



Money Talk Team

Year 3 Mid-Year report

1 Nov 2020 – 30 April 2021



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Introduction

The Money Talk Team service is delivered by the Citizens Advice Network in Scotland and backed by the Scottish Government. This service supports low income families and older people 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. Using a mix of paid staff and volunteers from a variety of backgrounds, it reaches into communities of place and interest across all of Scotland, tackling inequalities of outcome and socio-economic disadvantage.

Since the project began in November 2018, it has provided advice and support to over 33,000 individuals and realised over £30 million in Client Financial Gains.

The seven target groups are:

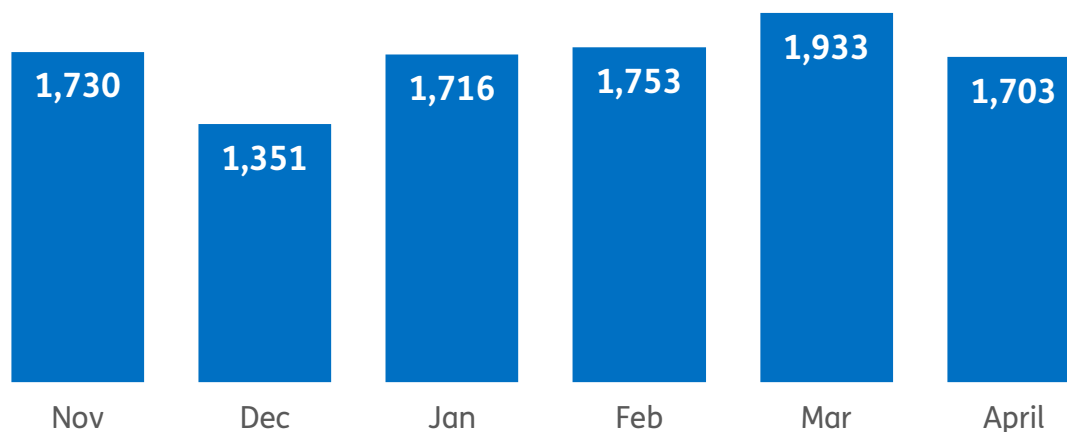
- > Single parent families
- > Families which include a disabled adult or child
- > Larger families
- > Minority ethnic families
- > Families with a child under one year old
- > Families where the mother is under 25 years of age
- > Older people and those approaching retirement age.

While these groups will be the focus of targeted activity, any low income household can also access the service.

Executive Summary

- > Between November 2020 and April 2021, the service has supported **8,521** clients through 14,134 contacts with those clients; **665** of these clients were provided with ongoing support as they were also seen in Q4 of Year 2.
- > **74%** of clients were supported by the local service and **28%** of clients were supported by the multichannel service. Some clients will have been supported by both.
- > **5,525** clients had an outcome recorded in the reporting period, with **2,070** of those clients having an outcome which led to a financial gain.
- > Over **£7.3 million** of client financial gains have been recorded for those **2,070** clients within the reporting period.
- > All clients who completed the satisfaction survey rate the service that they have received as good (**15%**) or very good (**85%**); almost **60%** say that it has improved their mental wellbeing and **95%** have more peace of mind.
- > The coronavirus pandemic continues to create many challenges for CAB to adapt their service delivery models to ensure that they can still reach vulnerable clients in line with current guidelines. **42** of our 59 bureaux are now able to offer face to face advice again on a limited basis.

The service has supported **8,521** clients between November 2020 and April 2021, advising an average of approximately **1,700** clients per month.

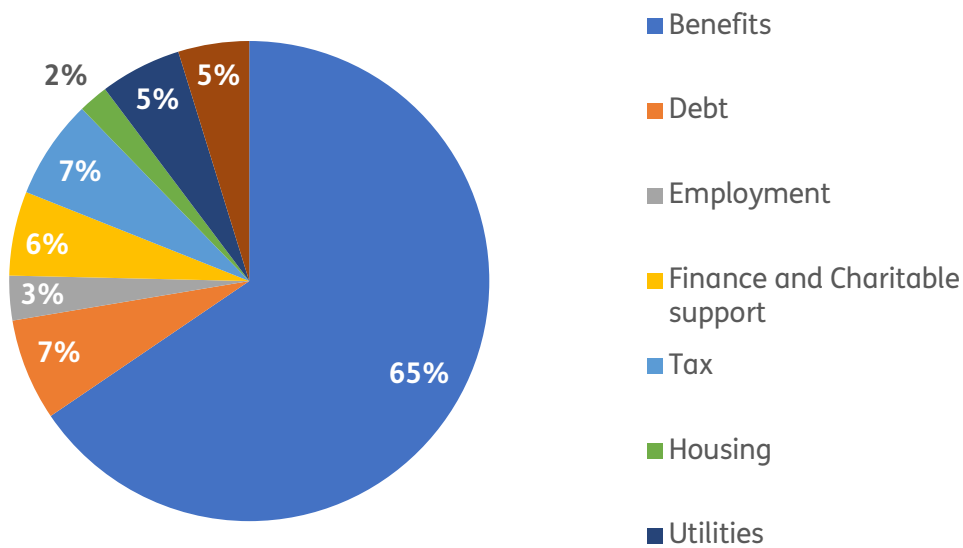


NB – adding this table up won't equal 8,521 as the same clients could be seen more than once across different months.

Executive Summary continued

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.

Advice Issues for all clients



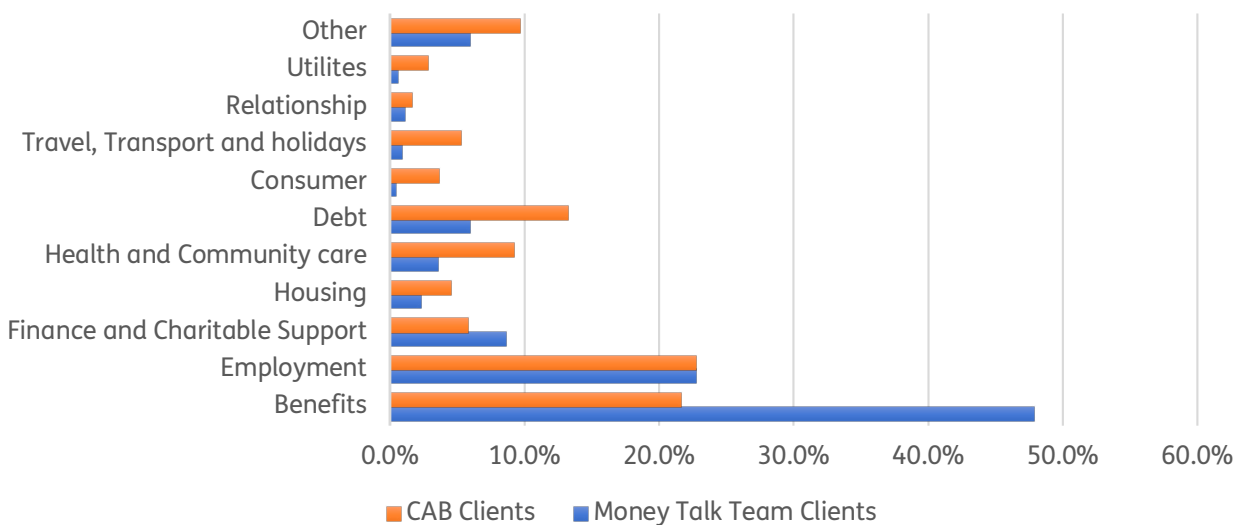
Responding to the Coronavirus Pandemic

All 59 bureaux have responded to the challenges created by the covid-19 pandemic and have adapted to ensure that services can still be delivered via telephone or email to ensure that clients are still able to get the support and advice they need. Bureaux are currently working to transition back to delivering face to face advice in limited circumstances in line with government guidance to ensure that the most vulnerable, who cannot access online or phone services, can be supported.

We are also monitoring the impact that covid-19 is having on our clients and the issues they face. Between November 2020 and April 2021, the Money Talk Team dealt with 642 issues where the client identified covid-19 as the cause. The majority of these clients had benefits or employment issues, which are the top two issues caused by coronavirus across the CAB network.

More clients with benefits issues related to coronavirus are being seen by the Money Talk Team than clients across the CAB network – with 48% of Money Talk Team clients with a coronavirus related benefits issue, compared to 22% of clients across the network.

Advice given on covid-19 issues



Client Financial Gain

Client financial gains of **£7,369,724.93** have been recorded between November 2020 and April 2021. 5,525 clients had outcomes recorded, with 2,070 of those having an outcome which led to a financial gain – giving an average gain of over £3,500 per client. This will include clients who were advised by the service before November but have received their follow up call in the above time period.

Looking at each of the 18 primary elements of the service in turn, the following has been recorded:

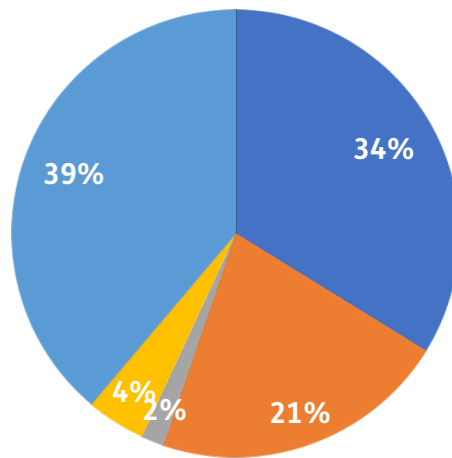
	CFG	Other outcome
Basic Bank Accounts	£54.60	9 clients were advised on opening a basic bank account
Free school meals	£2,280	60 clients were provided with advice on school meals
School clothing grant	£200	37 clients were advised on school uniforms
Best Start Foods	£36,551.50	
Baby Box	£2,560	
Best Start Grant -Pregnancy and Baby	£65,285	
Best Start Grant - Early learning Grant	£22,109.50	
Best Start Grant School Age grant	£10,735	
Council Tax Reduction	£257,330.55	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£55,957.47	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	2 clients were advised on Credit Union Services
Discretionary Housing Payments	£29,712.61	
Mobile phones	£205.36	
Broadband	£100	
Debt Advice	£110,517.35	
Scottish Welfare Fund	£17,271.39	
Scottish Child Payment	£172,961.93	
Benefit uptake (excluding specific benefits above)	£6,266,569.50	
TOTAL	£7,050,401.76	

The additional **£319,323.17** 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

Money Talk Team project data is extracted for those clients identified as one of the below target groups via the gathering of demographic data; 93% of clients seen by the project provided client profile information on household type or age. The proportion of clients seen by the project can be divided as shown below:

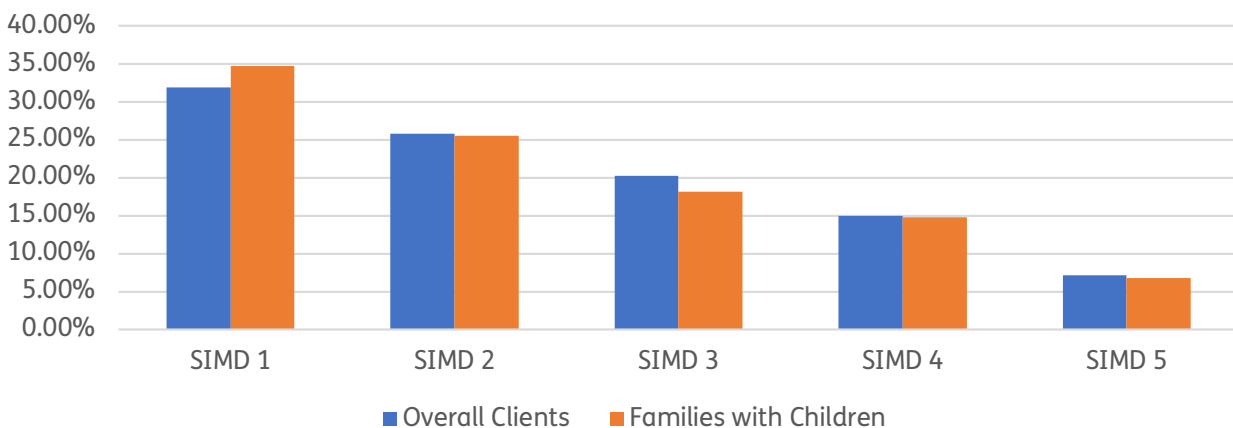
■ Families with Children ■ Older people ■ Prefer not to answer ■ Profile not completed ■ Other



Clients in the “Other” category includes single adults and adult couples with no children. Clients who are pregnant but have not yet given birth and clients who are divorced and living in a separate household from children will also be included in this figure. 242 people identified themselves as having a caring responsibility for children even though they did not identify themselves as living as part of a family with children.

The project is successfully targeting the most deprived areas in Scotland as over 57% of all clients with a recorded postcode are from SIMD 1 or 2 areas. Clients who are from a family with children are also more likely to be from the most deprived areas with 60% of families with recorded postcodes from SIMD 1 or 2 areas.

SIMD Quintiles



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

Low income families

From November 2020 to April 2021 **2,881** clients supported by the project identified themselves as being part of a family with children. Over 78% (**2,259**) of these families were in the target groups identified in the Tackling Child Poverty Delivery Plan as being at particular risk of poverty. Each individual group is listed below, though a client can appear in more than one of the groups.

Target client group	Number of clients
Single parent families	1,464
Families which include a disabled adult or child	527
Larger families	222
Minority ethnic families	539
Families with a child under one year old	491
Families where the mother is under 25 years of age	260

Within the same reporting period the project has achieved confirmed client financial gains for 701 clients from the above target groups. **£2,762,936.22** has been recorded for the target groups directly – an average of nearly £4,000 per client with a gain. This may include clients who were seen by the project prior to November 2020, but had an outcome recorded later in the year. Further financial gains may also be recorded after follow-up calls with clients at a later date.

The data in the tables below is solely for clients 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, so the data should not be totalled from left to right.





Low income families

The client is a 34-year-old married woman who has 3 children under six and lives in rented accommodation. She is unable to work due to health issues and her husband works part-time. She is in receipt of Universal Credit.

The client was referred with her consent by a local foodbank due to regular use. A diagnosis of her issues revealed that she was struggling to get by on the benefits she was receiving and had built up some non-priority debt which was amplifying her health issues.

The client was unaware of the Scottish Child Payment and Best Start Grant and through MTT advice, was able to increase her child benefit by £30 per week almost at once, as well as receiving a one off payment of between £250 and £500 per child due to each of them falling within the eligibility criteria for each of the three BSG elements.

The client was also assisted with a Mega Fund application to top up her energy meter, provided with assistance in claiming free school meals and a school clothing grant for her eldest child, and referred in CAB for ongoing Money Advice.

The client was grateful for the advice and support which provided her with a lump sum and extra benefit income, but more importantly stopped her falling into a spiral of debt. The upside of this was an improvement in her mental health and a feeling that she was able to cope, which she firmly believes was due to the advice and support provided by MTT and CAB in general and she states that “getting advice and support was the best thing I ever did”.

The client’s comments were relayed to the food bank with her permission and the partnership with them continues.



Low income families continued

Clients advised	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother under 25	TOTAL in target groups
Basic Bank Accounts	8	3	1	1	1	2	10
Free school meals	34	11	7	5	4	2	45
School clothing grant	24	7	4	6	2	1	31
Best Start Foods	94	17	9	17	93	47	164
Baby Box	1	1	1	1	5	6	8
Best Start Grant -Pregnancy and Baby	61	8	9	16	110	42	151
Best Start Grant - Early learning Grant	65	20	18	16	43	26	127
Best Start Grant School Age grant	54	16	18	13	19	7	89
Council Tax Reduction	237	72	31	43	77	31	340
Warmer Homes/fuel poverty/switching supplier/schemes to reduce energy costs	239	74	36	34	65	43	335
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1	0	0	0	0	0	1
Discretionary Housing Payments	89	22	9	16	19	9	118
Mobile phones	0	0	0	1	3	1	3
Broadband	8	2	1	1	3	2	13
Debt Advice	170	57	26	23	37	22	243
Scottish Welfare Fund	180	52	29	40	42	29	254
Scottish Child Payment	235	56	45	40	173	96	418
Benefit uptake	1,090	405	170	177	410	208	1,725

There were **2,259** unique clients in the target groups



Low income families continued

Clients Financial Gain	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother under 25	TOTAL for target groups
Total Gains for Group	£1,839,020.77	£624,726.76	£223,783.13	£257,783.22	£697,101.78	£285,203.29	£2,762,936.22
Basic Bank Accounts	£0	£0	£0	£0	£0	£0	£0
Free school meals	£1,710.00	£1,140.00	£0.00	£0.00	£0.00	£0.00	£1,710.00
School clothing grant	£100.00	£0.00	£0.00	£100.00	£0.00	£0.00	£100.00
Best Start Foods	£12,578.00	£1,989.00	£794.00	£2,329.00	£13,529.50	£7,569.00	£22,148.50
Baby Box	£800.00	£0.00	£0.00	£0.00	£960.00	£160.00	£1,280.00
Best Start Grant -Pregnancy and Baby	£14,353.00	£1,500.00	£2,100.00	£3,000.00	£24,256.00	£11,106.00	£34,459.00
Best Start Grant - Early learning Grant	£5,302.50	£1,505.00	£3,194.50	£2,052.50	£4,192.00	£3,000.00	£13,252.00
Best Start Grant School Age grant	£2,802.50	£1,500.00	£3,230.00	£1,230.00	£1,300.00	£750.00	£8,032.50
Council Tax Reduction	£42,672.97	£13,457.95	£9,842.23	£11,049.41	£14,429.55	£4,216.40	£62,502.11
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	£8,980.61	£15,106.51	£4,036.50	£423.00	£2,458.00	£1,451.00	£26,407.74
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Discretionary Housing Payments	£6,692.09	£0.00	£0.00	£0.00	£1,300.00	£0.00	£6,692.09
Mobile phones	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Broadband	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Debt Advice	£63,596.12	£0.00	£0.00	£0.00	£0.00	£659.40	£63,937.07
Scottish Welfare Fund	£7,572.25	£3,488.00	£884.00	£600.00	£3,642.00	£4,361.25	£11,876.25
Scottish Child Payment	£64,140.00	£16,340.00	£19,660.00	£11,430.00	£57,959.98	£26,570.00	£127,009.98
Benefit uptake	£1,568,513.69	£561,887.72	£172,908.83	£224,744.31	£567,677.29	£224,725.40	£2,322,807.84
Gains in the elements of the service	£1,799,822.73	£617,916.18	£216,650.06	£256,959.22	£691,710.32	£284,569.45	£2,702,227.08

Low income families continued

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
- > Food banks and charitable support forms
- > Forms relating to gas and electricity such as Warm Home Discount forms, or grants for charitable support from suppliers.

Forms Filled out	Single Parent Families	Families and Disabilities	Large Families	Minority Ethnic Families	Child Under One	Mother Under 25	Total in Target groups
Benefits	139	71	21	25	28	17	214
Debt Advice	6	2	1	1	0	0	7
Education	1	0	1	0	0	0	2
Finance and charitable support	37	11	3	1	2	1	46
Council Tax Reduction	6	2	0	5	0	0	9
Regulated Fuel	27	8	6	1	1	2	37





Low income families

A Client referral was made via The Family Nurse Partnership (FNP.) The client, aged 19, had recently had a baby and moved in to her partner's home shortly before having their baby.

The client was due to receive Maternity Allowance but she had some sick time and this had been reduced and delayed. The client's partner was in receipt of UC, single claim, plus housing element covering rent. It was established they had not made a couples claim for UC, and this would also require adding their new baby to the claim and housing element, the MTT adviser assisted with this. The client did not know how to apply for Child Benefit, so the adviser assisted with this as well.

Their property has a back boiler heating system. On a follow up home visit from FNP it was discovered that the couple and 8 week old baby were keeping warm and attempting to heat their home with a tumble dryer as they could not afford coal and logs for their fire. The couple were eligible to apply to for a Fuel Support Grant which ran for 3 months.

As the client fell into the eligibility category for the homeheatingadvice.scot fund, the adviser needed proof of the client's household income and projected expenditure on electric. The client did not have these but the fund was happy with an annual statement from Utility Warehouse and received £327.25.

As the client lived in the catchment area for [a local] Development Trust, through ongoing partnership working the adviser knew of a fund they had running to assist vulnerable low income families, this doubled with a successful "Cash for Kids" application resulted in a £250 wood and coal delivery and fresh/perishable foods plus £100 food vouchers.

This referral made a huge difference to this young family enabling them to stay warm and eat. We have built a rapport with this client and have assisted in building their confidence to enable them to contact us in the future if necessary.

Total Client Financial Gain £13,864.21

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. 1,823 clients answered that they were aged over 60.

A total of **£1,553,449.30** of client financial gain was recorded for 418 clients from this group who had a financial gain recorded and average gain of over £3,700.

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	76
Council Tax Reduction	361
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	214
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	12
Debt Advice	102
Discretionary Housing Payment	47
Broadband	11
Mobile phones	5
Check Insurance	9
Income tax	19
Benefit uptake	1,371



Older People continued

Client Financial Gain	
Scottish Welfare Fund	£388.70
Council Tax Reduction	£92,663.36
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£17,457.56
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£11,233.16
Discretionary Housing payment	£5,653.16
Broadband	£100
Mobile phones	£205.36
Check Insurance	£0.00
Income tax	£4,740
Benefit uptake – (not including SWF and HB)	£1,404,506.82
Total	£1,536,948.12

Gains of £16,501.18 have been recorded in other areas not detailed above

Tasks – form filling	
Benefits	197
Debt	1
Employment	1
Finance and Charitable Support	16
Immigration, Asylum and Nationality	1
Legal Proceedings	1
Relationship	2
Tax	15
Utilities and communications	8





Older People

The client is currently unemployed and is in receipt of Universal Credit and a Council Tax Reduction.

The client advised us that she suffers from numerous health issues and wanted to check she is receiving the benefits that she is entitled to receive. The client was advised that she should be entitled to receive Personal Independence Payment (PIP) and was provided details on how to claim.

The client informed the adviser that she was lonely, and no one ever contacted her or checked if she was ok. The client feeling stressed due to isolation and pressure from her job coach to find suitable work. The client is in contact with Routes to Work to help her to find suitable employment.

The adviser contacted a local care for the elderly working partnership and enquired if they offered a befriending service and advised that the client was isolated. The partner organisation advised they have a befriending service and a volunteer will contact the client via telephone for regular informal chats. They also advised that they provide an online digital friends group, and that the client would be provided with a loan of a device to allow her to access internet and join online group. The client will be provided with the appropriate support and advice to enable her to get online and operate the device with confidence. The device and online access will allow the client to communicate with others and will also benefit the client in trying to obtain suitable employment as she would be able to search for jobs and complete applications using the device. The client was extremely keen to take part.

The adviser also discussed energy efficiency measures the client can use at home to help reduce her costs and maximise her income.

The Multichannel Service

Money Talk Team telephone and webchat advisers have been provided with equipment and software to enable them to continue to deliver the service safely from home. Advisers who normally delivered face to face advice were also given equipment and capability to join the national helpline, allowing flexibility to respond to demand both nationally and locally. As bureaux move to return to office premises, we will continue to provide support to multi-channel advisers to ensure that they can continue to work effectively either from home or from an office location.

Fortnightly meetings continue with the 8 regional multichannel co-ordinators to ensure that everyone is made aware of change, and that any issues can be raised quickly. A Teams group has also been set up with CAS staff and bureaux co-ordinators. This group enables quick and easy communication, particularly around IT queries/updates, helpline demand levels, feedback and updating a live rota and other documents that all members can view and input information into. CAS can share information and updates and the coordinators can easily cascade this down to their advisers. The group also enables the coordinators to inform the CAS team about any issues or updates.

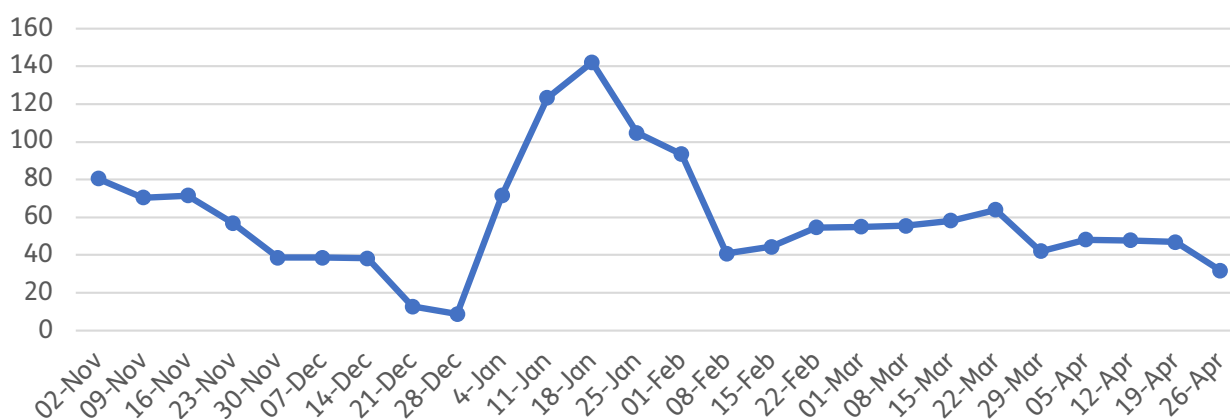
In December 2020, CAS created a temporary Teams group for advisers working on the Money Talk Team and Help to Claim helplines and webchat over the Christmas period. The purpose of the group was to provide easy and quick communication, support with issues and reduce isolation. The group was used to maintain morale and for peer support. In April 2021 we set up a permanent group for advisers from both helplines to enable them to connect with each other and raise any issues, or awareness on patterns and trends with CAS. The group currently has 73 members.

We have also continued to work alongside Scotland's Citizens Advice Helpline, including a message at the beginning of the call to inform clients about the Money Talk Team – giving them the option to press to be transferred.

Over the next few months all CAS helplines will be transitioning to a new telephony platform, which will enable easy transfers between helplines. Our Debt Advice helpline is piloting this service and Money Talk Team can now receive transfers from this service, where it is clear that the client would benefit from the advice provided by our service.

We can see that the marketing campaign which took place in January increased demand to the helpline, though call levels have since returned to normal.

Incoming calls



N.B Repeat callers and out of hours calls are included in the chart above – it does not include clients who have been transferred from the menu option of Scotland's Citizens Advice Helpline.

The multichannel service continued

The telephone helpline has answered 2,349 calls between November 2020 and April 2021. The average waiting time for clients before a call is answered is approximately 5 minutes.

We are aware that a high number of callers abandon their calls before waiting more than 2 minutes – between February and April 83.5% of callers who abandoned calls did so after waiting less than 2 minutes. In the next quarter we will look to change our messaging on the helpline and monitor if this leads to less abandonment.





The Multichannel Service

A single parent with a young child contacted the MTT helpline seeking advice on benefit entitlement as she had recently split up with her partner. She was previously living in England but has moved back to Scotland to live with her parents with her daughter.

The client had run her own benefit check online and it showed she is entitled to Universal Credit (UC), and she would like to apply. The adviser carried out a benefit check for client using Quick Benefit Calculator and the client is eligible to apply for UC (Standard Allowance £411.51 + Child Element £237.08 = Payable UC £648.59) and she was advised that as she is living at home without housing costs that there is no housing element included, however if she were to move and rent a property of her own she would be eligible for help with housing costs.

Advised the client that she has the option to have twice monthly payments through Scottish Choices; that she can request an advance payment and this would be deducted from future UC payments and that there is no interest added to the amount being paid back for the advance.

Also advised the client that she will be placed in work focused interview group as her child is 1 year old and explained she would be expected to attend work focused interviews but would not be expected to be working currently.

The client was advised that she was eligible to apply for Scottish Child Payment and Best Start Foods until the child is 3 years old. These can be applied for at the same time. The adviser told the client that when her child turns 2, if her circumstances remain the same she will be eligible to apply for Early Learning Payment - one off grant of £250. If circumstances remain the same her child may be eligible for 2 year ELC funding, at the moment it is 600hours per year but this is due to increase to 1140 depending on local authority availability etc. Once this funding has been granted the child remains eligible even if circumstance/earnings change.

The client was confident in making applications for herself online. The adviser informed the client that if she did need any help that she could call the helpline again.

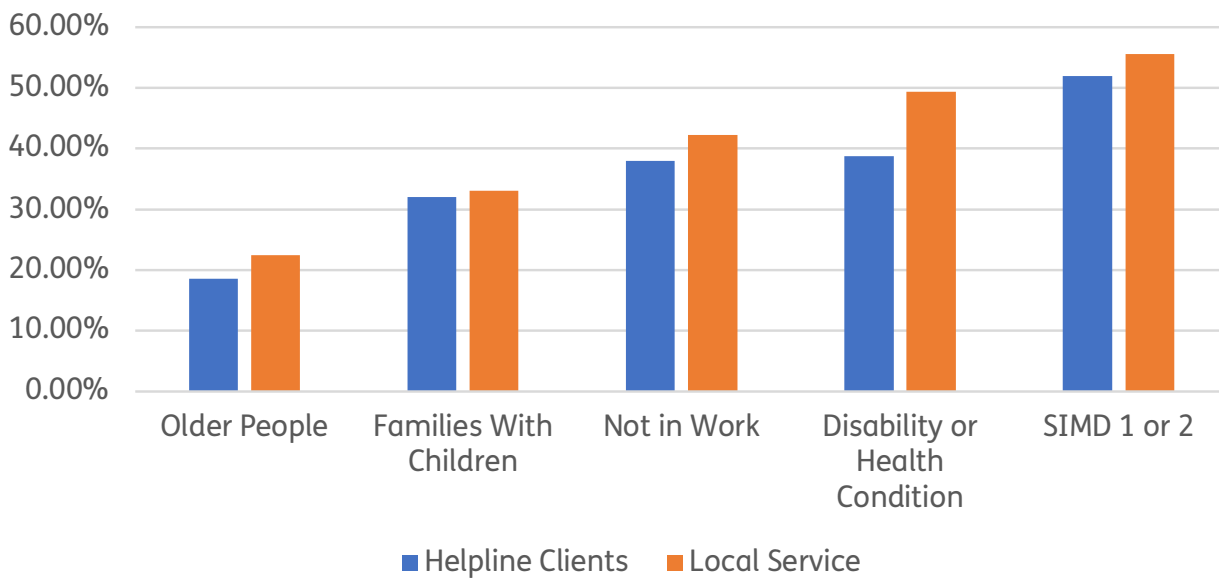
The Local Service

All 59 member bureaux are offering local support across every local authority area in Scotland, using their key place in the communities to work in partnership to ensure that they are reaching the most vulnerable. In local authorities with no CAB presence, cover is being provided by neighbouring bureaux.

Although no bureaux have yet been able to return to “drop-in” face to face advice giving, 42 of our 59 bureaux are now able to offer emergency face to face advice in the bureaux on a limited basis, in line with local guidance and with appropriate PPE to ensure that the most vulnerable clients who are unable to access telephone or online support can still be provided with the service. In the reporting period 202 clients are recorded as having received face to face advice. Bureaux also continue to support their communities by providing local telephone and email advice.

Between November 2020 and April 2021 local bureaux supported 6,317 Money Talk Team clients (74% of all clients) through a mix of local telephone advice, email and occasionally face to face advice. They also reported £5,615,875.62 in Client Financial Gains (70% of all gains).

We can also see that older people, people who are not in work and people with a disability or health condition prefer to access the service locally, rather than through the national helpline. The local service also reaches more people from SIMD 1 or 2 areas.





The Local Service

The client is a single parent with a nursery age child, living in owner occupied property and made use of the mortgage holiday from May to July. The Client is self employed as a hairdresser so lost all work for over 3 months. Client had already applied for UC by the time she contacted the bureau so moved from legacy benefits.

MTT Adviser started with benefits check but the client did not have her accounts/income for 2019/20 yet. The following took place over 7 contacts with the client:

- > Confirmed with client that she was happy managing her UC account.
- > Client's child was eligible for Best Start School Age Payment. Advised the client how to apply from June.
- > Adviser reminded client that as income had now fallen they might be entitled to CTR. Client happy to check this themselves.
- > Referred client to Foodbank twice.
- > Client did not want to access shops with her child. Client found it difficult to access online delivery slots, but we discussed that she could do a shop and book a delivery and then amend the items in the basket until the day before delivery.
- > Provided contact details for [Local]Coronavirus Assistance Hub and suggested client checked community council info for additional support in the local area.
- > Checked monthly outgoings particularly energy bills. Suggested client calls energy suppliers if she felt that she would have difficulties paying monthly direct debits. Client had recently switched suppliers and did not have concerns about high energy usage.

Outcomes:

- > Received 2 food parcels
- > Council Tax Reduction
- > Whilst speaking to council they also ensured client would receive a school uniform grant and £25 a week school dinner vouchers.
- > Accessed Self Employment Income Support Scheme.
- > Client joined a local Facebook group for her area for support
- > Client had applied for School Age BSG payment.

The adviser added the following comment

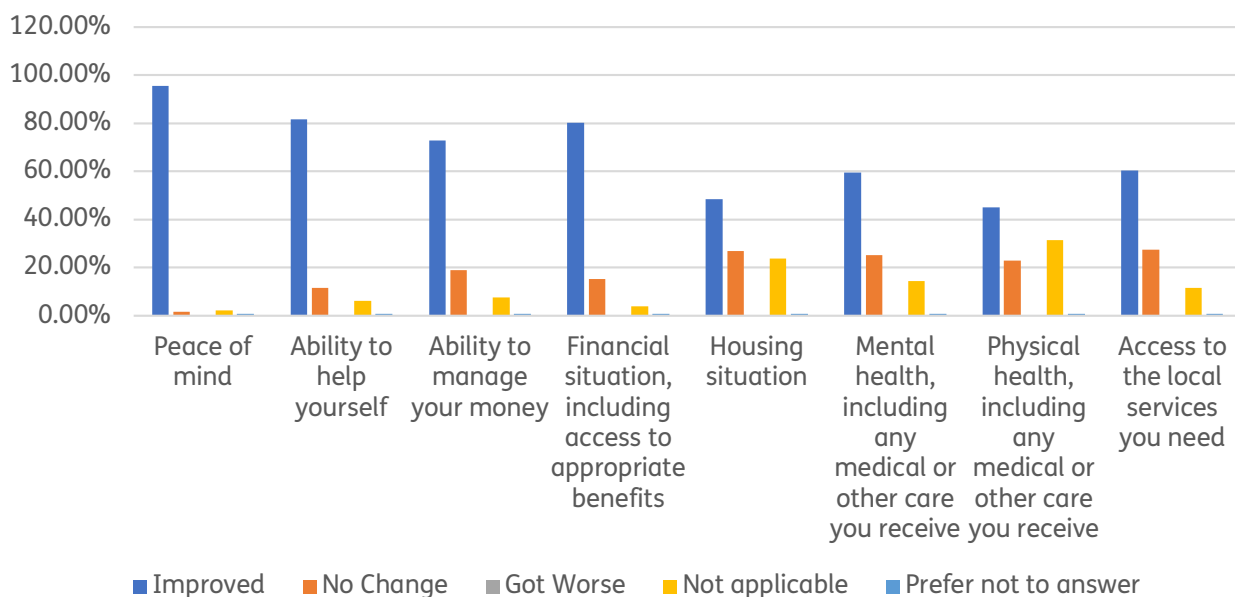
“At one point the client said she was happy that I called back to check as she didn't speak to many other adults. The client was able to check exact figures for bills etc whilst on the phone, however not seeing the client or being able to check paperwork with them is a very different / time consuming way of working.”

Client Satisfaction

CAB ask clients to complete the satisfaction survey 2 months after the appointment. Clients can complete it with the adviser, complete it anonymously online or post it freepost directly to CAS. 142 people have completed the client satisfaction survey between November 2020 and April 2021. During the periods of high demand, advisers reported not having time to go through the questionnaire with clients and that clients were increasingly stressed and unwilling to complete the feedback, instead raising additional issues at the follow up call. CAS have reminded bureaux that a link to these forms can be sent to clients to fill out online rather than being completed face to face or completed with the adviser on the phone, and will continue to stress this to bureaux throughout the third year of the project.

The key highlights of the client satisfaction survey are that everyone surveyed rates the service that they have received as good (15%) or very good (85%); almost 60% say that it has improved their mental wellbeing and 95% have more peace of mind.

The impact which the project has had on clients is shown in the table below:



Some comments from clients include:

- > [adviser] could not have been nicer and more helpful, polite and friendly. She followed up several times to see how I was getting on with procedure I had to go through to get the help I needed. I am very grateful for her help and guidance.
- > Extremely helpful. [adviser] kept me right throughout the whole process, the moment I got in touch with citizens advice. I'm glad I reached out to citizens advice as I needed help. I was scared but everything turned out ok. I honestly doubt it I would be able to sort everything out without Citizens advice and [adviser]. I'm extremely grateful for all the help I received.
- > My advisor was fantastic! So friendly, non-judgemental and easy to talk to.

Partnership working

Local Partnerships

Bureaux have continued to work to develop local partnerships which the additional funding has allowed them to either establish or enhance 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.

Health and Social Care Partnerships

28 bureaux report that they work in partnership with Health and Social Care Organisations to reach the target clients. These bureaux work closely with Health Visitors, Midwifery Teams, GP surgeries, and community mental health teams to provide referral pathways and outreaches for patients.

- > Dundee CAB have partnered with NHS Tayside to promote the services of Money Talk Team to low income families via social media and internal communications.
- > Ross and Cromarty CAB have begun working with NHS The Family Nurse Partnership, focusing on providing income maximisation to young mothers in the area.
- > Motherwell and Wishaw CAB have formalised a referral pathway with Wishaw and Shott's locality health visitors, with the shared goal of ensuring every family on their workload have access to financial advice.
- > Angus CAB run a Warm & Well project, funded by local Health and Social Care Partnership. The project works with older people and those with a disability or health condition who would require home visits or other support.

Community Link Workers

12 bureaux report working relationships with community link workers, with others working to establish connections as Community Link services become active in their area. These partnerships range from signposting and referrals built through local networking groups, to funded positions working to connect patients with support services.

- > Denny and Dunipace CAB have a well-established referral pathway with the Community Link Worker who works between 5 GP practices in the area. They receive 1-3 referrals per week into the service for assistance with benefits, money advice and income maximisation.
- > Coatbridge and Airdrie CABs have recently entered into agreement with North Lanarkshire Council and NHS Lanarkshire to provide the services of a Community Link Worker, undertaking income maximisation and advising on general enquiries from GP patients.
- > Roxburgh and Berwickshire CAB attend a fortnightly locality meeting, also attended by the Community Link Worker. This has allowed the two organisations to build trust and exchange resources and referrals.

Partnership working continued

Local Authorities

28 bureaux work in partnership with their local authorities to deliver the Money Talk Team service, covering a broad range of Local Authority activities including housing, homelessness, social work and community development.

- > As a result of a partnership with the East Dunbartonshire Council Early Years, Education Service, East Dunbartonshire CAB have a working relationship with the network of Family Learning Assistants recently established in primary schools.
- > Central Borders CAB have partnered with Scottish Borders Council and NHS Healthy Living Network to help deliver the NHS Borders Money Worries App.
- > North West Aberdeenshire CAB have recently become a partner in their local Community Planning Partnership and Resilience group, leading to their involvement in ongoing Community Impact Assessments.

Engaging with Older People

- > Stirling CAB work to engage with the older population through rural outreach programs including Callander Outreach and the Tackling Rural Isolation Support Service.
- > In Parkhead, CAB ran a promotional event for the Glasgow Life Memories Club, raising awareness of the Money Talk Team Service.
- > Airdrie CAB have a well-established two-way referral system with The Voice of Experience, a voluntary group which aims to keep older residents informed and engaged in their local community.

The logo for Citizens Advice Bureau, featuring the words "citizens advice bureau" in a white, sans-serif font inside a blue circle with a white border.

**citizens
advice
bureau**

Nairn CAB

During lockdown it has been particularly important for us to maintain an active relationship with the Community Mental Health Team and Social Work team.

This has ensured that clients can have a warm referral to MTT for particularly vulnerable clients. In the build up to Christmas this included working with a local restaurant who provided us with 30 family packs on Xmas Eve of the makings of a Christmas Dinner.

Two social workers joined the MTT worker and some other CAB staff/volunteers to deliver the parcels along with Christmas presents for the children provided by Rotary Club and a local church group to MTT clients.

Partnership working continued

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.

CAS staff met with Scottish Government representatives responsible for the Community Link Worker programme and Family Nurse Partnerships. We are each mapping local work and will work together across the year to promote each other's services and foster greater local partnership working.

CAS are also working closely with Social Security Scotland on the pilot of Child Disability Payments. These payments are being piloted in three local authority areas in the summer. The three CAB in this area have been briefed on this, attended training and engaged with their local partnership leads. We have also prepared information and training for helpline advisers from all bureaux who may receive calls from clients living within the pilot areas.

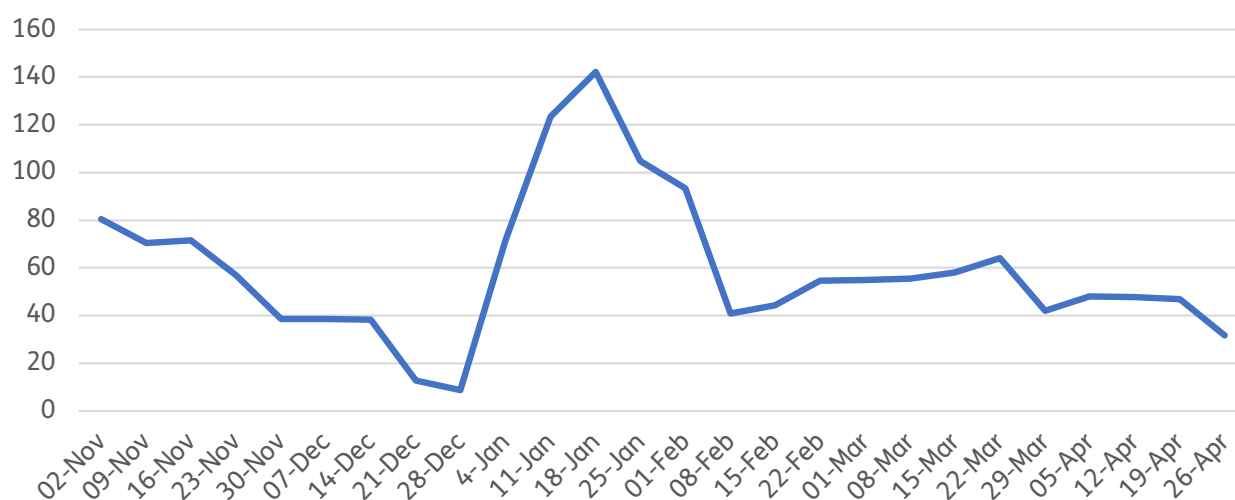


Marketing the service

Marketing for Money Talk Team for Year 3 so far has focused on the campaign delivered by the Scottish Government marketing team in January. This was a large campaign which ran throughout January and featured across a range of media, including digital, television, radio and print media.

The campaign led to a significant increase in calls to our helpline.

Incoming calls



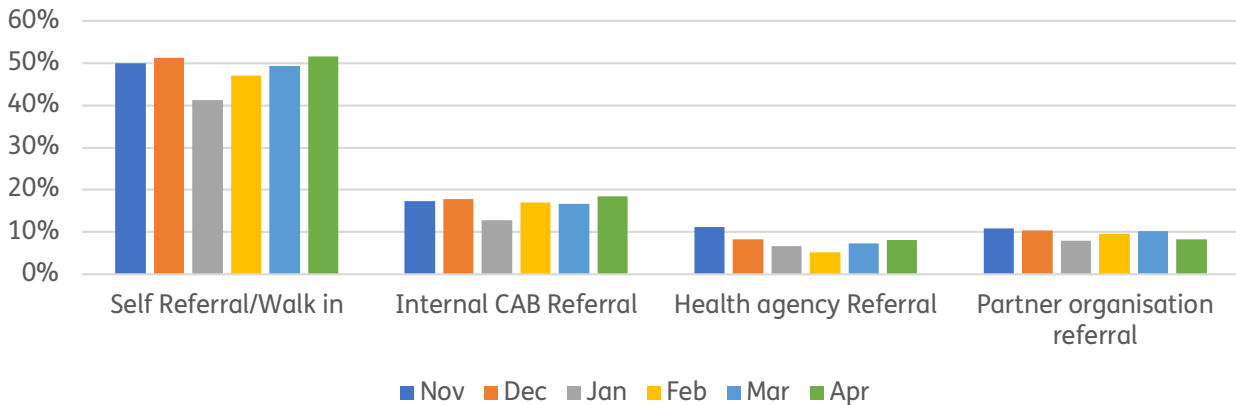
NB – repeat callers and out of hours calls are included in the graph above

Advisers routinely ask clients where they heard about the service, or were referred from. Of the 4,401 clients who let us know where they heard about the service 325 directly identified a campaign source, with online advertising being the most common, followed by TV and Radio.

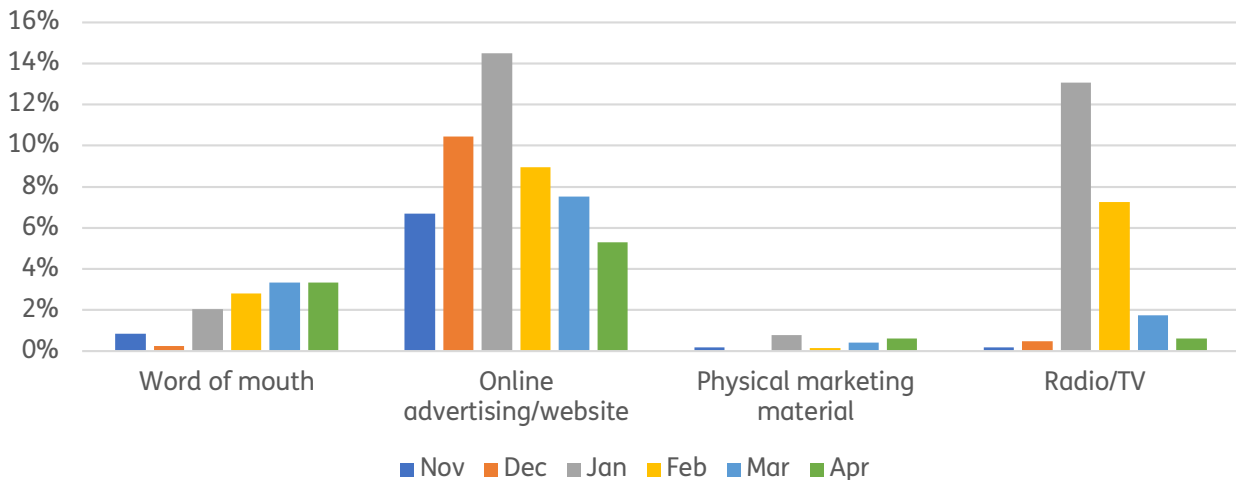
Source	Number of clients
MTT – Billboard/poster	7
MTT – Facebook	14
MTT – Instagram	2
MTT – Online advert	145
MTT – Parent Club email	2
MTT – Parent Club website	4
MTT – Radio advert	65
MTT – TV advert	86

Marketing the service continued

Where clients have provided information on how they heard about or were referred into the service we can see that the percentage of referrals from partner organisations has remained quite steady.



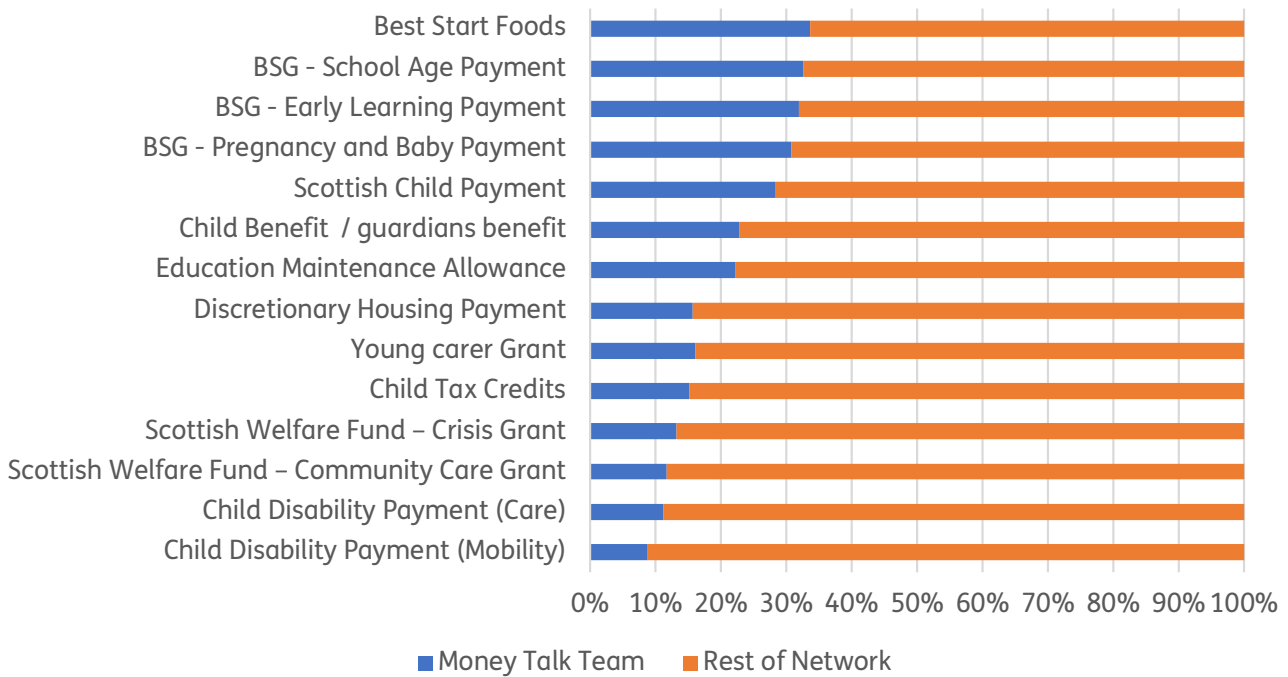
During the period of the campaign in January, we can see that there was a significant increase in the percentage of clients who let us know that they heard about the service online or on TV and radio. This has also led to an increase in word of mouth referrals, which has remained after the advertising campaign.



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 Money Talk Team project and across the network as a whole. The Money Talk Team provided 11% of the benefits advice carried out by the network.

When looking at specific benefits advice which relates to families with children, or forms part of the 18 elements of the Money Talk Team service, the impact of the Money Talk Team is even clearer, with Money Talk Team being responsible for over 30% of all advice on Best Start Foods and the three Best Start Grants, as well as 28% of all advice on Scottish Child Payment.





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