



Money Talk Team

1 Nov 2020 – 30 July 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 37,500 individuals and realised almost £34 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

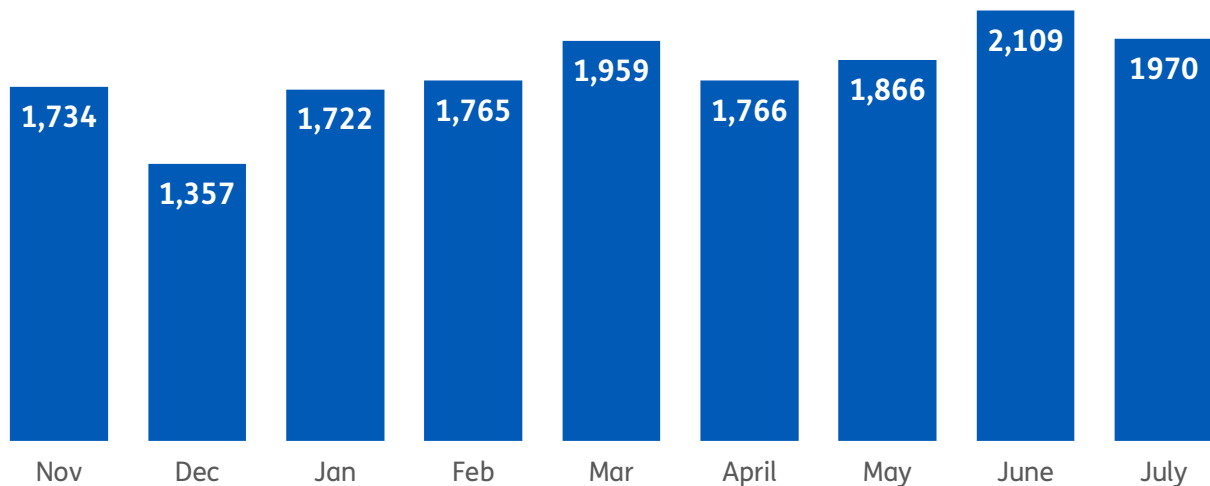
While these groups will be the focus of targeted activity, any low income household can also access the service.



Executive Summary

- > Between November 2020 and July 2021, the service has supported **12,949** clients through **23,040** contacts with those clients; 723 of these clients were provided with ongoing support as they were also seen in Q4 of Year 2.
- > **75%** of clients were supported by the local service and **27%** of clients were supported by the multichannel service. Some clients will have been supported by both.
- > **8,282** clients had an outcome recorded in the reporting period, with **3,014** of those clients having an outcome which led to a financial gain.
- > Over **£10.5 million** of client financial gains have been recorded for those 3,014 clients within the reporting period.
- > All clients who completed the satisfaction survey rate the service that they have received as good (15%) or very good (85%);
- > 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. Almost all bureaux are now able to offer face to face advice again on a limited basis.

The service has supported **12,949** clients between November 2020 and July 2021, advising an average of approximately **1,800** clients per month.

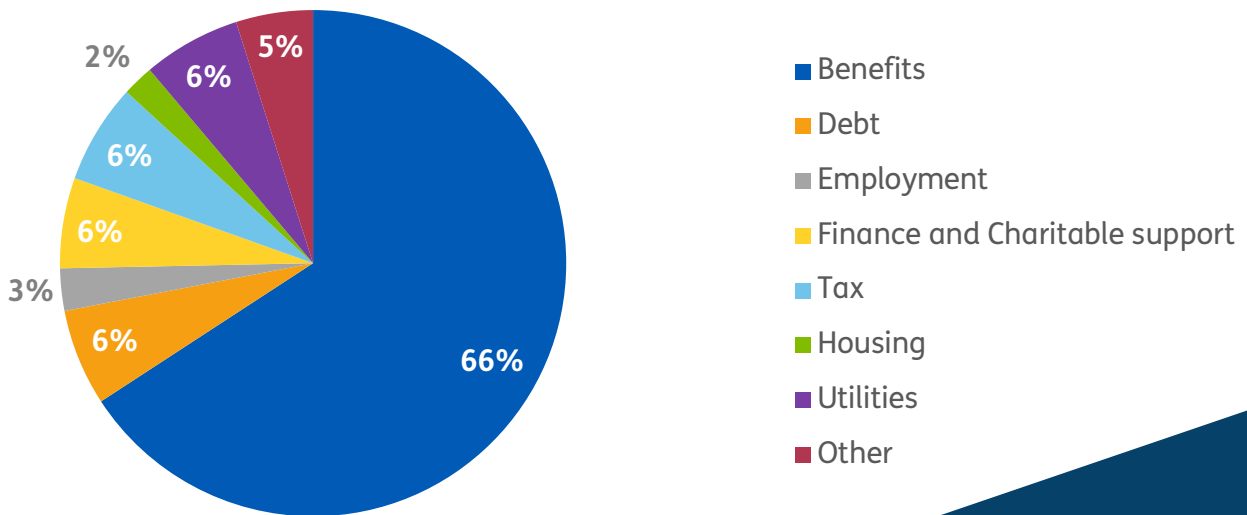


NB – adding this table up won't equal 12,949 as the same clients could be seen more than once across different months.

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



Client Financial Gain

Client financial gains of **£10,516,489.72** have been recorded between November 2020 and July 2021. 8,282 clients had outcomes recorded, with 3,014 of those having an outcome which led to a financial gain – giving an average gain of almost £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 19 primary elements of the service in turn, the following has been recorded:

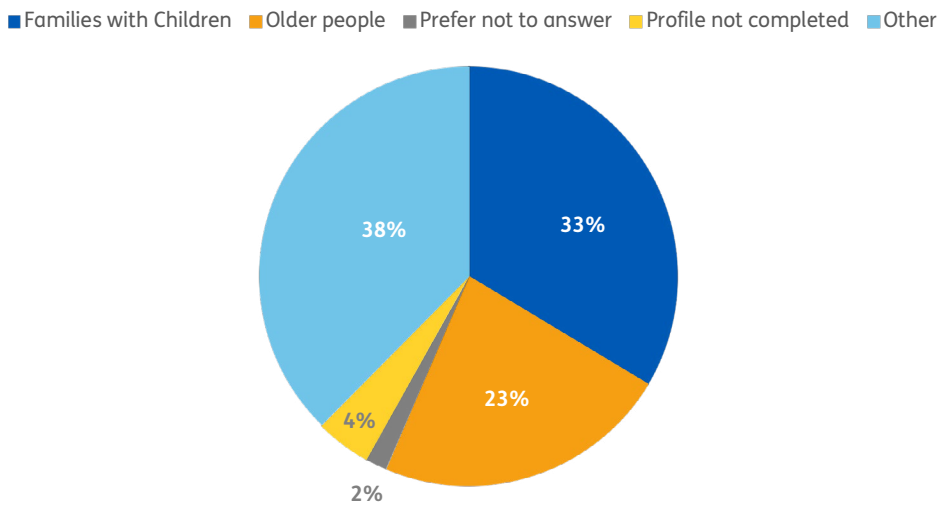
	CFG	Other outcome
Basic Bank Accounts	£54.60	64 clients were advised on opening a basic bank account
Free school meals	£3,420	94 clients were provided with advice on school meals
School clothing grant	£300	62 clients were advised on school uniforms
Best Start Foods	£55,864.50	
Baby Box	£3,360	
Best Start Grant -Pregnancy and Baby	£97,445	
Best Start Grant - Early learning Grant	£32,889.80	
Best Start Grant School Age grant	£14,502	
Council Tax Reduction	£389,070.12	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£103,397.89	£52,147.30 of this total is clients who have a refund or saving and £47,035 is from successful Home Energy Scotland applications
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	4 clients were advised on Credit Union Services
Discretionary Housing Payments	£41,302.77	
Mobile phones	£205.36	
Broadband	£100	
Debt Advice	£168,941.03	
Scottish Welfare Fund	£25,227.89	
Scottish Child Payment	£265,478.20	
Child Disability Payment	£13,263.60	
Benefit uptake (excluding specific benefits above)	£8,975,228.03	
TOTAL	£10,190,100.79	

The additional **£326,388.93** 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.

The increase in clients advised on basic bank accounts during the most recent quarter is likely due to the closure of post office accounts and benefits claimants being prompted to provide alternative bank details to the DWP.

Overall Client Profile

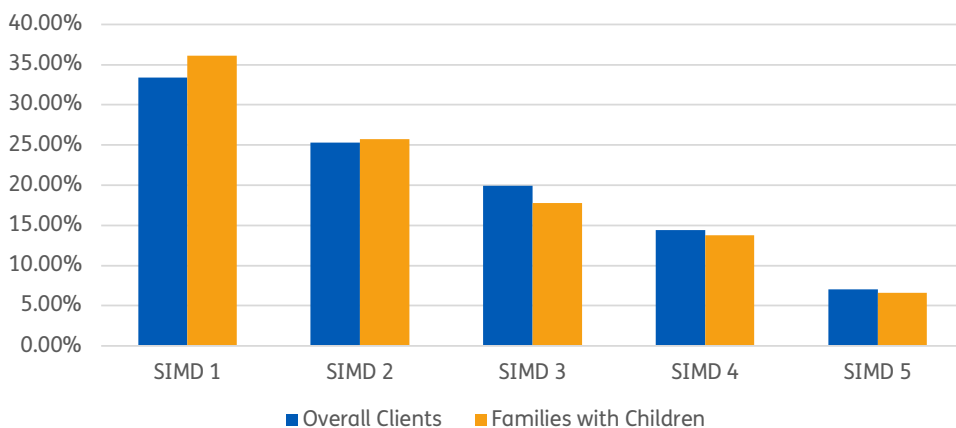
Money Talk Team project data is extracted for those clients identified as one of the below target groups via the gathering of demographic data; 94% of clients seen by the project provided client profile information on household type or age. The proportion of clients seen by the project can be divided 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. 384 people identified themselves as having a caring responsibility for children even though they did not identify themselves as living as part of a family with children.

The project is successfully targeting the most deprived areas in Scotland as over 58% 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 almost 62% 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 July 2021 **4,353** clients supported by the project identified themselves as being part of a family with children. Over **78% (3,409)** 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	2,215
Families which include a disabled adult or child	803
Larger families	345
Minority ethnic families	755
Families with a child under one year old	728
Families where the mother is under 25 years of age	388

Within the same reporting period the project has achieved confirmed client financial gains for 983 clients from the above target groups. **£3,786,277.27** has been recorded for the target groups directly – an average of nearly £3,900 per client with a gain. This may include clients who were seen by the project prior to November 2020, but had an outcome recorded later in the year. Further financial gains may also be recorded after follow-up calls with clients at a later date.

The data in the tables below is solely for clients profiled within the separate target group(s). Data is provided for each of the groups but as noted previously a client may appear in more than one group, so the data should not be totalled from left to right.



Low income families continued



Low income families

The client is a lone parent of two children aged 8 and 5. The client works part-time and is in receipt of Child Tax Credit and Working Tax Credit. She is a non-homeowner, living with family.

The client had recently been diagnosed with a chronic illness and wanted to understand their benefit entitlement in case she had to stop working or reduce her hours.

The MTT adviser explained the client's entitlement to legacy benefits and Universal Credit, and the qualifying criteria for PIP. The client was also advised about benefits for the children including Best Start School Age payment, Clothing Grant and Scottish Child Payment.

Client was able to keep working, despite her health problems, but was awarded the standard rate of both components of PIP, which meant she also became entitled to the disability element of WTC.

This client gained £145.86 per week as a result of our adviser's intervention.



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	12	5	1	2	2	3	17
Free school meals	47	19	12	5	8	2	65
School clothing grant	33	10	6	6	3	1	44
Best Start Foods	139	24	18	25	149	80	256
Baby Box	5	3	2	2	9	8	16
Best Start Grant -Pregnancy and Baby	95	15	16	27	166	77	235
Best Start Grant - Early learning Grant	100	28	28	24	61	37	187
Best Start Grant School Age grant	83	19	28	24	28	12	136
Council Tax Reduction	354	98	51	57	102	46	500
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	367	106	60	45	95	60	508
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1	0	0	0	0	0	1
Discretionary Housing Payments	136	44	10	19	31	17	178
Mobile phones	5	1	1	1	5	2	9
Broadband	16	4	2	1	5	2	23
Debt Advice	243	79	40	35	50	26	346
Scottish Welfare Fund	281	81	37	47	69	53	389
Scottish Child Payment	338	75	71	64	259	153	613
Child Disability Payment	23	41	5	4	4	1	49
Benefit uptake	1665	619	263	260	618	325	2620

There were **3,409** 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	£2,483,275.14	£871,095.62	£331,327.28	£318,427.87	£1,031,397.05	£429,804.00	£3,786,277.27
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£1,710.00	£1,140.00	£0.00	£0.00	£0.00	£0.00	£1,710.00
School clothing grant	£100.00	£0.00	£0.00	£100.00	£0.00	£0.00	£100.00
Best Start Foods	£19,335.50	£2,839.00	£1,015.00	£2,329.00	£21,621.50	£13,689.00	£34,890.00
Baby Box	£800.00	£160.00	£0.00	£0.00	£1,120.00	£160.00	£1,600.00
Best Start Grant -Pregnancy and Baby	£22,801.00	£3,015.00	£2,350.00	£4,350.00	£38,043.00	£19,260.00	£52,926.00
Best Start Grant - Early learning Grant	£10,556.70	£2,509.50	£3,950.90	£2,554.70	£6,958.40	£4,756.70	£21,019.80
Best Start Grant School Age grant	£4,809.50	£1,500.00	£3,732.00	£1,732.50	£1,802.00	£1,002.00	£10,793.50
Council Tax Reduction	£72,725.59	£17,701.67	£13,736.91	£12,558.19	£30,127.47	£6,592.20	£97,898.65
Warmer Homes/fuel poverty/switching supplier/ schemes to reduce energy costs	£13,744.61	£16,403.51	£4,655.50	£1,409.00	£3,966.00	£2,094.00	£32,772.74
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Discretionary Housing Payments	£7,112.09	£0.00	£0.00	£0.00	£1,300.00	£420.00	£7,112.09
Mobile phones	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Broadband	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Debt Advice	£63,596.12	£0.00	£0.00	£0.00	£0.00	£659.40	£65,315.07
Scottish Welfare Fund	£12,576.25	£4,133.00	£664.00	£600.00	£5,992.00	£5,486.25	£17,635.25
Scottish Child Payment	£96,827.31	£19,980.00	£32,886.52	£13,510.00	£93,306.42	£43,330.00	£188,643.72
Child Disability Payment	£5,608.70	£5,808.70	£200.00	£0.00	£0.00	£0.00	£5,808.70
Benefit uptake	£2,105,289.93	£788,582.54	£257,122.36	£275,829.48	£819,232.39	£330,599.47	£3,173,214.77
Gains in the elements of the service	£2,437,602.30	£863,775.92	£320,313.19	£314,973.87	£1,023,476.17	£428,050.02	£3,711,454.29

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	198	107	34	35	38	21	304
Debt Advice	9	4	1	1	0	0	11
Education	1	1	1	0	0	0	3
Finance and charitable support	59	17	7	1	3	1	75
Council Tax Reduction	12	4	1	5	0	0	15
Regulated Fuel	51	13	8	1	3	4	64





Low income families

The client is a 20-year-old single parent with a 2-month-old baby who contacted the service after struggling to pay their rent.

They are currently on maternity leave from their full-time job, receiving a fortnightly Maternity Allowance. The client received Scottish Child Payment and Best Start Grant but has been unable to claim Child Benefits and has been told they were ineligible for Universal Credit or Housing Benefits.

The MTT adviser carried out a benefits check which showed entitlement to UC of £80 per week, including child and housing benefit. The adviser informed the client of their entitlement to these, alongside Council Tax Reduction. The client was sign-posted to apply online and later received support from another adviser in the bureau who negotiated with the DWP on the clients behalf, assisting with proof of identity. The client gained over £110 per week, and was extremely grateful for the help from the MTT service.

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. 2,949 clients answered that they were aged over 60.

A total of **£2,400,484.49** of client financial gain was recorded for 643 clients from this group who had a financial gain recorded an average gain of over £3,700

Tasks such as form filling were also carried out by advisers, with benefits forms accounting for most of this work.

Clients Advised	
Scottish Welfare Fund	113
Council Tax Reduction	554
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	347
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1
Basic Bank Accounts	6
Debt Advice	166
Discretionary Housing Payment	88
Broadband	14
Mobile phones	5
Check Insurance	12
Income tax	27
Benefit uptake	2,208



Older People continued

Client Financial Gain	
Scottish Welfare Fund	£483.70
Council Tax Reduction	£132,076.19
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£46,020.72
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£23,993.72
Discretionary Housing payment	£8,379
Broadband	£850
Mobile phones	£205.36
Check Insurance	£0.00
Income tax	£4,740
Benefit uptake – (not including SWF and HB)	£2,139,964.68
Total	£2,356,713.37

Gains of **£43,771.12** have been recorded in other areas not detailed above

Tasks – form filling	
Benefits	360
Debt	5
Finance and Charitable Support	19
Tax	23
Travel, transport and holidays	17
Utilities and communications	19



Older People continued



Older people

A client contacted the service as they were approaching State retirement age but has had no communication regarding her state pension. The client and her husband, aged 80, have recently closed their business due to Covid-19. The client has numerous health issues and their husband requires continuous care.

The client was provided with details to contact the Pension Service, and advised on Personal Independence Payment and Attendance Allowance for her and her husband respectively. A benefits check also found eligibility for Council Tax Reduction. With assistance from the bureau, the client made a PIP claim and was awarded the standard rate care and mobility.



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.

In August the Money Talk Team helpline will transition to use new call centre software, as the current software is out of support at the end of the year. Training sessions have been held with all advisers to ensure that they are familiar with the new technology and that there is no disruption to the service. The new software also allows staff to have a greater view of national activity, so that they can see information such as how many other advisers are signed in, and how many callers are in the queue.

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. This group has been vital in sharing information on the new telephony system.

In April 2021 we also set up a Teams group for advisers from both the Help to Claim and Money Talk Team helplines to enable them to connect with each other for peer support and raise any issues, or awareness on patterns and trends with CAS. The group currently has 113 members.

We have also continued to work alongside other helplines in CAS to consolidate process documents to ensure that we offer consistent guidance to the CAB who work on these helplines. Once all helplines have transitioned to the new system, we will explore transferring calls between helplines to ensure that the client is connected to the most appropriate source of support.

The chart below shows the weekly average number of calls coming in per day. We can see that the marketing campaign in January led to an increase in demand for our service. We are also seeing a small spike in demand in July, when Local Authorities started to roll out the Low Income Pandemic Payment.



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 July 2021 the multichannel service has supported 3,517 clients (27% of all clients) and recorded £3,194,019 in Client Financial Gain (30% of all gains).

Of the clients supported by the helpline 34.3% identified themselves as part of a family with children and 18.2% were aged over 60.

We continue to offer webchat as an option for clients to contact the service. Between November 2020 and July 2021 there were 171 webchat enquiries recorded. The client financial gain total above includes £166,416.16 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 MTT helpline. She is aged 40 has 3 children aged 7yrs, 10yrs and 11yrs. She receives Child Tax Credit, Child Benefit and Housing Benefit. The client has health issues, fibromyalgia, chronic fatigue, sleep apnoea, hypermobility, memory issues, and severe migraines and her eldest son aged 11 receives DLA standard rate daily living, low rate mobility. Client receives Carers Allowance for looking after the child.

She received a letter from DWP, dated June 2021 relating to Income Support which was stopped in January 2021. The letter stated IS stopped because she did not return a form they'd requested. Client called DWP and told them today she did not receive a form.

She asked us if IS ended because she was awarded and began to receive standard rate daily living PIP at that same time. Client said she initially received Income Support as she was a single parent of a child under 5yrs old. Her youngest child is now aged 7. Client said Income support continued beyond child's 5th birthday because by then she was a carer for oldest child and was receiving Carer Allowance.

The adviser carried out a benefit check. Universal Credit is slightly higher than legacy benefits, however the client was informed that temporary £20 weekly uplift due to end in September 2021. Comparison of legacy v UC without the temporary uplift looks like client may be better off staying on legacy benefits. The differences between legacy benefit and Universal Credit were explained to the client and she is going to consider carefully if she wants to move to UC.

The adviser checked the details on Income Support and could see no reason for a PIP Claim to stop Income Support payments. This was checked with CPAG who advised submitting a Mandatory Reconsideration. This was successful and the DWP admitted that they made a mistake and that the client was due back payments of £8,000

The client was then referred to her local CAB for support to apply for Discretionary Housing Payment.

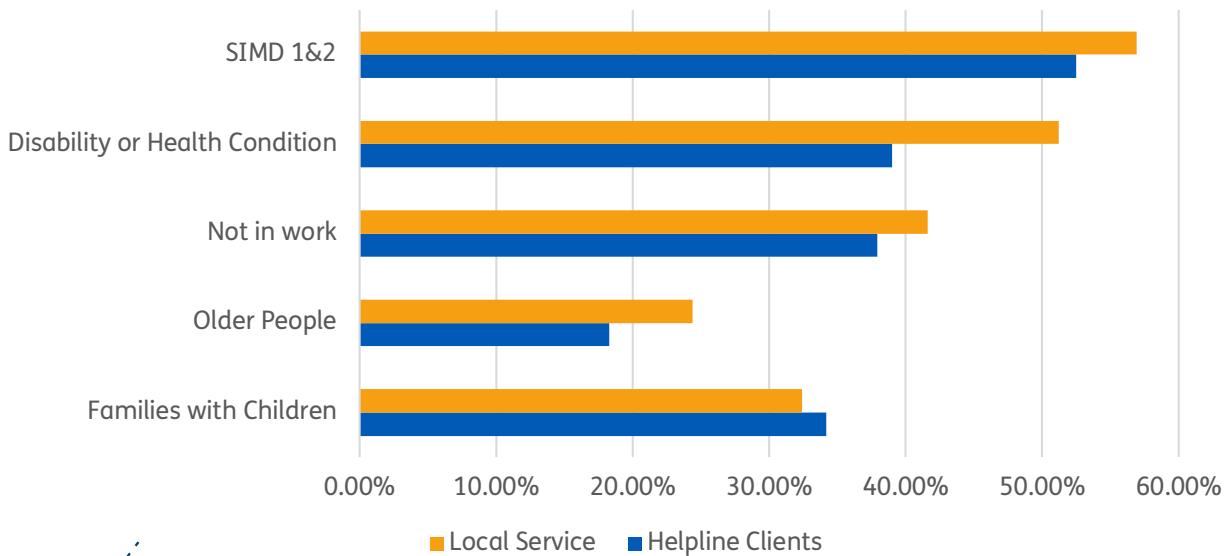
The Local Service

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

Bureaux are currently returning to face to face advice provision, 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 470 clients are recorded as having received face to face advice – 329 of these have been in the last quarter. Bureaux also continue to support their communities by providing local telephone and email advice.

Between November 2020 and July 2021 local bureaux supported 9,725 Money Talk Team clients (75% of all clients) through a mix of local telephone advice, email and face to face advice. They also reported £7,322,470.72 in Client Financial Gains (70% of all gains).

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





The Local Service

The clients are a Bulgarian married couple and their 10 year old daughter. They cannot read, speak or understand English. They have been working & living in the UK for more than a year and the wife is expecting another child soon.

They initially attended CAB as a drop-in with paperwork from the council indicating they required help to claim benefits including universal credit (UC).

The CAB organised translation support from Language Line and did a benefit check. We assisted the clients to start a claim for UC (using the phone claim line and Language Line as the clients cannot start or maintain an online UC account). They also helped with claims for child benefit, Best Start Grant, Statutory Maternity Pay and maternity leave.

The first UC payment has not been made yet, but we estimate an award of around £144 a month initially (or £375/ month with 2nd child). They should also receive Child benefit for their daughter and next child (£149/ month for 2 children). Once awarded UC will allow the clients to also claim Best Start Grant (pregnancy and baby) payment of £300 and most likely £140 Warm Home Discount.

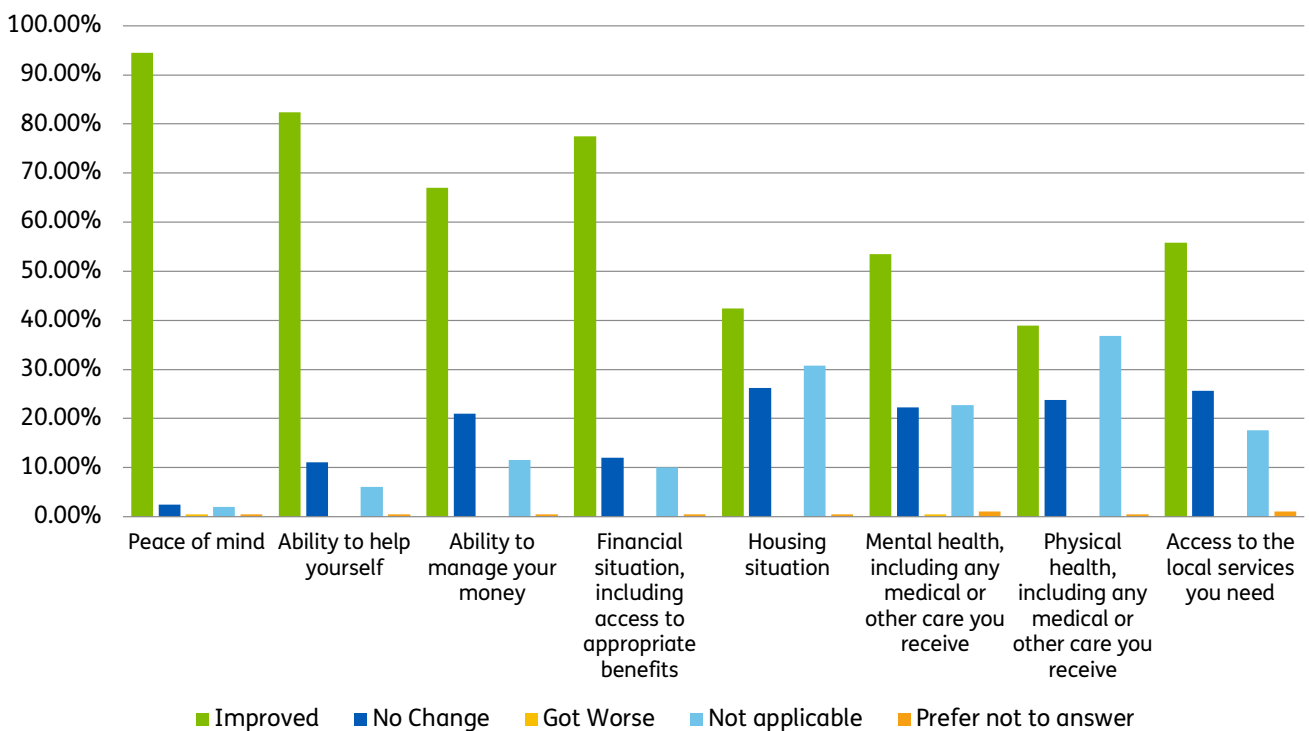
The clients could not possibly have claimed these benefits without this service because of their lack of knowledge and the language barrier. The family would face continuing substantial and undeserved hardship without advice.

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. 233 people have completed the client satisfaction survey between November 2020 and July 2021. CAS have provided individual feedback on the results of the client satisfaction survey to each bureau, which has led to an increase in the number of surveys being completed, as bureaux are able to use the information to provide feedback to advisers.

The key highlights of the client satisfaction survey are that everyone surveyed rates the service that they have received as good (15%) or very good (85%); almost 55% say that it has improved their mental wellbeing and 95% have more peace of mind.

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



Client satisfaction continued

Some comments from clients include:

- > You gave me lots of information. After I chatted to you, I felt clearer about what I have to do. You've been fantastic. You don't always know who you can trust, but I found this information from you very clear and helpful.
- > I found out about the Scottish Child Payment on the follow up call so that was great.
- > Quite surprised and appreciative of the way the information was provided, first by phone and then in an e-mail I could refer back to - clear explanation that taught me what my rights are, gave me strength to stick to my plan and keep going. Had tried to get information off the internet, but couldn't find it and couldn't understand it. I would recommend this service to anyone in need of help and support.
- > It has helped me come to terms with no longer being able to work, once SSP stopped and I got ESA as advised, it just made it real.
- > Got the number for the Helpline from my Links worker and I'm very glad I did. The help I received has been great and claiming UC wasn't as bad as I thought it was going to be. Glad I made the move and switched benefits



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. A detailed update on bureau progress with partnerships over the course of Year 3 will be provided in the end of Year report.

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 are also working closely with Social Security Scotland on the pilot of Child Disability Payments. These payments are being piloted in three local authority areas in the summer. The three CAB in this area have been briefed on this, attended training and engaged with their local partnership leads. We have also prepared information and training for helpline advisers from all bureaux who may receive calls from clients living within the pilot areas. To date, the Money Talk Team have advised 58 clients on this and reported gains of £13,263.60

Similarly, partnership working continues with Home Energy Scotland (HES), with referrals being made between services. Referrals to HES from MTT have realised £47,035 in gains for clients. Money Talk Team has also worked alongside other CAS funded projects, such as Energy Best Deal and Big Energy Savings Network to ensure that clients can be supported with in depth advice on energy issues.

Adviser Engagement Sessions were held in June and gave CAB advisers the opportunity to discuss a number of different topics – including communication between CAS and CAB, targeting clients and partnership working. These sessions were attended by a representative from the Family Nurse Partnership in NHS Lothian, who provided information on Family Nurse Partnerships and how they support vulnerable parents. Several bureaux expressed an interest in working more closely with their local Family Nurse Partnerships (FNPs) and have been given the contact details of the local leads in the Health Board areas.

Haddington CAB has had feedback from FNP that they are keen to work with the CAB, but would prefer to work with all CAB in the Health Board area rather than just one, so CAS have offered to facilitate meetings with the other bureau in the area to explore taking this work further.



Partnership working

The client was referred by a Health Visitor to an MTT adviser and was in a crisis situation, without food and facing eviction due to rent arrears.

The client and their partner have two young children: a 10-month-old and a new-born baby who is currently in a neo-natal unit. Both children have complex health issues, and the family are in receipt of Disability Living Allowance. Until recently, the client was also in receiving statutory maternity pay. The client's partner is not employed, owing to their health and caring responsibilities. The family's only income is through their DLA, child benefit and Personal Independence Payment.

The adviser made a referral to the Scottish Welfare fund from which the client received a £350 crisis grant. As the client was unable to cope with telephone advice, the adviser arranged a face-to-face appointment to assist with a Universal Credit claim and to speak with a housing specialist. The client was also assisted to apply for a Best Start Grant.

With the crisis grant awarded the family could prepare for their baby to come home and were able to buy baby food and nappies. The client expressed gratitude that advisers were able to help her in a crisis and that the bureau tried to accommodate her needs.

Referring health visitor said - "the personalised service families receive from the CAB/Money Talk Team is amazing. Families engaged receive timely support which has resulted in not only financial gain but has greatly reduced stress and worry for families and their health visitor"

Marketing the service

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

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



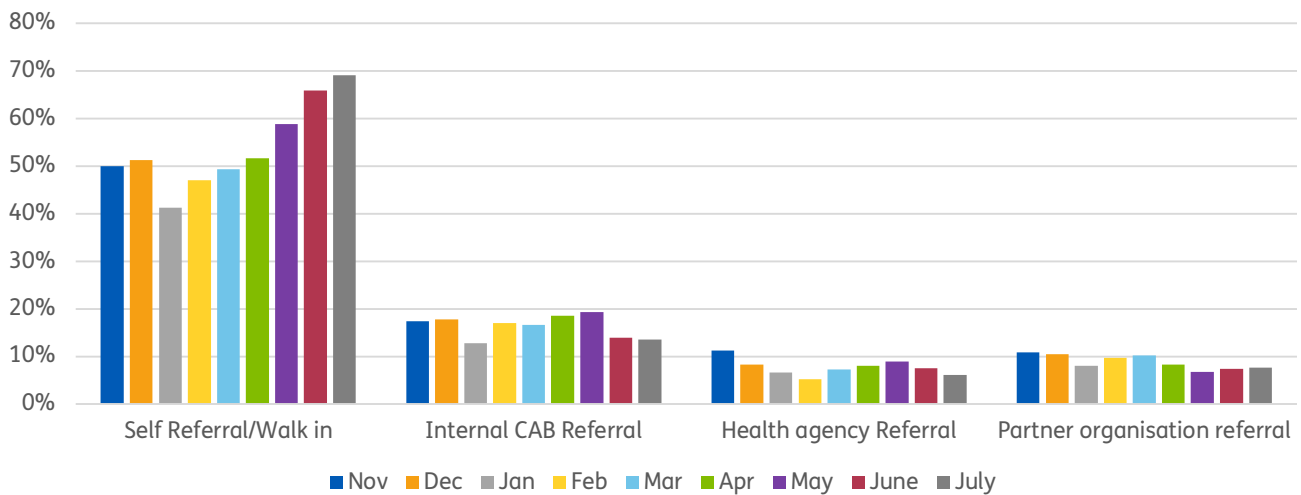
NB – repeat callers and out of hours calls are included in the graph above.

The Money Talk Team phone number was also included in a letter from North Ayrshire Council to those eligible for the Low Income Pandemic Payment, which led to a spike in calls in July. The wording of the letter meant that many clients believed they had called the council to make a telephone claim and led to some confusion. CAS have provided more detail on the Money Talk Team Service to other local authorities, so that they can be clear on the aim and scope of the service when contacting eligible individuals in their areas.

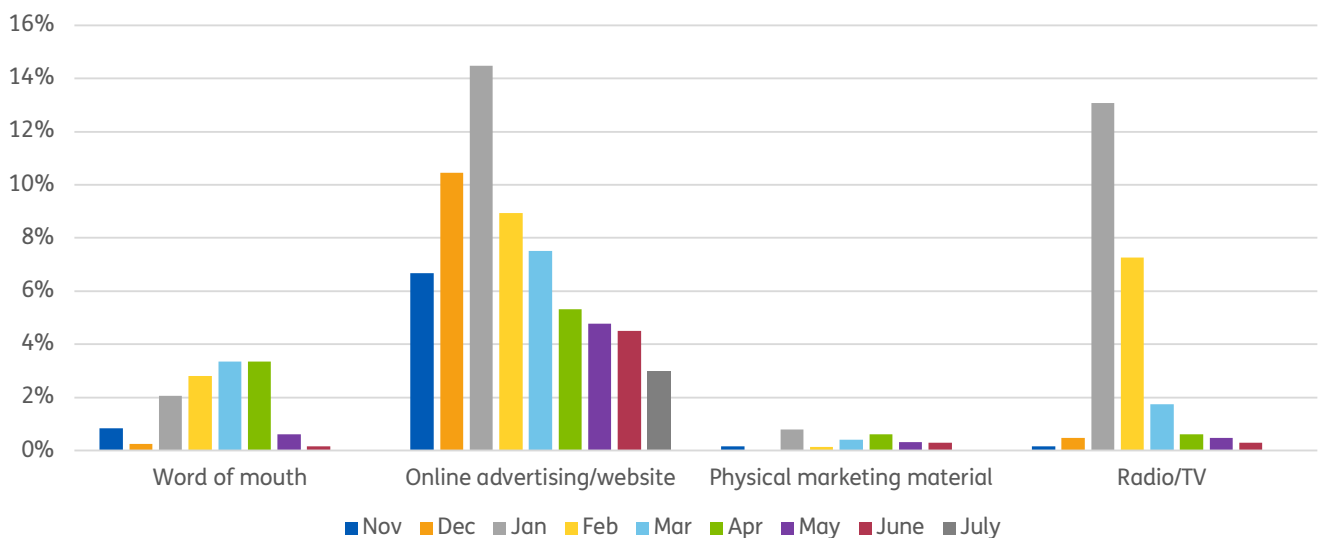


Marketing the service continued

Advisers routinely ask clients where they heard about the service, or were referred from. Where clients have provided this information we can see that the percentage of referrals from partner organisations has remained quite steady.



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



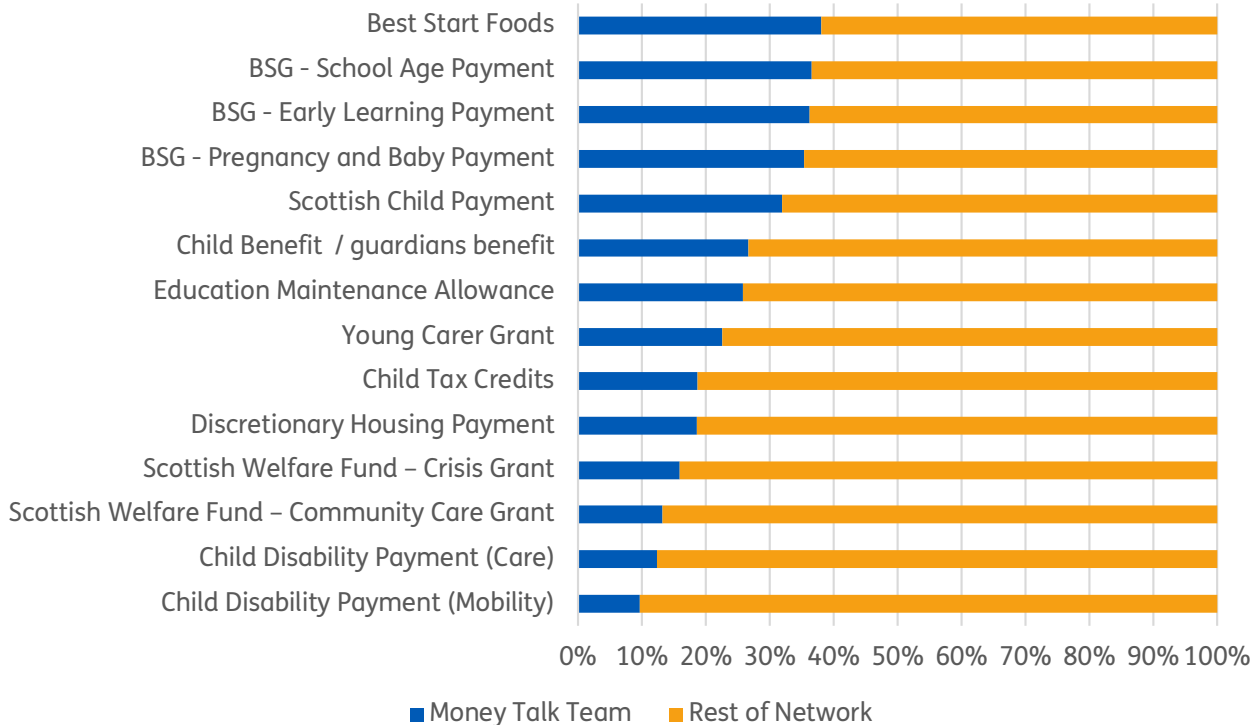
Additionality

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 July 2021 the Money Talk Team can be attributed with:

- > Seeing 9% of all clients supported by the CAB network
- > 11% of all client financial gain recorded across the network
- > Carrying out 8% of all form filling tasks carried out by the network.
- > Carrying out 22% 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 elements of the Money Talk Team service, the impact of the Money Talk Team is even clearer, with Money Talk Team being responsible for over 35% of all advice on Best Start Foods and the three Best Start Grants, as well as 32% of all advice on Scottish Child Payment.



Additionality continued

Currently, in order for a client to be included in the statistics for Money Talk Team:

1. The client must have a client profile completed which shows they are from the target groups
2. The client must have a benefits or income maximisation issue which fits the remit of the project
3. The client must be seen by an adviser who has been trained on the Money Talk Team
4. The correct “project flag” must be selected from a drop-down list

All bureaux have many funded projects, and where a client presents with more than one issue it can be challenging for a volunteer generalist adviser to identify which project to “flag” the client for and often end up leaving this field blank. The client still receives the same advice and support, but do not appear in any of the reports which are then pulled from our case recording system. This is especially the case in bureaux who receive small amounts of funding and cannot employ a specialist Money Talk Team adviser. For example, one bureau reported that their adviser is employed for 6 hours a week, and focuses that time on engaging with partner organisations or raising awareness of the service, and generalist bureau staff are more likely to see and support clients.

It is clear that the CAB network is supporting clients from the target groups, over and above the activity recorded for Money Talk Team. Bureaux clearly state that the issue is not in reaching these clients, but in recording them appropriately using the current system which is in place. Our new data model allows us to access this data more widely for the first time and has highlighted that difficulty in reporting clients seen from the target groups is a system or process issue, and not an inability to reach those groups.

Ongoing work with the data and statistics team at CAS identified 2,049 clients who were seen between November 2020 and July 2021, are from the target groups, have been advised on the specific elements of the Money Talk Team service and have no project flag selected.

We are working with bureaux to ensure that such clients are captured for Money Talk Team where appropriate, and this will be reflected in the next report.





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