



Money Talk Team

1 April 2022 – 30 September 2022



Contents

Introduction	3
Executive Summary	4
Client Financial Gain	6
Overall Client Profile	7
Low income families	8
Older People	14
The Multichannel Service	17
The Local Service	18
Client Satisfaction	19
Partnership working	20
Additionality	24



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 maximize 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 needed 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. 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 are the focus of targeted activity, any household, including low-income households, may also access the service.

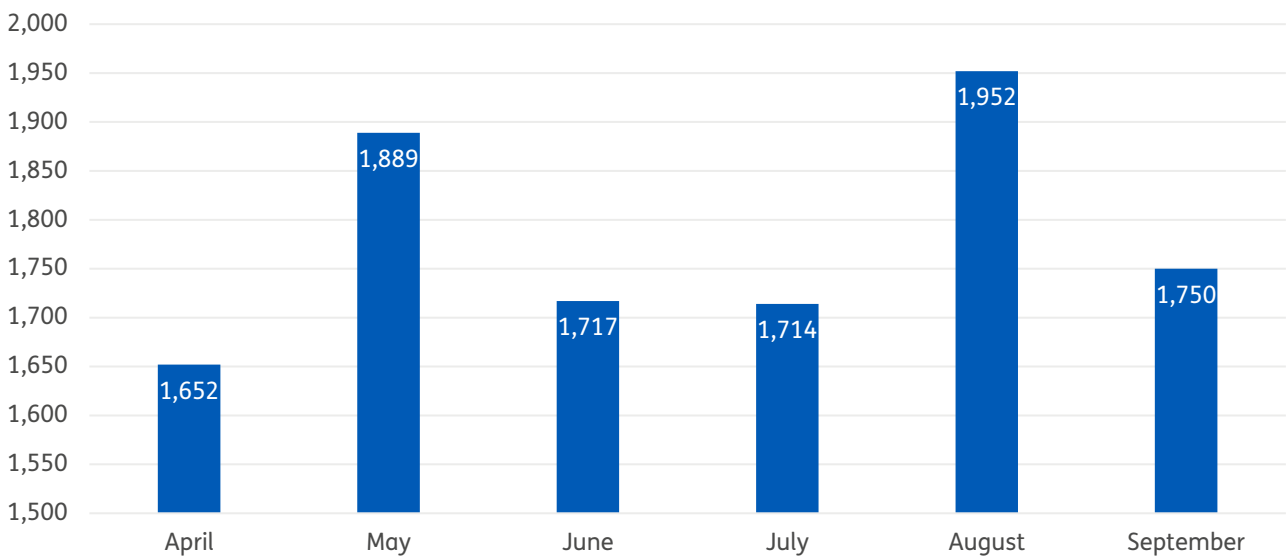
Since the project began in November 2018, it has provided advice and support to over 55,000 individuals and realised over £50 million in Client Financial Gains (CFG) to date.

In Year 4 (Q1-Q2), the Money Talk Team secured **£6,375,012.83** of client financial gains, which equates to **a return on investment of £8.50 for every £1** of funding.

Executive Summary

- > Between April and September 2022, the service supported **8,761** clients through **14,492** contacts with those clients. Of these clients, **891** were provided with ongoing support as they were also seen in Q4 of Year 3 (Jan-Mar 22).
- > **81%** of clients were supported by the local service and **19%** of clients were supported by the multichannel service. Some clients were supported by both.
- > **6,014** clients had an outcome recorded in the reporting period, with **2,124** of those clients having an outcome which led to financial gain.
- > Over **£6.3 million** of client financial gains were recorded for those **2,124** clients within the reporting period.
- > **98%** clients who completed the satisfaction survey rated the service that they received as good or very good.

The service supported **8,761** clients between April and September 22, advising an average of approximately 1,779 clients per month.

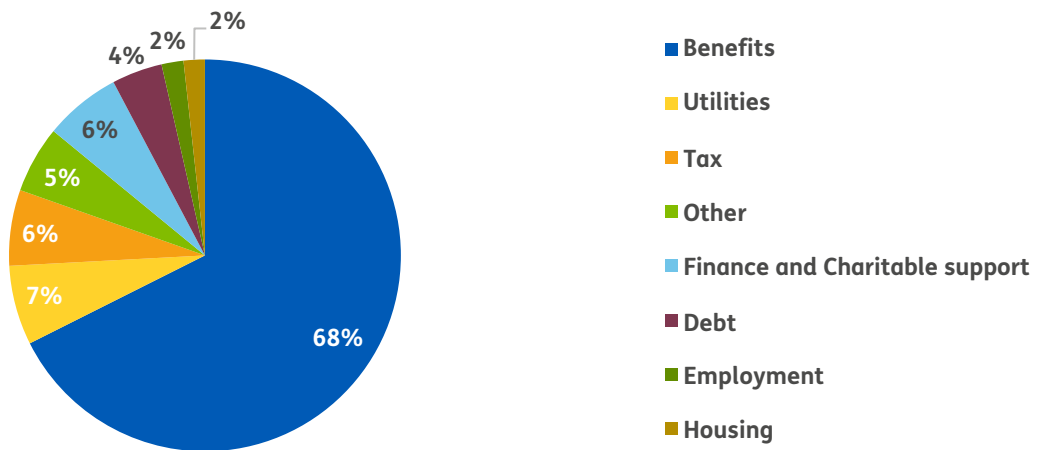


NB – adding this chart up will not equal 8,761 as the same clients could be seen more than once across different months.

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.

Advice Issues for all clients



Client Financial Gain

Client financial gains of **£6,375,012.83** were recorded between April to September 2022. 6,014 clients had outcomes recorded, with 2,124 of those having an outcome which led to a financial gain – giving an average gain of £3,001.42 per client. This will include clients who were advised by the service before March but have received their follow up call in the above time period.

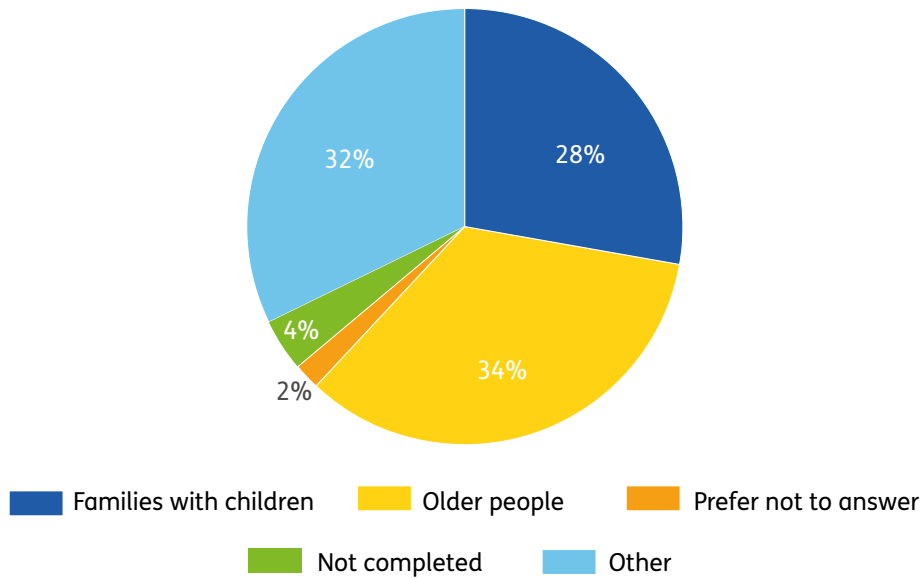
Looking at each of the primary elements of the service in turn, the following has been recorded:

	CFG	Other outcome
Basic Bank Accounts	£0.00	24 clients were advised on basic bank accounts
Free school meals	£570	55 clients were advised on free school meals
School clothing grant	£100	62 clients were advised on school uniforms
Best Start Foods	£43,538.34	
Baby Box	£160	
Best Start Grant - Pregnancy and Baby	£50,460.80	
Best Start Grant - Early learning Grant	£18,959.05	
Best Start Grant School Age grant	£7,733.40	
Council Tax Reduction	£235,295.27	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£46,567.30	£41,435.48 of this total is clients who have had a refund or a saving and £4,431.82 is from successful Home Energy Scotland applications. The remaining CFG is from other fuel related outcomes.
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	1 client was advised on Credit Union services
Discretionary Housing Payments	£32,899.72	
Mobile phones	£350	
Broadband	£0.00	
Debt Advice	£102,716.68	
Scottish Welfare Fund	£5,189.72	
Scottish Child Payment	£217,532.69	
Child Disability Payment	£58,318.50	
Benefit uptake (excluding specific benefits above)	£5,258,465.75	
TOTAL	£6,078,857	

The additional **£296,155.86** of client financial gain was recorded against other issues not included above, such as consumer issues, income tax and child maintenance payments as advisers supported clients with all the issues they raised as well as the specific ones above.

Overall Client Profile

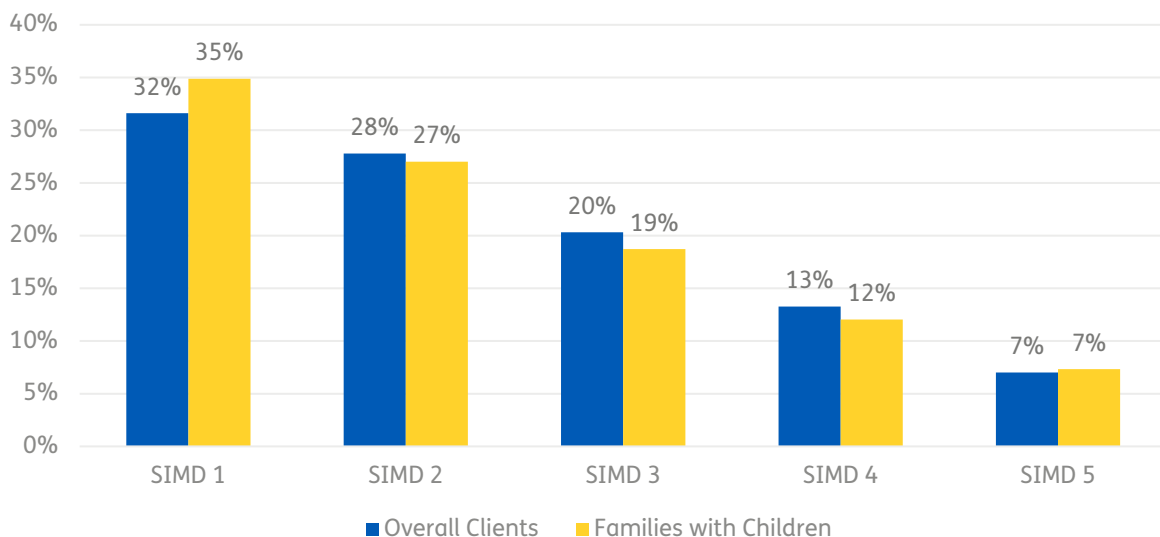
Money Talk Team project data is extracted for those clients identified as one of the below target groups via the gathering of demographic data; 94% of clients seen by the project provided client profile information on household type or age. The proportion of clients seen by the project can be divided as shown below:



Clients in the “Other” category includes single adults and adult couples with no children. Clients who were pregnant but had not yet given birth and clients who were divorced and living in a separate household from children are also included in this figure. 207 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 successfully targeted the most deprived areas in Scotland as 60% of all clients with a recorded postcode are from SIMD 1 or 2 areas. Clients from a family with children were also more likely to be from the most deprived areas with 62% of families with recorded postcodes from SIMD 1 or 2 areas.

SIMD Quintiles



Low income families

From April to September 2022 **2,441** clients supported by the project identified themselves as being part of a family with children. **78% (1892)** 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	1,219
Families which include a disabled adult or child	479
Larger families	200
Minority ethnic families	312
Families with a child under one year old	361
Families where the mother is under 25 years of age	206

Within the same reporting period the project achieved confirmed client financial gains for 586 clients from the above target groups. **£1,928,692.57** was recorded for the target groups directly – an average of almost £3,300 per client with a gain. This may have included clients who were seen by the project prior to April 2022, 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

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	5	3	0	1	0	0	8
Free school meals	32	10	5	5	4	0	48
School clothing grant	38	7	3	6	4	0	54
Best Start Foods	54	14	2	6	64	31	124
Baby Box	0	0	0	0	3	4	9
Best Start Grant -Pregnancy and Baby	39	9	2	9	65	34	117
Best Start Grant - Early learning Grant	61	7	6	10	26	17	107
Best Start Grant School Age grant	23	7	7	6	10	3	48
Council Tax Reduction	138	54	9	16	30	23	240
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	243	57	22	14	44	23	363
Credit Unions, mid-cost credit and jam-jar accounts	1	0	0	0	0	0	1
Discretionary Housing Payments	50	18	7	8	13	7	82
Mobile phones	2	0	0	0	1	0	3
Broadband	5	1	0	0	1	0	5
Debt Advice	72	23	11	9	20	13	133
Scottish Welfare Fund	105	38	19	19	20	9	171
Scottish Child Payment	144	42	24	19	136	57	327
Child Disability Payment	97	113	16	9	14	5	158
Benefit uptake	839	366	134	114	276	160	1673

There were **2,441** 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	£1,394,279.54	£368,149.54	£181,781.42	£128,786.33	£484,453.11	£241,566.69	£1,928,692.57
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£570.00	£570.00	£0.00	£0.00	£0.00	£0.00	£570.00
School clothing grant	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Best Start Foods	£12,098.20	£5,927.00	£0.00	£6,092.00	£16,511.20	£8,286.00	£27,995.20
Baby Box	£0.00	£0.00	£160.00	£0.00	£160.00	£0.00	£320.00
Best Start Grant -Pregnancy and Baby	£9,878.00	£2,508.95	£642.40	£2,193.80	£18,227.85	£14,167.95	£30,323.90
Best Start Grant - Early learning Grant	£10,395.65	£535.30	£535.30	£1,338.20	£3,595.50	£3,488.55	£13,455.80
Best Start Grant School Age grant	£3,024.55	£1,989.25	£787.30	£535.30	£1,070.60	£267.65	£5,417.75
Council Tax Reduction	£32,533.72	£14,500.89	£4,383.64	£4,510.00	£10,985.06	£5,676.70	£48,328.52
Warmer Homes/fuel poverty/switching supplier/ reducing energy costs	£12,217.12	£3,866.18	£1,416.00	£506.00	£2,089.88	£768.00	£15,882.18
Credit Unions, mid-cost credit, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Discretionary Housing Payments	£9,631.36	£9,933.44	£1,200.00	£2,200.00	£0.00	£0.00	£16,947.48
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	£71.26	£71.26	£0.00	£0.00	£0.00	£0.00	£71.26
Scottish Welfare Fund	£920.00	£462.00	£0.00	£0.00	£832.00	£300.00	£1,082.00
Scottish Child Payment	£97,492.36	£16,930.00	£8,930.00	£11,235.00	£81,587.77	£39,040.08	£167,495.05
Child Disability Payment	£41,893.70	£44,055.90	£0.00	£3,216.20	£0.00	£0.00	£55,102.30
Benefit uptake	£1,143,473.40	£419,457.48	£160,412.30	£93,536.24	£347,300.69	£167,261.56	£1,745,013.83
Gains in the elements of the service	£1,374,200.32	£520,808.65	£178,467.94	£125,362.74	£482,361.55	£239,256.49	£2,128,008.28

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
- > Forms relating to gas and electricity such as Warm Home Discount forms, or grants for charitable support from suppliers
- > Food banks and charitable support forms

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	67	44	9	11	18	16	107
Debt Advice	1	1	0	0	0	0	2
Education	0	0	0	0	1	0	1
Finance and charitable support	37	5	3	1	5	2	42
Council Tax Reduction	7	2	0	0	1	2	7
Regulated Fuel	48	11	4	0	2	3	58





Supporting Single Parents

A client came to the CAB through referral from the Family Nurse Practitioner service who care for young mothers. At first contact, the client was not working and was living in temporary homeless accommodation. She was single and pregnant with a due date of a month away. She received Maternity Allowance (MA) and Housing Benefit (HB) and was in good health. The client sought advice about benefits entitlement including claiming Universal Credit (UC) and the Scottish Child Payment (SCP).

The client was advised that she would not qualify for UC because she received MA and, because she was in temporary homeless accommodation. Consequently, the client was unlikely to qualify for SCP. Because a claimant in identical circumstances to the client but not living in temporary homeless accommodation would receive UC instead of HB and would qualify for SCP, the client chose to challenge this decision. Her February 2022 claim was refused in April 2022. With the support of the CAB, the client requested a redetermination, which was also refused. In June 2022, the client was supported to lodge an appeal to a benefits tribunal. In August 2022, Social Security Scotland offered the client an ex-gratia payment of £300, equal to the extra amount of SCP she would have received between February and June had her original claim been accepted. Social Security Scotland gave a commitment to review the eligibility criteria so that similar inconsistencies could be avoided in future.

Although the client was initially refused the SCP, in June 2022 her MA award ended and she was consequently granted UC. With the support of the CAB, the client made a fresh claim for SCP, which was then accepted.

In addition to the advice about the SCP, the client was provided with holistic advice on other matters including claiming Child Benefit, over-payment of HB, rent & council tax arrears and accessing charitable support. The total Client Financial Gain recorded was £2,890. The client has now obtained permanent rented accommodation.

Low income families continued



Empowering Clients

A client approached the bureau for advice on benefits for two of their children. The client was married with a disabled partner and child. Over the last 2 years, the client's partner had fallen ill and their business profits had lowered. One of their children was about to go to university, another was in full-time education and their 3rd child was about to turn 18 and was in receipt of Child Disability Payment (CDP). The family received income from rental properties.

The adviser identified that the client would not be eligible for Universal Credit (UC), Housing Benefit (HB), or Council Tax Reduction (CTR) due to capital limits.

The client was advised to remain on Tax Credits. The adviser identified that the partner who provides regular care for their disabled child would be eligible for Carers Allowance (CA). The adviser also discussed Personal Independence Payment and Adult Disability Payment and how they could claim these.

The adviser then conducted a further benefit check for the client's disabled son. They identified entitlement to UC and advised the client of the claiming process. The adviser gave advice on managing funds under guardianship, due to begin when the child turns 18. They also advised the client of the Young Carer Grant.

The client reported feeling clearer about their options and that the advice had set them on the right track. They felt empowered by the advice they received.

The client did not seek support to make claims but if the advice was actioned, the client could potentially be better off annually by: CA - £3,624.40, Scottish Child Carer payment - £326.65, PIP - £4,487.60, UC -£7,437.08.



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. 2,200 clients answered that they were aged over 60.

A total of **£1,850,890.68** of client financial gain was recorded for 760 clients from this group who had a financial gain recorded - an average gain of over £2,400.

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	94
Council Tax Reduction	586
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	331
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	10
Debt Advice	98
Discretionary Housing Payment	81
Broadband	7
Mobile phones	3
Check Insurance	6
Income tax	18
Benefit uptake	2,200



Older People continued

Client Financial Gain	
Scottish Welfare Fund	£1,190.00
Council Tax Reduction	£105,484.90
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£14,487.10
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£14,627.84
Discretionary Housing payment	£10,684.56
Broadband	£0.00
Mobile phones	£0.00
Check Insurance	£0.00
Income tax	£0.00
Benefit uptake – (not including SWF and HB)	£1,679,206.66
Total*	£1,825,681.06

*Gains of £25,209.62 have been recorded in other areas not detailed above.

Tasks – form filling	
Benefits	356
Debt	1
Finance and Charitable Support	32
Tax	15
Travel, transport and holidays	23
Utilities and communications	24



Older People continued



Supporting Older People

A pension-age client was referred to the bureau for help claiming benefits. The client had been in hospital for several months and, when discharged, had no income. They had had no income at all since their Universal Credit claim had ended when they reached pension age. The client had been living off their savings prior to being hospitalized.

The client had a small amount of council tax debt, but their main issue was their lack of money for food and other daily essentials.

The client was assisted to claim his state pension, and to claim food parcels and crisis grants before his state pension was paid. The adviser also submitted a complaint about how the client's state pension claim had been treated: he had waited several times for a call back which he did not receive. The adviser had to complete an online application as it was the only way to get a pension in place for him. The client did not have access to digital resources to do this himself.

The client was also supported to apply for council tax reduction, and to place a utilities debt on hold while he was waiting for his state pension. The client was offered help getting his utility and council tax direct debits set back up, but he declined this as he now felt able to do this himself.

This case needed 14 client contacts over almost 2 months. As a result, the client now has his full state pension and is grateful to have his financial situation resolved. The total client financial gain from the state pension was £10,835, and the client was also awarded £270 of Scottish Welfare Fund, as well as a £50 Asda voucher from a local food charity.

Cost of Living Support

A 72-year-old client approached the bureau with several concerns. The client had fuel debt (oil), and both her and her partner are disabled. Her husband (younger, still in work) had gone out to the chip shop one night and was hit by a car. He had suffered a brain injury and was now also in a wheelchair.

As a result, their income had greatly reduced, so increased costs of living were making them extremely stressed. At the first point of contact, the client's husband's income was reduced to Statutory Sick Pay only and they were struggling financially.

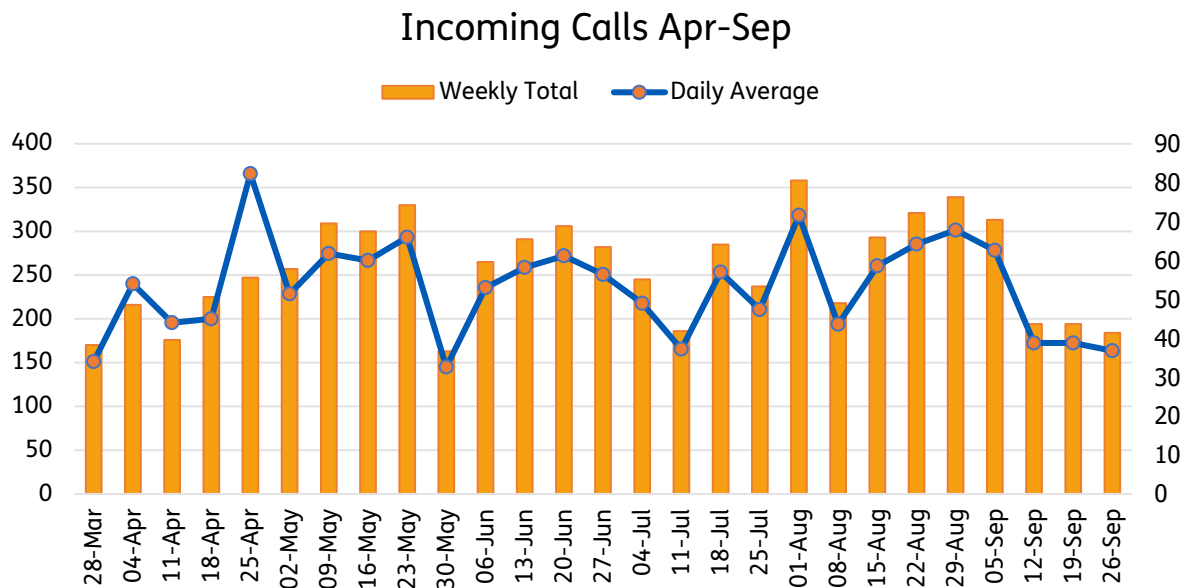
The client was immediately assisted with applying for a grant for oil heating. Her husband was advised to claim Personal Independence Payment, and they were advised about Universal Credit and the Limited Capability for Work-Related Activity (LCWRA) and carer elements. The advice about elements of UC was found to be particularly helpful as these are not applied automatically. The client financial gain was £13,540.36, and the adviser is providing ongoing support, currently researching more help with oil costs.



The Multichannel Service

The Money Talk Team telephone and webchat service was delivered by 19 bureaux across the Network, allowing clients to access the Money Talk Team service from any location within Scotland.

The chart below shows the weekly number of calls that came into the Money Talk Team Helpline.



N.B Repeat callers calls are included in the chart above

Between April and September 2022, the multichannel service supported 1,783 clients (20% of all clients) and recorded **£1,737,971.73** in Client Financial Gain (27% of all gains).

Of the clients supported by the helpline, 23% identified themselves as part of a family with children and 30% were aged over 60.

We continued to offer webchat as an option for clients to contact the service. Between April and September 2022, there were 18 webchat enquiries recorded. The client financial gain total above includes £6,438.48 of gains recorded for web chat advice. It is important to note that where a web chat client went on to receive advice through another channel, the gains were likely to be recorded under that channel.

Since its launch in 2018, the Money Talk Team Helpline supported 8,433 clients across Scotland with a total Client Financial Gain of £11,170,526.34.

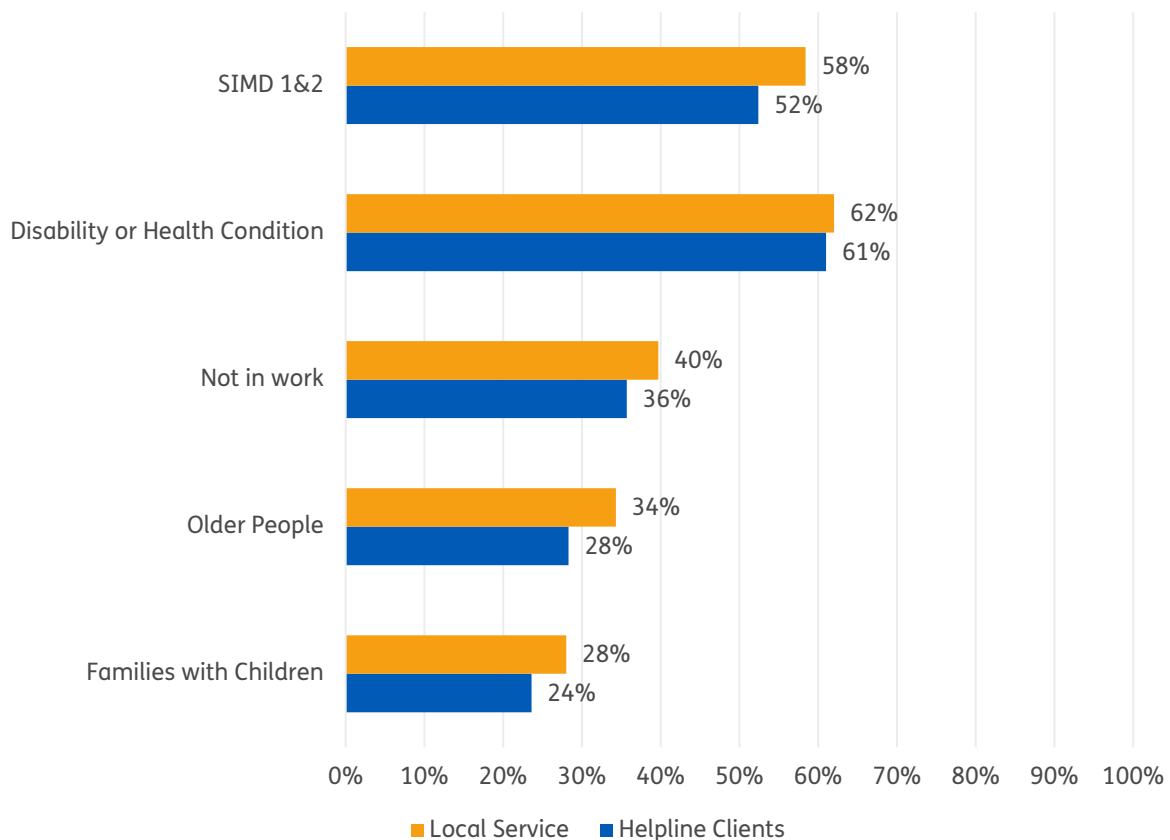
The Local Service

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 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 1,751 clients were recorded as having received face to face advice. Bureaux also continued to support their communities by providing local telephone and email advice.

Between April and September 2022 local bureaux supported 7,104 Money Talk Team clients (81% of all clients) through a mix of local telephone advice, email, and face to face advice. They also reported £4,599,994.33 in Client Financial Gains (72% of all gains).

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

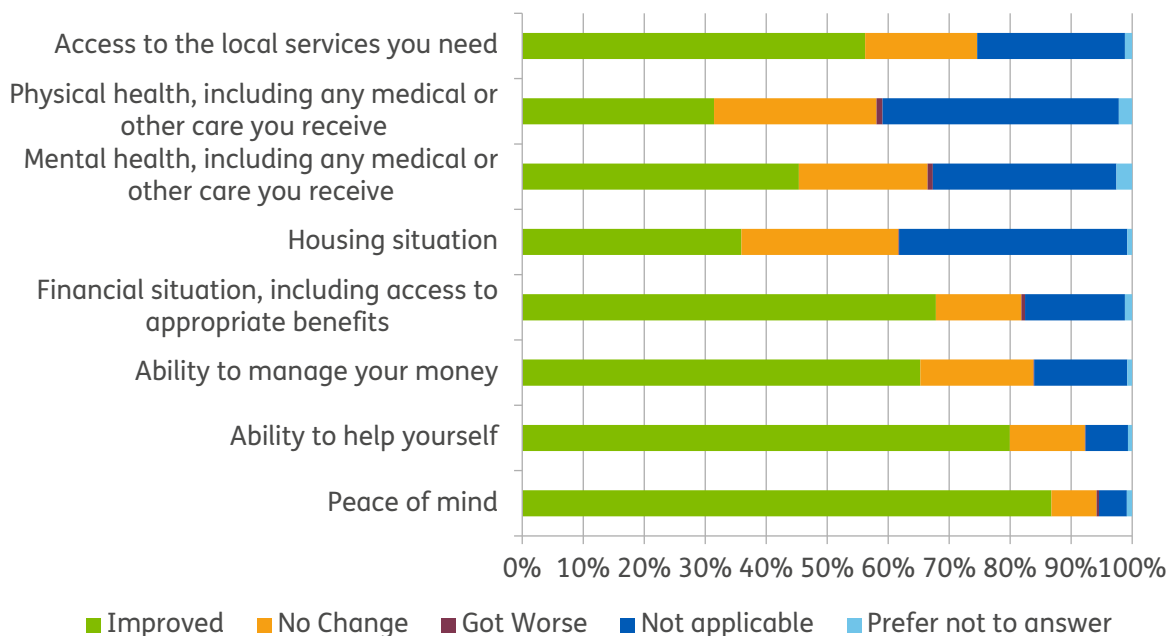


Client Satisfaction

CAB ask clients to complete the satisfaction survey 2 months after their appointment. This allows CAS to capture the impact of the service on clients and to record the confirmed financial gains of each client for reporting. Clients can complete the survey with an adviser, anonymously online or post it freepost directly to CAS. 1,065 people completed the client satisfaction survey since the project began in November 2018.

The key highlights of the client satisfaction survey are that 98% of clients surveyed rated the service that they received as good or very good; over 45% say that it has improved their mental wellbeing and 87% have more peace of mind.

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



Some comments from clients include:

- > “Without your help the I would have struggled a lot and been really stressed. I would happily advertise the support you gave to me. The information we got was the best and boosted my confidence.”
- > “Fast service and advice given, gave me confidence to apply for benefits.”
- > “My problem is still being dealt with but very happy with the service I am receiving.”

Partnership working

Bureaux continue to develop local partnerships to either establish or enhance reach within the target client groups. These partnerships varied from simple referral routes and training opportunities to co-location and working alongside each other. A wide range of stakeholders were involved including health and social care professionals, food banks, housing associations and local authorities.

Examples of partnership working are outlined below.

Health and Social Care Partnerships

Many bureaux reported that they worked in partnership with Health and Social Care Organisations to reach target client groups. These bureaux worked closely with Health Visitors, Midwifery Teams, GP surgeries, and community mental health teams to provide referral pathways and outreaches for patients.

- > Citizens Advice and Rights Fife (CARF) continued to be actively involved in their 7 locality areas for the Fife Health and Social Care Partnerships with the CEO acting as Vice-chair in one of the areas. These locality meetings worked to identify transformational change within health and social care services. Additionally, CARF worked alongside several health-oriented agencies on a 'No Wrong Door approach', in keeping with emerging strategies across Fife.
- > Kincardine and Mearns bureau worked with NHS Grampian to provide a referral service for income maximisation for midwifery, district nursing and public health teams. This has been in place since 2019.
- > Dundee bureau have an electronic referral system for Ninewells Hospital for nurses to refer clients to us who need benefits assistance and money advice.



Partnership Working continued



Partnership working

Roxburgh & Berwickshire CAB are working with Borders Health & Social Care Partnerships to embed third sector organisations into the existing patient referral platform for health & social Care. The system, Strata Pathways is the digital referral system used to refer to different teams and organisations such as Home First, Care Homes, Borders Care & Repair, etc. The system allows both the senders and receivers to access their referrals securely and in real-time, and it allows receivers to obtain all required information directly through the system from the senders. As part of ongoing process improvement, Roxburgh & Berwickshire CAB hope to utilise the Strata Pathways system to allow secure, digital Referrals to be sent to voluntary and third sector organisations.

Roxburgh & Berwickshire CAB have engaged with the partnership to create clear, easy to digest, referral request information criteria that means all health and social care settings can refer clients in need of welfare benefit, debt, employment and housing advice to the client's nearest CAB within the Scottish Borders, at the click of a button. The bureau went live on the system in early July. It's hoped it will encourage health and social care settings to become more aware of social issues that affect a person's health and give them an avenue to enable clients to access the support needed to address some of the additional pressures that can exacerbate health related conditions. This system also allows the referrer to see what, if any, organisations are currently offering support to prevent duplication of resources.

It is hoped that long-term, this will build trust and understanding of the CAB service amongst GP surgeries in the Scottish Borders, opening up discussions about GP based CAB outreaches and basic welfare benefits training to ensure health professionals give accurate, up to date, non-medical advice or refer onto an organisation that can help.

Community Link Workers

15 bureaux reported working relationships with Community Link Workers, with others working to establish connections as community link services became active in their areas. These partnerships ranged from signposting and referrals built through local networking groups, to funded positions working to connect patients with support services.

- > Lochaber bureau recently begun to accept referrals from the Community Link worker based in their local health centre.
- > Renfrewshire bureau developed links with their local Community Link Team, establishing a referral pathway to and from the organisation. The Community Link Service Workers have access to an online booking system to refer clients to the bureau at pre-set times.
- > Community Link workers and Community Midwives from across East Lothian now attend the East Lothian Financial Inclusion Network meetings run by Musselburgh bureau and chaired by their Chief Officer.

Partnership Working continued

Working Across the Third Sector

Working in partnership with other third sector organisations within their local areas is a core part of bureaux work. Under Money Talk Team, bureaux worked closely with a range of organisations, signposted and referred clients in and out of the service, delivered advice in outreaches and built a bureaux presence at community events.

- > In Glasgow, Bridgeton, Parkhead and Easterhouse, bureaux worked in partnership to deliver an outreach in the Recovery Café. This allowed the bureaux to deliver the Money Talk service to the Glasgow Northeast Recovery Community, a vulnerable group who otherwise may not have engaged with bureaux.
- > In August, a Money Talk Team adviser took part in Falkirk Charities Day to promote the service to the public and network with other charities in the local area, which led to a new referral partnership being set up with the local Cyrenians Community Link Worker and Falkirk bureau.
- > South West Aberdeenshire bureau further developed their partnerships with both North and South Aberdeenshire food banks, which led to an increase in referrals between the organisations.

Engaging with Older People

- > Airdrie bureau have a well-established two-way referral system with The Voice of Experience, a voluntary group which aims to keep older residents informed and engaged in their local community.

The below case study demonstrates the support given to older people from the bureaux:

Supporting Older People

A 61-year-old client approached the bureau as she was worried about a reduction in income: the client had been out of work for several months due to stress-related ill health. The client had continued to receive wages, but this was due to stop soon.

There is now the potential that the client will have the opportunity to take early retirement through ill health which would further impact her benefit entitlement. The adviser ran several benefit checks based on potential outcomes of her work situation.

Following the passing of the client's husband, they were able to successfully apply for the bereavement payment and received the full amount (£2,500, plus 18 monthly payments of £100 - totalling £4,300). The support the client is receiving is ongoing as their situation develops and a further benefit check may be provided when client possesses full details of her situation as it develops.

So far, following the advice, the client received £2,900 (£2,500 lump sum bereavement payment, £300 backpay and £100 1st monthly payment) and is being supported as their situation with work develops.



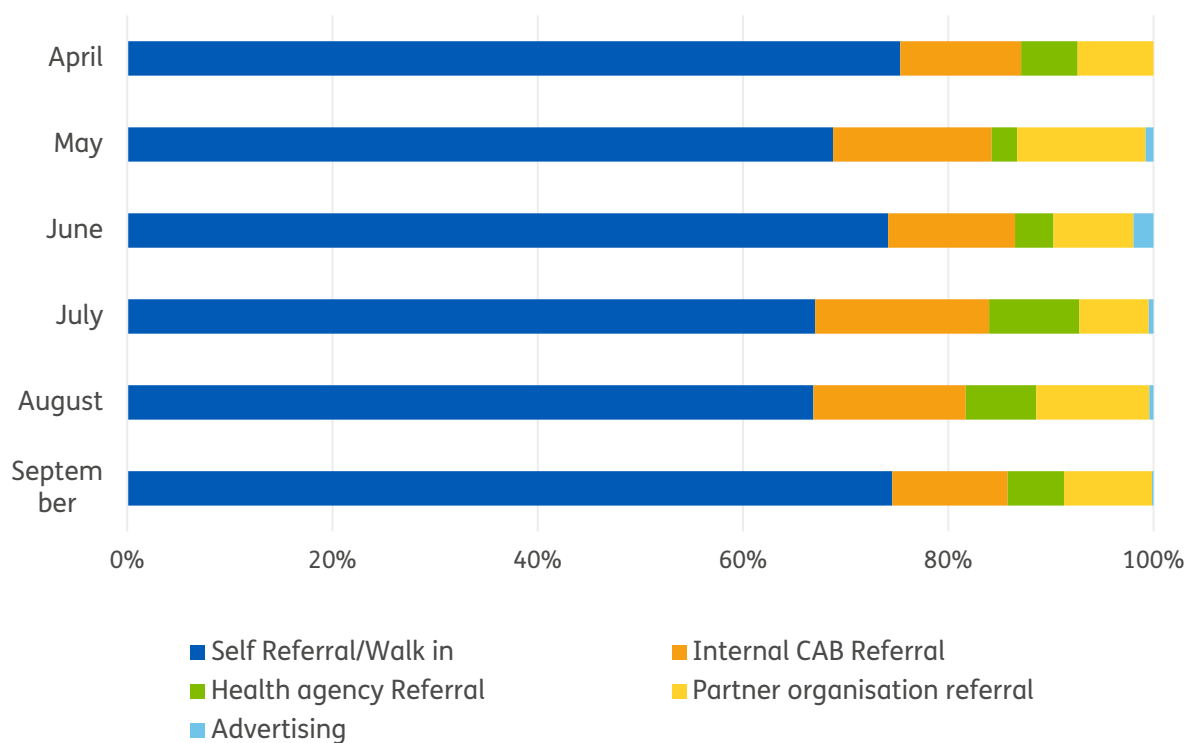
The adviser was able to offer client support in a wider area, enabling them to access their Bereavement Support Entitlement which they would otherwise not have had, while offering ongoing benefit support.

Marketing the service

Advisers routinely asked 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 remained quite steady.

Although self-referrals or walk-ins accounted for the majority of clients, we can see that an average of 6% of clients were referred to us from a health care partner and a further 9% were referred from other partner organisations. Internal referrals from other services offered by the CAB network accounted for around 14% of clients.

Referrals Into Money Talk Team - Q1-2



Additionality

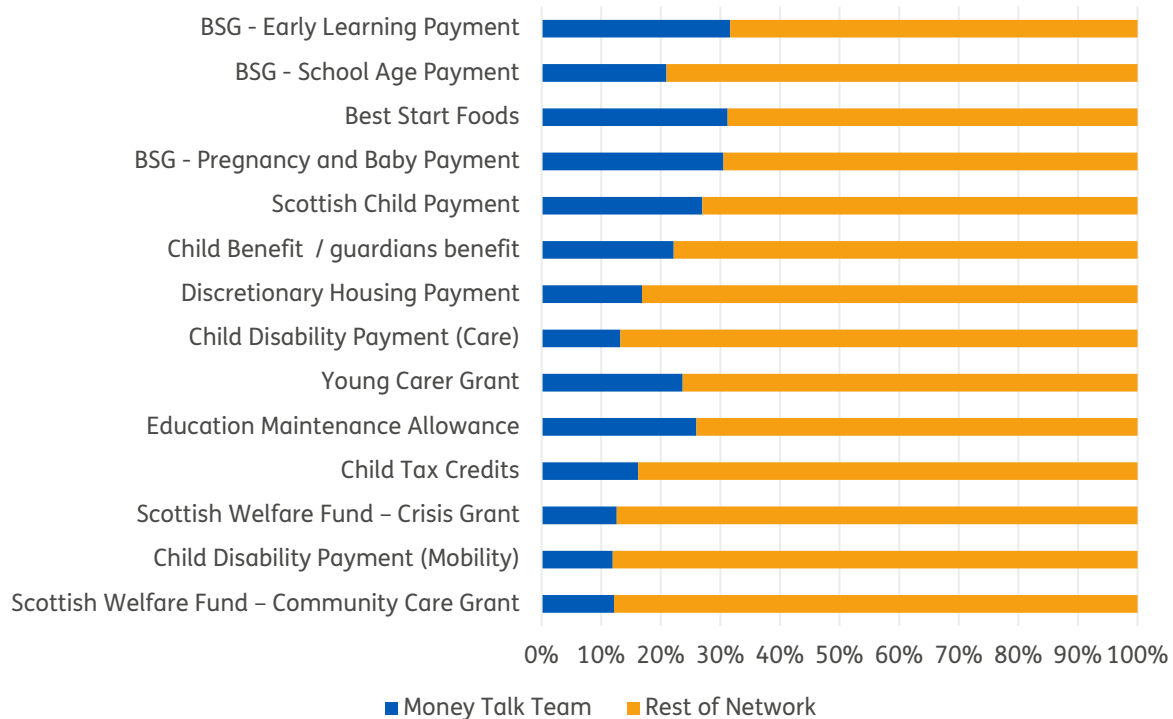
The Money Talk Team funding accounted for 4% of all funding provided to the network in 21/22. To examine the impact of the project we looked at the statistics gathered by the whole network. Between April and June 2022, the Money Talk Team can be attributed with:

- > Seeing 8% of all clients supported by the CAB network
- > 10% of all client financial gain recorded across the network
- > Carrying out 6% of all form filling tasks carried out by the network
- > Carrying out 18% of all benefits checks and income maximisation advice provided by the network

When examining the additional impact that this project had on the work of the CAB network in Scotland, it makes sense to look at benefits advice, as it was 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 12% of the benefits advice carried out by the network.

When looking at specific benefits advice which related 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 having been responsible for over 31% of all advice on Best Start Foods, over 28% of all advice on the three Best Start Grants, as well as 27% of all advice on Scottish Child Payment.

Money Talk Team - Additionality





www.cas.org.uk



@CitAdviceScot



CitizensAdviceScotland

The Scottish Association of Citizens Advice Bureaux -
Citizens Advice Scotland. Scottish charity (SC016637) and
company limited by guarantee (89892)

