



Money Talk Team

1 November 2019 - 31 January 2020

February 2020



Introduction

The Money Talk Team service 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. Since the project began in November 2018, it has provided advice and support to over 15,000 individuals and realised over £13 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

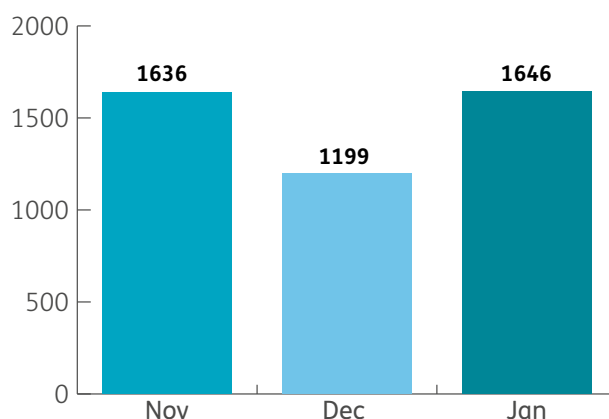
While these groups will be the focus of targeted activity, any low income household can also access the service.



Executive Summary

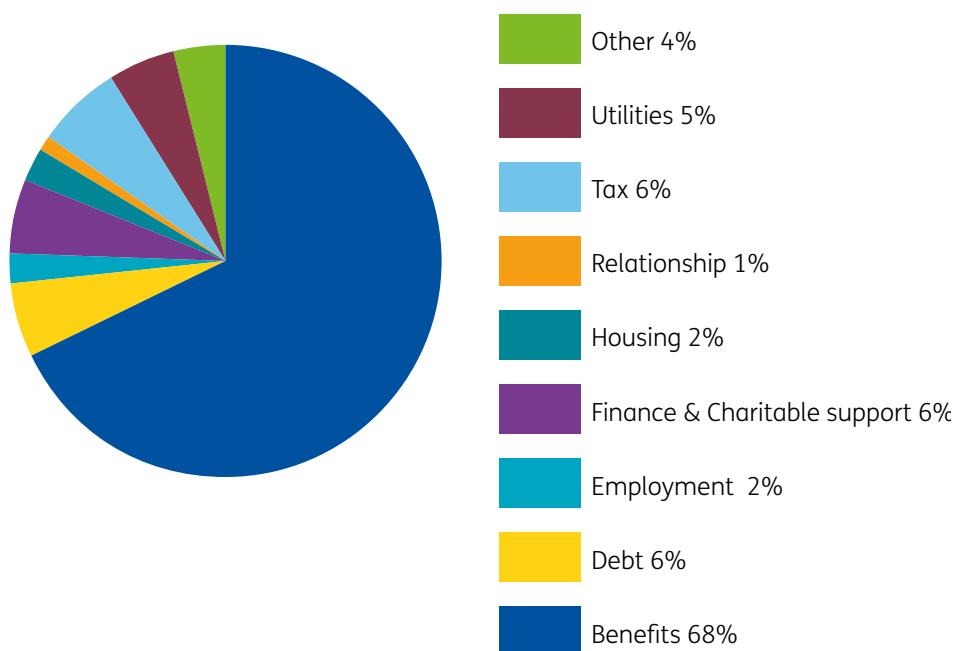
- > Since the service began in November 2018 it has supported 15,188 clients. There have been 23,874 contacts with those clients
- > Between November 2019 and January 2020 the service has supported 3,289 clients who were new to the service and provided ongoing support to a further 778 clients whose cases were opened in year one. There have been 5,364 contacts with clients
- > 49.8% (2,669) of contacts were face to face and 41.4% (2,220) by phone. 8.8% (475) were by other methods such as letter or email
- > Almost £3million of client financial gains have been recorded for 1,981 clients within the reporting period.
- > 99% of clients who completed the satisfaction survey rate the service that they have received as good or very good; over 55% say that it has improved their mental wellbeing and 87% have more peace of mind.
- > A formal referral route between the Money Talk Team and Home Energy Scotland has been established.

The service has supported 4,067 clients between November 2019 and January 2020, advising approximately 1600 clients per month.



NB – adding this table up won't equal 4,067 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 £2,860,585.31 have been recorded for 1,981 clients who have had outcomes recorded between November 2019 and January 2020. This will include clients who were advised by the service before November but have received their 2 month follow up call in the above time period.

Looking at each of the 17 primary elements of the service in turn, the following has been recorded

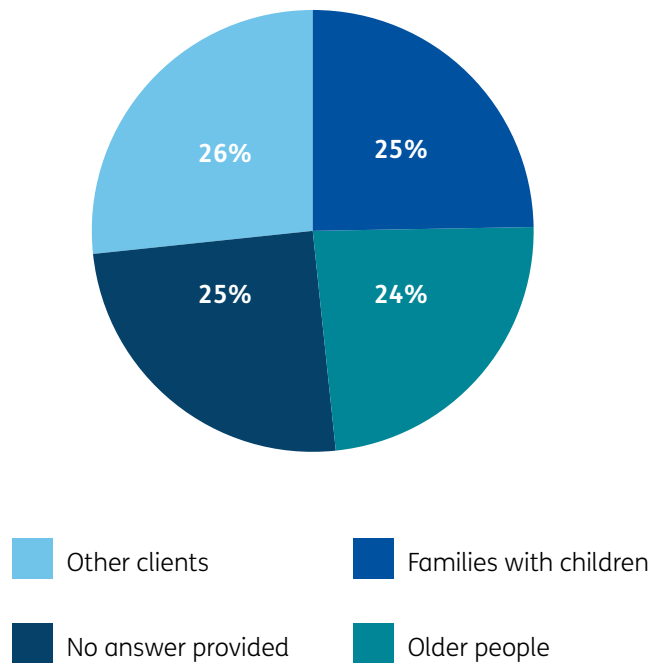
	Recorded CFG	Other outcome
Basic Bank Accounts	£0.00	1 client gained access to a bank account
Free school meals	£0.00	12 clients were given specific advice on this issue, but no CFG has been recorded yet
School clothing grant	£0.00	5 clients were given specific advice on this issue, but no CFG has been recorded yet
Best Start Foods	£0.00	
Baby Box	£320.00	2 recorded as being obtained – each at a value of £160
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	£22,860.00	
Best Start Grant - Early learning Grant	£5,792.00	
Best Start Grant School Age grant	£2,750.00	
Council Tax Reduction	£52,070.49	
Warmer Homes/fuel poverty/switching supplier/ services and schemes to reduce energy costs	£14,319.20	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	6 clients were given specific advice on credit union services.
Housing Benefit including Discretionary Housing Payments	£86,046.65	
Mobile phones	£1,707.60	
Broadband	£1,131.90	
Debt Advice	£69,351.29	
Scottish Welfare Fund	£3,229.99	
Benefit uptake (excluding specific benefits above)	£2,489,753.33	
TOTAL	£2,749,332.45	

The additional £111,252.86 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; just below 75% of clients seen by the project provided client profile information.

The proportion of clients seen by the project can be divided as shown below:



The project is successfully targeting the most deprived areas in Scotland as 55% of all clients with a recorded postcode are from SIMD 1 or 2 areas.

No Postcode	226	5.56%
SIMD 1	1,263	31.05%
SIMD 2	985	24.22%
SIMD 3	776	19.08%
SIMD 4	478	11.75%
SIMD 5	339	8.34%
Grand Total	4,067	100.00%

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

Low income families

From November 2019 to January 2020 1011 clients supported by the project, identified themselves as being part of a family with children. Of these, 794 were in the target family groups. 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	493
Families which include a disabled adult or child	469
Larger families	81
Minority ethnic families	160
Families with a child under one year old	179
Families where the mother is under 25 years of age	97

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
- > Council tax forms

Within the same reporting period the project has achieved confirmed client financial gains for 237 families with children – 199 who are in the target groups above. A total of £638,810.68 of gains were recorded for all families - £498,328.25 recorded for the target groups directly. This may include clients who were seen by the project prior to November 2019, but had an outcome recorded between November and January. 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.



Case Study

A client age 23, just gave birth via a C-section to her first child. She lives with her parents, and is in a relationship with the baby's father but they do not live together. Client works full time, and has just gone on Maternity Leave with Statutory Maternity Pay.

The client presented to the bureaux with a question related to her boyfriend and his right to Paternity Leave, which was answered. Client was offered referral to Money Talk Team which she initially declined, stating that she had done an online benefit check and it said she had no entitlement due to their "joint income" (she added that she did get baby box and claimed Child Benefit).

Clarified with the client that she was not living with boyfriend. As such we advised that she can make claim as a single parent. She then accepted the referral to the Money Talk Team. They identified Universal Credit (UC) entitlement both during first 6 weeks of Maternity Leave and afterwards while on Statutory Maternity Pay. Further, when in receipt of UC, the client can make a claim for Best Start Grant, and possibly Best Start Foods. She was also advised of what happens if she goes back to her normal wage.

Client was able to make UC claim herself but did we advise of Help to Claim service, and that she can contact us if she has any issues.



Clients advised	Single parent families	Families and disabilities	Large families ethnic families	Minority	Child under 1	Mother 24 and under
Basic Bank Accounts	1	3	7	0	0	0
Free school meals	7	2	0	1	0	1
School clothing grant	3	0	0	0	0	0
Healthy Start / Best Start Foods (from summer 2019)	16	2	5	12	20	11
Baby Box	0	1	0	0	0	1
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	27	6	7	10	51	18
Best Start Grant - Early learning Grant	27	5	5	8	15	9
Best Start Grant School Age grant	16	5	4	7	3	3
Council Tax Reduction	67	64	9	27	17	14
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	64	43	9	8	20	13
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0	0	0	0	0	0
Discretionary Housing Payments	22	10	1	4	7	7
Mobile phones	36	4	1	0	3	2
Broadband	8	7	0	0	3	2
Debt Advice	56	24	4	8	13	10
Scottish Welfare Fund	37	17	7	13	11	11
Benefit uptake (excluding specific benefits above)	227	340	41	214	42	149

Client financial gain	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
TOTAL Gains for group	£397,757.20	£469,679.34	£90,933.32	£195,228.26	£195,512.54	£77,482.98
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
School clothing grant	£0.00	0.00	£0.00	£0.00	£0.00	£0.00
Best Start Foods	£0.00	£0.00	£0.00	£0.00	0.00	£0.00
Baby Box	£0.00	£160.00	£0.00	£0.00	£0.00	£160.00
Best Start Grant -Pregnancy and Baby	£4,484.00	£300.00	£1,200.00	£4,076.40	£12,168.40	£4,676.40
Best Start Grant - Early learning Grant	£1,250.00	£0.00	£250.00	£1,000.00	£1,500.00	£250.00
Best Start Grant School Age grant	£250.00	£750.00	£0.00	£1,000.00	£750.00	£250.00
Council Tax Reduction	£3,530.51	£6,293.12	£2,182.96	£4,445.58	£504.89	£108.00
Warmer Homes/fuel poverty/switching supplier/ schemes to reduce energy costs	£3,094.69	£714.17	£0.00	£140.00	£420.00	£140.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Housing Benefit (includes DHP)	£7,230.64	£9,473.78	£0.00	£5,712.00	£0.00	£0.00
Mobile phones	£228.90	£0.00	£0.00	£0.00	£333.60	£333.60
Broadband	£0.00	£720.90	£0.00	£0.00	£0.00	£0.00
Debt Advice	£2,330.00	£40,496.42	£0.00	£0.00	£2,330.00	£0.00
Scottish Welfare Fund	£340.00	£110.00	£230.00	£0.00	£230.00	£0.00
Benefit uptake (excluding specific benefits above)	£366,131.14	£409,268.27	£86,987.36	£173,290.20	£172,254.65	£68,523.02
Gains in 17 elements of the service	£388,869.88	£468,286.66	£90,850.32	£189,664.18	£190,491.54	£74,441.02

Tasks – form filling	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Benefits	65	116	5	31	27	30
Debt	2	1	0	1	0	0
Education	1	0	0	1	0	0
Finance and charitable support (including foodbanks)	3	3	0	0	1	2
Insurance	0	0	0	0	0	0
Council tax	3	4	0	2	0	1
Income tax	0	0	0	1	0	0
Regulated fuels (gas / electricity)	3	4	0	1	1	0
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, 960 clients answered that they were aged over 60.

A total of **£637,966.00** 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	15
Council Tax Reduction	144
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	110
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	3
Debt Advice	40
Housing Benefit including Discretionary Housing Benefit	15
Broadband	7
Mobile phones	3
Check Insurance	8
Income tax	14
Benefit uptake	686

Client Financial Gain

Scottish Welfare Fund	£0.00
Council Tax Reduction	£13,671.51
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£2,464.51
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£140.00
Housing Benefit including Discretionary Housing Payments	£63,160.05
Broadband	£411.00
Mobile phones	£0.00
Check Insurance	£1,021.51
Income tax	£0.00
Benefit uptake – including reserved benefits (not including SWF and HB)	£551,357.42
Total	£632,226.00

Gains of £5,740 have been recorded in other areas not detailed above

Tasks – form filling

Benefits	180
Debt	1
Finance and charitable support	8
Insurance	0
Council tax	10
Regulated fuels (gas / electricity)	9



Case Study

A client in the North East of Scotland wanted to know if he had entitlement to benefits other than his State Retirement Pension and DLA lower rate mobility award. He is in his late 60s, retired and lives alone in rented social housing with Council Tax exemption for Severe Mental Impairment.

Benefits check carried out, showing eligibility for Pension Credit, Severe Disability Premium, and Housing Benefit. The client was happy to complete applications online. Adviser invited client to make contact with Bureau if he had any problems and we could help further.

Adviser raised Energy issues but the client was already on top of switching regularly. Warm Home Discount and Priority Services Register were also discussed, and the client agreed to contact his provider.

At the follow up call, the client had been awarded full Housing Benefit, backdated 3 months and Pension Credits. This enabled Warm Home Discount to be applied to his energy bills. Total Client Financial Gain for this client was almost £9,000. He thanked the Bureau for a wonderful service and the relieve of stress and anxiety he had been feeling as a result of being short of money and unable to heat his home properly.



The Telephone Helpline

A rota has been developed to ensure that across the 19 bureaux who are delivering telephone advice that peak call times are prioritised and that the network can be flexible according to demand. Regular meetings have been scheduled with the lead bureaux co-ordinators from each region to ensure that the service is operating consistently across the country.

In the first 3 months of the second year of the project 41.4% (2,220) of all contacts with clients has been by phone, with a total of £1,018,397.33 in client financial gain recorded for 869 clients. The table below shows those gains against the 17 elements covered by the service.

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£0.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£8,792.00
Best Start Grant - Early learning Grant	£1,500.00
Best Start Grant School Age grant	£1,000.00
Council Tax Reduction	£20,333.08
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£4,962.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£39,638.12
Mobile phones	£957.60
Broadband	£0.00
Debt Advice	£19,873.10
Scottish Welfare Fund	£2,766.00
Benefit uptake (excluding specific benefits above)	£907,364.87
Total	£1,007,186.77

£11,210.56 of gains have been recorded in other advice areas which are not detailed above



Case Study

The client is a single parent living in a housing association property with 2 children (ages 2 and 8 months). She was referred to the Money Talk Team service by her health professional. The client is eligible for extended maternity leave and will be returning to work in April 2020. The client is currently in receipt of Child Benefit, Universal Credit and Statutory Maternity Pay. However, the client has received the last of her Statutory Maternity Pay and is not sure how she will manage financially during the period of her extended maternity leave without this income.

The adviser assessed the client's new circumstances and identified several alternative sources of support:

1. Benefit eligibility check reveals that the client will now be entitled to a full Council Tax Reduction, which would save the client approximately £120/month.
2. The client has received the Pregnancy and Baby Payment and Best Start Foods card for her youngest child, but was not aware that she is now also eligible for the Early Learning Payment of £250 for her 2 year old.
3. The client also qualifies for free childcare for her 2 year old.
4. The client is eligible for the Warm Home Energy Discount of £140 from her energy provider.
5. The client will also look into switching energy/phone/broadband providers as a way of saving money. Advised the client that she would need to stay with her current energy provider until 31 March 2020 to receive the Warm Home Discount.
6. Advised client that when she returns to work she may become eligible for the UK Government's Help to Save scheme.

The client was extremely pleased with the advice provided in just one appointment. The client feels able to apply for each of these sources of support herself. Adviser provided relevant telephone numbers and information on how to apply for each.



The Face to Face Service

All 59 member bureaux are offering face to face 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.

In the first 3 months of the second year of the project 50% (2,669) of all contacts with clients have been face to face, with a total of £1,790,610.91 in client financial gain recorded for 1,089 clients. The table below shows those gains against the 17 elements covered by the service.

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£0.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£14,068.40
Best Start Grant - Early learning Grant	£4,292.00
Best Start Grant School Age grant	£1,750.00
Council Tax Reduction	£29,777.75
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£8,717.20
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£46,408.63
Mobile phones	£750.00
Broadband	1131.9
Debt Advice	47479.19
Scottish Welfare Fund	463.99
Benefit uptake (excluding specific benefits above)	£1,528,348.02
Total	£1,683,187.08

£107,423.83 has been recorded against other advice areas not detailed above.

Gains of £169,891.46 have been recorded against other contact methods. E.g. if a client writes to tell a bureau of a gain, this would be recorded against “letter.”



Case Study

An adviser in the North of Scotland provided support to a client who is divorced and lives with her 3 children. The client suffers from anxiety, so a home visit was arranged. A benefit entitlement check was completed. The client is currently in receipt of Income related benefits but may meet PIP criteria. A PIP form completed with supporting evidence from woman's aid & CPN. The client was also entitled to Healthy Start Vouchers, school meals and clothing grant. The Client has internet access through smart phone and accessed healthy start site with the adviser present.

The client also had a damaged fridge freezer and broken child's bed and no available funds to replace these. Her fridge freezer is a necessity as her extreme anxiety means that she has difficulty leaving home to buy fresh food. An application to the Scottish Welfare Fund was successful to replace both of these.

At the follow up appointment the client had been awarded PIP (Enhanced Daily Living) which passports clients to other enhancements and premiums. Client was better off by £194 per week

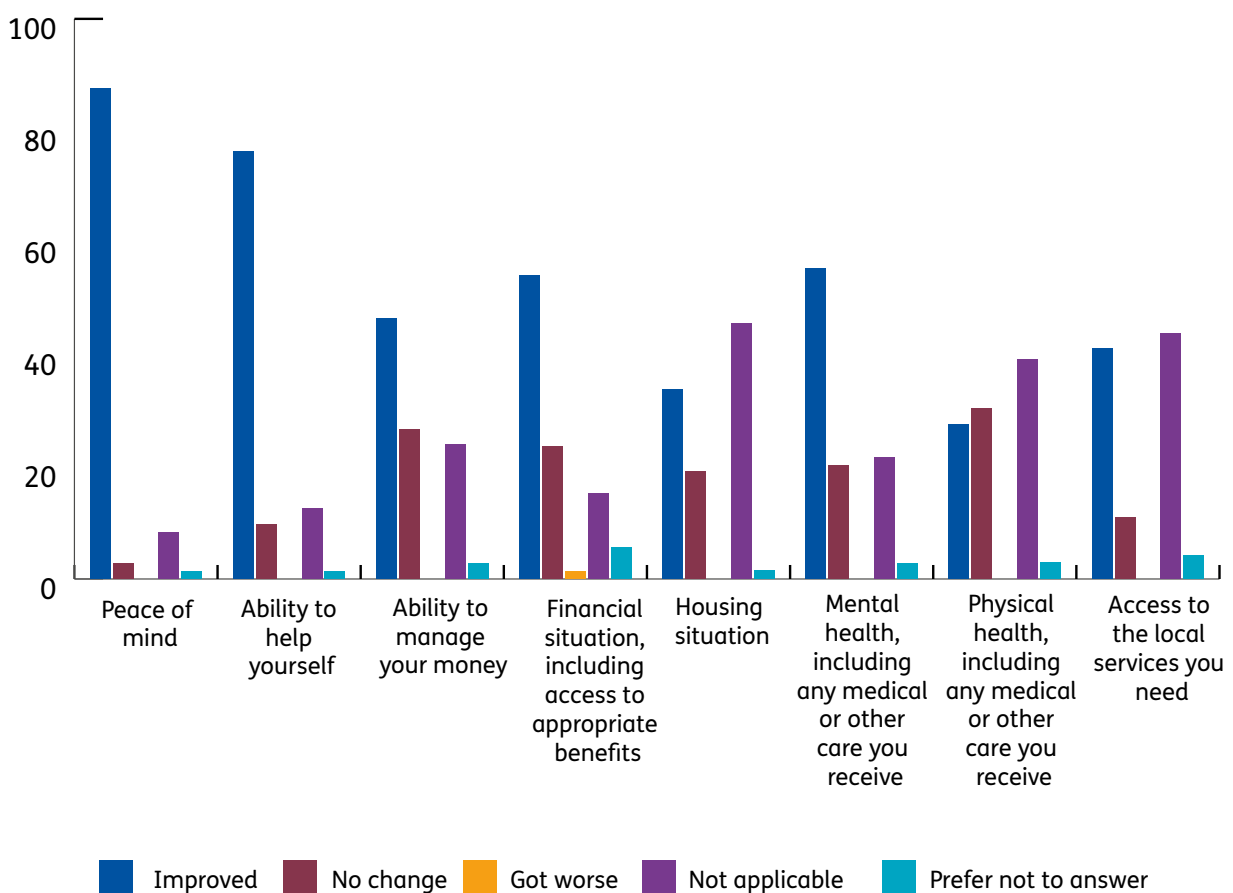


Client Satisfaction

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. 76 people have completed the client satisfaction survey between November 2019 and January.

The key highlights of the client satisfaction survey so far are that 99% of those surveyed rate the service that they have received as good or very good; over 55% say that it has improved their mental wellbeing and 87% have more peace of mind.

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



Some comments from clients so far include:

- > I feel pretty capable to investigate benefits issues. But it was good for someone to put it all together and check my research (and spot something I had not). I was very impressed with the service
- > Unaware of the benefit entitlement for my husband who suffers from ill health. Information provided help with applications. The applications were successful and helped our financial situation.
- > If it was not for [Money Talk Team] My husband would not be receiving Attendance Allowance as we unaware of this benefit. Also was made aware of Housing Benefit and Council Tax Reduction. As pensioners all the help we can get is much appreciated. It was good we could phone up for information

Partnership working

Local Partnerships

Bureaux continue to work to develop over 600 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.

- Parkhead CAB have been invited on to the local area Children's Services Locality Planning Group which will enable them to promote the project further and influence strategy in Glasgow.
- Cumbernauld and Kilsyth CAB work in partnership with their Local Authority and the NHS as part of the Young Mother and Baby Action Group. Partners continue to refer clients to the weekly Money Talk Team Clinic which is run by the CAB.
- Denny and Dunipace CAB work with Children First to offer an evening advice session at Bonnybridge Community Centre. The reception staff at the Community Centre promote this service to potential clients.

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.

In this quarter CAS have worked with Home Energy Scotland to ensure that clients can be referred between both services. A data sharing agreement has been drafted and will be signed by both parties. The Money Talk Team Project Manager is now registered on the HES referral portal. This portal allows clients to be referred online, with their consent, and means that outcomes can be easily tracked. In return HES will provide contact details to CAS of eligible clients, and we will arrange a phone appointment for them.

CAS are also sitting on the Scottish Government benefits take-up stakeholder reference group and will continue to promote referrals to the service as part of an ongoing benefits take up strategy.

A Money Talk Team Project Worker from the Borders gave a presentation at a "Christmas for Less" event at an Early Years Centre in a neighbouring town. Whilst outlining all CAB areas of advice and support – particular emphasis was on the support offered by the Money Talk Team. This has led to a request from this centre for a regular attendance. When first set-up this Early Years Centre did not wish for a regular CAB attendance. The parents attending are now more aware of this service and the different channels to check out any entitlement they may have.



Marketing the service

The materials developed for the Parent Club marketing campaign have been uploaded to CAS marketing store “Brandbase” and each bureau has been provided with credits to print customised versions. Physical collateral from the campaign has also been sent out to each bureau.

The CAS communications team are aware of the Money Talk Team, and continue to promote it in any relevant media work which they do, including articles on Money Management after Christmas.

The Money Talk Team Project Manager was also interviewed for Radio Scotland’s “Clever About Cash” programme, which will air in the Spring.

Some examples of local bureau activity include:

- > Falkirk CAB have been in contact with Fibrous Dysplasia Support Society UK (FDSSUK) and will speak at their annual conference on the support which can be provided by The Money Talk Team. They will provide marketing materials and be on hand to speak to conference attendees.
- > Angus CAB MTT adviser has been involved in attending engagement events in an attempt to increase referrals to the service. This involved attending the Talk Money Conference on 22nd November to promote the MTT project to local organisations and partners. This included various local authority departments, housing associations, mental health charities etc. The MTT adviser had a stall at this event and distributed promotional material to various organisations. The MTT adviser also attended the Be Well in Winter event on 5th December at the local Voluntary Action Angus office in Forfar. The purpose of this event was to promote services available to families and individuals in order to either maximise their income through benefit entitlement and/or making savings through switching utility, broadband provider etc.
- > Citizens Advice Edinburgh have continued to provide information and guidance to advisers about the Money Talks process and the benefits this could bring to clients. This has included a comprehensive revision of the debt and money advice procedure so that it fully embeds the process. They have delivered a presentation to each bureau team meeting during December and January. In addition, The Money Talk Team was a key focus of the 2019 all staff and volunteer conference in November, attended by 80 paid and volunteer advisers, where a presentation was given on the impact of Money Talk Team activity so far and engaging advisers in practice sharing workshops about how we will increase client awareness and engagement.

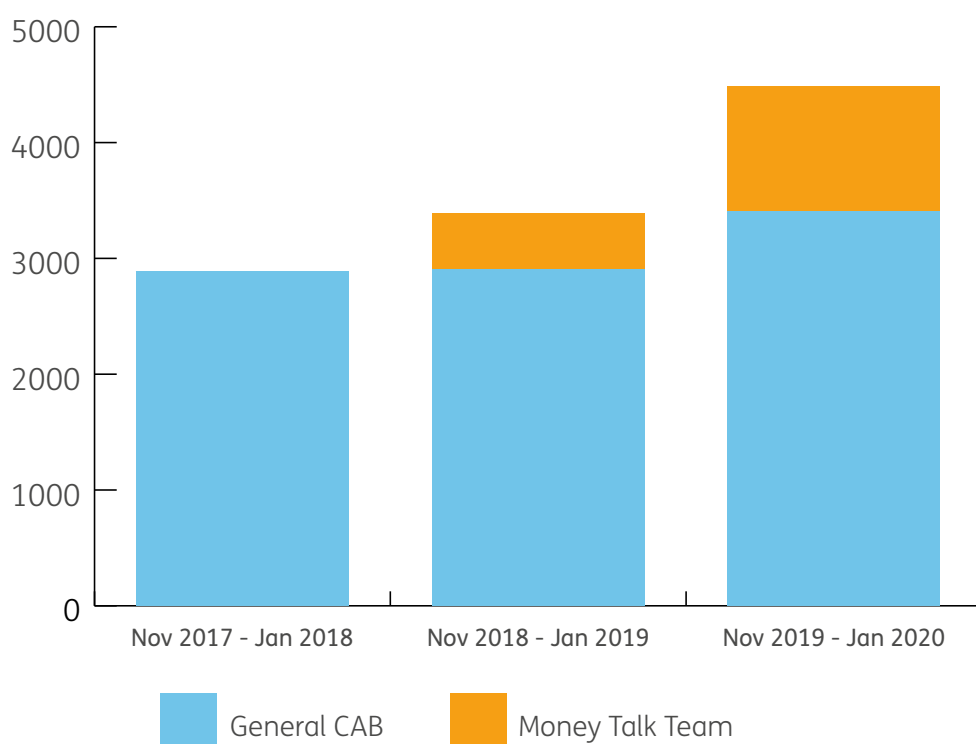
Additionality

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.

From November 2019 to January 2020 a total of 29,124 clients were advised on benefits issues across the CAB network. 4067 clients seen by the Money Talk Team have benefits advice recorded, so this project accounts for just under 14% of all clients advised on benefits across the network.

A large part of a service offered by the Money Talk Team uses a benefits calculator such as Lisson Grove or Quick Benefits Calculator (QBC), a generic benefits check can then be recorded by the adviser. Across our network overall, we have seen an increase of in these benefits calculations recorded since the project began.

The chart below shows the percentage of those which can be attributed to the Money Talk Team Project.



The number of benefits checks recorded by the general CAB network has remained similar which demonstrates the additional capacity that the Money Talk Team Project is adding to the network¹.

¹ The above measure is only one way an adviser can record a benefits check. They can also record 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. So the figure above does not capture all of the complex benefits work undertaken by bureaux, but gives an indication of the increase in benefits advice attributable to this project.



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ISSN 2398-6190 (Print)

ISSN 2398-6204 (Electronic)

