

Financial Health Check – First Quarterly Report

Nov 2018 – Jan 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

This report covers the set up and early stages of the project. The telephone service has been set up and receiving calls since November and CAB across Scotland have established local delivery centres and are prepared to support clients as the service is marketed and becomes more widely recognised by stakeholders and target client groups.

- The service has supported 1,740 clients across all channels. 432 have called the helpline and 1308 have accessed face to face services
- Of these clients 38% were from the target groups identified in the Tackling Child Poverty Strategy and 28% were older people
- The national marketing carried out in January had a clear impact on the number of clients calling the helpline and CAS look forward to working with the Scottish Government to build on this, as well as working with our bureaux to promote the service more extensively locally.

Service Provision

Building on existing work to develop telephony and webchat services, the CAB network is offering a financial health check in a manner which is convenient to the client and appropriate to their circumstances.

The service is using a multi-channel telephony and face to face approach. A national helpline is provided using a single telephone number which clients can contact to either receive a telephone health check, or to book a face-to-face appointment.

Local CAB undertake face to face appointments for individuals. They already work in close partnership with many key groups in their communities that provide support to the groups named above, and we are utilising these partnerships to receive referrals and co-locate services.

We are particularly aware of the high value in working with and co-locating with health services, and local CAB are undertaking development activity for this service focussed on developing relationships with GP practices.

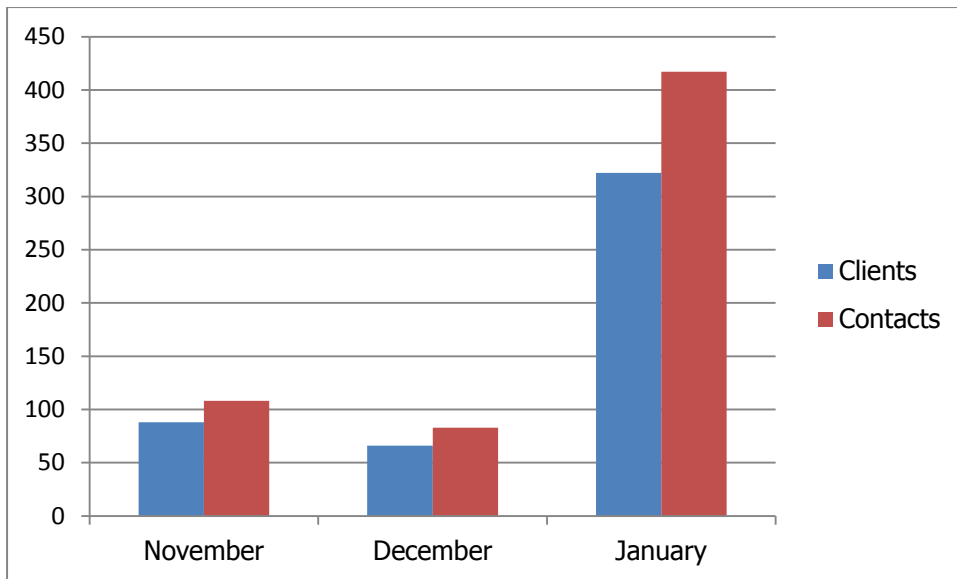
The telephone helpline

The telephone helpline was launched on 1 November by Aileen Campbell MSP with 12 FTE staff, across three centres in Inverness, Falkirk and Dumfries and Galloway. The staff at all three centres received refresher training to ensure that they were all familiar with the checklist process for carrying out a financial health check; on the benefits calculator QBC and the telephony system.

The advisers across all three centres have access to a common shared drive which enables them to share information and ideas for good practice amongst themselves as well as practical measures, such as keeping a common rota to ensure coverage.

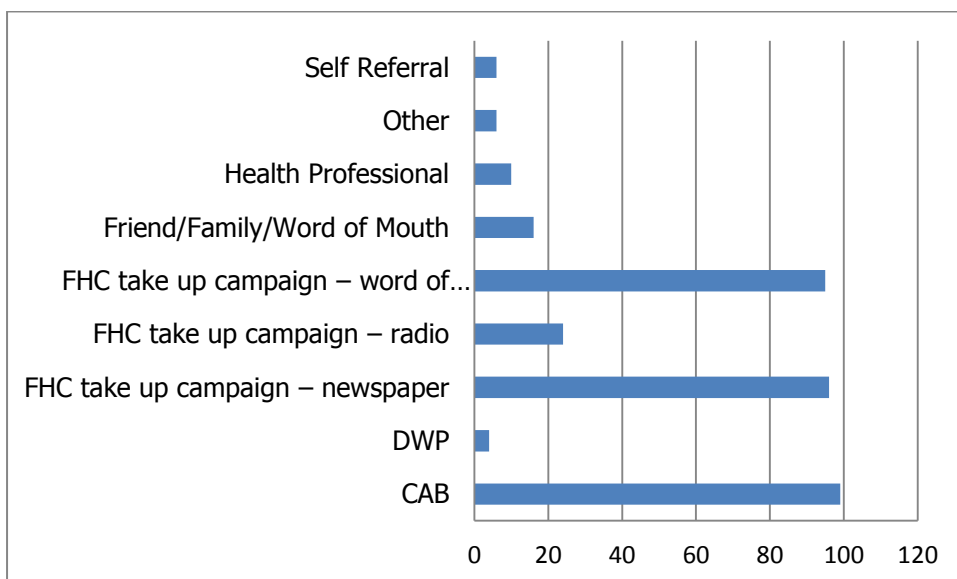
Activities were also carried out within local communities to engage stakeholders and drive interest to the national helpline or local bureaux.

a co-ordinated marketing campaign was undertaken which launched at the start of January. Robert Cameron, FHC adviser at Falkirk, gave interviews on behalf of the whole service to some national newspapers, and to be used in radio adverts across Scotland, on a network of local and national stations. This has supported a large increase in helpline cases in January.



NB If a client has contacted the helpline in more than one month, they will be counted twice in the graph above.

The number of clients in contact with the helpline each month is shown in the graph above. As some clients require a call back or for follow up work to be undertaken, they may have more than one contact.

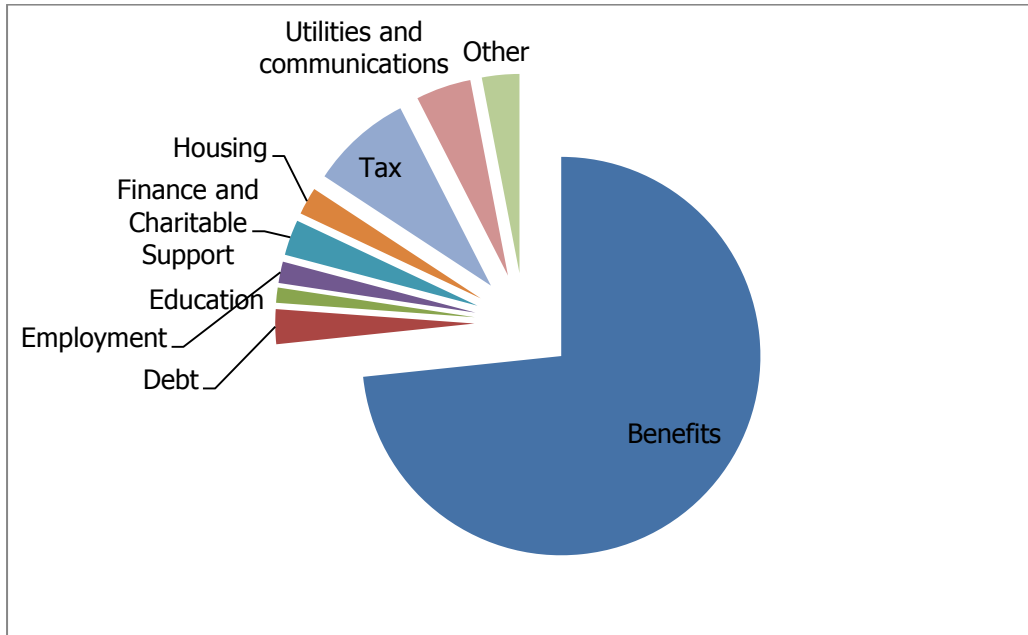


Clients were also asked how they heard about the service, and we can clearly see that the FHC campaign has had an impact, both directly and indirectly through word of mouth. CAS will continue to promote the service through engaging with partner organisations and other key stakeholders to increase referrals.

Supporting Clients through telephone advice

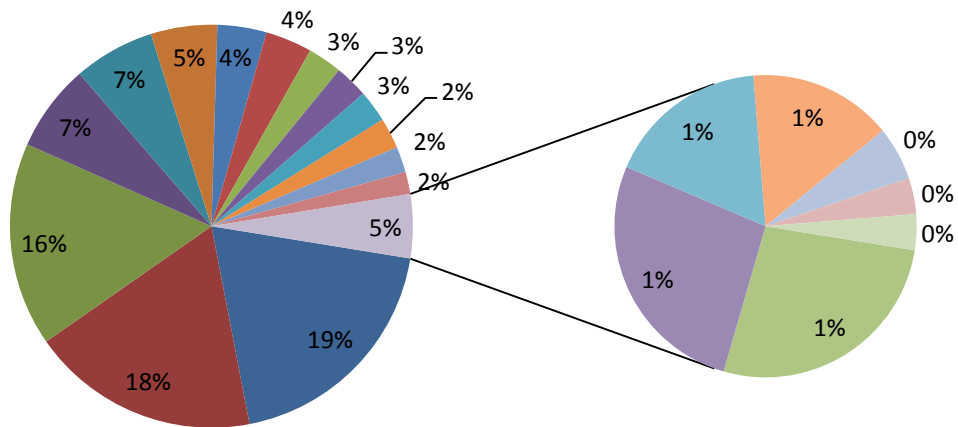
In total from 1 November 2018 to 31 January 2019 **432** clients have been supported by the helpline with **1384** advice issues. This has resulted in client financial gain of **£360,213.07**

The main issues which clients have been supported with on the helpline are:



As expected, benefits are the most common issue which clients who call the helpline are advised on. This is further broken down below, where we can see that a wide range of benefits have been advised on, with Universal Credit and PIP being the most common. Although the "Other" category looks to be quite large here, this is where a general benefits check for the purposes of income maximisation is recorded, in addition to any specific benefits which are discussed in greater detail.

- Universal Credit
- Other
- Attendance Allowance
- Pension Credit
- Child Tax Credits
- State Retirement Pension
- Working Tax Credits
- Jobseekers Allowance
- Carers Allowance Supplement
- Bereavement Support Payment
- PIP
- Employment and Support Allowance
- Carers Allowance
- Housing Benefit
- Social Fund
- DLA
- Child Benefit / guardians benefit
- Scottish Welfare Fund
- Income Support
- Kinship Care Allowance



Client Financial Gain has been recorded so far for 120 clients who called the helpline. This is recorded by the adviser as part of the follow up calls to clients, two months after they have had their appointment

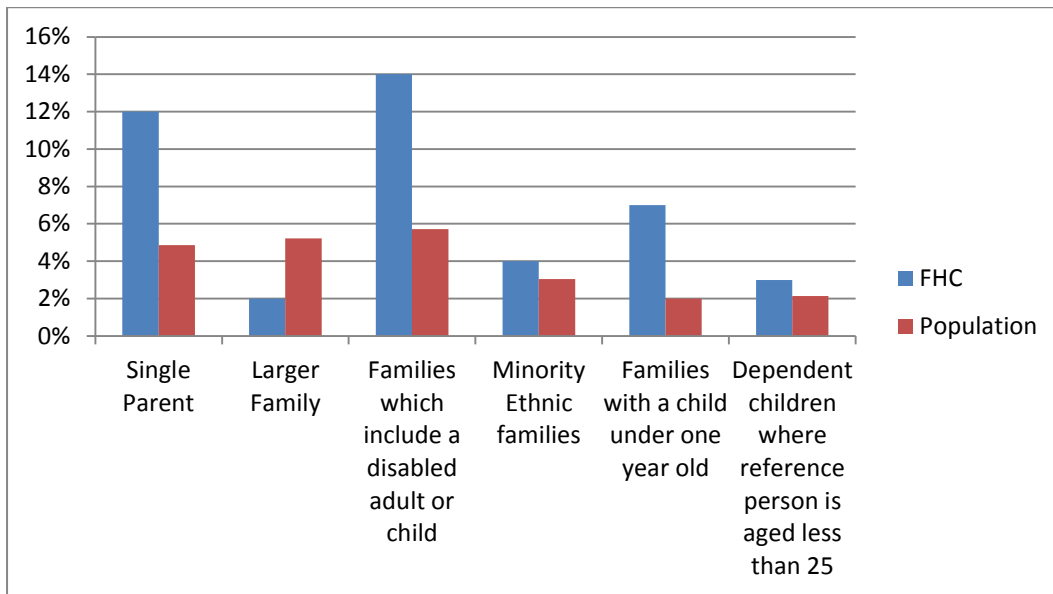
Advice Code	Number of Clients	£ Amount
Benefits - Attendance Allowance	2	£4,776.72
Benefits - Carers Allowance	4	£13,076.50
Benefits - Carers Allowance Supplement	1	£447.00
Benefits - Child Benefit / guardians benefit	1	£1,373.00
Benefits - Child Tax Credits	2	£14,334.80
Benefits - Employment and Support Allowance	11	£35,180.78
Benefits - Housing Benefit	3	£9,193.18
Benefits - Jobseekers Allowance	5	£10,320.96
Benefits - Pension Credit	4	£12,630.16
Benefits - PIP (Daily living)	2	£11,264.48
Benefits - Scottish Welfare Fund – Crisis Grant	2	£147.00
Benefits - Social Fund - Sure Start Maternity Grant	8	£3,120.64
Benefits - State Retirement Pension	2	£18,025.62
Benefits - Universal Credit	44	£203,199.29
Benefits - Other	5	£11,357.62
Consumer - Alternative Dispute Resolution	1	£4,157.40
Finance and Charitable Support - Charities - Food bank	3	£198.59
Housing - Registered social landlord property	1	£860.60
Tax - Council Tax	14	£5,722.80
Tax - Income Tax	1	£240.00
Utilities and communications - Fuel - regulated (gas, electricity)	4	£585.93
Total Client Financial Gain	120	£360,213.07

Targeting

Of the target groups that this service is aimed at, 42% of clients are from one of the target “family” groups and 31% have been older people. This is broken down as follows;

- Single parent families – 52 (12% of all clients)
- Families which include a disabled adult or child – 60 (14% of all clients)
- Larger families – 7 (2% of all clients)
- Minority ethnic families 17 (4% of all clients)
- Families with a child under one year old – 30 (7% of all clients)
- Families where the mother is under 25 years of age – 14 (3% of all clients)
- Older people and those approaching retirement age – 136 – (31% of all clients)

When this is compared to statistics from the general population, we can see that we are reaching a greater percentage of clients across five of the six family target groups¹



¹ Figures for single parent households and larger families are taken from the Scottish Household Survey 2017. Other figures are from the 2011 Census

Local Delivery

All 60 of our member bureaux have agreed to participate in the project. They will take referrals from the helpline for face to face advice and work with partners within their local communities to promote the service. In local authorities where no CAB exists, neighbouring CAB have agreed to support clients in those areas. These services across Scotland were started in November and December, which means that there was a delayed start by many bureaux compared to the helpline. We expect that the numbers will increase as these services become established.

Many bureaux have also requested marketing materials, and feel that the initial lack of nationally branded materials provided at to them has hindered their local ability to network and to promote the service. The TV and radio advertising, co-ordinated by the Scottish Government led to an increase in clients in January, however in order to build on this, CAS are developing our own materials to distribute to bureaux and working to share good practice and support local activity.

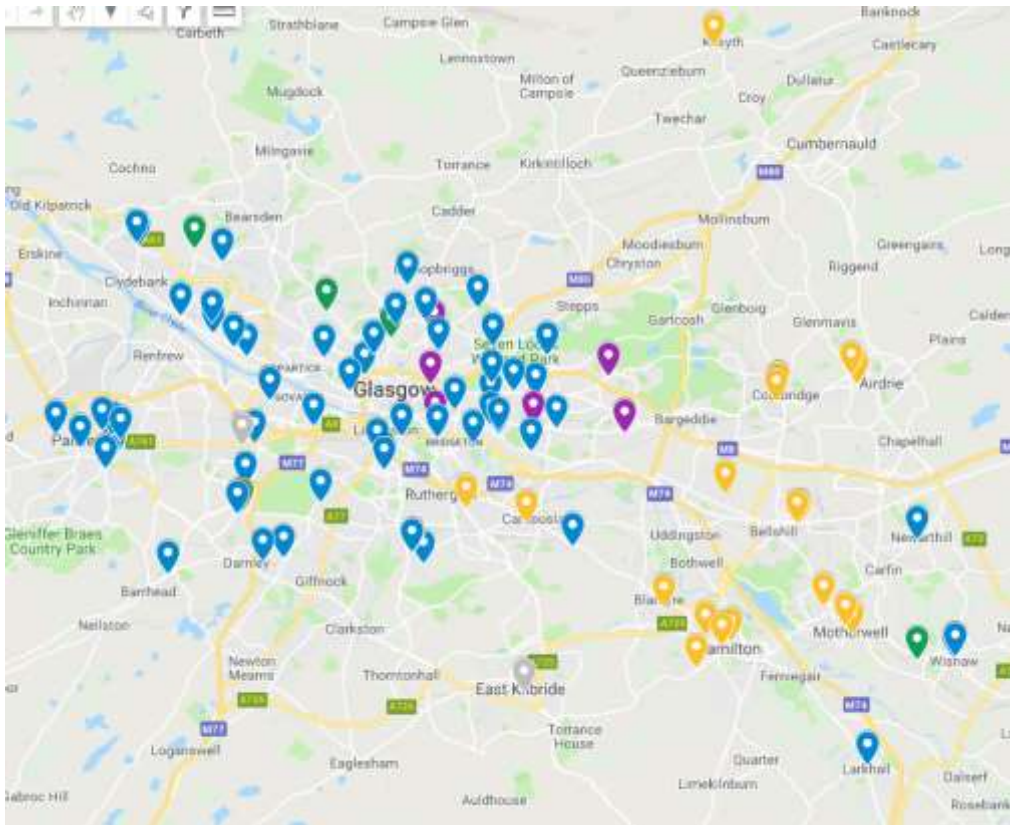
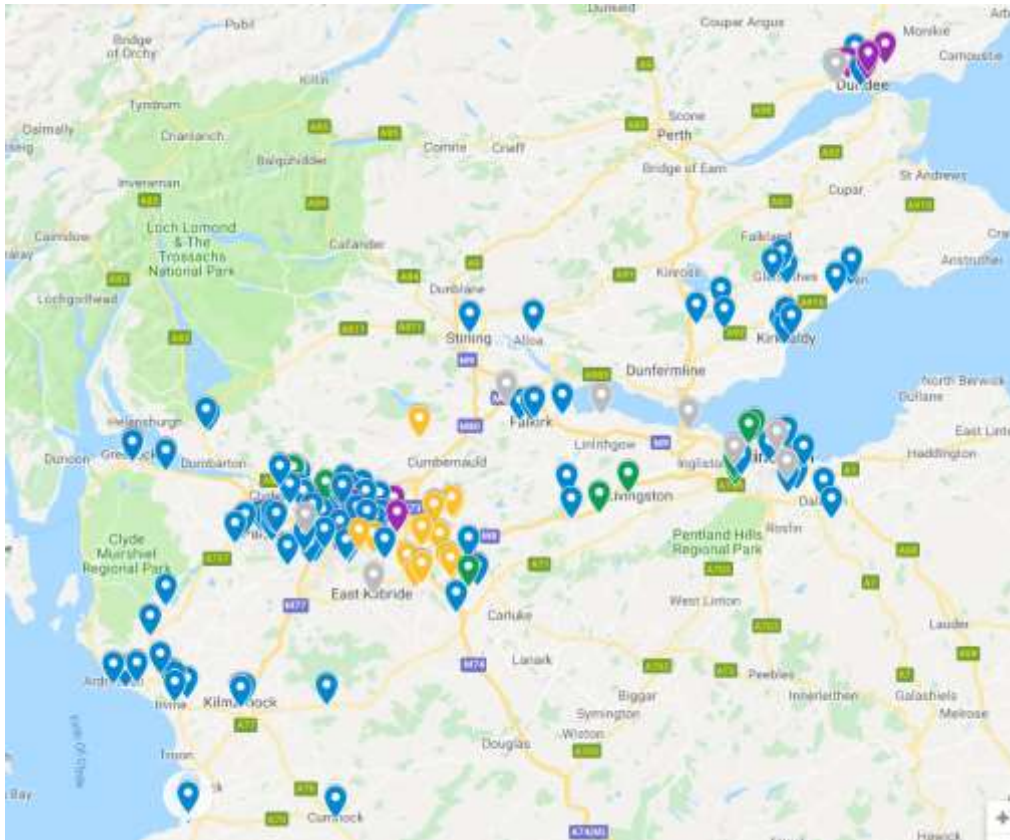
Across Scotland this service has employed **85** paid staff, working an average of **12.5 hours** per week. This is supported by **400** volunteers who each give an average of **an hour and a half** of their time per week. These volunteers have many varied roles in the bureaux network, some giving advice, others supporting the marketing and some providing admin support.

Bureaux were also asked specifically to commit to working with NHS services to increase access to advice through trusted medical professionals. To date 45 bureaux have reported that they have undertaken specific Financial Health Check activity with local NHS services, in over 90 different health settings. Of these 24 have established or expanded upon outreach provision. The other bureaux have made contact to establish referral pathways and promote the service. We will be working with those CAB to share good practice in engaging with GPs and NHS and to provide support to increase provision at GP surgeries and in other care settings.

CAS has undertaken a mapping exercise of reported FHC activity against the "Deep End" GP Practices, a network of GP practices working in the most deprived communities in Scotland. We will co-ordinate this work with other advice agencies in order to avoid duplication and will work with the Improvement Service and with NHS Health Scotland to do so. Our work in further developing these partnerships will ensure we better reach those most affected by poverty.



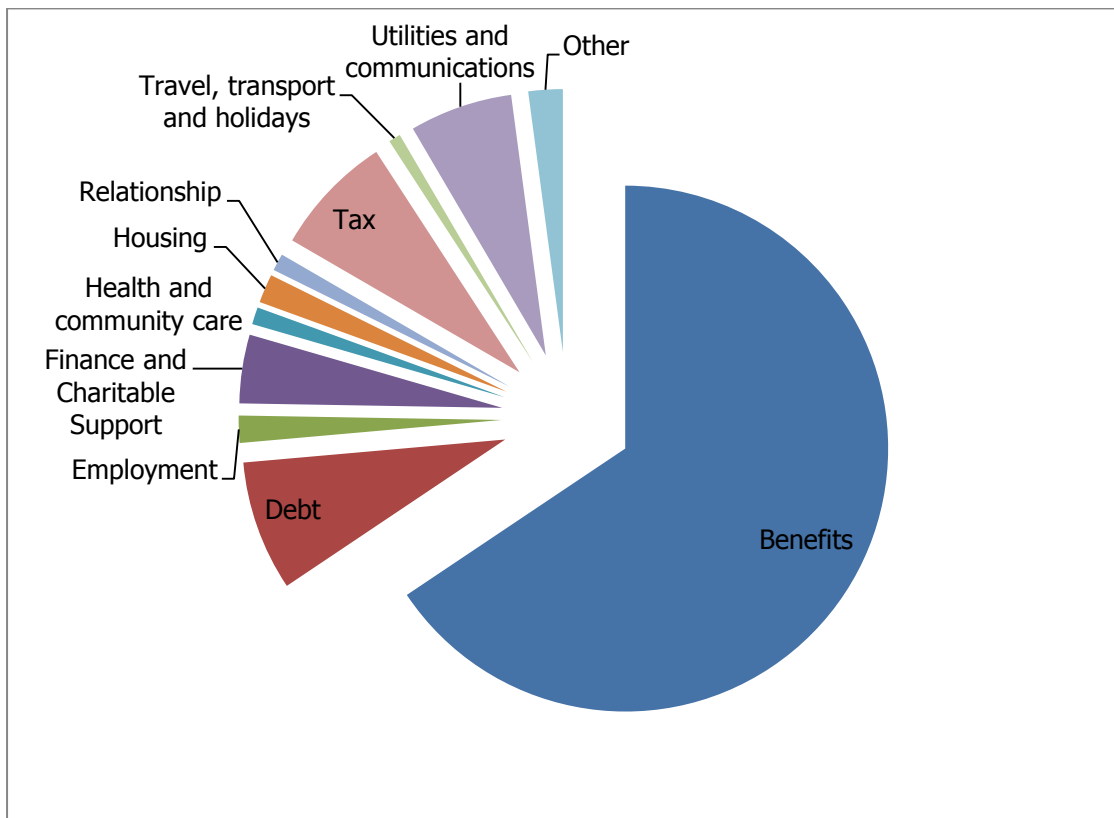
KEY	
Blue:	Deep end surgery no known partnerships
Amber:	CAB Promotion / referrals established
Green:	Local CAB outreach / colocation in situ
Grey:	non deep end CAB NHS outreach
Purple:	Other advice agency present



Supporting Clients through face to face advice

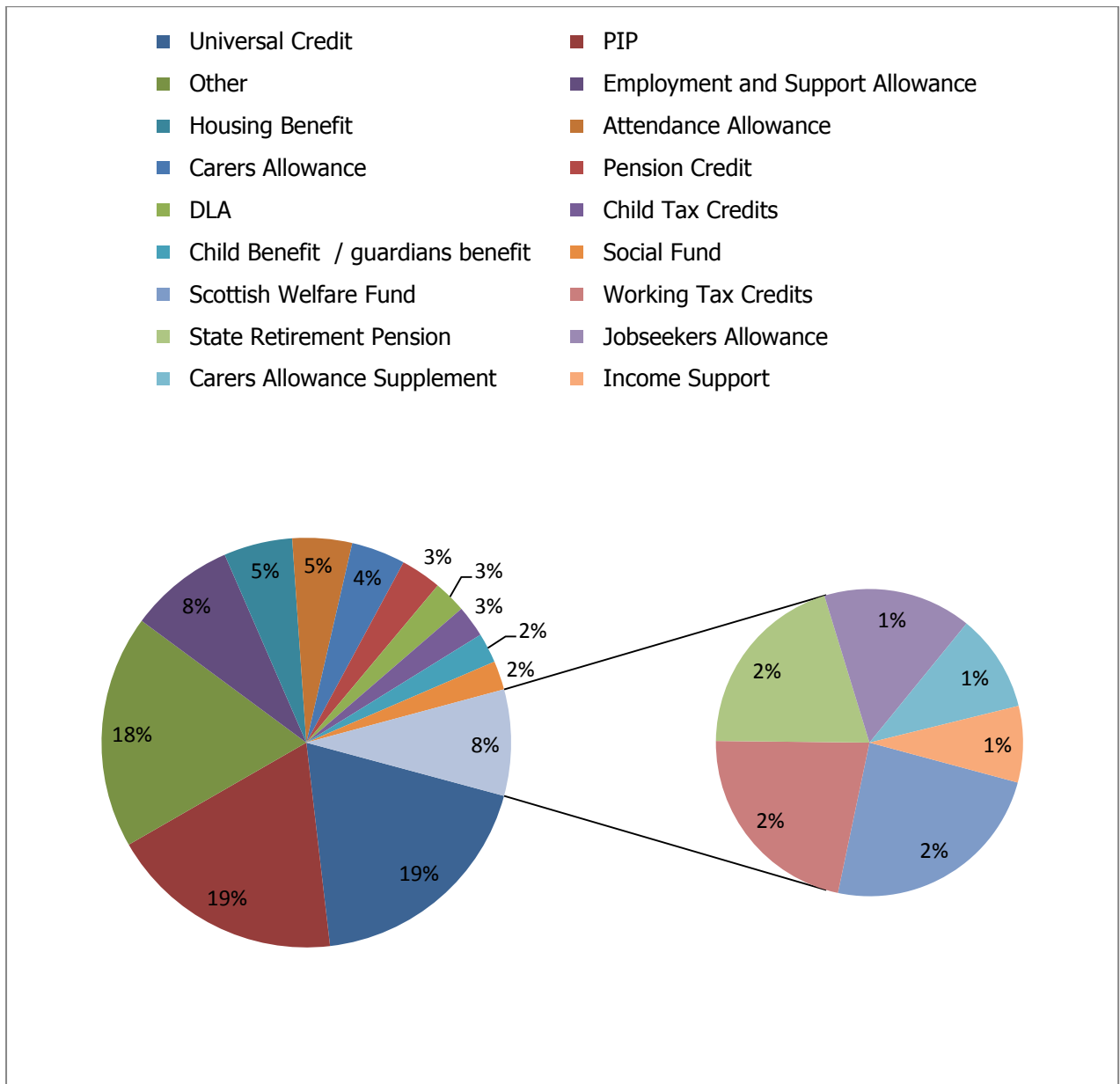
In total from 01 November 2018 to 31 January 2019 **1308** clients have had face to face support through the Financial Health Check Service and been supported with **4076** advice issues, resulting in client financial gains of **£648,422.10**

The issues which clients have been supported with through face to face advice provision are below:



As with the helpline, benefits are the most common issue which clients are advised on. This is further broken down below, where we can see that a wide range of benefits have been advised on, with Universal Credit and PIP being the most common. Again, although the "Other" category looks to be quite large here, this is where a general benefits check for the purposes of income maximisation is recorded, in addition to any specific benefits which are discussed in greater detail.

Breaking down the benefits category, face to face advisers have covered a similarly wide range of issues as the helpline



Client Financial Gains have been recorded for 244 clients so far. These are recorded as part of the follow up work with clients, or immediately in the case of one bureau who reported that during a face to face appointment they were able to secure a Best Start Grant for the client and that £600.00 was paid into her account within 10 mins, while she was still in the appointment

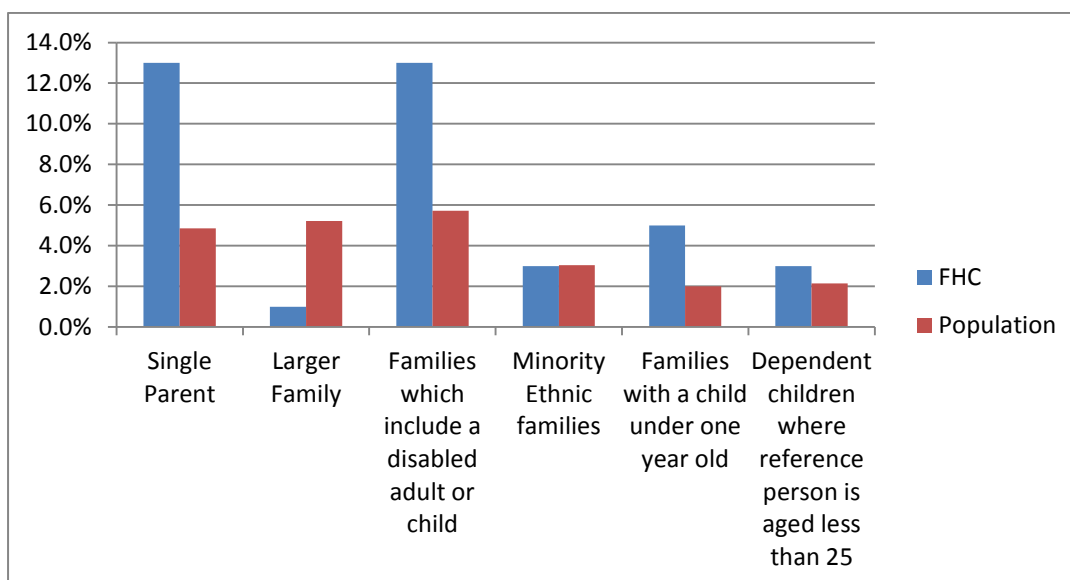
Advice Code	No Of Clients	£ Amount
Benefits - Attendance Allowance	4	£12,895.12
Benefits - Carers Allowance	8	£26,513.32
Benefits - Carers Allowance Supplement	1	£447.00
Benefits - Child Benefit / guardians benefit	7	£7,513.70
Benefits - Child Tax Credits	4	£28,291.60
Benefits - DLA (Care)	1	£3,266.10
Benefits - Employment and Support Allowance	19	£59,830.48
Benefits - Housing Benefit	7	£19,551.62
Benefits - Income Support	2	£5,938.40
Benefits - Jobseekers Allowance	5	£10,320.96
Benefits - Kinship Care Allowance	2	£20,474.01
Benefits - Pension Credit	9	£21,508.76
Benefits - PIP (Daily living)	7	£31,640.48
Benefits - PIP (Mobility)	4	£10,371.40
Benefits - Scottish Welfare Fund – Crisis Grant	3	£301.00
Benefits - Social Fund - Sure Start Maternity Grant	14	£6,020.64
Benefits - State Retirement Pension	2	£18,025.62
Benefits - Universal Credit	69	£327,851.28
Benefits - Other	5	£11,357.62
Consumer - Alternative Dispute Resolution	1	£4,157.40
Debt - Unsecured personal loan debts (except payday loans)	1	£632.24
Finance and Charitable Support - Charities - Food bank	14	£438.60
Finance and Charitable Support - Financial capability	2	£154.78
Housing - Registered social landlord property	1	£860.60
Legal Proceedings - Incapacity	2	£600.00
Tax - Council Tax	31	£16,548.44
Tax - Income Tax	2	£954.00
Utilities and communications - Fuel - regulated (gas, electricity)	17	£1,956.93
Total Client Financial Gain	244	£648,422.10

Targeting

Of the clients who accessed the service 37% were from the target “family” groups and 27% were older people:

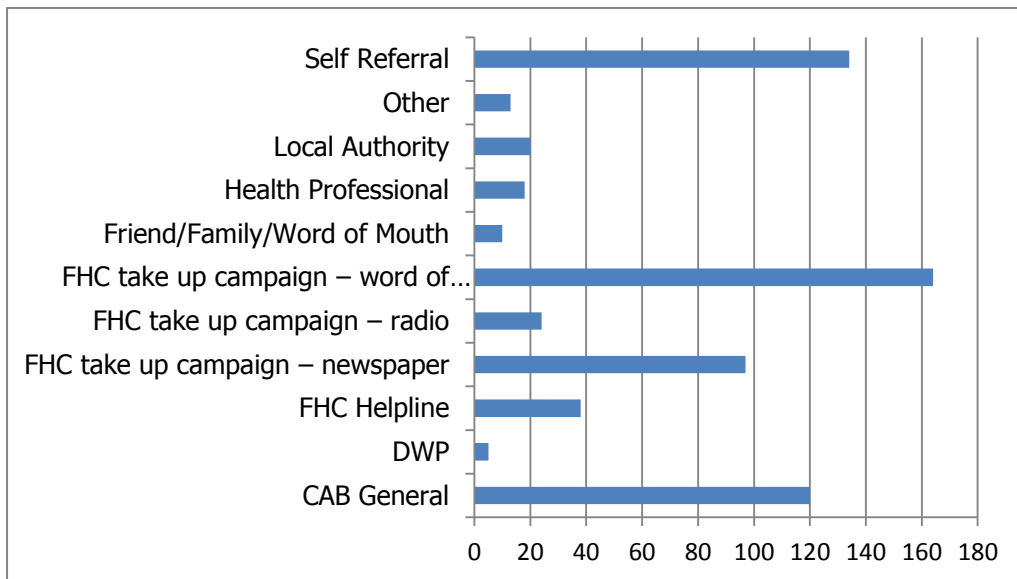
- Single parent families - 172 (13% of all clients)
- Families which include a disabled adult or child – 165 (13% of all clients)
- Larger families – 17 (1% of all clients)
- Minority ethnic families – 37 (3% of all clients)
- Families with a child under one year old – 62 (5% of all clients)
- Families where the mother is under 25 years of age – 34 (3% of all clients)
- Older people and those approaching retirement age – 349 (27% of all clients)

As with the helpline, when comparing these numbers to the general population it is clear that we are reaching the target family groups in five of the six categories.²



² Figures for single parent households and larger families are taken from the Scottish Household Survey 2017. Other figures are from the 2011 Census

Clients who accessed the service through face to face advice, were also asked how they had heard about the service and it is clear here again that the national advertising played a key role in raising awareness of the service.

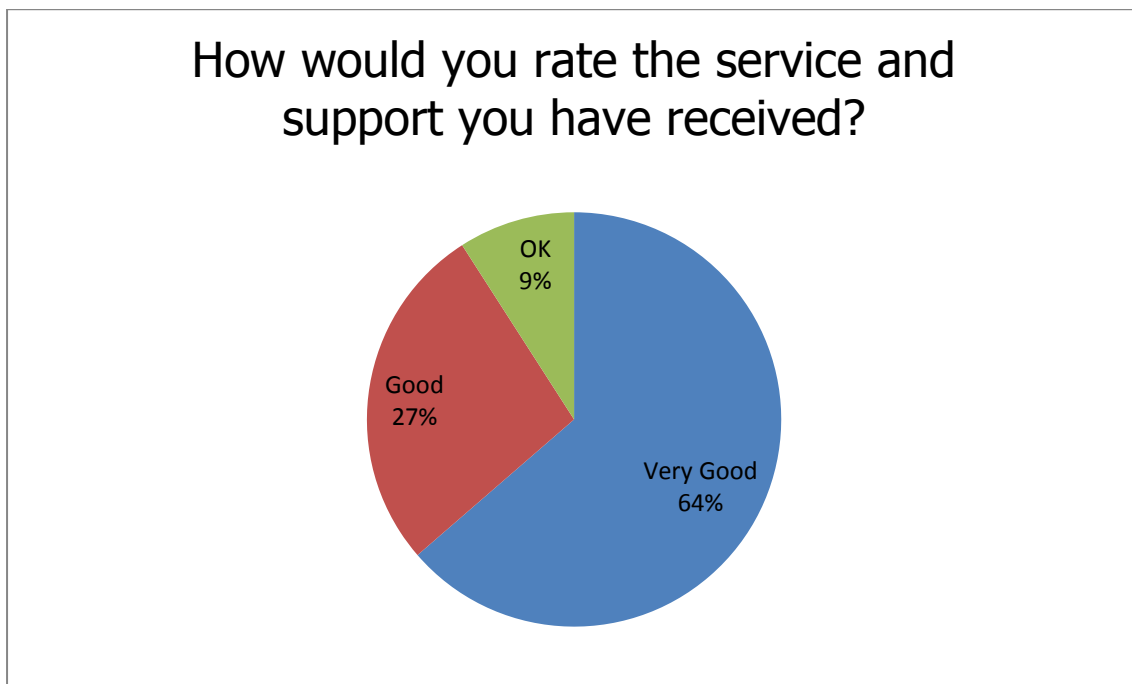


CAS are working to develop materials locally with bureaux which can be used to raise awareness of the service and encourage key partner organisations to make referrals. We will also provide updates to bureaux which enable them to share ideas and best practice across the network and facilitate face to face workshops for bureaux to support each other and share tips and ideas for local marketing and partnership working.

Client satisfaction survey

Clients are contacted two months after their Financial Health Check – this phone call is used to assess outcomes, such as Client Financial Gain, detailed about, but also to complete a client satisfaction survey if the client is willing to do so.

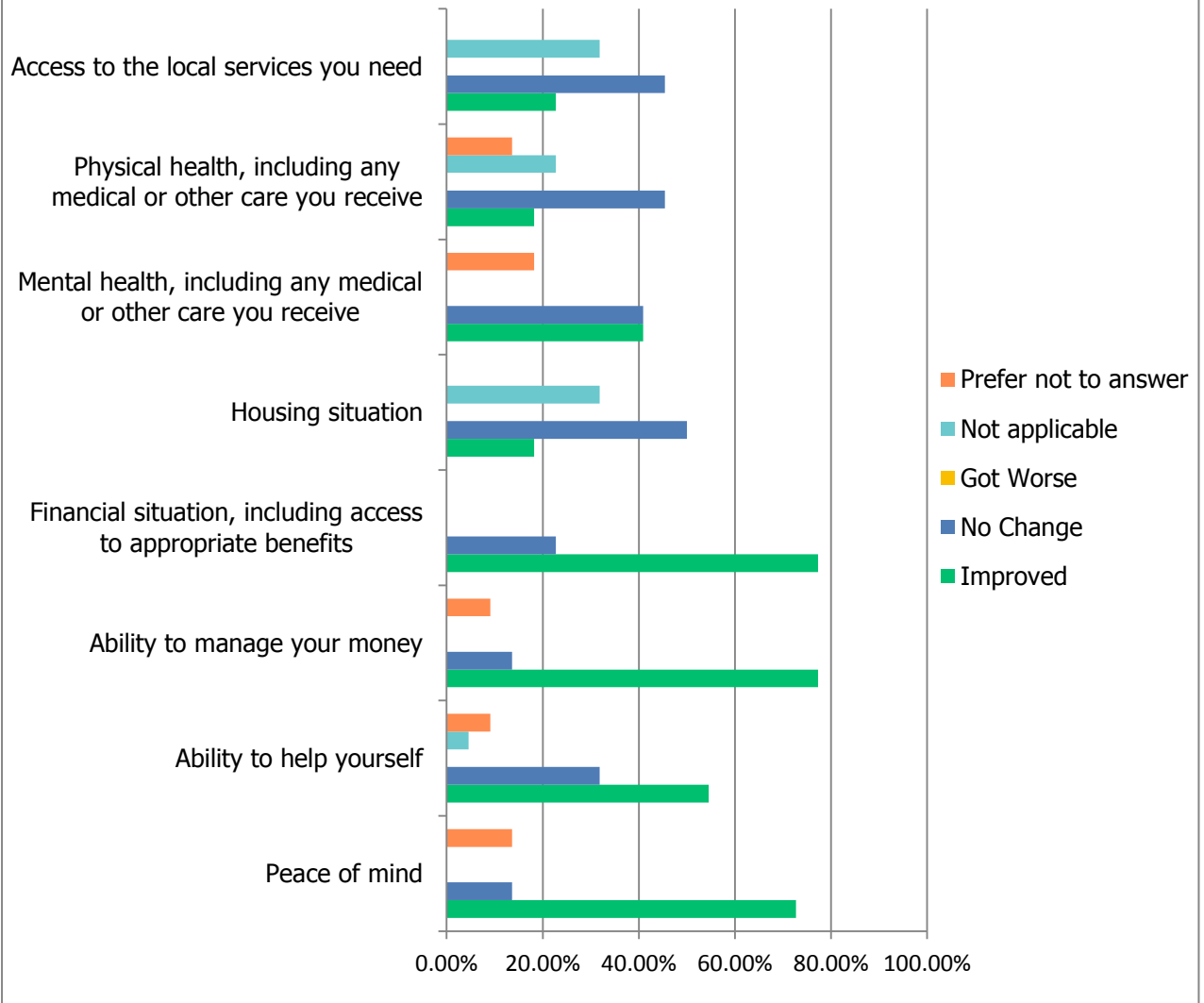
To date 22 clients have agreed to complete the satisfaction survey, all of whom accessed the service over the phone. Although these numbers are low, surveying of clients has started recently, so these numbers will increase in line with the increase in overall client numbers. CAS will send reminders to bureaux on the process and provide support to do this where it is required.



As can be seen above, most clients rated the service as “good” or “very good” and none rated it “poor” or “terrible.”

They were then asked to rate how the service had affected different aspects of the lives. Over 60% of clients stated that the service had improved their financial situation, their ability to manage their money and their peace of mind.

Thinking about the advice or support you were given, what difference has it made to your:



Budget

Spend to end January 2019

Grants to CAB delivering telephone advice (quarterly in advance)	£120,000
Grants to CAB for local delivery (quarterly in advance)	£225,729.42
Training and admin costs	£2,617
IT equipment and set up costs	£26,793
CAS staff costs	£14,321
CAS Full Cost Recovery and Management Fee	£24,341
TOTAL	£413,801.42