b>25</b>
Partnerships	25
Partner Referrals	27
<b>Omni-Channel Service</b>	<b>30</b>
Money Talk Team Website	30
Client Contact Channels	31

# Executive summary

---

This report covers the period of 1st October 2022 to 31st December 2022



Client Satisfaction:

**91%**



Number of Clients in  
Priority Family Groups:

**2,205**



Client Financial Gain:

**£6,380,890.18**



Number of Clients Supported:

**11,604**



# Service refresh

---

In October 2022, the refreshed Money Talk Team service was launched by Citizens Advice Scotland. Funded by the Scottish Government, the service is delivered by local bureaux, supporting the Scottish Government's commitment to eradicate child poverty by 2030, and the systemic inequalities made worse by the Covid-19 Pandemic and the cost of living crisis. The service empowers individuals and families with knowledge of their rights and confidence to exercise them, supports them to improve their financial circumstances, and helps to improve their wellbeing.

In October the service was refreshed to streamline the client journey by providing improved access to 24/7 self-help tools online, and links clients directly to their local bureaux for community-based advice.

Money Talk Team now provides specialist debt advice, alongside benefits and income maximisation and outgoings reduction advice. The goal is to support clients to improve their financial circumstances, maximise their income and renegotiate their expenditure. The service empowers clients with knowledge of their rights and provides them with confidence and improved wellbeing.

To deliver a truly person centred and place-based service and to take advantage of local knowledge and local relationships with community groups and partner organisations, the Money Talk Team deliver a high standard of tailored local advice and support that will make real and lasting differences and outcomes in communities across Scotland.



# Client outcomes

---

In Q3, Citizens Advice have introduced new client outcomes research as part of the quarterly reports. The purpose of the research is to provide client-centred narrative on the outcomes achieved through the Money Talk Team service. In addition, the research aims to identify learnings and inform service improvement activities. Previously, some of this function would have been performed by bureau staff, including advisers. Appointing a dedicated research officer means releasing time for frontline staff to focus on advice delivery.

The research is completed via client telephone and online surveys. While both versions are the same, telephone surveys are generally better suited to Money Talk Team clients who, in general, prefer providing responses by speaking to someone. Through a more personal approach, the telephone research provides more in-depth insight.

The survey is presented to the clients in two parts: client satisfaction and client impact..

## Client Satisfaction

Of the 160 Money Talk Team clients surveyed this quarter, **91% reported being very satisfied or satisfied with the service.**

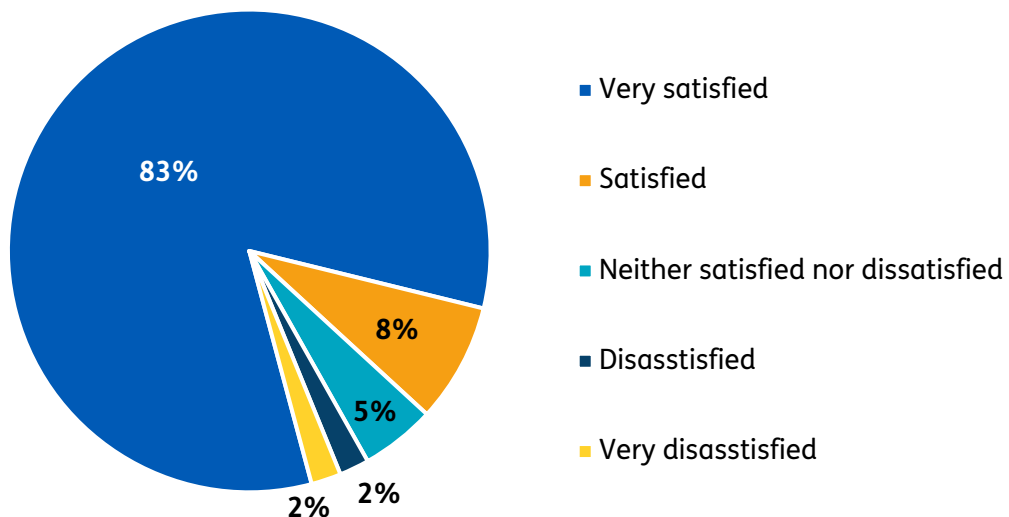


Figure 1. Client Satisfaction Levels

## Client Outcomes continued

**“I am so grateful for people like the Citizens Advice - for their dedication to helping people. Honestly, without a service like this or help out there, I think more people would feel like they had no choice but to end their life. My current living conditions are very poor and there is sewage leaking around my property. The council has not provided me another place to stay. The Citizens Advice has helped me fill out a form to see if I can get emergency financial support and to be moved to another house until the problem gets fixed. I cannot thank the advisers at Citizens Advice enough for their time and support. I really appreciate it - It is an invaluable service.”** – Glasgow North West

**“Our general peace of mind has improved so much because we know the Citizens Advice Bureau can offer more help in the future. The help we have received is very beneficial. It is a place to start digging and start cleaning up the issues without feeling like you have nobody to talk to and no support. We feel a lot less helpless.”** – Hamilton

Clients who said they felt dissatisfied (2%) or very dissatisfied (2%) with the service state that this is due to waiting times for an appointment or queues outside the bureau, emphasising the significant demand on bureau services. Despite this, clients feel that the service itself is highly positive as demonstrated by a client quote from Glasgow Central bureau:

**“The Citizens Advice service has been very, very helpful. I felt that the adviser I saw was very friendly, he put me at ease and asked the right questions. He couldn't have been any nicer to me and helpful with my situation. The only thing I would say that was hard was the amount of time it takes to see someone at the bureau.”**



## Client Outcomes continued

### Client Impact

In addition to client satisfaction, the second part of the client outcomes survey assesses the impact of advice on the client's well-being and financial circumstances. Of the clients who agreed to answer the additional questions, 57% felt that their peace of mind has improved and just under half of the respondents felt they had improved mental and physical health, as well as access to local services they need.

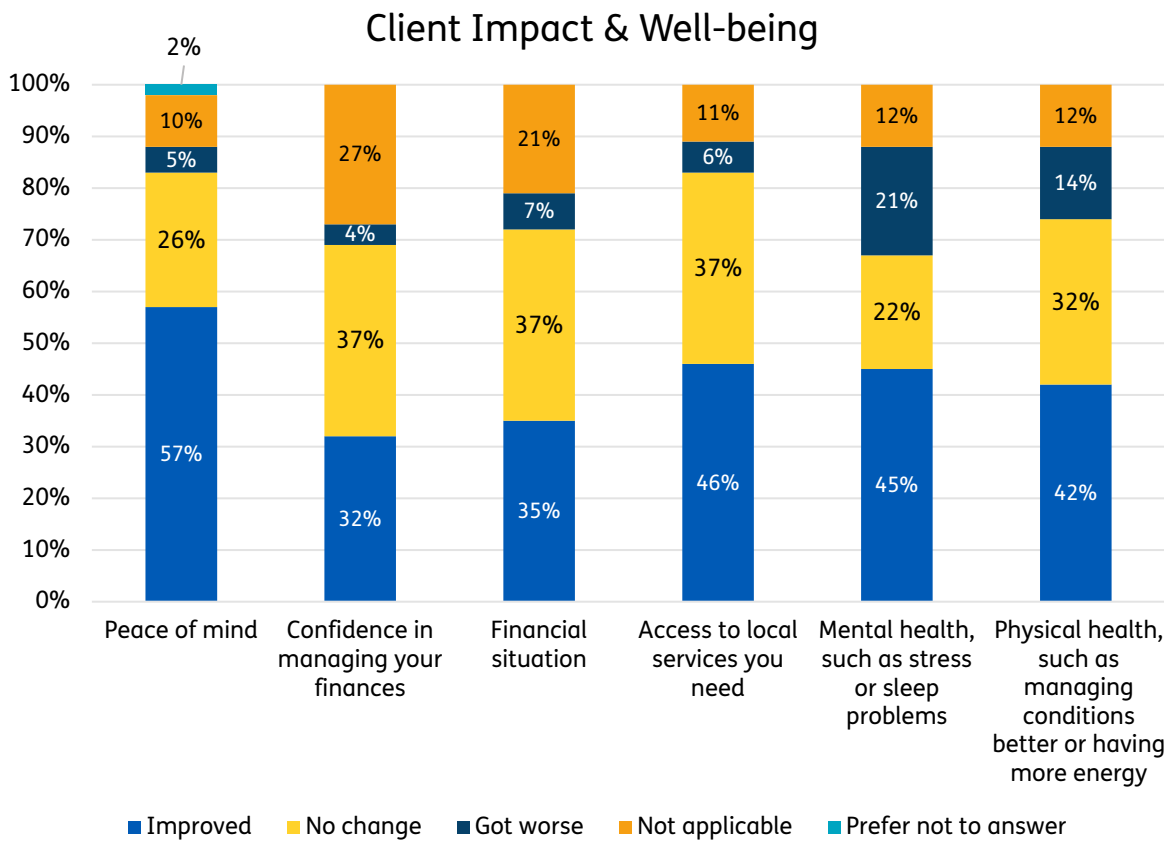


Figure 2. Client reported impact of the Money Talk Team service. 58% of clients agreed to answer questions on service satisfaction only. 42% of clients agreed to answer further questions on impact.

## Client Outcomes continued

A number of clients felt that the client impact questions were not relevant to their situation as some are still awaiting a benefit decision or a response to an application. Consequently, at the time of the survey they felt that there has been no change.

**“I am still waiting to hear back to see whether or not I meet the requirements for Universal Credit. I am hoping this will improve my financial situation, peace of mind and mental health but at the moment there is no change to these.”** – Rutherglen

Others had gone to the bureau to receive advice on behalf of a family member or someone they cared for and so felt that these questions were not theirs to answer. They did however recognise the excellent service given to them by the bureau staff.

Several survey respondents stated that their mental health had worsened following the advice they were given. For example, one client explained that he had hoped he would be entitled to additional financial support, and when an adviser explained that he was not eligible, his mental health got worse. This is broadly representative of the feedback provided by clients who reported worsening mental health.

These findings emphasise the ongoing pressures of the cost-of-living crisis and the increased amount of people who are seeking advice for their finances but are ineligible for any income maximisation available. It also demonstrates the increased pressures on frontline bureau staff who have to deliver bad news to clients who were hopeful for additional financial support. The percentage of clients who felt that any of these impact areas worsened are low. The impact that the service has had on clients is highlighted by a 91% satisfaction rate as demonstrated by the client quotes below.

**“I have been using the bureau for years and they have always been very, very good to me. I struggle with reading and writing and so they always help me fill out any paperwork. I always try to have an appointment with the same adviser as she is brilliant and such a help to me. I would be lost without them.”** – Ross & Cromarty

**“I was very satisfied with the service and support at the bureau. I had 1:1 contact with a brilliant adviser and she kept me up to date with everything. I’ve never been unemployed so I didn’t know what I would be entitled to. The adviser helped me understand my eligibility. I am now moving forward and appealing a Personal Independence Payment decision. Overall, the service has been very helpful and supportive.”** – Dumfries & Galloway

**“The adviser who dealt with my problem was very supportive. She knew exactly what she was doing and was very helpful. She helped me through a lot of things and I would definitely say my mental health and peace of mind has improved thanks to the help from the bureau.”** – Western Isles



## Client Outcomes continued

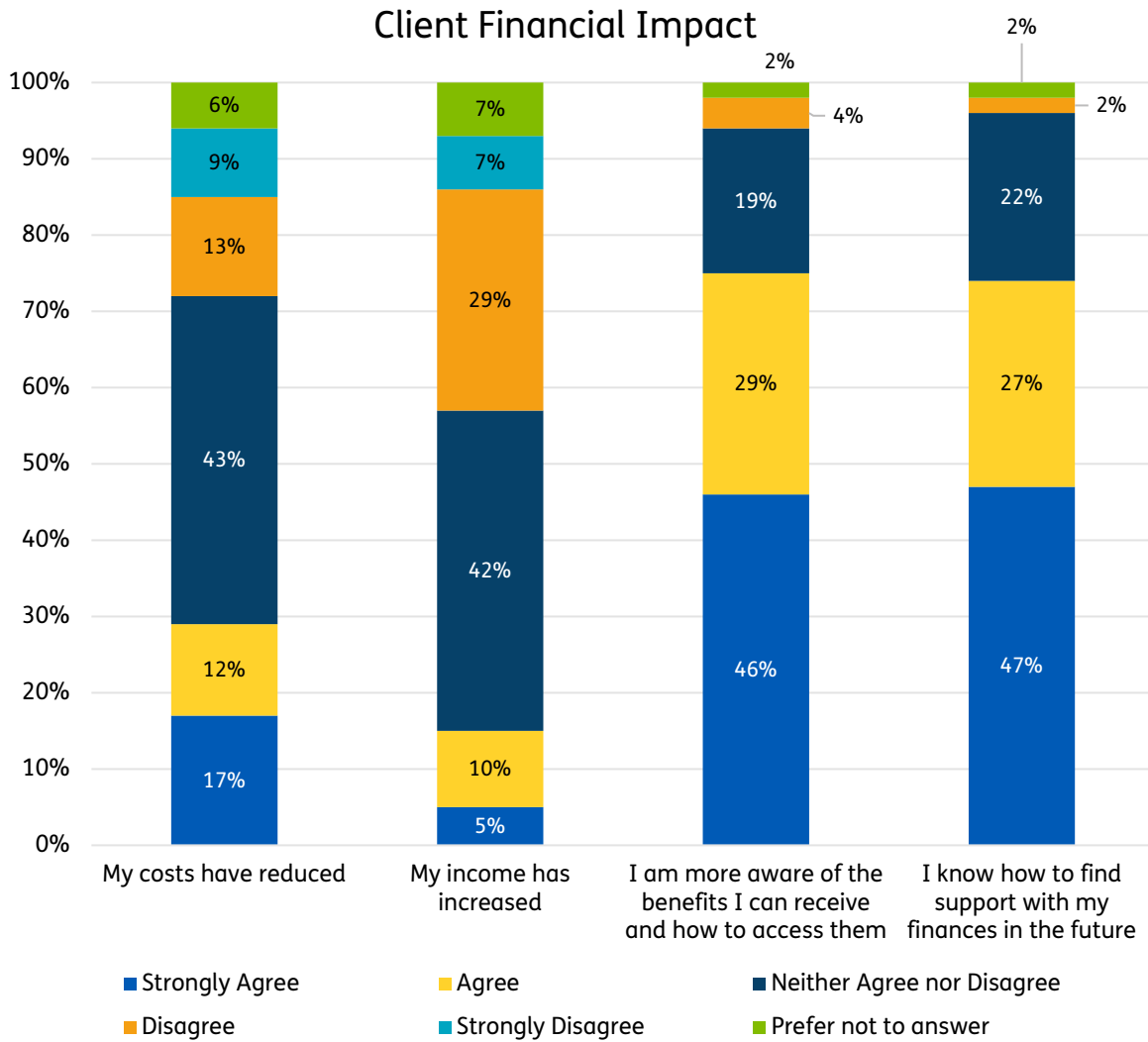


Figure 3. Client reported financial impact of the Money Talk Team service. 58% of clients agreed to answer questions on service satisfaction only. 42% of clients agreed to answer further questions on impact.

## Client Outcomes continued

As in Figure 2 “Impact and Wellbeing”, many respondents felt that “Financial Impact” questions were not applicable to their situation and therefore answered ‘neither agree nor disagree’. 75% of respondents strongly agree or agree that they are now more aware of the benefits they can receive and how to access them and 74% of respondents strongly agree or disagree that they know how to find support with their finances in the future.

The learnings from the research show that for many clients, the survey is being conducted too soon after they receive advice. As such, clients are not yet aware if their circumstances have changed. For example, Universal Credit applications take more than 5 weeks to process. The methodology of the survey, including timings of research are currently being re-evaluated for future development and improvement.

Many clients enjoy having the opportunity to speak with someone about their experience at the bureau. The case studies below indicate how impactful the service has been to clients across Scotland.



### Case Study 1 – Clackmannanshire

**“I visited my local bureau recently as I have been really struggling with finances, energy and food bills. I could not be more satisfied with how I was treated at the bureau. The adviser was so friendly and helpful. He got in touch with a food bank the same day to help support me and my family with some food for the week. He took into account my dietary requirements and also the fact that I have pets. We received a variety of items suitable for my family and pets which was a massive help at a really difficult time.**

**I felt that the adviser wanted to listen to me, it didn’t feel like an interrogation and there was no judgement. The information the adviser gave me was explained clearly and gave me the confidence that there are people out there who genuinely want to help you. The initial call is daunting, but once you speak to someone it is great. If I ever needed to speak to someone at CAB again, I have the confidence to do this. All the staff there are so approachable.**

**I would recommend the CAB to anyone and I have been doing that.**

**It’s not always about getting money. Advice is a gain. The help from the bureau has helped me rise above the negative feelings and stress and that has positively impacted my wellbeing. They have had a positive knock-on effect on everything for me.”**

## Client Outcomes continued



### Case Study 2 – Glasgow Greater Pollok

“I have been really struggling recently with a number of things. I fell ill which meant I couldn’t work. This has really got me down as I enjoy working. I eventually stopped getting paid my statutory sick pay so I was calling around local places to see where I could get help from.

I called the bureau and it took a while to get through. When I did, I got an appointment the next week and they have been nothing but fantastic. I wanted to know what extra support I am eligible for as I have only been paid £150 in the last 2 months which has been horrendous. I am a single parent, so I have always been used to dealing with things on my own, but sometimes it becomes a lot. My house flooded recently as well which has made me really stressed about everything going on.

The bureau has been absolutely amazing with me. They have helped me become aware of what I am entitled to, such as disability allowance and Universal Credit and they have helped me fill out all of the forms, which are really long and complicated. The process has now been made much easier for me thanks to the help from the bureau. The adviser has been so helpful, photocopied all my forms for me so I have a copy at home and has said to not hesitate to contact them again in the future.

I will be going back in a few weeks for another issue as I know I can rely on them for help and support. They have helped me massively. It is like a weight has been lifted and I am now more able to deal with things and talk about things I need help with.”



# Client Financial Gain

Of the **11,604** clients supported by the Money Talk Team in this quarter, **2,537** clients have recorded client financial gains (CFG), totalling **£6,380,890.18**. This results in an average client financial gain of **£2,515.13**.

## 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 **1,967** clients across both Focus Client Groups is **£5,564,110.53**. This results in an average CFG of **£2,828.73** per Focus Client Group client.

Of the **2,205** Priority Family Group Clients supported by the Money Talk Team in this quarter, **531** clients have recorded CFG, totalling **£1,304,245.01**. This results in an average client financial gain of **£2,456.21**.

Priority Family Groups	Number of clients with CFG	Client Financial Gain
Single Parent Families	406	£ 869,383.87
Families with an adult or a child with a health condition	143	£ 417,414.25
Larger families (3+ children)	38	£ 94,046.93
Minority ethnic families	36	£ 56,705.75
Families with a child under one year old	63	£ 241,885.25
Families where the mother is under 25 years of age	36	£ 73,310.74
<b>Total</b>	<b>531</b>	<b>£ 1,304,245.01</b>

Of the **9,299** Other Focus Client Group clients supported by the Money Talk Team in this quarter, **1,954** clients have recorded CFG, totalling **£5,539,873.14**. This results in an average client financial gain of **£2,835.14**.

Other Focus Client Groups	Number of clients with CFG	Client Financial Gain
Older people (65+)	337	£ 1,228,894.90
Individuals Struggling with Debt	101	£ 1,085,836.56
Those with health conditions	1,156	£ 3,447,530.75
Unemployed	461	£ 567,741.61
Those with caring responsibilities	765	£ 1,979,057.62
Young people (16 – 24)	128	£ 220,126.39
<b>Total</b>	<b>1,954</b>	<b>£5,539,873.14</b>

## 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.

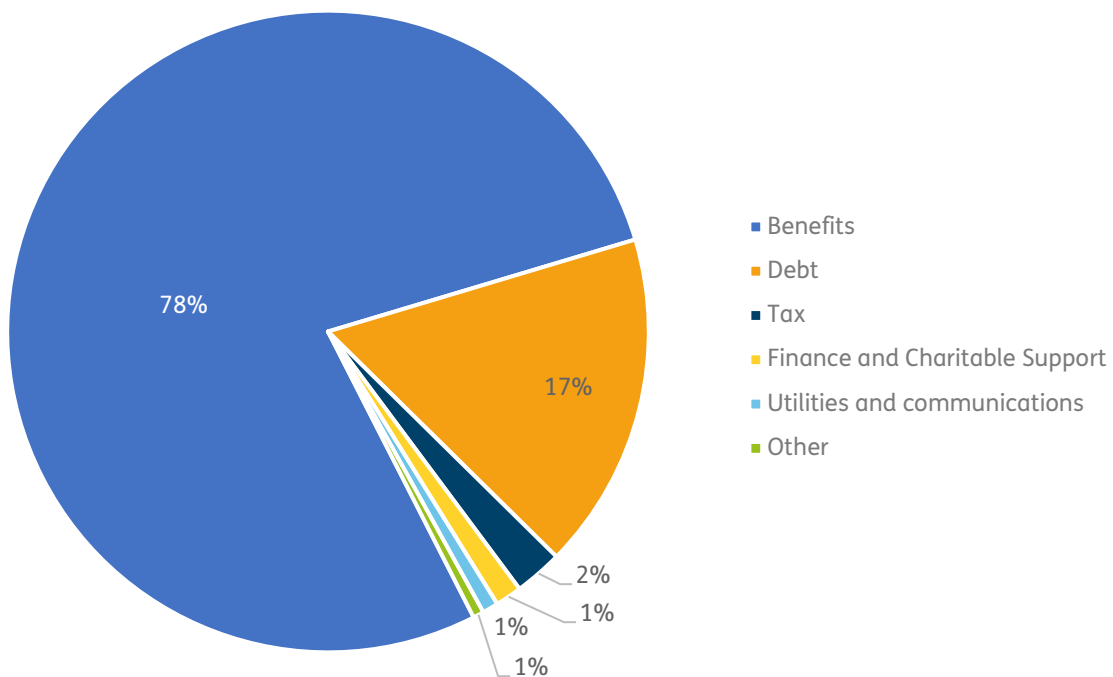


Figure 4. Client financial gain per advice area

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

Advice Area	Client Financial Gain
Benefits	£ 4,968,696.73
Debt	£ 1,085,836.56
Tax	£ 155,360.00
Financial and Charitable support	£ 85,171.53
Utilities	£ 51,291.08
Other	£ 34,534.28
<b>Total</b>	<b>£ 6,380,890.18</b>

# Debt Outcomes

---

From 1st October 2022, the Money Talk Team service includes specialist debt advice.

The measures used for debt include: the statutory debt solutions clients chose to pursue, the amount of new debt supported/renegotiated, and the amount of debt written off. The number of debt clients advised in Q3 is **1,350**. **£1,085,836.56** in client financial gains have been reported to date for **101** clients, averaging **£10,750.86** per client.

## Statutory Debt Solutions

We have introduced a new measure of statutory debt solutions which will be presented in quarterly reports, beginning from the end of year report.

## New Debt Supported/Renegotiated

Through the Money Talk Team Service, clients were supported with new debt amounting to **£5,623,545.87**.

## Debt Written Off

With the support of Money Talk Team advisers, **£1,025,199.57** of debt had been written off for our clients. The remaining £60,636.99 is other client financial gains relating to debt.



## Case Study 3 - Inverness Badenoch and Strathspey Citizens Advice Bureau

The client, a 52-year-old man, lives in council housing and is in receipt of Universal Credit. The client works part-time due to a health condition where his kidney only functions at 32% capacity and has additional mental health issues as a consequence of this. The client has two young children, 6 and 4 years old, who currently live with their mother, however the client is awaiting a child custody hearing where he is appealing that they should live with him.

The client has rent, council tax and fuel arrears, all of which have incurred further charges for non-payment. After a benefit check was completed, the adviser helped the client apply for Discretionary Housing Payment (DHP), Council Tax Reduction (CTR), Personal Independence Payment (PIP) and Home Heating Fund (HHF). The client was able to pay off fuel debts with £839 granted through HHF and is paying off debt arrears through CTR and DHP. Client is awaiting application response for PIP. The client was very happy with the help provided by the bureau's advisers.

## Debt Outcomes continued



### Case Study 4 - East and Central Sutherland Citizens Advice Bureau

The client, a working age man with caring responsibilities for a friend, was referred to the bureau by their GP after a creditor obtained a charge for Payment of Money from the Sheriff Court. The client is entirely dependent on benefits and has built up multiple debts, some of which were a result of dependency issues.

The client was supported in completing a Money Advice Pack and in getting an Affordability Passport. The client's Health and Social Care Clinical Physiologist was then contacted to attain information for a Debt and Mental Health Evidence Form. The adviser then wrote to the client's creditors seeking debt write off on the basis of Debt and Mental Health. The adviser then underwent a process of advocating for the client against creditors and their solicitors in the Charge for Money order.

Within an expedient timeframe, the bureau managed to secure a Debt and Mental Health Write Off for all of the client's creditors. The client was consequently left debt free. In reference to the bureau's help the client stated "I feel a great burden has been lifted from me that has been affecting my physical and mental health. I can't thank you enough".



# Clients Supported

## Overall Number of Clients Supported

In October 1<sup>st</sup> to December 31<sup>st</sup> 2022 Citizens Advice Bureaux have advised **11,604** clients through the Money Talk Team service. Figure 5 shows the number of clients seen each month of the quarter.

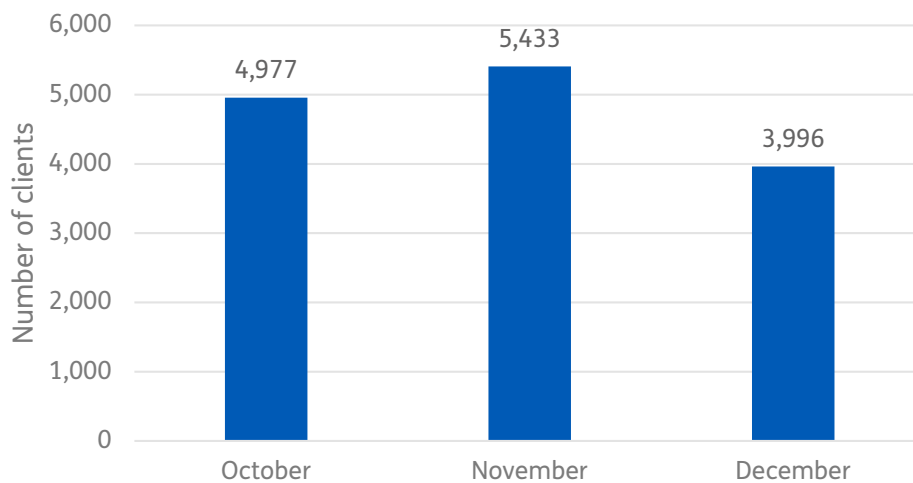


Figure 5. Number of clients per month across Q3. Combining the monthly figures will not equal the total clients seen of 11,604, as the same client could be seen in more than one month.

## Number of Clients Supported per Focus Client Group

While the Money Talk Team service is open and available to everyone in Scotland, our focus is to ensure access of services to the following Focus Client Groups:

Priority Family Groups	Other Focus Client Groups
Single parent families	Older people (65+)
Families with an adult or a child with a health condition	Individuals who are struggling with debt
Larger families (3+ children)	Those with health conditions
Minority ethnic families	Unemployed
Families with a child under 1 year old	Those with caring responsibilities
Families where the mother is under 25	Young people (16-24)



## Clients supported continued

From October 1st to December 31st 2022, bureaux supported a total of **9,359** clients who fall into at least one of the Focus Client Groups. Client financial gain of **£5,564,110.53** was achieved for **1,967** clients. This means an average client financial gain per Focus Client Group client in this quarter was **£2,828.73**.

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 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.

## Priority Family Groups

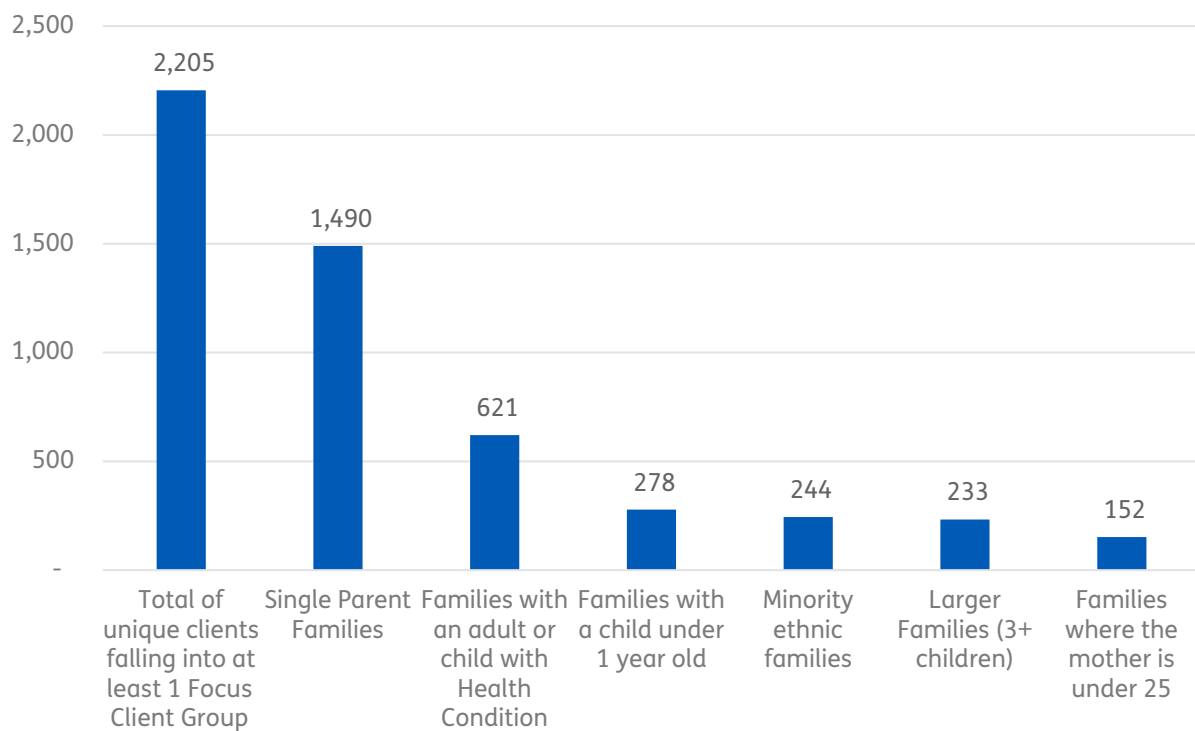


Figure 7. Numbers of tackling child poverty priority family group clients supported by the Money Talk Team service

## Clients supported continued



### Case Study 5 - Coatbridge Citizens Advice Bureau

The client is an unemployed single mother of 4 children (aged 10, 7, 3, and 1 years-old) who had recently separated from her husband. She had left the property they own together as a couple and she is planning on returning to work soon. She contacted the bureau following her separation with her husband.

She used to work 18 hours a week for around £1000 net per month and while she had already taken steps to reduce the cost of their monthly spend, she was worried about how she was going to manage her and her children's bills. While her husband initially said that he would help with household bills, she is unsure about whether he would stick to this promise. She has no savings as she and her husband had put their money into their house when they bought it and are unlikely to have generated any equity at this time.

The adviser completed a full benefit check and found that the client may be entitled to Universal Credit, full Council Tax Reduction and Single Person Discount. Client was also advised to apply for Scottish Child Payment for the 2 youngest and then apply for older 2 when age limit is increased in November. The client was also advised to apply for the Best Start Grant (Early Learning Payment) for her 3-year-old, and of her entitlement to school clothing grant with the full Council Tax Reduction. In addition, the client was advised about the government's child maintenance calculator to help her get an idea of how much her husband should be paying.

The client's projected financial gain was a total of £13,816.98 from Universal Credit entitlement, Scottish Child Payments, and Council Tax Reduction.

The client didn't know much about Scottish Child payments or how to claim Universal Credit before approaching the bureau and was delighted with the results.

## Clients supported continued

### Other Focus Client Groups

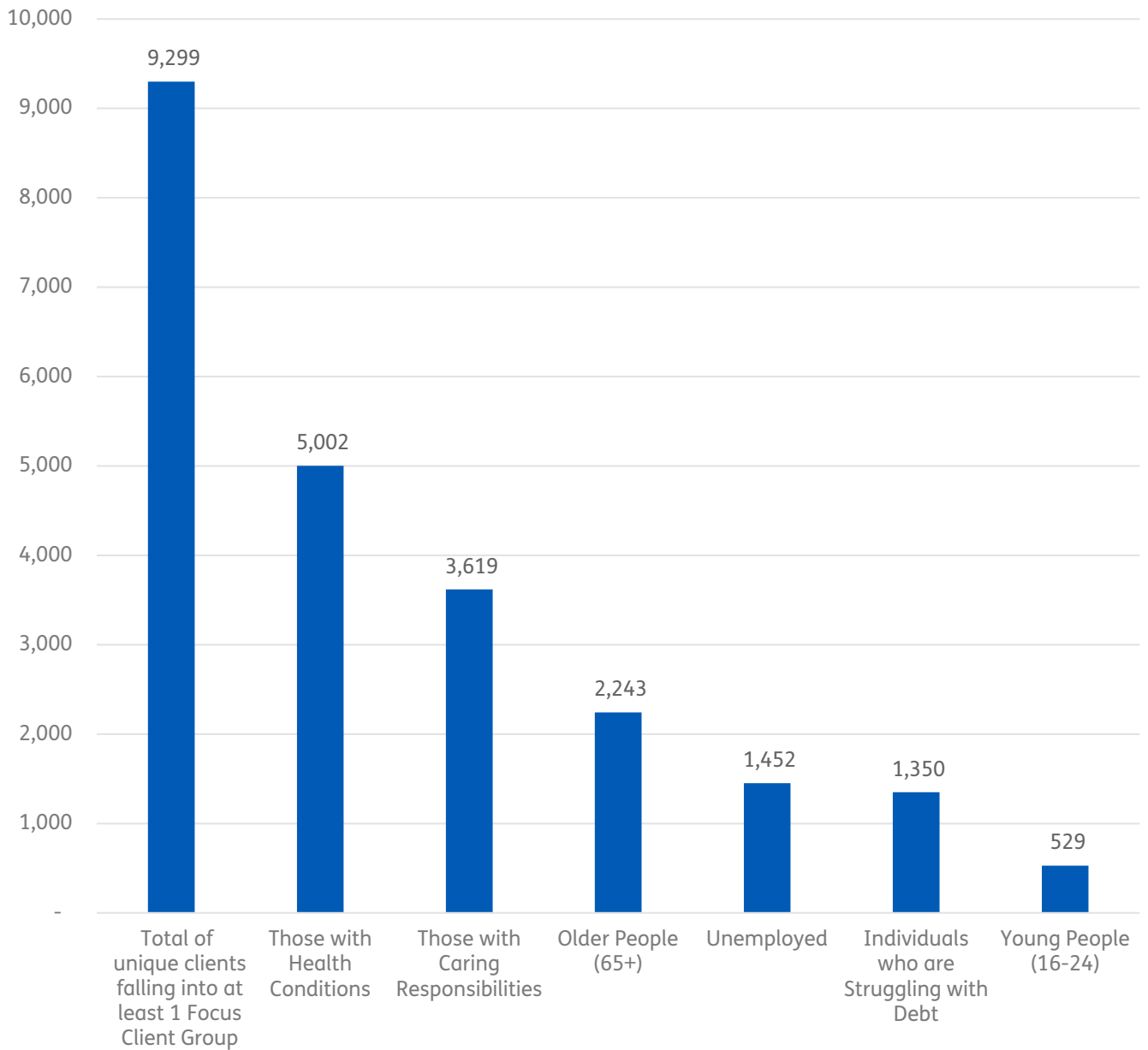


Figure 7. Number of clients seen by the Money Talk Team service per Other Focus Client Groups. As clients can belong to more than one Focus Client Group so the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique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

## Clients supported continued



### Case Study 6 - Motherwell & Wishaw Citizens Advice Bureau

Client is a single parent, registered blind and caring for 3 children since his wife passed away in December 2022. The client was receiving PIP (enhanced daily living and mobility), Employment and Support Allowance (support group), Housing Benefit and CTR. A benefits check showed entitlement to UC (standard allowance, 3 child elements, housing element, disability element and transitional protection), as well as entitlement to Child Benefit, Scottish Child Payment (SCP) and CTR. The client was provided with full advice in relation to UC and SCP and assisted with completing an application for Child Benefit.

The total financial gain for the client was £28,031.12. The client was extremely grateful and feels much more at ease about his finances after speaking with the adviser.



# 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 network of highly skilled advisers is able to assess the clients' issues holistically and deal with their presenting issues and offer additional support in other areas.

During this quarter, Money Talk Team service has advised **11,604** clients on **27,381** individual issues. The top advice categories and the issue distribution are shown via Figure 8.

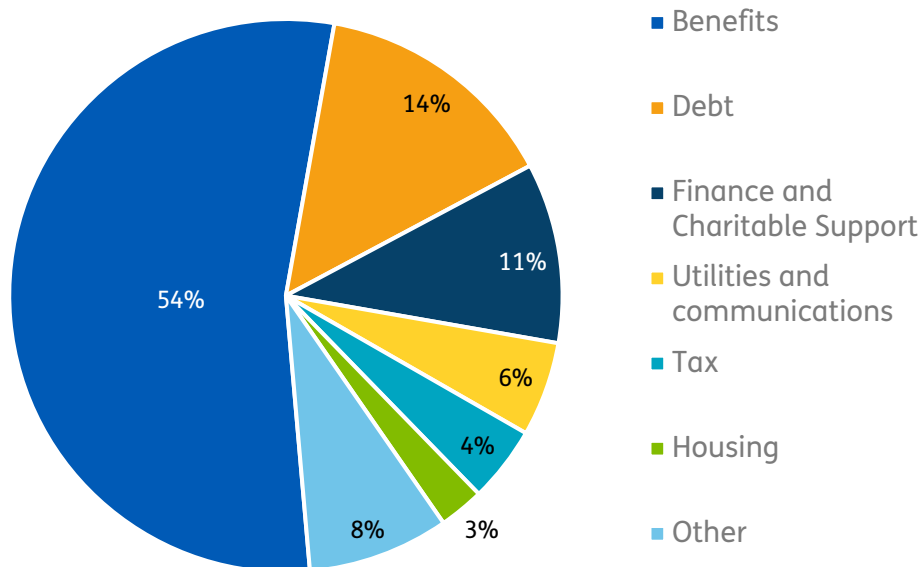


Figure 8. Advice by category

## 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. Figures 9 and 10 show the proportion of advice issues given to clients in each Focus Client Group.

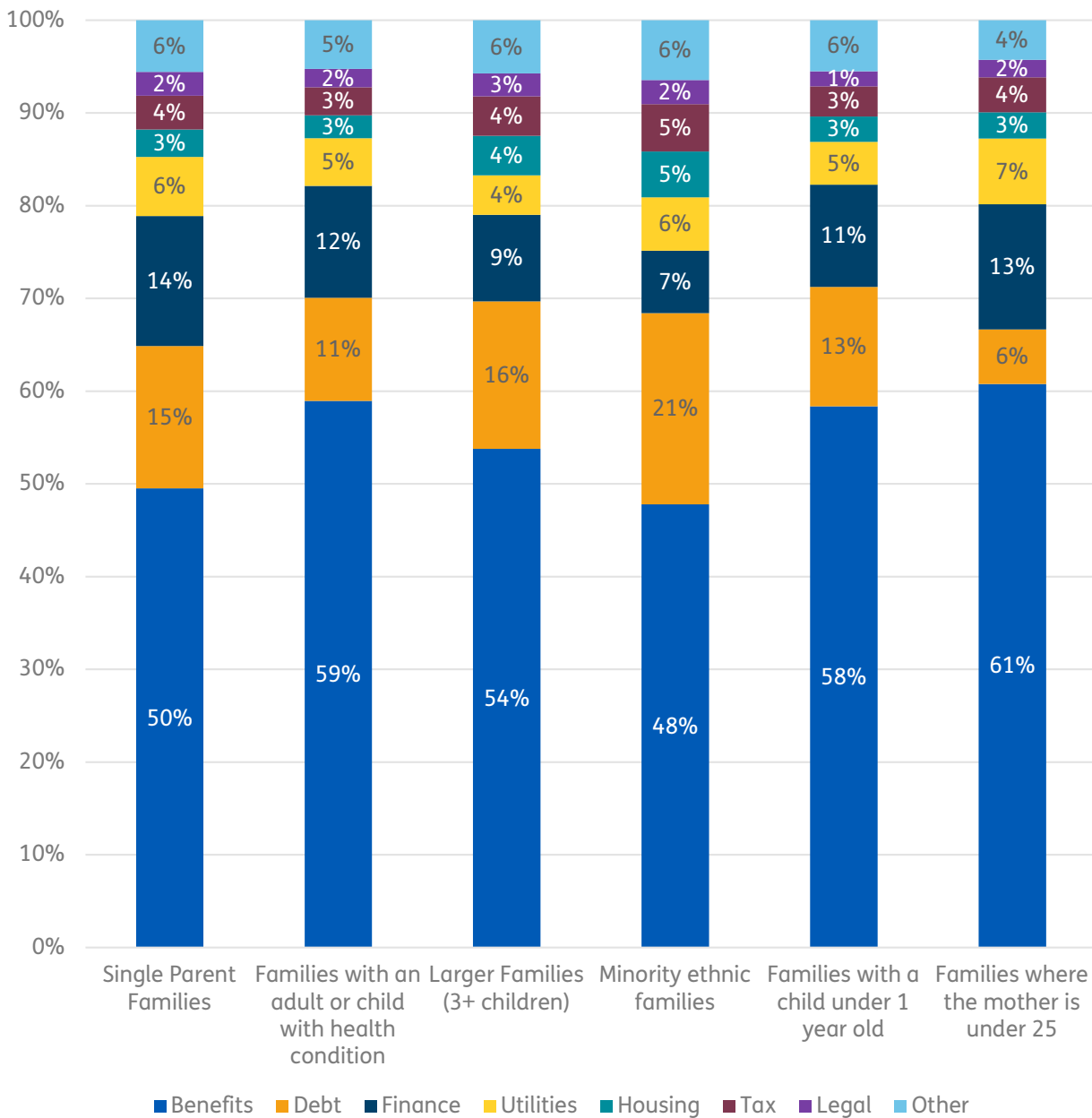


Figure 9. Advice by category per tackling child poverty priority family groups.

## Holistic advice continued

### Other Focus Client Groups

All clients struggling with debt have been advised on debt, in addition to other advice. Figure 10 shows the variety of advice in proportion to each other, but will not add up to 100% as a client can be advised on more than one advice issue.

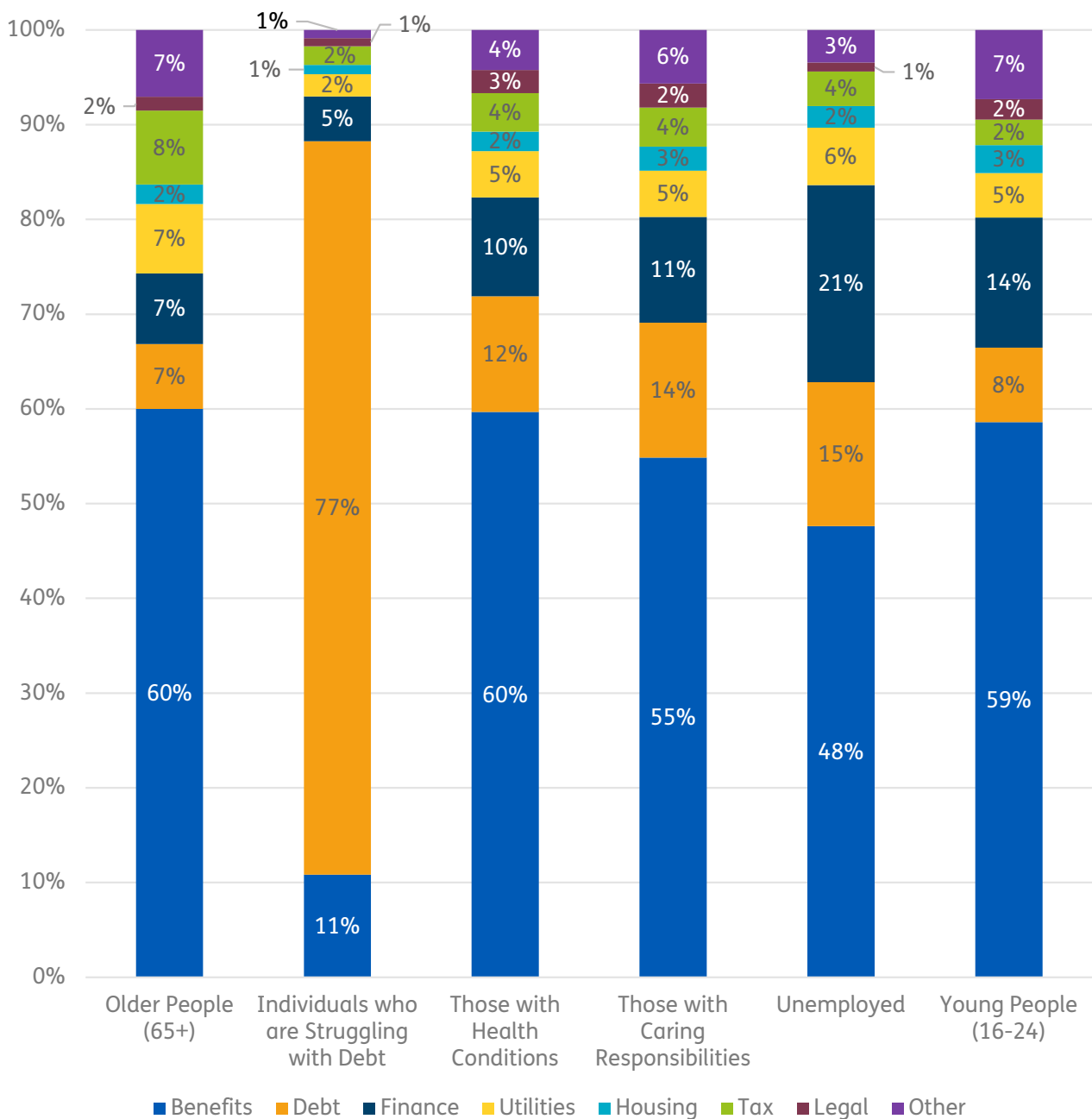


Figure 10. Advice by category per Other Focus Client Group.



## Case Study 7 – East Kilbride Citizens Advice Bureau

The client was referred into the bureau from a community group, 'Connected East Kilbride' as they were worried about being able to keep up with bills and a small amount of debt.

The client had joined the community group as they were feeling very isolated, having recently separated from their partner and moved to this area with two children of school age. In addition, they were struggling to cope with changes to benefits, as they moved to the new system.

The client was supported initially with a benefit check. The client was then assisted with their debts and they organised a manageable repayment plan. The client was also supported to apply for cost of living grants and HEAT – an energy vouchers scheme.

The client continues to be supported by Connected East Kilbride through access to groups, clubs and activities in the local community. As a result, the client was beginning to feel less isolated and, following the help received, is now thinking of volunteering with the bureau.

The client said: 'I received support via one service initially, which made things easier. This allowed me to feel more confident in dealing with my issues and allowed me to think about volunteering as I feel that my life is back on track.'



# Community Based Advice Delivery

---

## Partnerships

The Money Talk Team service works closely with partners within local communities. As client testimonials (such as case studies 7, 8, 9, 10, 11 and 12) demonstrate, knowledge of local infrastructure is key to tapping into additional sources of financial support. The strength of the bureau network lies in its reach of service, as 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. In this report, we include a selection of client focused case studies to demonstrate the impact we are able to achieve through partnerships.



### Case Study 8: Lochaber Citizens Advice Bureau and Local Women's Aid

The client was referred to the bureau by Women's Aid following separation from her abusive partner. The client was living in temporary homeless accommodation with her two young children.

The client was very stressed by her situation and felt unable to engage on the telephone, so appointments were arranged face to face with Women's Aid support. When she first attended, the client had income from her part time job and Child Benefit for one of her children.

The Money Talk Team adviser first completed a benefit check to ensure that the client was receiving everything she was entitled to. Assistance was provided to claim Universal Credit, Scottish Child Payment, Best Start Foods, Free School Meals and a Clothing Grant. Child Benefit for her younger child was also transferred to the client. The adviser also supported the client to resolve an issue with rent arrears.

The overall financial gain for this client was £12,695 and she was able to move into a new tenancy with her children. The client was extremely grateful for the work of the CAB: she was overwhelmed by her situation and unable to deal with these matters without the intensive support from the bureau along with Women's Aid.

## Community Based Advice Delivery continued



### Case Study 9: Cumbernauld CAB and Primary School Partnership

The client was referred to the bureau through a local primary school which partners with them to support children and their parents. The client is a young single mum with two children. She is employed full-time and is currently on sick leave with long covid and in receipt of Statutory Sick Pay. She wanted to check if she would be entitled to any further benefits. The client was already in receipt of Child Benefit and a Single Persons Council Tax Discount, as well as Personal Independence Payment.

The benefit check established that the client would be entitled to receive Universal Credit, Scottish Child Payment and a Council Tax Reduction, in addition to her existing benefits. The client was then advised to apply for these additional benefits, which she felt empowered to do. She thanked the bureau for enabling her to understand what benefits she is entitled to receive.



## Community Based Advice Delivery continued



### Case Study 10: Caithness Citizens Advice Bureau and Midwifery Partnership

A 20-year-old expectant mother was referred to the bureau by her midwife, as she wanted to find out about any benefits that she and her partner may be entitled to while having their first baby. She was in the process of applying for local authority housing with their partner once the baby arrives.

The client had conducted an online benefit check which did not suggest any further eligibility. However, the bureau's Money Talk Team adviser explained to the client that she and her partner would be able to claim a Best Start Foods. Once the client is in her own home, with her partner and baby, benefits check showed that they would be eligible for a joint Universal Credit claim with child and housing element.

The adviser also discussed budgeting with the client, who has no savings, but intends to use this information to build them up.

The client is now better informed about her entitlements when the baby arrives and can better prepare for the future. This support and knowledge have taken a lot of worry away as her and her partner get ready to welcome their first child.

## Partner Referrals

### Referrals In

The bureaux work with partnered organisations across their local communities, ranging across a variety of sectors. Figure 11 shows the distribution of partner referrals into the Money Talk Team service.

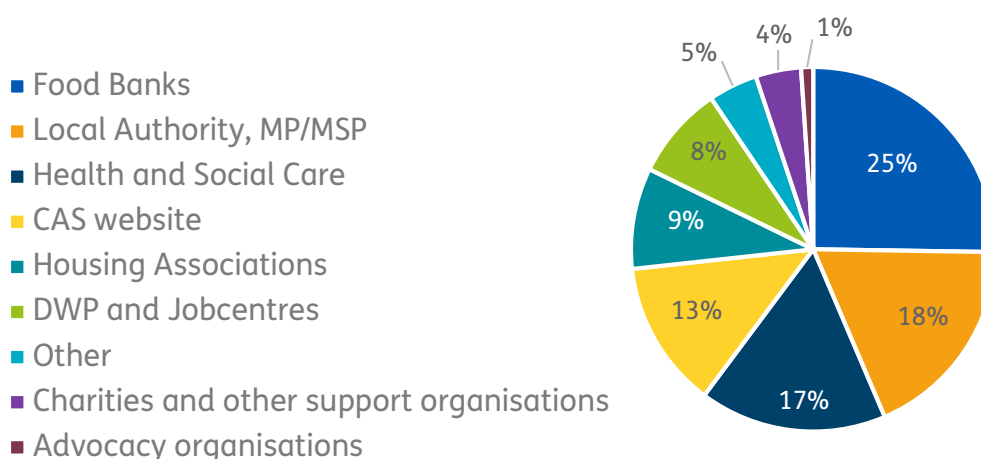


Figure 11. Referrals into the Money Talk Team service from other organisations

## Community Based Advice Delivery continued



### Case Study 11 – Nairn Citizens Advice Bureau (Referral from a GP)

The client was referred by a GP at Nairn bureau's outreach. There was a warm hand-over and the client was seen at a venue she was attending for GP support.

The client and her husband are carers for their three children with significant support needs. Their son suffers with cerebral palsy, is non-verbal, requires a wheelchair and requires assistance feeding. Their other two children have ADHD and autism.

The client has a substantial electricity bill: the family lives in a large, adapted bungalow and uses a significant amount of electricity for their son's medical needs. They must keep the house warm as the son is immobile and is very affected by the cold.

The client is unable to work and relies on benefits, so the rising cost of living concerns her. She worries that she won't be able to manage in the future and is anxious about how she will afford to look after her family. She is also concerned about the cost of travel to Glasgow for her son to receive specialist hospital treatment.

The benefit check with their bureau's Money Talk Team adviser showed that the client was in receipt of full benefits entitlement. Budgeting work with the client also showed that they could just about manage their current outgoings.

The bureau advised the client to apply to Turn2Us and directed them to local charities. Their son has a case worker and they have been given bedding, clothes and help with funds for IT equipment, which may improve his quality of life. Local charitable support also provided the family with a Christmas hamper, toys for the children, £50 cash over two payments and food bank parcels so the client can use money they would have spent on food on other things. Another local charity provided a donation of £150 towards the cost of their next journey to Glasgow for their son's medical needs in addition to the help client receives from NHS for travel.

The client hadn't previously considered contacting a CAB but were encouraged by their GP and they are so glad they did. They said they were unaware of the amount of help available locally which doesn't appear on any website. The client also said that they feel more confident that they can manage in the future, but also trust us so know they can come back to us in the future.

## Community Based Advice Delivery continued

### Referrals Out

As well as receiving referrals into the service, the bureaux are referring clients out to further support within the community. Figure 12 shows that predominantly, bureaux support clients with access to emergency food support via referrals to food banks (64%). Other organisations bureaux frequently refer clients to are local authorities (for things like Scottish Welfare Fund), their MP or MSP, as well as other local charities and support organisations.

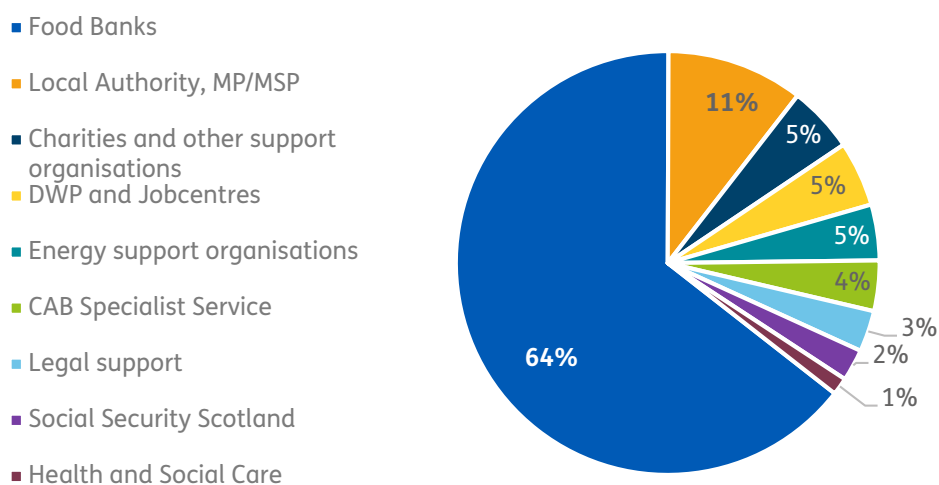


Figure 12. Referrals out of the Money Talk Team service to other organisations



### Case Study 12: Bellshill Citizens Advice Bureau and the Ethnic Minority Law Centre

The client contacted her local bureau for assistance with unpaid child support. The client, a Czech Republic national was unemployed and a single parent of one child when the father returned to Slovakia. He had not paid child support for six years, amounting to c. £8,142.

The client requested assistance to complete an application to the child support office. The bureau contacted the Ethnic Minorities Law Centre on the client's behalf and were advised that she needed to contact the Apostle of the Hague and they would guide her from there.

The bureau checked the process for this and assisted the client to complete her application to the child support office and to send it with recorded delivery. The client was then able to obtain the financial support she was entitled to for her child, from her child's father. She was very appreciative of the help and assistance she had received from the bureau.

# Omni-Channel Service

## Money Talk Team Website

The refreshed Money Talk Team website launched in October 2022. Since then, the website has recorded **7,466** website interactions (in addition to the **11,604** clients seen). The breakdown of monthly interactions with the site is shown in table below.

Month	Money Talk Team Website Interactions
October	2,799
November	2,556
December	2,111
<b>Total</b>	<b>7,466</b>

There were **1,076** client interactions with our newly introduced self-help tools.

The website refocus 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 is the third biggest referral pathway for the Money Map Tool after cas.org.uk and citizensadvice.org.uk. Figure 13 shows the monthly client interactions with elements of the website for the quarter.

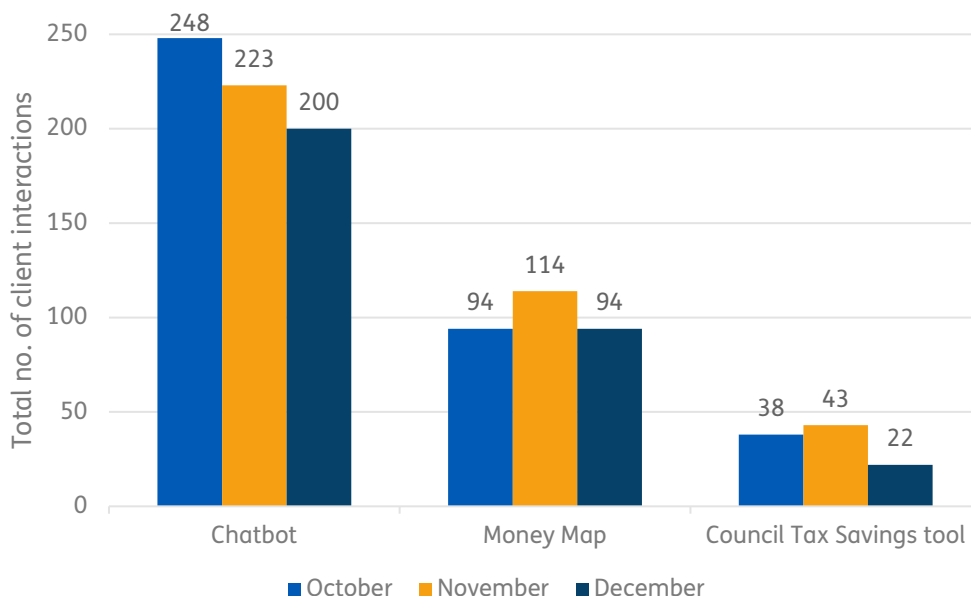


Figure 13. Money Talk Team Website Client Interactions with Self-Help Tools

## Omni-Channel Service continued

The Money Talk Team website recorded 671 interactions with the Chatbot, averaging at 51 per week. The Chatbot connected clients to Money Talk Team advisers 178 times in the quarter (21.5%). The remaining 78.5% 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 14 shows a majority of client contacts were made by telephone, followed by face-to-face contacts (19%) Demand for other channels such as video conferencing remains low.

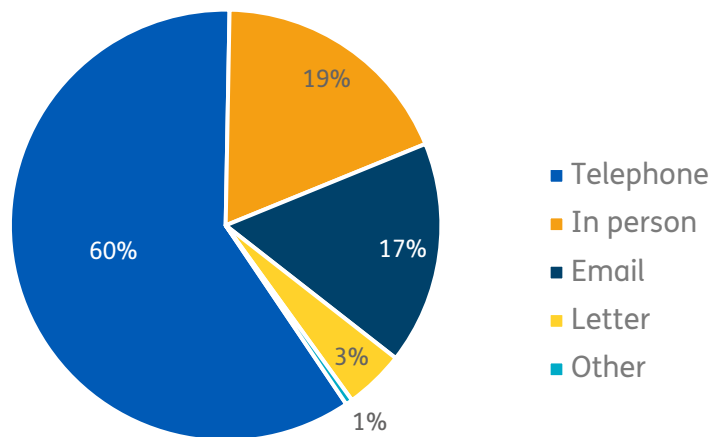


Figure 14. Client contact channels



---

[www.cas.org.uk](http://www.cas.org.uk)



@CitAdviceScot



CitizensAdviceScotland

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

ISSN 2398-6190 (Print)

ISSN 2398-6204 (Electronic)

