

# Financial Health Check

Nov 2018 – July 2019

## Introduction

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

The seven target groups are:

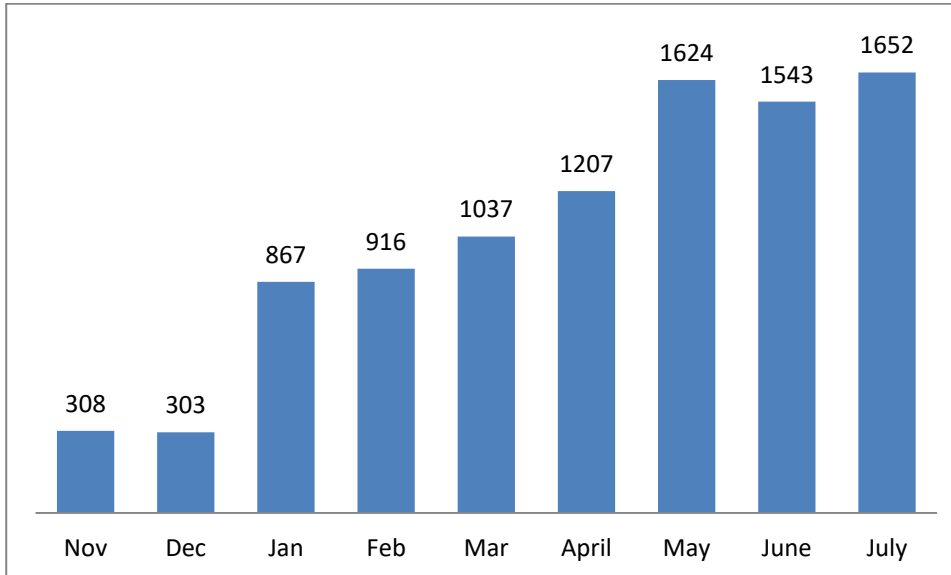
- Single parent families
- Families which include a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age.
- Older people and those approaching retirement age

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

## Executive Summary

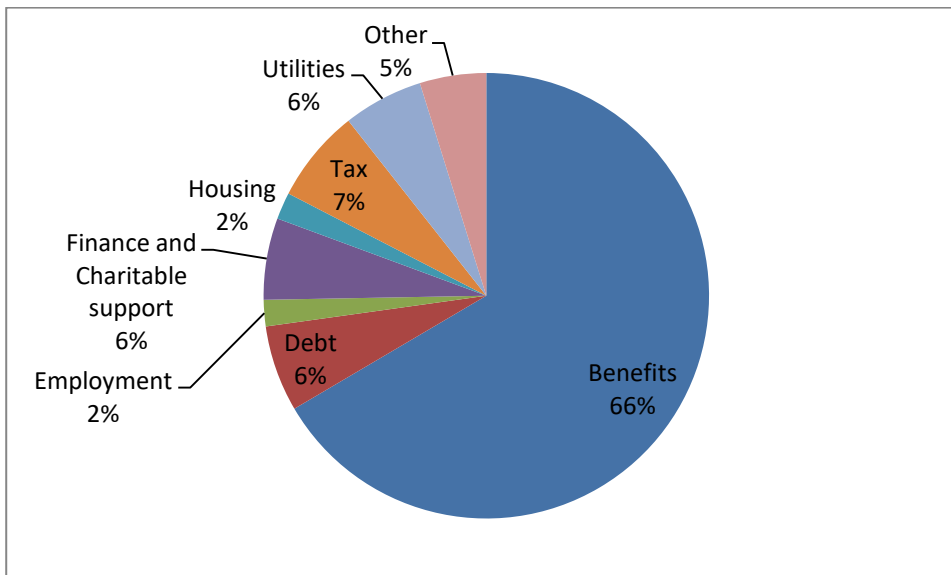
- The service has supported 7,777 clients across Scotland through 11,763 contacts with those clients
- 57.3% (6,744) of contacts were face to face and 35.2% (4,137) by phone. 7.5% (882) were by other methods such as letter or email
- Over £6million of client financial gains have been recorded for 3,198 clients
- 1,356 follow up calls have been completed with clients to date
- 99% of clients who completed the satisfaction survey rated the service good or very good, and 43% said it had improved their mental health
- Marketing the service as a call to action for the CAS "For Your Benefit" campaign led to a 15% increase in referrals, with 28% of all referrals coming from a campaign source
- A national partnership plan with Social Security Scotland is being developed, this will include direct referrals from their national helpline, as well as close links between bureaux and local delivery leads.

The service has supported **7,777** clients to the end of July. The demand modelling we provided as part of the proposal estimated that we would have seen 7,125 by the end of June, so the network is delivering just under target. As you will see from the chart below, client numbers are increasing month by month.



NB – adding this table up won't equal 7,777 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 5 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 **£6,005,388.69** have been recorded for 3,198 clients who have had outcomes recorded.

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

	<b>Recorded CFG</b>	<b>Other outcome</b>
Basic Bank Accounts		2 clients gained access to bank accounts
Free school meals	£0.00	
School clothing grant		2 clients received school clothing grant at a minimum value of £100 each.
Healthy Start / Best Start Foods (from summer 2019)	£0.00	
Baby Box		5 recorded as being obtained – each at a value of £161.63
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	£36,770.64	
Best Start Grant - Early learning Grant	£7,250	
Best Start Grant School Age grant	£3,001	
Council Tax Reduction	£147,238.32	
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£40,311.37	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	
Housing Benefit including Discretionary Housing Payments	£286,231.15	
Mobile phones	£1,735.44	
Broadband	£1944.37	
Debt Advice	£139,576.19	
Scottish Welfare Fund	£17,919.35	
Benefit uptake (excluding specific benefits above)	£5,228,596.49	
<b>TOTAL</b>	<b>£5,910,574.32</b>	

The additional £94,814.37 of client financial gain was recorded against other issues not included above, such as consumer issues, income tax and child maintenance payments as advisers will support clients with all the issues they raise, as well as the specific ones above.

## Overall Client Profile

Financial Health Check project data is extracted for those client being identified as one of the below target groups via the gathering of demographic data. The number of clients may be greater in each of the target groups as of all clients seen by the project; just below 80% have been profiled. Therefore the data shown in this report is based solely on those clients profiled. Work is on-going to increase this percentage and we expect future reports will reflect this. New video guidance on completing the client profile has been issue to all bureaux and they have been reminded that profiling clients and supporting the target groups is a condition of their grant. Individual bureau who are not recording client profile will be contacted to discuss this and CAS will work to support these bureau to improve data collection.

Target client group	Number of clients
Single parent families	929
Families which include a disabled adult or child	882
Larger families	120
Minority ethnic families	287
Families with a child under one year old	334
Families where the mother is under 25 years of age	183
Older people and those approaching retirement age (60+)	1,942
Client's not profiled	1,557
Clients profiled but not in target group	2,279

NB: These stats should be used individually as clients may appear in more than one target group. Total for all low income family groups is 1,999

The project is successfully targeting the most deprived areas in Scotland as 55.5% of all clients with a recorded postcode are from SIMD 1 or 2 areas.

No Postcode	354	4.55%
SIMD 1	2,383	30.64%
SIMD 2	1,936	24.89%
SIMD 3	1,508	19.39%
SIMD 4	1,026	13.19%
SIMD 5	570	7.33%
Grand Total	7,777	100.00%

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

## Low income families

From November 2018 to July 2019 7,777 clients have been seen by the project. Of those 1,999 were in the low income family groups

- Single parent families, 929 (46%)
- Families and disabilities, 882 (44%)
- Large families, 120 (6%)
- Minority Ethnic families, 287 (14%)
- Child under 1, 334 (17%)
- Mother 24 and under, 183 (9%).<sup>1</sup>

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 539 clients from the above target groups. **£2,253,507** has been recorded for the target groups directly. This is approximately 37% of all client financial gains for the project as a whole. Further financial gains may be recorded after follow-up calls with clients at a later date.

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

The data in the tables below is solely for 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.

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

<b>Clients advised</b>	<b>Single parent families</b>	<b>Families and disabilities</b>	<b>Large families</b>	<b>Minority ethnic families</b>	<b>Child under 1</b>	<b>Mother 24 and under</b>
Basic Bank Accounts	4	3	1	0	1	0
Free school meals	18	5	3	2	2	1
School clothing grant	22	5	3	2	2	1
Healthy Start / Best Start Foods (from summer 2019)	14	3	2	2	9	5
Baby Box	7	0	0	1	3	3
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	69	13	13	23	115	47
Best Start Grant - Early learning Grant	39	8	11	9	22	15
Best Start Grant School Age grant	15	5	6	9	6	2
Council Tax Reduction	174	159	14	25	46	18
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	113	93	14	21	31	17
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0	0	0	0	0	0
Discretionary Housing Payments	73	57	4	9	8	12
Mobile phones	19	7	3	0	7	1
Broadband	19	12	4	3	9	3
Debt Advice	131	82	15	28	33	15
Scottish Welfare Fund	78	42	6	15	14	18
Benefit uptake (excluding specific benefits above)	542	674	71	174	144	68

<b>Client financial gain</b>	<b>Single parent families</b>	<b>Families and disabilities</b>	<b>Large families</b>	<b>Minority ethnic families</b>	<b>Child under 1</b>	<b>Mother 24 and under</b>
<b>TOTAL Gains for group</b>	<b>£1,031,497.57</b>	<b>£1,047,822.52</b>	<b>£65,455.19</b>	<b>£631,407.26</b>	<b>£381,691.43</b>	<b>£223,982.57</b>
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	£100.00	£0.00	£100.00	£1.00	£0.00	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Baby Box	£160.00	£0.00	£0.00	£160.00	£160.00	£160.00
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	£9,550.00	£2,100.00	£0.00	£8,950.00	£14,700.00	£6,000.00
Best Start Grant - Early learning Grant	£2,750.00	£500.00	£750.00	£2,000.00	£1,500.00	£1,000.00
Best Start Grant School Age grant	£1,501.00	£750.00	£0.00	£750.00	£0.00	£0.00
Council Tax Reduction	£19,393.36	£25,983.02	£6,457.36	£12,781.07	£5,062.72	£1,743.08
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£2,077.35	£11,914.90	£280.00	£2,379.08	£0.00	£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
Discretionary Housing Payments (amount is for all Housing Benefit gains)	£28,595.78	£108,692.05	£63.00	£23,274.46	£63.00	£2,699.84
Mobile phones	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Broadband	£0.00	£0.00	£0.00	£270.00	£0.00	£0.00
Debt Advice	£2,860.64	£1,818.40	£1,680.00	£0.00	£0.00	£0.00

Scottish Welfare Fund	£9,029.00	£2,620.00	£0.00	£4,427.00	£2,374.00	£2,174.00
Benefit uptake (excluding specific benefits above)	£943,563.37	£884,501.78	£56,172.64	£572,734.29	£352,107.64	£209,925.20
<b>Gains in 17 elements of a financial health check</b>	<b>£1,019,580.50</b>	<b>£1,038,880.15</b>	<b>£65,503.00</b>	<b>£627,726.90</b>	<b>£375,967.36</b>	<b>£223,842.12</b>

<b>Tasks – form filling</b>	<b>Single parent families</b>	<b>Families and disabilities</b>	<b>Large families</b>	<b>Minority ethnic families</b>	<b>Child under 1</b>	<b>Mother 24 and under</b>
Benefits	208	256	32	85	76	44
Debt	10	3	3	2	3	0
Education	5	2	1	0	0	0
Finance and charitable support (including foodbanks)	0	12	1	5	1	1
Insurance	0	1	0	0	0	0
Council tax	10	20	1	2	0	1
Income tax	2	0	1	0	0	0
Regulated fuels (gas / electricity)	5	4	0	1	2	1
Alternative Dispute Resolution (utilities)	0	0	0	0	0	0



## Older People

As with the low income family groups above, the data below comes solely from those whose data was gathered as part of demographic data. 1,942 clients answered that they were aged over 60.

A total of **£1,439,935.02** 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.

<b>Clients Advised</b>	
Scottish Welfare Fund	38
Council Tax Reduction	458
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	357
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1
Basic Bank Accounts	7
Debt Advice	114
Housing Benefit including Discretionary Housing Benefit	52
Broadband	33
Mobile phones	44
Check Insurance	42
Income tax	30
Benefit uptake	1564

<b>Client Financial Gain</b>	
Scottish Welfare Fund	£1,503.97
Council Tax Reduction	£61,641.33
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£16,861.77
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£18,795.76
Housing Benefit including Discretionary Housing Payments	£191,720.61
Broadband	£696.37
Mobile phones	£277.44
Check Insurance	£19,726.97
Income tax	£3,331.11
Benefit uptake – including reserved benefits (not including SWF and HB)	£1,119,361.80
<b>Total</b>	<b>£1,433,917.13</b>

Gains of £6,017.89 have been recorded in other areas not detailed above

<b>Tasks – form filling</b>	
Benefits	455
Debt	8
Finance and charitable support	14
Insurance	2
Council tax	23
Regulated fuels (gas / electricity)	11

## The Telephone Helpline

A rota has been developed to ensure that across the 20 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 coordinators from each region to ensure that the service is operating consistently across the country and that processes, such as referrals to face to face advice operate in the same way. This ensures that the client journey is as smooth as possible.

In the first 9 months of the project 35.2% (4,137) of all contacts with clients has been by phone, with a total of **£2,234,380.29** in client financial gain recorded for 712 clients. The table below shows those gains against the 17 elements of a typical financial health check.

<b>Client Financial Gain</b>	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£320.00
Sure Start Maternity Grant/ Best Start Grant -Pregnancy and Baby	£15,020.64
Best Start Grant - Early learning Grant	£3,250.00
Best Start Grant School Age grant	£1,751.00
Council Tax Reduction	£41,221.14
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£4,699.34
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£42,901.66
Mobile phones	£48.00
Broadband	£750.00
Debt Advice	£0.00
Scottish Welfare Fund	£5,077.12
Benefit uptake (excluding specific benefits above)	£2,098,723.18
<b>Total</b>	<b>£2,213,762.08</b>

£20,618.21 of gains have been recorded in other areas which are not detailed above

## The Face to Face Service

All of our 59 member bureaux are offering face to face financial health checks across every local authority area in Scotland. In local authorities with no CAB presence, cover is being provided by neighbouring bureaux. Bureaux are using their established knowledge of their local area to work in partnership with other local organisations to deliver and market the service.

In the first 9 months of the project 57% of all contacts with clients have been face to face, with a total of **£3,616,948.06** in client financial gain recorded for 1,318 clients. The table below shows those gains against the 17 elements of a typical financial health check.

<b>Client Financial Gain</b>	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£320.00
Sure Start Maternity Grant / Best Start Grant -Pregnancy and Baby	£22,350.00
Best Start Grant - Early learning Grant	£5,000.00
Best Start Grant School Age grant	£1,250.00
Council Tax Reduction	£103,229.31
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£34,351.03
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£242,384.93
Mobile phones	£1,687.44
Broadband	£1,194.37
Debt Advice	£138,214.85
Scottish Welfare Fund	£11,472.23
Benefit uptake (excluding specific benefits above)	£2,984,694.73
<b>Total</b>	<b>£3,546,148.88</b>

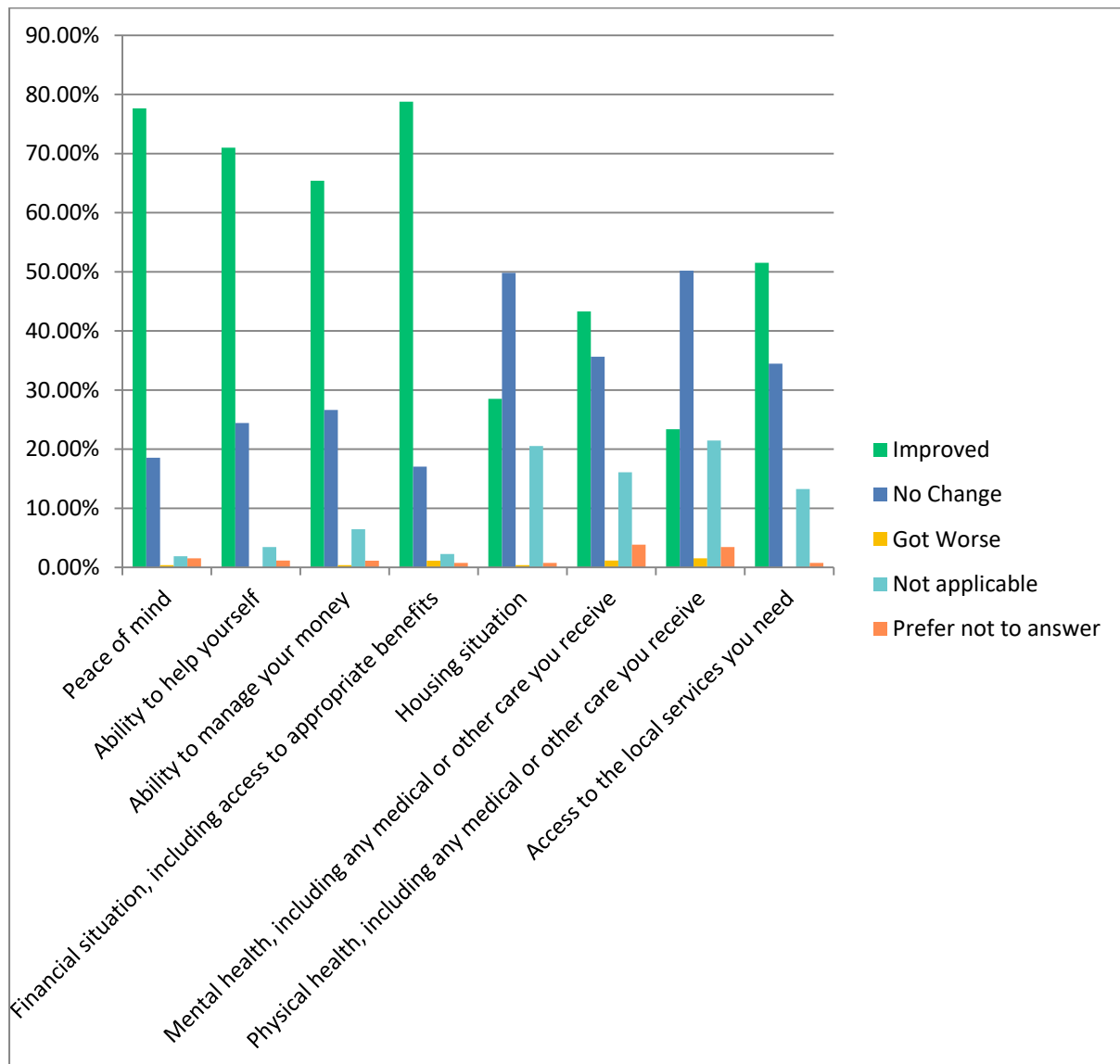
£70,799.18 has been recorded against areas not detailed above.

Gains of £154,060.34 have been recorded against other contact methods. E.g. if a client writes to tell a bureaux of a gain, this would be recorded against "letter."

## Client Satisfaction

CAB ask clients to complete the satisfaction survey alongside the follow up call, with the option available to complete it anonymously and post it freepost directly to CAS. 278 people have completed the client satisfaction survey.

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 and over 43% say that it has improved their mental wellbeing and had an impact on other areas of their lives, as shown in the table below:



Some comments from clients so far include:

- I am absolutely delighted with the advice that was given. Your adviser made sense of a situation I could not understand. It was very complex but your adviser made it easy to understand. He saved me many sleepless nights. He also kept checking every aspect of my financial situation and made sure I was getting everything I was entitled to. I am so glad I rang the financial health check service
- I am very grateful for all the advice given to me by a FHC helpline. I didn't even know I was eligible for Attendance Allowance, and I know I have been awarded it which means I'm more at peace about my financial situation. I will definitely put this money to good use and definitely not waste it. I'm also grateful to the FHC adviser who called me a few times to make sure that I didn't need more advice
- Getting help through FHC meant my brother could stay in the same area as his family and as he suffers from physical and mental health issues it is very important for him to be near family

## Partnership working

### Local Partnerships

Bureaux continue to work to develop over 575 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.

- Aberdeen CAB enjoys a good relationship with the local mosque. The FHC adviser attended several of their community events to promote the financial health check, including a garden party to mark Eid al-Fitr
- Haddington CAB is working closely with children's charity the Machan Trust. As well as establishing referral routes for the families they support, they are attending their summer club at pick up and drop off times to engage with parents and offer the service.
- Renfrewshire CAB has been working closely with the social work department at their local authority to ensure that financial health checks are offered to larger families who have been affected by the benefits cap. They report that clients in this group often require additional support with rent arrears and other debt.

Included in the partnerships above are 125 different NHS partnerships with bureaux across Scotland. Eight bureaux are now working closely with Kate Burton from the Scottish Public Health Network to fully embed their advice services within GP practices.

The FHC adviser from Citizens Advice and Rights Fife is working almost exclusively with the local Health Visiting and Midwifery team. She has been invited by Fife Health and Social Care Partnership to be part of a working group to establish a "Universal Health Visiting Financial

Inclusion Practicum Pathway.” This is an initiative which encourages innovation and collaboration to promote financial inclusion within health services and will initially involve the FHC adviser and 3 members of the Health Visitors team in Fife.

### **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. Over the next few months we will be working closely with stakeholders to ensure that the rebranding of the service does not create confusion and to emphasise the message that although the name has changed, the service has not.

Key partners who we have engaged with nationally include:

- Scottish Public Health Network in order to support bureaux who wish to develop the embedded advice model as part of Financial Health Checks. These organisations have developed a wealth of resources which are available to bureaux to approach GP surgeries, and have offered practical support in establishing relationships with GPs and midwives. Kate Burton also attended all three bureau engagement days to offer support or advice to bureaux who wish to develop this model, and is now working closely with 8 bureaux on this.
- We are planning to provide support to a pension credit take up campaign, being run by the NHS by providing financial health checks alongside the flu vaccination.
- We have also started working with Social Security Scotland to enable warm referrals from their helpline for clients who require further financial advice and support outwith their remit. We are also working closely with bureaux to ensure that they have a close working relationship with the local delivery leads from social security Scotland and that appropriate referral routes are in place.

In May we held three engagement workshops for bureaux – in Edinburgh, Glasgow and Inverness. These workshops were well attended, with over 60 representatives from bureaux across Scotland given the opportunity to share experiences and best practice and to influence the development of the service.

The workshops covered general service delivery, marketing and partnership working. The section on NHS partnerships was particularly well received with CAB welcoming the opportunity to share their experiences and to discuss the embedded advice model in greater detail with representatives from the NHS.

## Marketing the service

Throughout 2019-20 CAS is carrying out a long form campaign titled "For Your Benefit." This campaign aims to tackle some of the stigmas which our clients face and promote the CAB service as the place to turn to when you need support. The campaign is split into three segments: benefit entitlement; reporting scams and tackling problem debt. The first Key call to action under this campaign was to prompt clients to get a Financial Health Check.

Throughout our short duration, high-impact campaign we ran a series of marketing activities, directing individuals to the Financial Health Check Service or to find out more information about how the service works. From a national level, we utilised a range of new channels, aiming to reach those who are most likely to benefit from the Financial Health Service.

During our campaign period, the Financial Health Check Service saw 15% (142) increase in referrals, with 28% (308) of all referrals accessing the service directly from a For Your Benefit campaign source.

Our chosen media channels had a strong focus on our target audience. With a focus on digital and radio, we created a suite of messaging and clear consistent imagery to direct people to either the helpline or online for more information.

Running a series of paid-for social media campaigns across Facebook, Instagram and Twitter we reached over 550,000 individuals, targeted based on the service target audience. Working with Mumsnet, we created a series of online adverts that promoted the service and encouraged individuals to click-through to our website. The adverts were served to users who were in relevant forums on the Mumsnet site, such as money worries and managing outgoings.

Offline, we worked with Clyde Radio and Total Tay, whose listenership reflects the service target groups. 182 referrals (16%) in the campaign period were referred to the service through word of mouth, with 36 referrals directing referencing the radio ad campaign. A key aspect of our radio advertising was instating the text-back service, allowing individuals who wanted a Financial Health Check to text CHECK into the service. This text would land centrally at Citizens Advice Scotland and would be disseminated to the phone advisers, who would call back individuals. Initially, we hoped to receive 50 text-backs through this function; however, this was greatly surpassed receiving 109 text-backs during the campaign period.

Supporting our national campaign, we created a suite of marketing materials for Citizens Advice Bureaux across the network including poster, leaflet and social media assets.

For full evaluation of the For Your Benefit: Financial Health Check campaign, please see appendix 4



Over the past quarter we have also worked closely with the Scottish Government to rebrand the service as the “Money Talk Team” which is promoted from the week beginning 19 August. Bureaux have been sent copies of the new marketing materials and encouraged to participate in the campaign on social media and by attending roadshows organised by the marketing team in high-footfall areas such as shopping centres.

Bureaux also continue to market the service locally, with CAB across the Highlands hosting information stands at many of the Highland Games to promote the service over the summer.

## Additionality

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

From November 2018 to July 2019 a total of 67,826 clients were advised on benefits issues across the CAB network. 6,459 clients seen by the Financial Health Check project have benefits advice recorded, so this project accounts for just under 10% of all clients advised on benefits across the network.

A large part of a financial health check 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 2,534 generic benefits calculations recorded since the Financial Health Check began.

November 2017 – July 2018	9,173
November 2018 – July 2019	11,707

As the Financial Health Check project recorded 2,594 generic benefits checks alone, we can see the number of benefits checks recorded by the rest of the CAB network has remained similar. The FHC project is clearly adding additional capability for the network.<sup>2</sup>

<sup>2</sup> 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.