



Money Talk Team

1 Nov 2020 – 31 Jan 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 nearly 30,000 individuals and realised almost £27 million in Client Financial Gains.

The seven target groups are:

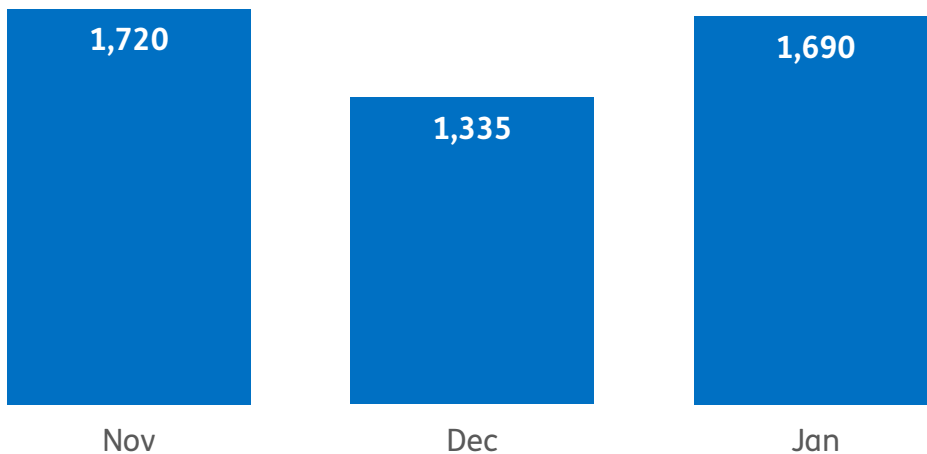
- > Single parent families
- > Families which include a disabled adult or child
- > Larger families
- > Minority ethnic families
- > Families with a child under one year old
- > Families where the mother is under 25 years of age.
- > Older people and those approaching retirement age

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 January 2021, the service has supported **4,324** clients through **6,408** contacts with those clients; 502 of these clients were provided with ongoing support as they were also seen in Q4 of Year 2.
- > **71%** of clients were supported by the local service and **29%** of clients were supported by the multichannel service.
- > **2,617** clients had an outcome recorded in the reporting period, with 942 of those clients having an outcome which led to a financial gain.
- > Over **£3.3 million** of client financial gains have been recorded for those 942 clients within the reporting period.
- > All clients who completed the satisfaction survey rated the service that they have received as good (9%) or very good (91%); over 55% say that it has improved their mental wellbeing and 91% 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 while face to face contact is limited.

The service has supported **4,324** clients between November 2020 and January 2021, advising an average of approximately **1,580** clients per month.

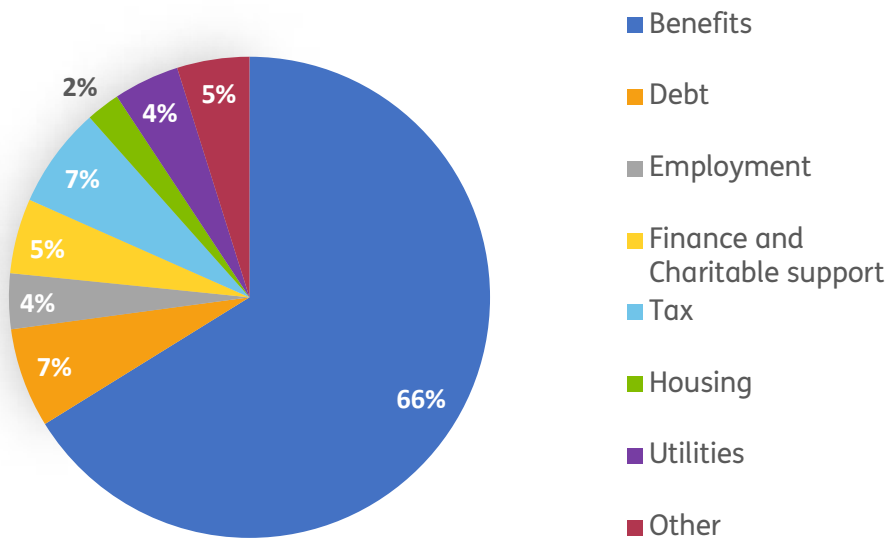


NB – adding this table up won't equal 4,324 as the same clients could be seen more than once across different months.

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



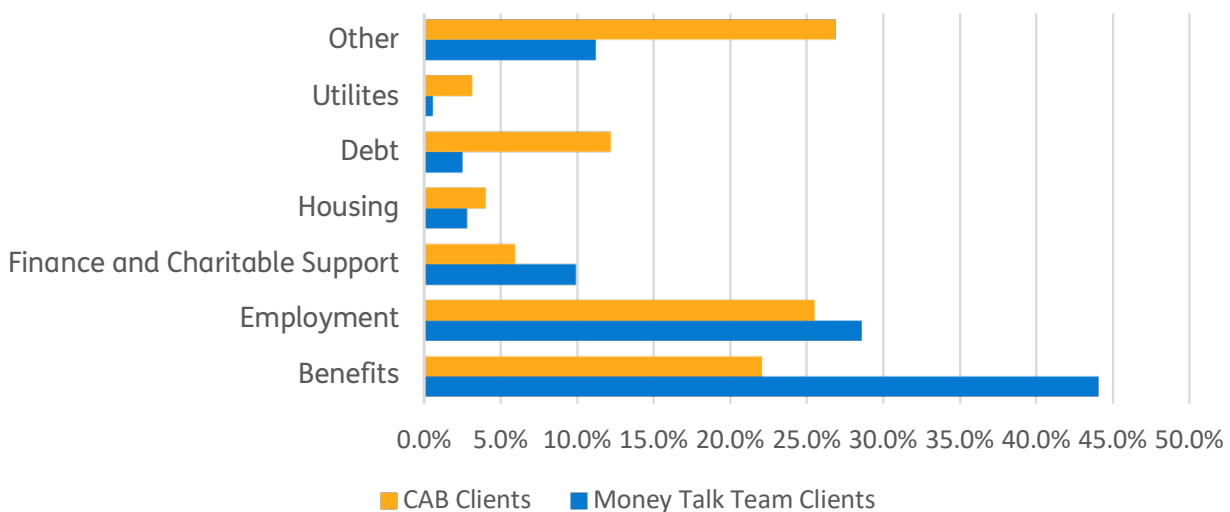
Responding to the Coronavirus Pandemic

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 with covid-19 is having on our clients and the issues they face. Between November 2020 and January 2021 the Money Talk Team dealt with 311 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 44% 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 £3,311,414.32 have been recorded between November 2020 and January 2021. 2,617 clients had outcomes recorded, with 942 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.

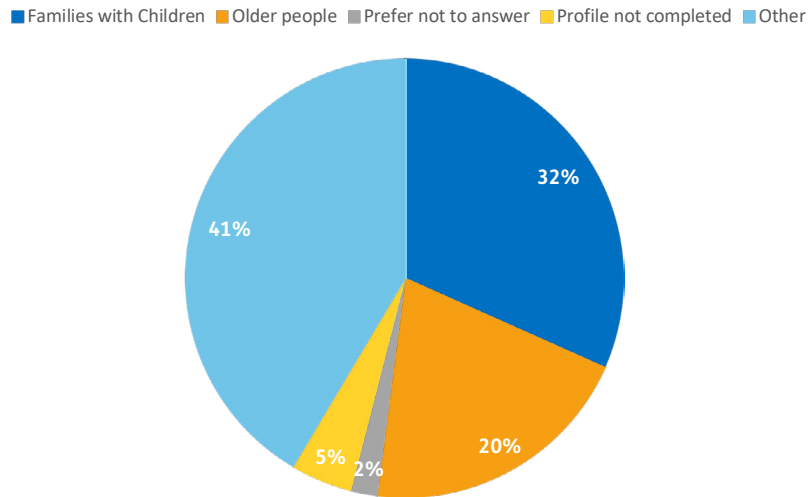
Looking at each of the 17 primary elements of the service in turn, the following has been recorded:

	CFG	Other outcome
Basic Bank Accounts	£0.00	2 clients were advised on accessing a basic bank account
Free school meals	£0.00	25 clients were provided with advice on school meals
School clothing grant	£200	18 clients were advised on school uniforms
Best Start Foods	£20,500.50	
Baby Box	£640	
Best Start Grant -Pregnancy and Baby	£28,150	
Best Start Grant - Early learning Grant	£9,092	
Best Start Grant School Age grant	£4,980	
Council Tax Reduction	£128,033.87	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£7,428.97	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	2 clients were advised on Credit Union Services
Discretionary Housing Payments	£5,977.68	
Mobile phones	£205.36	
Broadband	£0.00	
Debt Advice	£32,025.12	
Scottish Welfare Fund	£3,615	
Scottish Child Payment	£73,221.98	
Benefit uptake (excluding specific benefits above)	£2,915,321.87	
TOTAL	£3,229,392.35	

The additional **£82,021.97** 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:

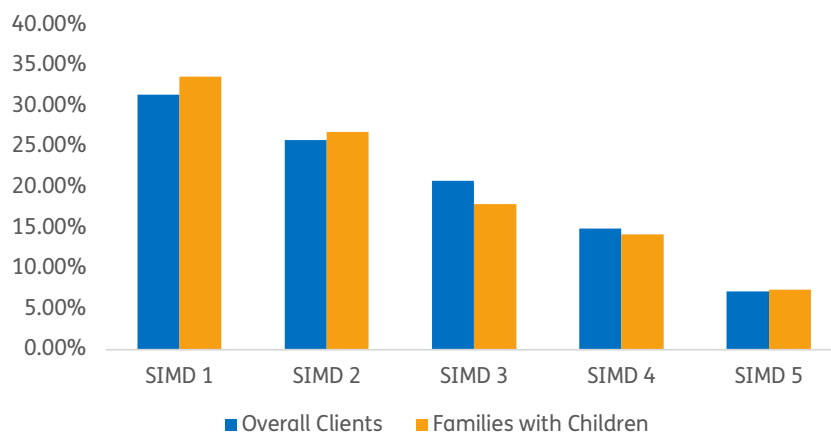


Clients in the “Other” category includes single adults and adult couples with no children. Clients who are pregnant but have not yet given birth and clients who are divorced and living in a separate household from children will also be included in this figure. Of the clients in this category 22 people 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.

Of the clients who identified themselves as being part of a family with children 50% were not in work and 33% identified themselves as having a disability or long term illness.

The project is successfully targeting the most deprived areas in Scotland as over 55% 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 January 2021 **1,399** clients supported by the project identified themselves as being part of a family with children. Over 75% (**1,082**) 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	697
Families which include a disabled adult or child	236
Larger families	118
Minority ethnic families	279
Families with a child under one year old	234
Families where the mother is under 25 years of age	110

Within the same reporting period the project has achieved confirmed client financial gains for 285 clients from the above target groups. **£1,049,190.32** has been recorded for the target groups directly. 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 single parent with two dependent and one non-dependent child living in a Council property. She recently was made redundant but is on furlough until the end of January, this is her consultation period after which she will be made redundant. The client was very concerned about her income and the future. The MTT adviser ran a benefit check and found the client is currently receiving legacy benefits. Client has applied for other jobs.

Actions:

- > Benefit check
- > Referral to CAB Energy Project for small energy grants – award granted
- > Referral to Employment Adviser for information on Redundancy
- > Referral to Foodbank – food parcel received
- > Application to Scottish Welfare Fund - £150 received

Client said she was able to negotiate for holiday pay on top of her redundancy after speaking to an employment adviser. Client has contacted HMRC & Council regarding existing benefits and has arranged to call them back now she is redundant to update her information. She has been told of a 2 week run on of Tax Credits, Housing Benefit & Council Tax Reduction.

The adviser arranged to call client back in 2 weeks time for an update, if she did not get the job the adviser will support her making a claim for Universal Credit, if she has the job she will update both HMRC & Council herself. She has asked for help with a comparison website for electricity & gas which will be done during the next call.

Client said that she felt more able to make calls herself after speaking to CAB as we gave her easy to understand information.



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	2	0	1	1	0	1	3
Free school meals	18	4	1	0	2	1	20
School clothing grant	14	3	1	2	1	1	16
Best Start Foods	46	4	6	10	55	25	85
Baby Box	0	0	1	0	2	1	2
Best Start Grant -Pregnancy and Baby	34	2	5	10	57	19	76
Best Start Grant - Early learning Grant	29	8	10	12	23	12	63
Best Start Grant School Age grant	20	4	11	6	7	5	40
Council Tax Reduction	106	33	11	14	31	7	152
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	112	28	18	16	25	21	150
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1	0	0	0	0	0	1
Discretionary Housing Payments	28	10	4	4	8	5	43
Mobile phones	0	0	0	1	1	0	1
Broadband	4	1	1	1	1	1	6
Debt Advice	81	25	16	12	14	9	116
Scottish Welfare Fund	94	28	16	14	20	10	132
Scottish Child Payment	105	22	28	21	79	41	192
Benefit uptake	512	180	91	79	197	88	811

There were **1,082** 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	£698,207.79	£228,573.77	£74,051.33	£101,099.29	£226,333.98	£90,221.74	£1,049,190.32
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£0	£0	£0	£0	£0	£0	£0
School clothing grant	£100	£0	£0	£100	£0	£0	£100
Best Start Foods	£5,023.00	£221.00	£794.00	£1,428.00	£6,164.50	£2,346.00	£10,057.50
Baby Box	£160	£0	£0	£0	£480	£160	£480
Best Start Grant -Pregnancy and Baby	£6,850.00	£600.00	£2,100.00	£1,500.00	£11,650.00	£3,000.00	£15,550.00
Best Start Grant - Early learning Grant	£1,050.00	£750.00	£1,942.00	£1,550.00	£1,442.00	£1,500.00	£5,742.00
Best Start Grant School Age grant	£500.00	£500.00	£1,980.00	£980.00	£250.00	£500.00	£3,480.00
Council Tax Reduction	£19,616.34	£5,238.90	£2,668.84	£5,417.94	£6,074.02	£3,408.60	£27,797.38
Warmer Homes/fuel poverty/switching supplier/ schemes to reduce energy costs	£1,788.00	£1,049.00	£375.00	£140.00	£140.00	£189.00	£2,393.00
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	£612.09	£0.00	£0.00	£0.00	£0.00	£0.00	£612.09
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	£20,586.17	£0.00	£0.00	£0.00	£0.00	£659.40	£20,927.12
Scottish Welfare Fund	£546.00	£620.00	£620.00	£600.00	£0.00	£500.00	£1,766.00
Scottish Child Payment	£26,410.00	£8,620.00	£10,900.00	£5,200.00	£21,599.98	£9,380.00	£73,221.98
Benefit uptake	£629,635.49	£210,138.45	£59,807.67	£81,670.75	£196,645.81	£77,845.32	£928,897.10
Gains in the elements of the service	£686,469.09	£219,117.35	£70,287.51	£93,387.69	£222,849.33	£90,109.32	£1,017,806.19

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	61	33	8	9	9	7	95
Debt	2	0	1	1	0	0	3
Education	1	0	0	0	0	0	1
Finance and charitable support (including foodbanks)	13	8	0	1	0	0	18
Council tax	3	0	0	1	0	0	3
Regulated fuels (gas / electricity)	7	1	1	1	0	1	8





Low income families

Client is a 32 year old single parent and lives in a housing association property with two children (4 & 5 years old). The client called the bureau and was given a telephone appointment with the MTT Adviser. The client wanted to know if Universal Credit would be the best option for her.

During the conversation, the client disclosed that she has been finding life challenging as she cannot work. The client has been reliant on foodbanks and family and friends for additional funds. The client explained that she receives £400 in Child Tax Credits, Working Tax Credits and Child Benefits. However, the clients rent is £375, leaving her with £25 until her next payment.

The client was informed by her housing officer that 'Universal Credit might be the best solution, but she was unsure. She was aware that if she chooses to take up UC her claim for CTC & WTC would end.

The benefit check identified that the client's income would increase by £40 pounds a week, or £173 per month while on Universal Credit.

The client was made aware that under Scottish Choices, she would be able to have her rent paid directly from her UC amount to her landlord. Secondly, she could also choose to receive their Universal Credit every two weeks, as opposed to every month.

The adviser also identified that this client could also receive a council tax reduction of 25% which roughly broke down to £14.67 a month, or £146.70 over ten months. The adviser offered to apply for the single person occupancy discount on the client's behalf. But the client declined to do so, as she was happy to do so online.

Lastly, the MTT adviser identified that this client could apply for the Scottish Child Payment.

This is a brand new benefit that has been set up by the Scottish Government. This benefit would enable the client to claim an additional £10 per week (it is paid directly to the client every 4 weeks) per child under 7 years old, up to the maximum value of £510 per child a year.

However, the client was made aware that they can apply for the benefit now, but it would not become available until mid-February 2021. The client understood this and we completed the application for it.

The client thanked the Money Talk Team adviser and requested that her details are passed to the CAB Help to Claim adviser who would assist the client in making a claim for UC.

As the report above shows; the clients monthly financial breakdown should be approximately £1,007 per month, or £12,155.64 per year, vastly improving their financial situation

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. 880 clients answered that they were aged over 60.

A total of **£783,216.82** of client financial gain was recorded for 296 clients from this group who had a financial gain recorded.

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	38
Council Tax Reduction	178
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	88
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	4
Debt Advice	45
Discretionary Housing Payment	15
Broadband	0
Mobile phones	3
Check Insurance	4
Income tax	10
Benefit uptake	660



Older People continued

Client Financial Gain	
Scottish Welfare Fund	£580
Council Tax Reduction	£47,087.99
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£1,210.97
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£11,000
Discretionary Housing payment	£556.92
Broadband	£0.00
Mobile phones	£205.36
Check Insurance	£0.00
Income tax	£4,740
Benefit uptake – (not including SWF and HB)	£689,338.06
Total	£754,719.30

Gains of £28,497.52 have been recorded in other areas not detailed above.

Tasks – form filling	
Benefits	83
Employment	1
Finance and Charitable Support	9
Relationship	1
Tax	8



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 support and we are exploring setting up regional groups on the same basis.

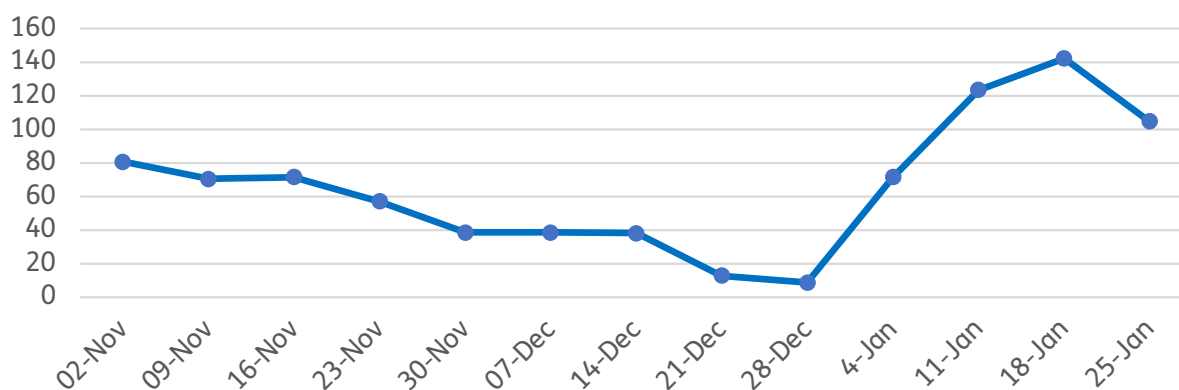
Some feedback on the Christmas Teams group included:

“It was great to be able to chat throughout the period and I hope that we have a similar page set up [again], useful especially if working from home, as not feeling so isolated...”

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.

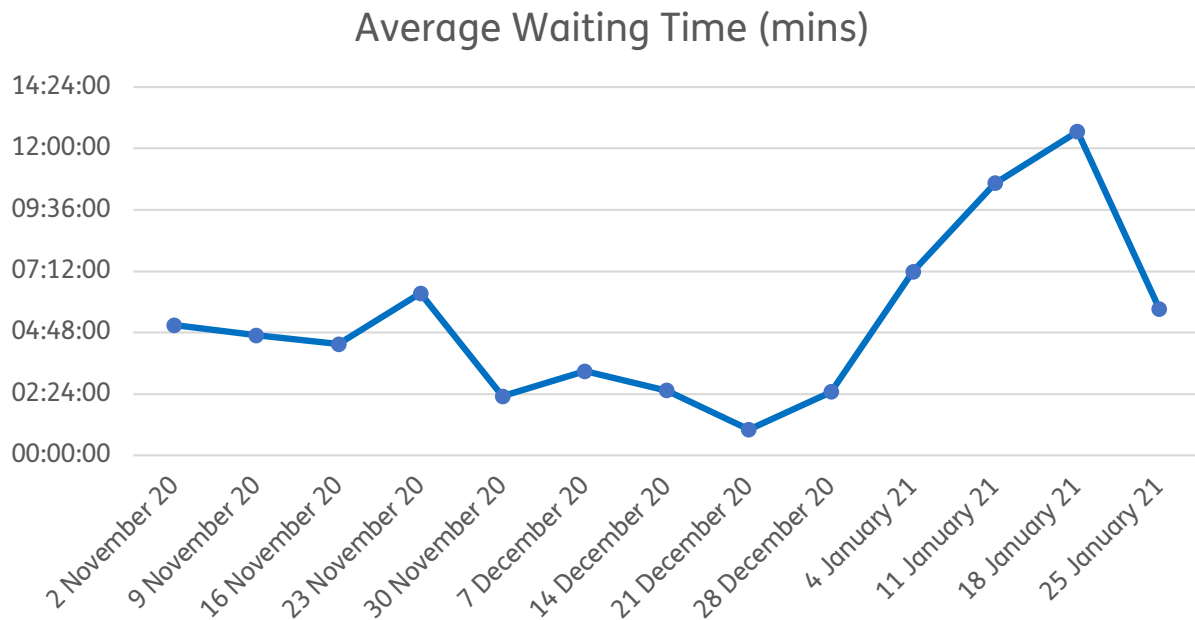
We can see that the marketing campaign which took place in January increased demand to the helpline, which also increased the length of time clients waited on hold for their call to be answered. However, the average was never longer than 15 minutes.

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



Between November 2020 and January 2021 the multichannel service has supported 1,184 clients (29% of all clients) and recorded £1,077,901.48 in Client Financial Gain (32% of all gains).

Of the clients supported by the helpline 31% identified themselves as part of a family with children and 18% were aged over 60.

We continue to offer webchat as an option for clients to contact the service, as much of the recent publicity has focused on the helpline number, webchat enquiries continue to be quite low, although we saw an increase in January. Between November 2020 and January 2021 there were 64 webchat enquiries recorded. The client financial gain total above includes £89,794.56 of gains recorded for web chat advice. It is important to note that where a web chat client goes on to receive advice through another channel, the gains will likely be recorded under that channel.



The Multichannel Service

Client called the Money talk Team in hope that she would qualify for any benefits. Client and her partner are currently in receipt of no benefits. Her partner worked full time earning £578.98 per week. The couple had three children aged 6 months, 3 and 5. They live in a three-bedroom housing association property and the rent is £82 per week. The client and partner have no savings. Nobody within the household has any health conditions. The client and partner are not current in receipt of any benefit income.

A Quick Benefit Check calculation, which included couple allowance, child and housing elements, showed an entitlement to UC for the couple of £69.80 per month. This entitlement to UC opened up eligibility for Scottish Child Payments of £10 per week per child under the age of six. It also meant that the couple could apply for the Scottish Government's School Age Payment of £250 for the eldest and an Early Learning Payment of £250 for the middle child. The client was advised to make a claim for Universal Credit before applying for the Scottish Government benefits. The client was delighted with the news and said it was much more than she had expected to be entitled to.

The client was advised to make a claim for Universal Credit on Gov.UK. She was told what information she would need to have to make the joint claim which would include, bank details, N.I numbers, payslips and a tenancy agreement.

Advised client she would need two email addresses, one for herself and one for her partner and that the claim would be joined by a linking code.

Advised client of Scottish Choices which meant she could receive her UC every fortnight instead of monthly.

Client had internet access and felt confident enough to make the claim on her own.

Advised client to make the claims for the Scottish Government benefits on mygov.scot/benefits.

Client was happy with the service provided

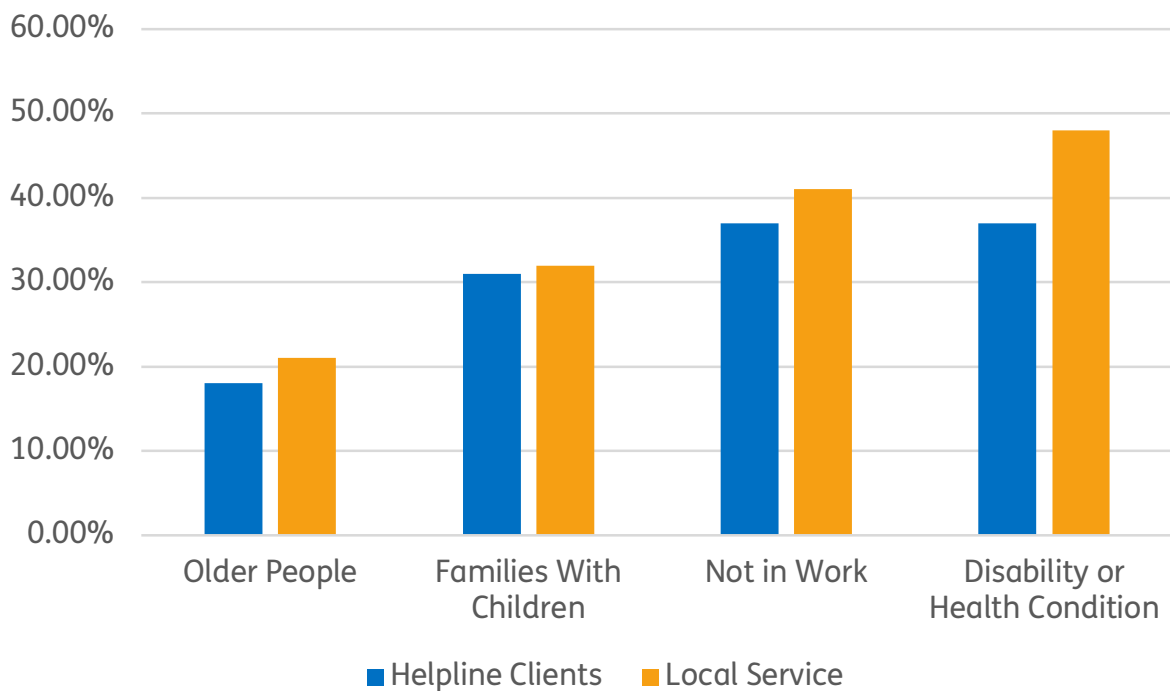
The Local Service

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.

Bureaux are currently offering to face to face advice on a very 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 141 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 January 2021 local bureaux supported 3,140 Money Talk Team clients (73% of all clients) through a mix of local telephone advice, email and occasionally face to face advice. They also reported £2,243,512.55 in Client Financial Gains (68% 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

A woman with two young children contacted a local CAB to see if she would be entitled to Personal Independence Payment (PIP.) The client has significant health issues and is on the shielding list. The client works part-time though currently furloughed from work, and reoccurring illness had been off for many months of the year.

The MTT adviser carried out a full income maximisation check for the household which identified client did meet criteria for PIP and that one of client's children could qualify for Disability Living Allowance (DLA). Over a course of 5 telephone support appointments from the MTT adviser, the client was able to submit both the PIP and DLA applications.

Clients partner does not work full time, therefore once disability benefit was in place, their partner was eligible to claim Carers Allowance. Initial benefit checks showed the client would better off financially on Universal Credit, rather than remaining on legacy benefits, however it was decided to wait until outcome off DLA, PIP and CA, as if they are awarded clients would be better off remaining on legacy benefits.

Child DLA awarded at the High Rate Care (£89.15 per week) and Low Rate Mobility, (£23.60). This enabled the child's father to claim CA of £67.25 week with the twice-yearly CA supplement and also increased their Child Tax Credits to include Child Disability Premium. The client was advised that they would also qualify for Child Winter Assistance, however they had missed this year's qualifying date. The client was also advised how to apply for the Scottish Child Payment. The clients are in receipt of Council Tax Reduction but were advised to let local authority know of CA and DLA awards as this means their CTR will also increase with additional premiums being added. The clients also advised they would qualify for childcare costs, as paying registered childminder.

Clients application for PIP was declined, scoring 0 points with the DWP decision maker stating that as client works part-time, they do not meet the criteria. The client's health conditions include acute asthma, bronchiectasis and anxiety. The client has a Community Psychiatric Nurse who is going to provide supporting letter also. The MTT adviser is now assisting client with a Mandatory Reconsideration request.

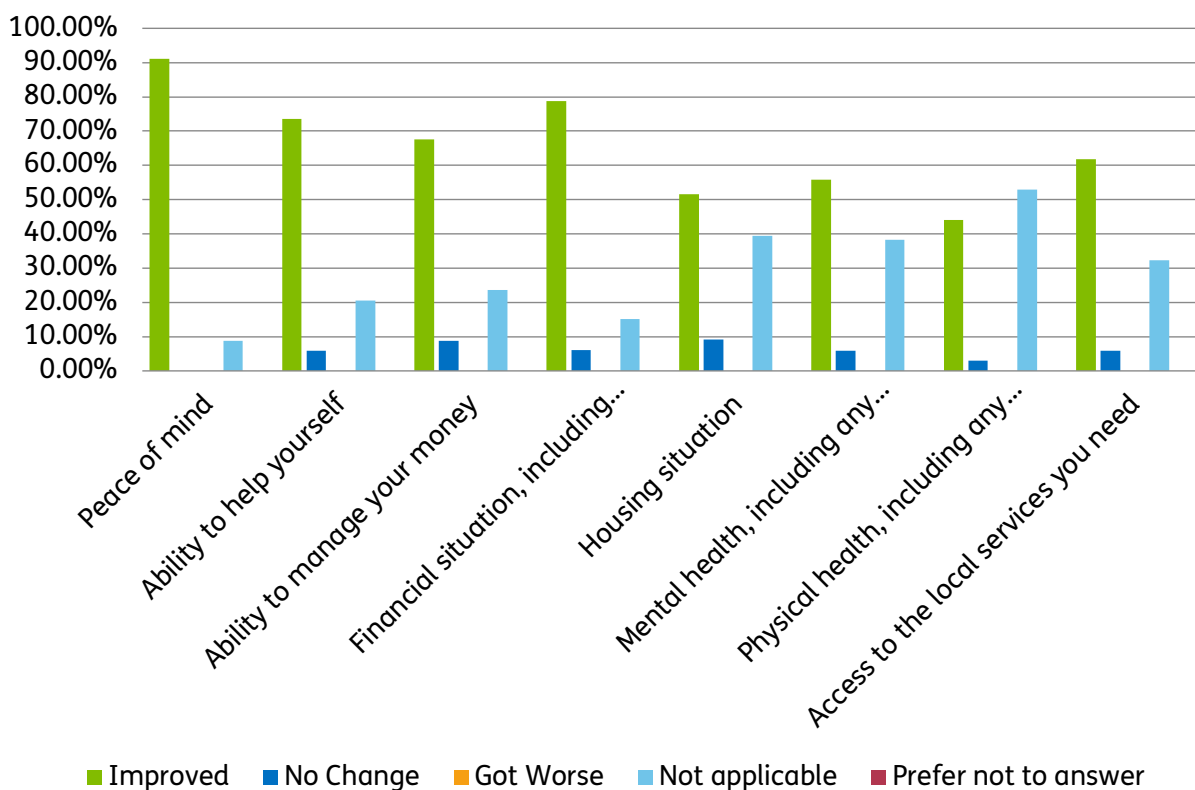
In summary, household Client Financial Gain for year increased by £18, 025 with continued support been given for PIP mandatory reconsideration.

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. 36 people have completed the client satisfaction survey between November 2020 and January, which is lower than anticipated. 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 (9%) or very good (91%); over 55% say that it has improved their mental wellbeing and 91% have more peace of mind.

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



Client satisfaction continued

Some comments from clients include:

- > I enquired about maternity benefits, [adviser] talked me through what the entitlements are. Unfortunately I am not entitled to any support (as I suspected) but it gave me peace of mind to know for sure so I know what finances I will be working with and when I will need to return to work. She also suggested some other debt management authorities
- > [Adviser] deserves an OBE, she has sorted all of my financial problems out completely and a massive weight has been lifted off my shoulders. I can't thank [adviser] and Citizens Advice enough, I wouldn't have got through my issues without you. It was fantastic that I was able to speak to the same person all of the time, due to my mental health I find it difficult to speak to strangers, so it helped me to relax as I built up a relationship with [adviser]. I have told everyone I know about the fabulous service I have received and have provided your telephone number to neighbours.



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 deliver Money Talk Team.

- > 11 of these CAB are working directly with Health Visitors or Midwifery Teams
- > 9 of these CAB have a specific focus on GP surgeries – prior to covid-19 this was through embedded advice or outreach; these bureaux continue to work with practices to support clients remotely
- > 5 CAB work closely with community mental health teams to receive referrals
- > 2 CAB have worked to ensure that staff working in healthcare settings are also aware of Money Talk Team – both to ensure that they understand the service for patients, but also to ensure that they are aware of support for themselves
 - > Citizens Advice and Rights Fife have worked with the NHS Workforce Development Officer and created training videos to make staff aware of the project
 - > The Money Talk Team adviser from Citizens Advice Edinburgh was invited by NHS Lothian to do a presentation via Microsoft Teams to a wide range of their staff during a “wellbeing week” where the focus was on both increasing staff wellbeing and awareness of services that could improve wellbeing of patients they are in contact with. This focused on Financial Resilience, Welfare Entitlement, Pensions and Energy Efficiency. Delivering the session via teams allowed for a large and broad reach of staff and for the session to be recorded and made available on the intranet to a large group of service providers.

Local Authorities

19 CAB report that they are working with various teams in their local authority to deliver the Money Talk Team service. These referrals cover a broad range of Local Authority Teams including housing, homelessness, social work and community development.

- > 12 of these CAB are report that they use the Money Talk Team Service to offer support to vulnerable clients as part of covid response and resilience groups.
- > 3 of these bureaux are working with Social Work teams
- > 6 bureaux are working with Early Years and Community Learning teams

Partnership working continued

Homestart

- > Angus CAB report that they are in regular contact with Homestart and are planning to offer video conferencing appointments to clients. They also plan to record information videos which can be sent to clients to promote the service.
- > Falkirk CAB had a group video call with Homestart in their area in December 2020 in which they outlined the service available and will continue to receive referrals for remote advice provision until outreach can restart
- > Bellshill CAB, Clackmannanshire CAB and North West Aberdeenshire CAB all report that they continue to receive referrals from Homestart although outreach services are not able to be provided at the moment.

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

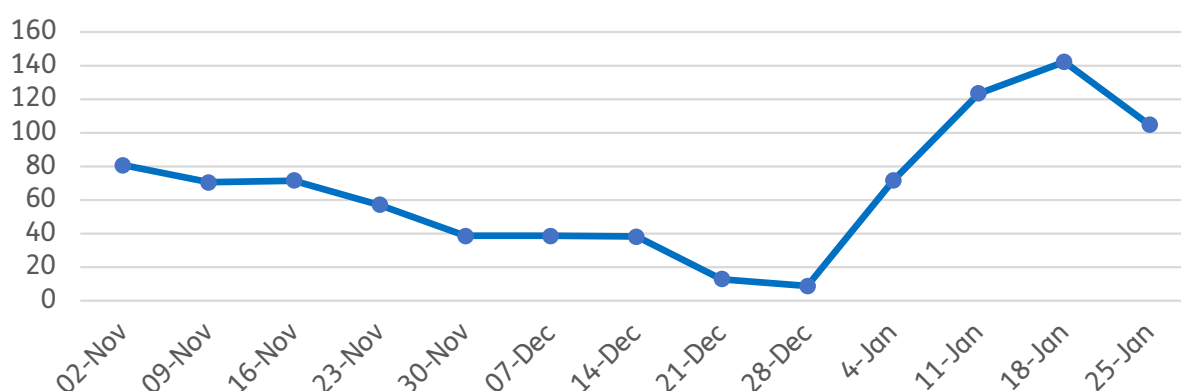
CAS are also working closely with Trussell Trust and the CAS Co-ordinator met with their Head of Scotland to discuss their national strategy to reduce the need for foodbanks by providing clients with support to move out of poverty. We are each mapping the relationships which exist and will work with bureaux to develop local support, particularly in areas where Trussell Trust are piloting a more intensive approach to supporting clients. This work will be carried out alongside the CAS Welfare Reform Mitigation project, as both have a focus on supporting local partnerships. Trussell Trust are also aware of the national telephone services provided by the CAB network and are currently signposting clients to the most appropriate service for their needs.

Marketing the service

Marketing for Money Talk Team in the first quarter of Year 3 has focused on the campaign delivered by the Scottish Government marketing team. 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 has 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.

From November – January 3,800 calls were made to the helpline from 1,873 unique telephone numbers.

Of the 3,800 calls 167 were abandoned by the caller during the welcome message. 1,053 were answered, from 916 unique telephone numbers. This is less than the number of clients who are recorded in our case recording system as being supported by the multi-channel service (1,184) as it does not include clients who have transferred from other helplines, clients calling from withheld numbers or clients who have received outbound calls from multichannel advisers (as part of ongoing case work.)

The remaining 2,579 calls were abandoned by the caller in the queue. The average time a caller waited in the queue before abandoning the call was 3 mins – with 75% of callers abandoning their call after waiting under 2 minutes. Some callers also call multiple times – with 35 callers accounting for 526 abandoned calls.

Queue time before abandoning	Number of calls	% of calls
Under 1 minute	1,793	69.5%
1-2 minutes	144	5.6%
2-5 minutes	177	6.9%
5-10 minutes	189	7.3%
10-20 minutes	173	6.7%
20+ minutes	103	4%

Marketing the service continued

CAS will continue to monitor the abandonment rate. When clients call, they will hear a welcome message, their queue position and standard messages thanking them for holding at 20 second intervals. As most of the abandonment occurs in under 2 minutes, we feel that waiting time or queue position is not the issue. We will work with colleagues in the communications team to shorten the welcome message, and encourage clients to hold to speak to an adviser. The standard messages also encourage clients to visit our advice webpage, so it is possible that clients are exploring self help options instead of calling. During the pandemic, traffic to our self help pages has increased dramatically, so it is difficult to correlate any spikes in demand on the helpline, with visits to advice pages. We will remove this message for the time being and monitor the impact which this has on the number of clients who abandon calls.

The stats below compare the number of clients who went on to have a case recorded in our case recording system during the campaign (January 2021) with a comparable time period of July 2020 when no campaign activity was taking place.

We can see that the campaign led to an increase in the number of clients contacting the helpline.

	July 2020	January 2021
Incoming calls	728	2,318
Unique phone numbers incoming	429	1,260
Abandoned during welcome message	39	65
Abandoned in the queue	340	1,694
Average wait time before abandoning	3 minutes	4 minutes
Answered calls	349	559
Unique phone numbers answered	299	514
Clients recorded in CASTLE	483	596

NB – the number of clients recorded in our CASTLE case recording system will include calls transferred from other helplines, callers who withheld their number and outbound calls for ongoing casework which are not included in the other stats.



Marketing the service continued

Looking at the profiles of clients who accessed the service during the campaign period, we can see an increase in the number of clients from families with children

First looking at the stats for the helpline, we can see that of all clients 24.2% were from families with children in July which increases to 30.6% in January.

When “Not completed” and “Prefer Not to answer” are excluded 36.2% of clients in July were from families with children, which increases to 43.3% in January

Helpline Profiles	July 2020	January 2021
Adult family (no children)	14.7%	13.5%
Family (2 adults, 1 or 2 dependent children)	11.6%	12.4%
Family (2 adults, 3+ children)	2.5%	3.1%
Older adult family (at least one pensioner)	3.3%	4.6%
Single adult (non pensioner)	19.7%	18.8%
Single parent family	10.1%	15.1%
Single pensioner	3.1%	2.1%
Other	1.9%	1.0%
Prefer Not to answer	9.1%	6.6%
No profile for this question	24%	22.8%

Looking at the local CAB service, we can also see an increase in the percentage of clients from families with children, though some of this may be attributed to ongoing work to improve targeting to these groups, as well as to the marketing campaign.

We can see that of all clients 24.7% were from families with children in July which increases to 33.3% in January.

When “Not completed” and “Prefer Not to answer” are excluded 34.1% of clients in July were from families with children, which increases to 41.5% in January.

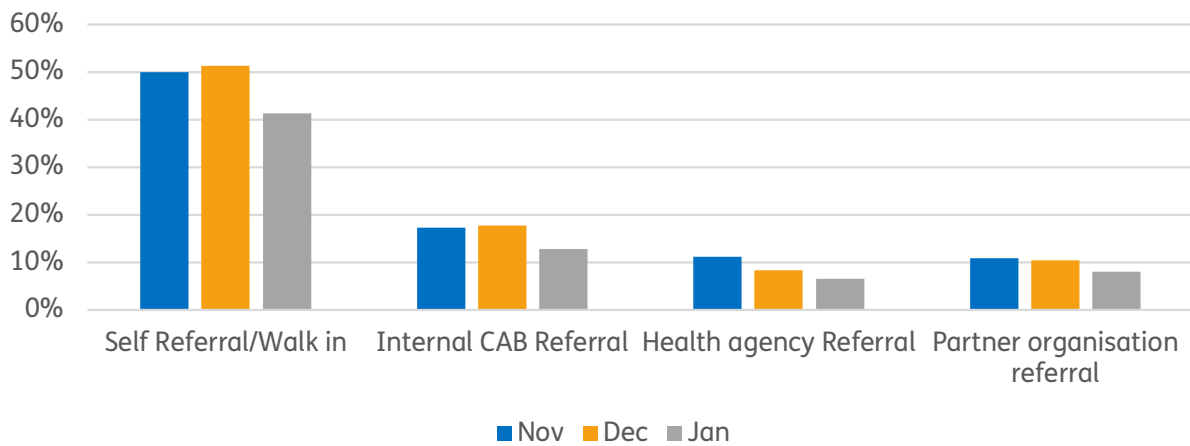
Local CAB Profiles	July 2020	January 2021
Adult family (no children)	14.1%	15.4%
Family (2 adults, 1 or 2 dependent children)	11.7%	13.1%
Family (2 adults, 3+ children)	1.9%	2.5%
Older adult family (at least one pensioner)	7.8%	5.4%
Single adult (non pensioner)	18.1%	19.5%
Single parent family	11.1%	17.7%
Single pensioner	5.1%	5.1%
Other	2.7%	1.6%
Prefer Not to answer	6.5%	5.8%
No profile for this question	20.9%	13.8%

Marketing the service continued

Of the 635 clients who let us know in January where they heard about the service 146 (23%) identified a campaign source, with TV being the most common, followed by online advertising.

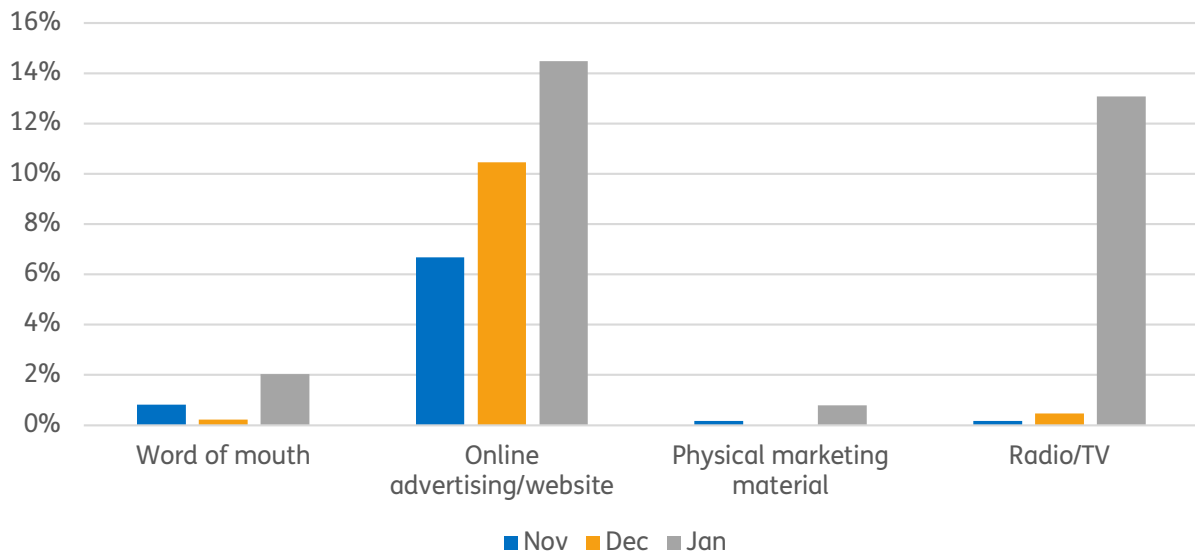
Source	Number of clients
MTT – Billboard/poster	4
MTT – Facebook	8
MTT – Instagram	1
MTT – Online advert	50
MTT – Parent Club website	1
MTT – Radio advert	25
MTT – TV advert	56
MTT – Newspaper	1

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



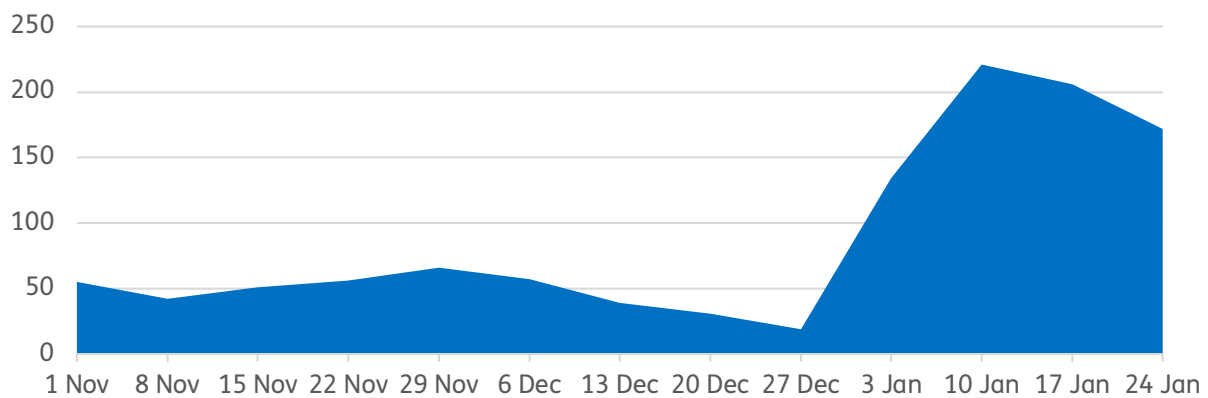
Marketing the service continued

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.



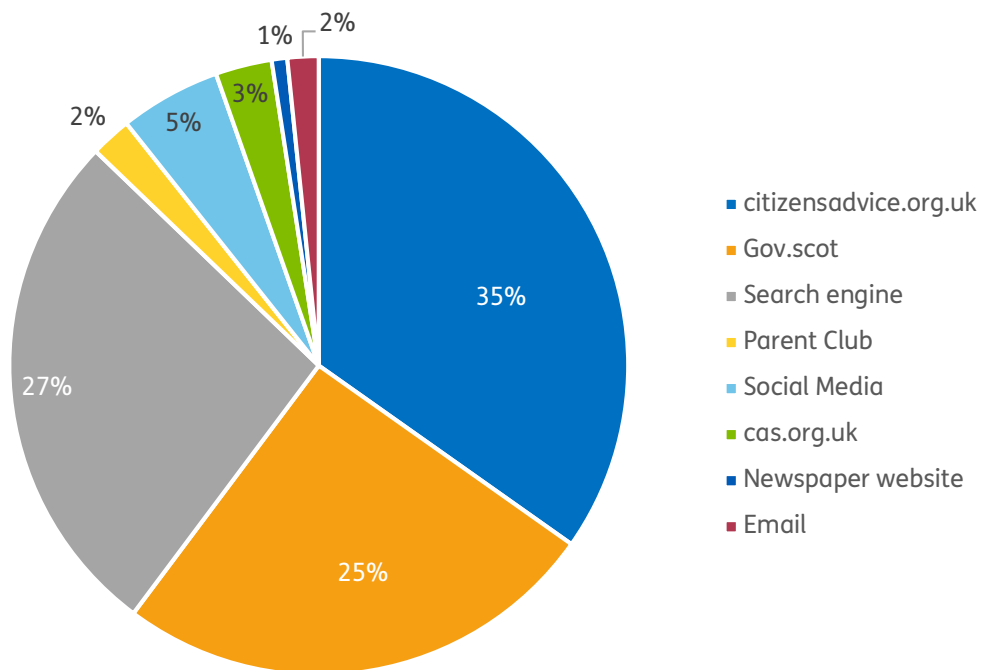
Google analytics for the Money Talk Team website show that between November and February 1,104 users accessed the site. 1,095 of these users were new to the site. There was an increase in traffic to the website in January which coincides with the marketing campaign.

Weekly Website Users



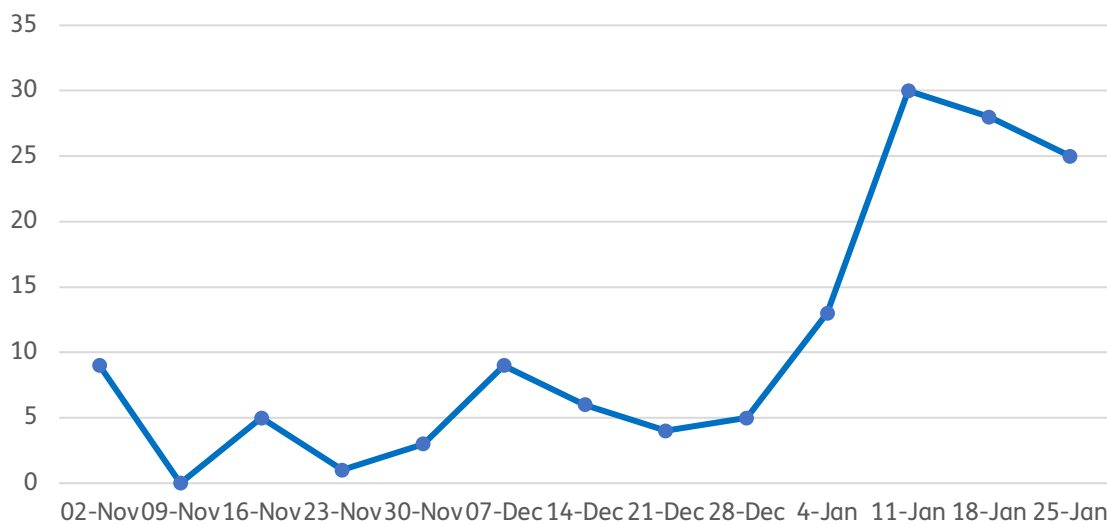
Marketing the service continued

Between November 2020 and January 164 (14.3%) visitors came directly to the website. Of the remaining users who clicked through to the site from another page, the majority came from citizensadvice.org.uk (our public advice website), gov.scot or through a search engine. Other referral routes include the websites of local newspapers and the Parent Club website.



The website also hosts our web chat facility. Although this was not directly publicised during the campaign, the increase in traffic to the website has led to an increase in the number of web chats being carried out.

Web Chats received

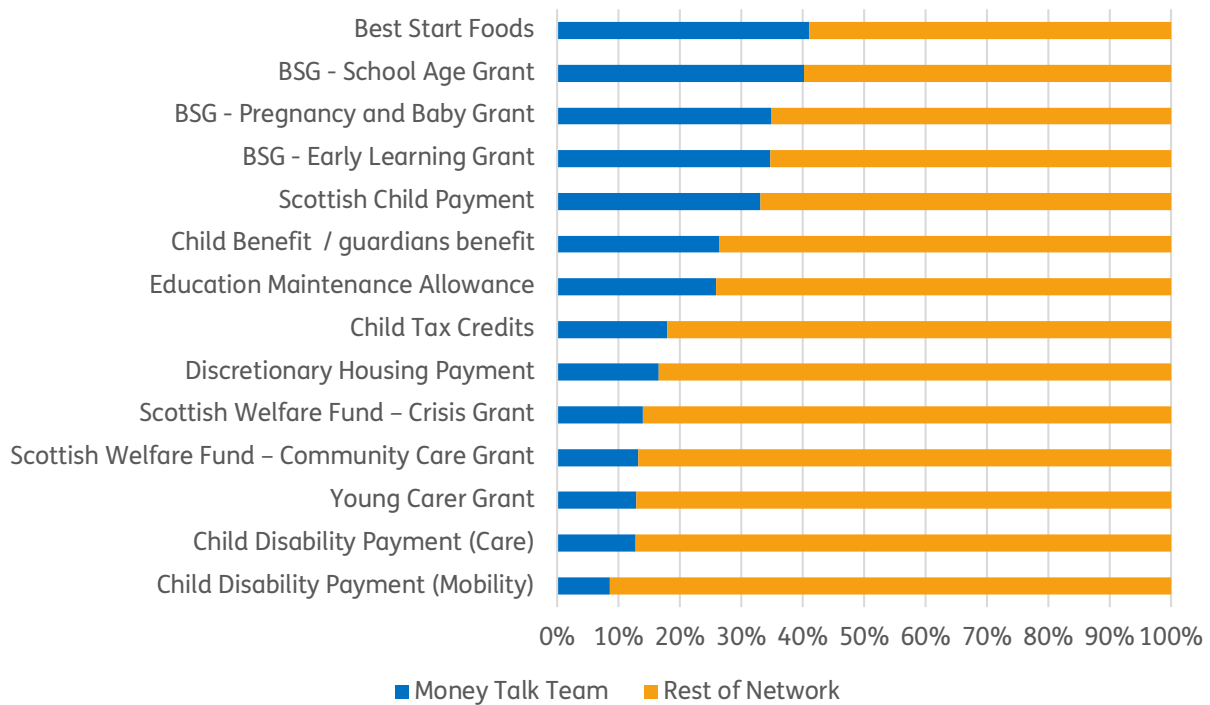


Additionality

The Money Talk Team funding accounts for 4% of all funding provided to the network in 20/21. To examine the impact of the project we looked at the statistics gathered by the whole network. Between November 2020 and January 2021 the Money Talk Team can be attributed with:

- > Seeing 8% of all clients supported by the CAB network
- > 10% of all client financial gain recorded across the network
- > Carrying out 7% of all form filling tasks carried out by the network.
- > Carrying out 20% of all benefits checks and income maximisation advice provided by the network

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 17 elements of the Money Talk Team service, the impact of the Money Talk Team is even clearer, with Money Talk Team being responsible for 40% of all advice on Best Start Foods and the Best Start School Age Grant, and 35% of all advice on the Best Start Pregnancy and Baby Grant and the Early Learning Grant.





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