

Financial Health Check

Nov 2018 – April 2019

Introduction

The Financial Health Check is delivered by the Citizens Advice Network in Scotland and backed by the Scottish Government. It aims to motivate low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to and that they are getting all the benefits, grants and exemptions to which they are entitled. It also allows them to access support and impartial advice where they need to.

The seven target groups are:

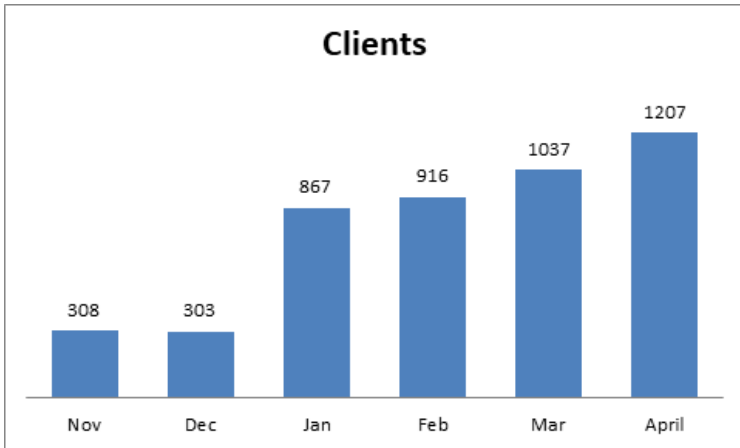
- Single parent families
- Families which include a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age.
- Older people and those approaching retirement age

While these groups will be the focus of targeted activity, any low income household can also access a financial health check.

Executive Summary

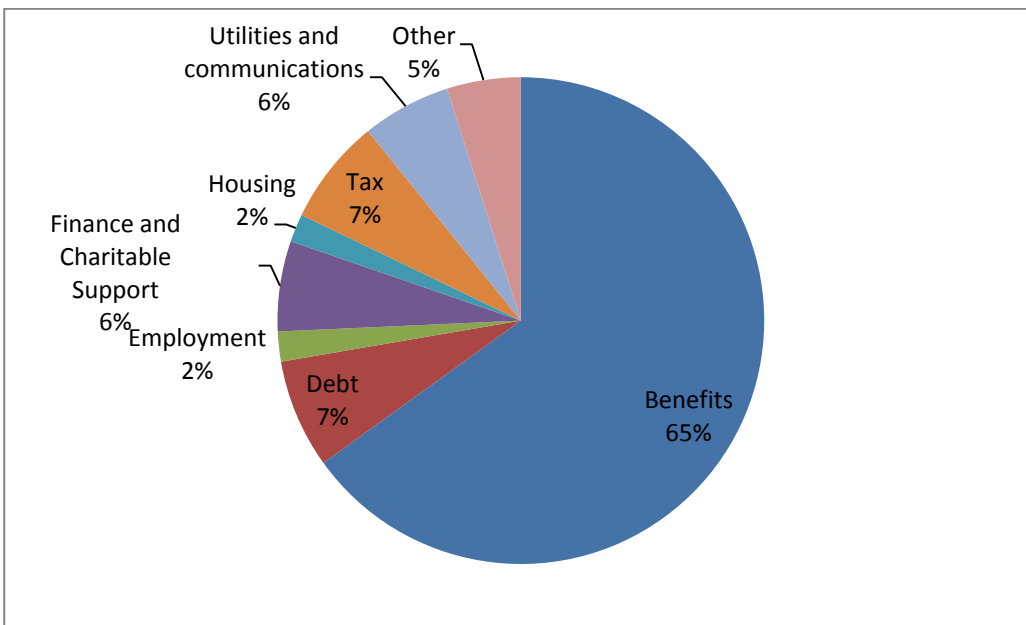
- The service has supported 3,889 clients across Scotland through 5,802 contacts with those clients
- 57.1% (3313) of contacts were face to face and 37.3% (2,165) by phone. 5.6% (324) were by other methods such as letter or email
- Over £2.5million of client financial gains have been recorded for 1,323 clients
- 727 follow up calls have been completed with clients to date
- 98% of clients who completed the satisfaction survey rated the service good or very good, and 50% said it had improved their mental health
- 20 bureaux are now delivering telephone advice. We are also now able to offer telephone Financial Health Checks with a Polish speaking adviser
- The CAS marketing team are using Financial Health Checks as the first call to action in a yearlong longform campaign aimed at cutting the stigma around claiming benefits, reporting scams and tackling problem debt

The service has supported **3,889** clients to the end of April. The demand modelling we provided as part of the proposal estimated that we would have seen 3,200 by the end of March, so the network is delivering just under target. As you will see from the chart below, client numbers are increasing month by month.



NB – adding this table up won't equal 3,889 as the same clients could be seen across different months.

The most common issues we advised clients on were benefits issues. On average, each client was provided with in-depth advice on 3 separate advice issues. A full breakdown of the advice codes recorded can be found in Appendix 2.



Client Financial Gain

Client financial gains so far of **£2,503,653.02** have been recorded for 1,323 clients who have had outcomes recorded.

Looking at each of the 17 primary elements of a Financial Health Check in turn, the following has been recorded

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£0.00
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	£15,270.64
Best Start Grant - Early learning Grant	£0.00
Best Start Grant School Age grant	£0.00
Council Tax Reduction	£61,683.42
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£22,277.81
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£98,379.90
Mobile phones	£1,524.00
Broadband	£576.00
Debt Advice	£7,442.14
Scottish Welfare Fund	£6,827.27
Benefit uptake (excluding specific benefits above)	£2,272,456.81
TOTAL	£2,486,431.99

The additional £17,221.03 of client financial gain was recorded against other issues not included above, such as consumer issues, income tax and child maintenance payments as advisers will support clients with all the issues they raise, as well as the specific ones above.

Overall Client Profile

Financial Health Check project data is extracted for those client being identified as one of the below target groups via the gathering of demographic data. The number of clients may be greater in each of the target groups as of all clients seen by the project; just below 80% have been profiled. Therefore the data shown in this report is based solely on those clients profiled. Work is on-going to increase this percentage and we expect future reports will reflect this.

Target client group	Number of clients
Single parent families	492
Families which include a disabled adult or child	163
Larger families	51
Minority ethnic families	63
Families with a child under one year old	175
Families where the mother is under 25 years of age	98
Older people and those approaching retirement age (60+)	987
Clients not identified as being in target group (includes those not profiled)	1907

NB: These stats should be used individually as clients may appear in more than one target group.

Key findings from client profile

The targeting of Single parent families has been very successful – 15.6% of our clients profiled are from single parent households, compared to 5% of the population. Although they are not a “target group” the evidence shows that unemployed people are being heavily supported - 15% of all clients vs 4% of the working age population. Over the next few months CAS will be working with our bureaux to gain a greater understanding of what has worked in reaching these groups and if it can be replicated with the other target groups.

The project is successfully targeting the most deprived areas in Scotland as 57% of all clients profiled are from SIMD 1 or 2 areas.

SIMD Quintile	Percentage of clients profiled
1	30.9%
2	25.9%
3	21.3%
4	14%
5	7.8%

A full breakdown of client profile information can be found in Appendix 3.

Low income families

From November 2018 to April 2019 almost 3,900 clients have been seen by the project. Of those 3,013 (72%) of clients recorded a 'Household type'. Clients identified as being families with children in the categories identified accounted for 33% of the total (995). Clients profiled, as percentage of the 995 individual clients recorded in the target areas were:

- Single parent families, 493 (50%)
- Families and disabilities, 163 (16%)
- Large families, 51 (5%)
- Minority Ethnic families, 63 (6%)
- Child under 1, 175 (18%)
- Mother 24 and under, 98 (9%).¹

In addition to the advice given, clients in the target groups were given further assistance to complete a range of forms, the top 3 areas were:

- Benefits forms 169 (82%)
- Food banks and charitable support forms 18 (9%)
- Council tax forms 8 (4%).

Within the same reporting period the project has achieved confirmed client financial gains for 332 clients from the above target groups. £1.06M has been recorded for the target groups directly. Overall the client financial gain recorded for these client groups (£1.06M) accounts for 42% of all gains (£2.5M). Further financial gains may be recorded after follow-up calls with clients at a later date.

In addition to the families profile we have a priority to reach older people, which forms a further significant proportion of our clients. We expect the targeted marketing campaign will positively impact on our reach, as the marketing will be concentrated on low income families and accordingly increase client numbers from these target groups.

The data in the tables below is solely for client profiled within the separate target group(s). Data is provided for each of the groups but as noted previously a client may appear in more than one group

¹A client can belong to more than one of the target groups, for example a client can be a single parent and also have a child with a disability. These clients will be reported under both 'Single parent families' and also 'Families and disabilities' the total above is therefore greater than 100% as a client can be recorded in more than one target group area.

Clients advised	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Basic Bank Accounts	2	1	0	0	0	0
Free school meals	13	3	2	2	2	1
School clothing grant	13	3	2	2	2	0
Healthy Start / Best Start Foods (from summer 2019)	3	0	0	0	4	2
Baby Box	1	0	0	0	0	0
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	35	3	4	9	59	25
Best Start Grant - Early learning Grant	2	1	1	1	0	1
Best Start Grant School Age grant	0	0	1	2	0	0
Council Tax Reduction	90	27	7	12	24	10
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	73	17	8	8	18	11
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0	0	0	0	0	0
Discretionary Housing Payments	21	7	2	5	2	2
Mobile phones	12	0	1	0	5	1
Broadband	10	1	3	1	6	2
Debt Advice	74	21	9	7	17	9
Scottish Welfare Fund	13	0	0	0	0	0
Benefit uptake (excluding specific benefits above)	373	135	37	58	97	91
TOTAL	722	219	77	107	236	155

Client financial gain	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Basic Bank Accounts	£0	£0	£0	£0	£0	£0
Free school meals	£0	£0	£0	£0	£0	£0
School clothing grant	£0	£0	£0	£0	£0	£0
Healthy Start / Best Start Foods (from summer 2019)	£0	£0	£0	£0	£0	£0
Baby Box	£0	£0	£0	£0	£0	£0
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	£4,150	£600	£0	£1,200	£6,900	£2,100
Best Start Grant - Early learning Grant	£0	£0	£0	£0	£0	£0
Best Start Grant School Age grant	£0	£0	£0	£0	£0	£0
Council Tax Reduction	£6,768	£7,014	£1,358	£957	£3,325	£0
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£1,562	£10,952	£140	£113	£0	£140
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0	£0	£0	£0	£0	£0
Discretionary Housing Payments (amount is for all Housing Benefit gains)	£8,793	£18,103	£63	£4,639	£63	£0
Mobile phones	£0	£0	£0	£0	£0	£0
Broadband	£0	£0	£0	£0	£0	£0
Debt Advice	£1,361	£0	£0	£0	£0	£0
Scottish Welfare Fund	£1,786	£0	£0	£0	£0	£0
Benefit uptake (excluding specific benefits above)	£424,582	£337,550	£19,124	£55,484	£175,457	£95,833
Gains for individual target groups	£449,003	£374,219	£20,685	£62,392	£185,745	£98,673

Tasks – form filling	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Benefits	78	75	14	27	29	20
Debt	2	2	2	0	1	0
Education	4	2	0	0	0	0
Finance and charitable support (including foodbanks)	12	8	1	1	0	1
Insurance	0	0	0	0	0	0
Council tax	5	4	1	0	0	1
Income tax	0	0	0	0	0	0
Regulated fuels (gas / electricity)	2	1	0	0	1	1
Alternative Dispute Resolution (utilities)	0	0	0	0	0	0

Older People

As with the low income family groups above, the data below comes solely from those whose data was gathered as part of demographic data. For the "age range" category 3536 clients (91%) provided an answer. Of that 3536, 28% (987) answered that they were over 60 years old.

A total of £648,670.65 of client financial gain was recorded for this group.

Tasks such as form filling were also carried out by advisers, with benefits forms accounting for most of this work.

Clients Advised	
Scottish Welfare Fund	17
Benefit uptake – including reserved benefits	834
Council Tax Reduction	237
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	191
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	4
Debt Advice	66
Housing Benefit including Discretionary Housing Benefit	109
Broadband	24
Mobile phones	13
Check Insurance	18
Income tax	17

Client Financial Gain	
Scottish Welfare Fund	£829.97
Benefit uptake – including reserved benefits (not including SWF and HB)	£551,121.60
Council Tax Reduction	£30,153.26
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£5,892.92
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£768.20
Housing Benefit including Discretionary Housing Payments	£53,662.85
Broadband	£0.00
Mobile phones	£114
Check Insurance	£224.18
Income tax	£3331.11
Total	£646,098.09

Tasks – form filling	
Benefits	196
Debt	5
Finance and charitable support	6
Insurance	2
Council tax	10
Regulated fuels (gas / electricity)	4

The Telephone Helpline

In accordance with the project plan, an application process was carried out in January to give all bureaux in our network the opportunity to deliver telephone advice. This was done in conjunction with our Help to Claim project, which is also offering multi-channel advice, and overseen by the CAS Development Committee – a standing committee of the board, which has responsibility for the governance of national projects.

This process identified 8 regional consortia, which cover all of Scotland and we worked with the regional leads throughout February and March to ensure that the service could transition smoothly on 1 April. Twenty bureaux are now delivering telephone advice for Financial Health Checks and a national rota has been developed to ensure that the helpline is adequately staffed from 8am-6pm Monday to Friday. We are working with these bureaux to examine call data to ensure that more advisers are available during peak call periods – which are lunchtime and 3:30- 5pm.

One of the new helpline advisers is a native Polish speaker and has worked with CAS to translate our materials and information sheets into Polish. She is also able to deliver telephone advice in Polish and accepting referrals from other helpline advisers who have Polish speaking clients.

In the first 6 months of the project 37% of all contacts with clients has been by phone, with a total of £897,739.58 in client financial gain recorded for 461 clients. The table below shows those gains against the 17 elements of a typical financial health check.

Client Financial Gain	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£0.00
Sure Start Maternity Grant/ Best Start Grant -Pregnancy and Baby	£7,270.64
Best Start Grant - Early learning Grant	£0.00
Best Start Grant School Age grant	£0.00
Council Tax Reduction	£12,609.60
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£2,348.34
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£14,007.86
Mobile phones	£0.00
Broadband	£576
Debt Advice	£0.00
Scottish Welfare Fund	£440
Benefit uptake (excluding specific benefits above)	£853,692.03
Total	£890,944.47

The Face to Face Service

All of our 60 member bureaux are offering face to face financial health checks across every local authority area in Scotland. In local authorities with no CAB presence, cover is being provided by neighbouring bureaux.

Bureaux are using their established knowledge of their local area to work in partnership with other local organisations to deliver and market the service.

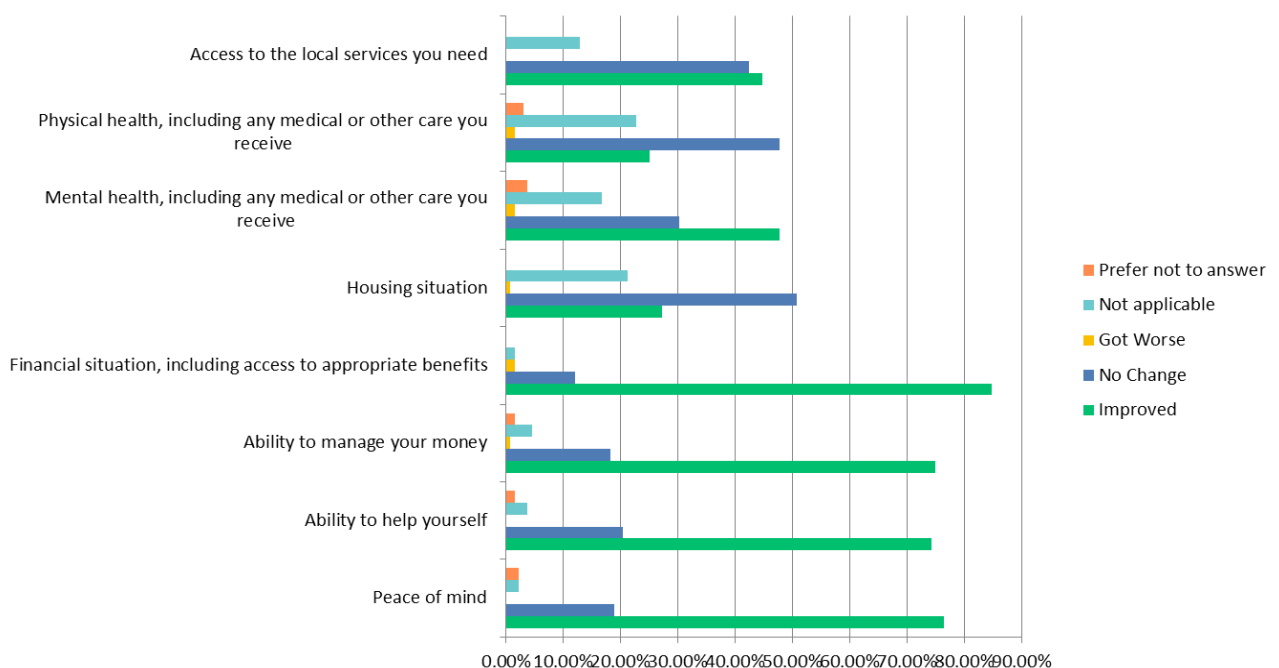
In the first 6 months of the project 57% of all contacts with clients has been by phone, with a total of £1,479,625.50 in client financial gain recorded for 809 clients. The table below shows those gains against the 17 elements of a typical financial health check.

Client Financial Gain	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£0.00
Sure Start Maternity Grant / Best Start Grant -Pregnancy and Baby	£6,800
Best Start Grant - Early learning Grant	£0.00
Best Start Grant School Age grant	£0.00
Council Tax Reduction	£47,072.14
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£18,668.47
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£83,677.12
Mobile phones	£1,524
Broadband	£0.00
Debt Advice	£6,080.80
Scottish Welfare Fund Job Grant	£6,387.27
Benefit uptake (excluding specific benefits above)	£1,285,082.97
Total	£1,455,292.77

Client Satisfaction

126 people have completed the client satisfaction survey. Advisers have reported that the client can feel uncomfortable carrying out the survey by telephone as part of the follow up call, as the call is often carried out by the adviser they have to rate. CAS have now made the survey available to clients electronically or by paper with a freepost envelope. We will monitor this to see if completion rates improve.

The key highlights of the client satisfaction survey so far are that 98% of those surveyed rate the service that they have received as good or very good and almost 50% say that it has improved their mental wellbeing and had an impact on other areas of their lives, as shown in the table below:



Some comments from clients so far include:

- I wanted to know about eligibility for benefits if I go back to work when my daughter starts school in August. My daughter hasn't yet started school so there is currently no change to my circumstances. Nevertheless I found the advice to be very helpful to help me make an informed decision in August
- When I phoned we were living off food banks. I was working but my partner was about to give up his job due to ill health. The adviser gave me good advice about applying for Universal Credit, PIP and Carers Allowance. We got all three and got enhanced daily living and mobility. Our financial situation is so much better now. The call gave me confidence to apply for all of these benefits as we were told we were entitled to do so.
- It was very helpful to be able to arrange to see someone when I was already at the GP surgery. Recommended by my CPN and worth the extra time it cost me. I wouldn't go to the CAB as it is too busy and I can't sit in crowded places.

Partnership working

Local Partnerships

Bureaux continue to work to develop over 575 local partnerships which the additional funding has allowed them to develop in order to reach the target clients. These partnerships vary from simple referral routes and training opportunities to co-location and working alongside each other to offer the best support to clients, and involve a wide range of stakeholders including foodbanks, housing associations, local authorities and health and social care professionals. A number of bureaux have reported success with schools and we will be working with those bureaux to share those successes with the wider bureau network.

- Airdrie CAB report very positive engagement with St Margaret's High School and Airdrie Academy, attending parent evenings and offering a weekly surgery at the schools. Wider activities which have been developed include the bureaux agreeing to be a safe place to hand in second hand school uniforms for collection
- Bureaux in the Borders have excellent relationships with local schools, with guidance teachers in High Schools across the Borders able to make direct referrals to the project. They have also attended drop-ins at the Early Years Centre to chat to parents and promote the service.

Included in the partnerships listed above are 125 different NHS partnerships with bureaux across Scotland. Highlights include:

- Stirling CAB have offered student health visitors the opportunity to shadow CAB advisers and learn about the range of support offered by the project
- Drumchapel CAB have agreed to trial the embedded advice approach with Drumchapel Health Centre – we will work closely with them to monitor how this works and will share information with the rest of the network in order to promote this model.
- Citizens Advice and Rights Fife have set up a direct referral route with the midwife and health visitor teams. They have kept the process as simple as possible, midwives email contact details and the bureau adviser contacts the client and travels to wherever is necessary to carry out the appointment. This has led to over 60 referrals to date.

National Partnerships

On a national level CAS is working closely with a number of different partners to promote the national helpline and facilitate local referral routes. Key partners who we have engaged with nationally so far include:

- Public Health Scotland and the Improvement Service in order to support bureau who wish to develop the embedded advice model as part of Financial Health Checks. These organisations have developed a wealth of resources which are available to

bureau to approach GP surgeries, and have offered practical support in establishing relationships with GPs and midwives

- Trussell Trust to promote the national helpline via their network of foodbanks. We will also work with them nationally to provide information and support to local foodbanks and bureau who wish to work more closely together
- Local Authorities, especially registrars who have been encouraged to display information about Financial Health Checks in their waiting areas. Several registrars have been in touch to ask for leaflets to put in information packs for all new parents in their areas.
- We have also started working with Social Security Scotland to enable warm referrals from their helpline for clients who require further financial advice and support outwith their remit.

In May we will be holding three engagement workshops for bureaux – in Edinburgh, Glasgow and Inverness. These workshops will allow bureaux to hear about how the service is performing so far, share experiences and best practice and influence the development of the service. The workshops will cover partnerships, marketing and embedded advice. Each workshop will have around 20 attendees.

Marketing the service

Throughout 2019-20 CAS will be carrying out a long form campaign titled "For Your Benefit." This campaign aims to tackle some of the stigmas which our clients face and promote the CAB service as the place to turn to when you need support. The campaign will be split into three segments: benefit entitlement; reporting scams and tackling problem debt.

For the first segment on benefit entitlement, getting in touch with the Financial Health Check project will be the key to call to action for clients. As such, we have developed leaflets, posters and social media resources for our network of bureaux to use locally. Nationally we will be promoting the campaign through a number of channels including our own social media channels, Mumsnet, Families Magazine and radio adverts on Clyde and Tay. These two stations were chosen as they have the largest number of listeners who fit our target audience.

As part of the radio advertising we can offer a text service. This service allows clients to send a simple text message – the word "CHECK" – if they are interested in receiving a financial health check. These clients will then be called with more information about the service and the documents they might need to look at during a Financial Health Check and an appointment for an adviser to call them back will be made. The text service is available for us to use for up to 6 months after the advert, e.g. by sharing on social media, we will monitor its effectiveness during the 10 day advertising and work with our advisers to expand the service if it is successful.

A full evaluation report on the campaign will be provided as part of the next quarterly report.

Additionality

When examining the additional impact that this project has had on the work of the CAB network in Scotland, it makes sense to look at benefits advice, as it is by far the biggest issue advised on, both within the financial health check project and across the network as a whole.

A large part of a financial health check uses a benefits calculator such as Lisson Grove or Quick Benefits Calculator (QBC), a general benefits check can then be recorded by the adviser. Across our network we have seen an almost 20% increase in the number of benefits calculations recorded in the same time period.

November 2017 – April 2018	5,982
November 2018 – April 2019	7,167

The Financial Health Check project recorded 1,332 benefits checks, so the number of benefits checks recorded which were **not** attributable to the Financial Health Check project has remained largely the same.

An adviser can also record a benefits check against specific benefits, where the client has asked for those benefits to be checked. For example if the client asks about PIP the benefit check may be recorded as a PIP enquiry, rather than a general benefit check.

From November 2018 to April 2019 a total of 37,178 clients were advised on benefits issues across the CAB network. All 3,889 clients seen by the Financial Health Check project were advised on benefits, so this project accounts for over 10% of all clients advised on benefits.