



Money Talk Team

1 Nov 2019 – 31 July 2020

September 2020



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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 over 22,000 individuals and realised over £20.5 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

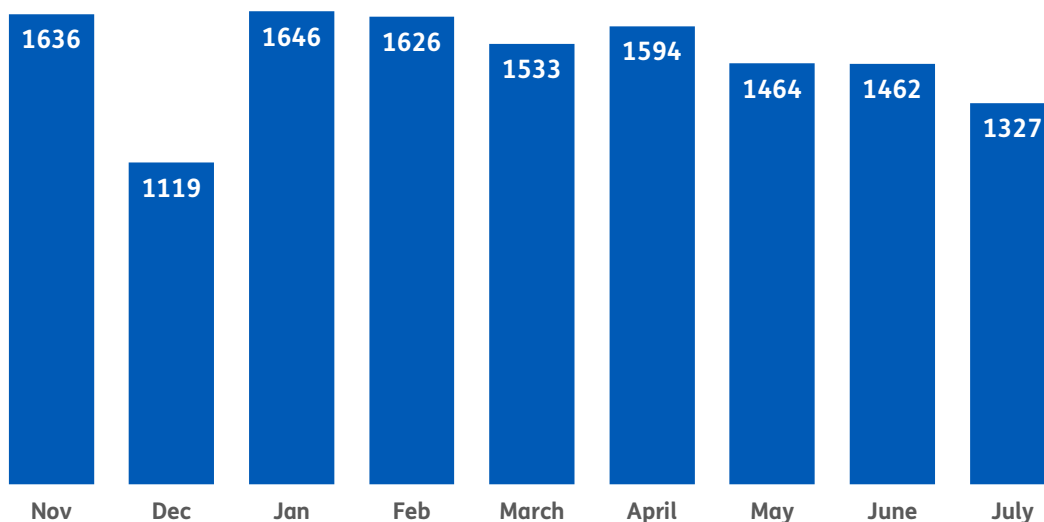
While these groups will be the focus of targeted activity, any low income household can also access the service.



Executive Summary

- > Between November 2019 and July 2020, the service has supported 10,398 clients who were new to the service and provided ongoing support to 1,018 clients whose cases were opened in year one. There were 16,455 contacts with those clients.
- > 26.9% (4,433) of contacts were face to face and 61.6% (10,129) by phone. 11.5% (1,893) were by other methods such as letter, email or Skype.
- > All 59 bureaux have responded to the challenges created by the covid-19 pandemic and have adapted to ensure that services can still be delivered via telephone or email to ensure that clients are still able to get the support and advice they need. Bureaux are currently working to transition back to delivering face to face advice in limited circumstances to ensure that the most vulnerable, who cannot access online or phone services, can be supported.
- > Over £10.5 million of client financial gains have been recorded for 6,520 clients within the reporting period.
- > 98% of clients who completed the satisfaction survey rate the service that they have received as good or very good; over 43% say that it has improved their mental wellbeing and 80% have more peace of mind.
- > The Money Talk Team have worked closely with the team working on Scotland's Citizens Advice Helpline (SCAH) and introduced a menu option to ensure that clients who call SCAH and have children are aware that there is a specialist service which can support them.
- > The service has supported 11,416 clients between November 2019 and July 2020, advising an average of approximately 1500 clients per month.

The service has supported **11,416** clients between November 2019 and July 2020, advising an average of approximately 1500 clients per month.



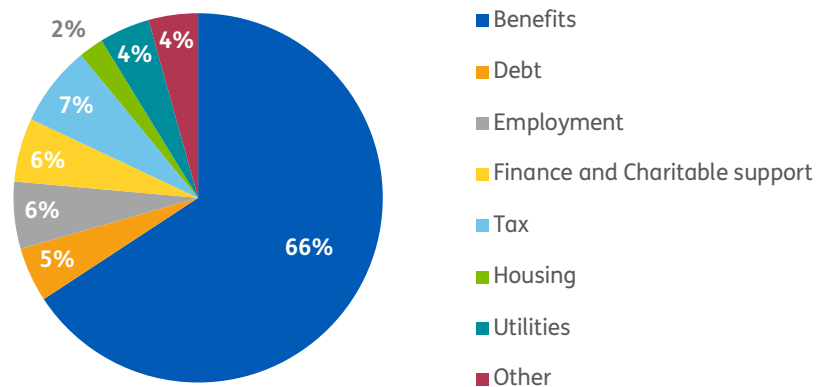
NB –adding this table up won't equal 11,416 as the same clients could be seen more than once across different months.

Executive summary cont.

The most common issues we advised clients on were benefits issues. On average, each client was provided with in-depth advice on 3 separate

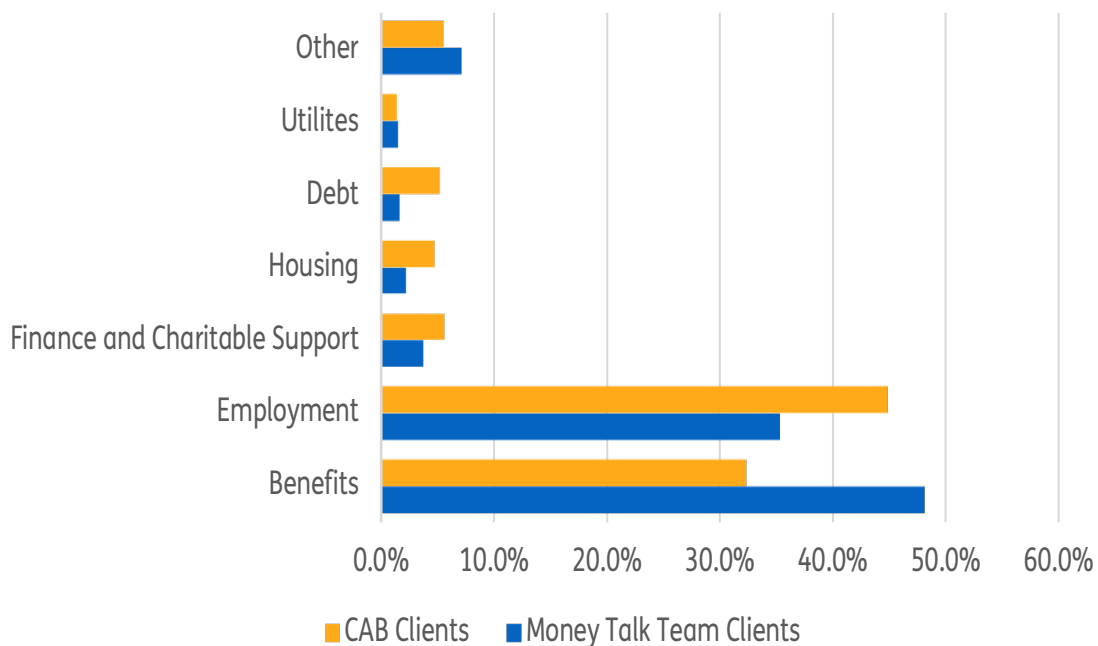
advice issues. A full breakdown of the advice codes recorded can be found in Appendix 2.

Advice Issues for all clients



Up to July 2020 1,179 clients who accessed Money Talk Team service have reported that the covid-19 pandemic is the cause of their issue. The majority of these clients had benefits or employment issues, which are the top two issues caused by coronavirus across the CAB network.

More clients with benefits issues related to coronavirus are being seen by the Money Talk Team than clients across the CAB network – with 48% of Money Talk Team clients with a coronavirus related benefits issue, compared to 32% of clients across the network.



Case Study



Case Study

Client is a 24 year old single parent who works as a hairdresser. Following the lockdown and closure of non-essential premises, client was placed on furlough by her employer and claimed Universal Credit (UC) Child Responsibility Element and Housing Costs. Client's first three UC payment had deductions for the furlough payment however had not received any payment from her employer, instead getting a series of excuses, blame being placed on others and a promise to pay.

Due to the deductions from her UC payment, client did not have enough to live on, was falling rapidly into debt and contacted MTT for advice. Adviser contacted a number of agencies including Peninsula Employment Support, HMRC and DWP and established that the client's employers had been unlawfully deducting her salary and fraudulently reporting her furlough payment to HMRC who in turn had reported this to DWP through the RTI system. Adviser assisted and supported client in making a complaint to HMRC who have now commenced a fraud investigation into the employers. Through liaison and advice from CPAG client was supported in raising an RTI dispute with DWP along with a demand that universal credit must make a formal legal decision on client's UC payments. DWP have complied with this and have repaid deductions from her UC payments.

Client has now been made redundant by her employers and still hasn't received any salary, and whilst the first few months have been a monumental struggle financially, she now has the safety buffer of full UC payments whilst she looks for work.



Client Financial Gain

Client financial gains so far of **£10,496,166.13** have been recorded for 6,520 clients with outcomes recorded between November 2019 and July 2020. This will include clients who were advised by the service before November but have

received their follow up call in the above time period.

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

	Recorded CFG	Other outcome
Basic Bank Accounts	£0.00	16 clients were advised on opening a bank account or POCA and 2 clients gained access to a bank account
Free school meals	£780	26 clients were given specific advice on this issue. CFG is recorded from April onwards as our case recording system was updated in April
School clothing grant	£430	28 clients were given specific advice on this issue. CFG is recorded from April onwards as our case recording system was updated in April
Best Start Foods	£23,112.83	107 clients were given specific advice on this issue. CFG is recorded from April onwards as our case recording system was updated in April
Baby Box	£1,120	7 recorded as being obtained – each at a value of £160
Best Start Grant -Pregnancy and Baby	£66,752.40	
Best Start Grant - Early learning Grant	£16,342	
Best Start Grant School Age grant	£9,250	
Council Tax Reduction	£307,868.69	
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£28,303.41	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	8 clients were given specific advice on credit union services.
Housing Benefit including Discretionary Housing Payments	£275,955.09	Our case recording system was updated in April to allow DHP to be recorded separately. Since April £11,599.64 of DHP was recorded, which is included in the total here
Mobile phones	£1,707.60	
Broadband	£1,837.90	
Debt Advice	£165,440.11	
Scottish Welfare Fund	£11,430.11	
Benefit uptake (excluding specific benefits above)	£9,368,415.67	
TOTAL	£10,278,745.81	

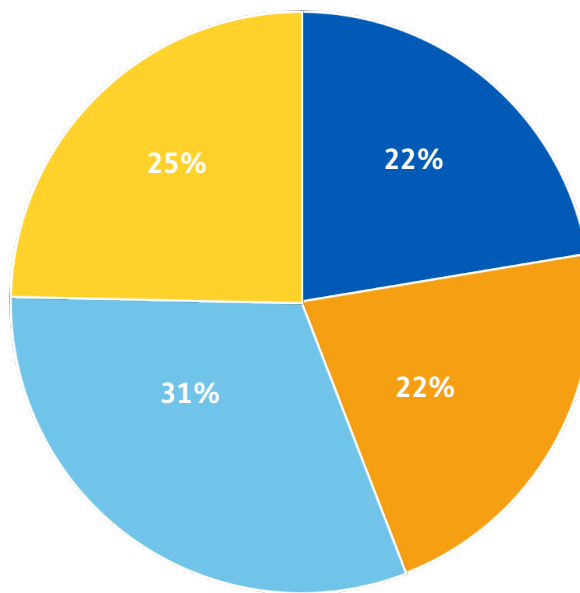
The additional £217,420.32 of client financial gain was recorded against other issues not included above, such as consumer issues, income tax and child maintenance payments as advisers will support clients with all the issues they raise as well as the specific ones above.

Overall Client Profile

Money Talk Team project data is extracted for those clients identified as one of the below target groups via the gathering of demographic data; just below 69% of clients seen by the

project provided client profile information. The proportion of clients seen by the project can be divided as shown below:

■ Families with Children ■ Older people ■ No answer provided ■ Other



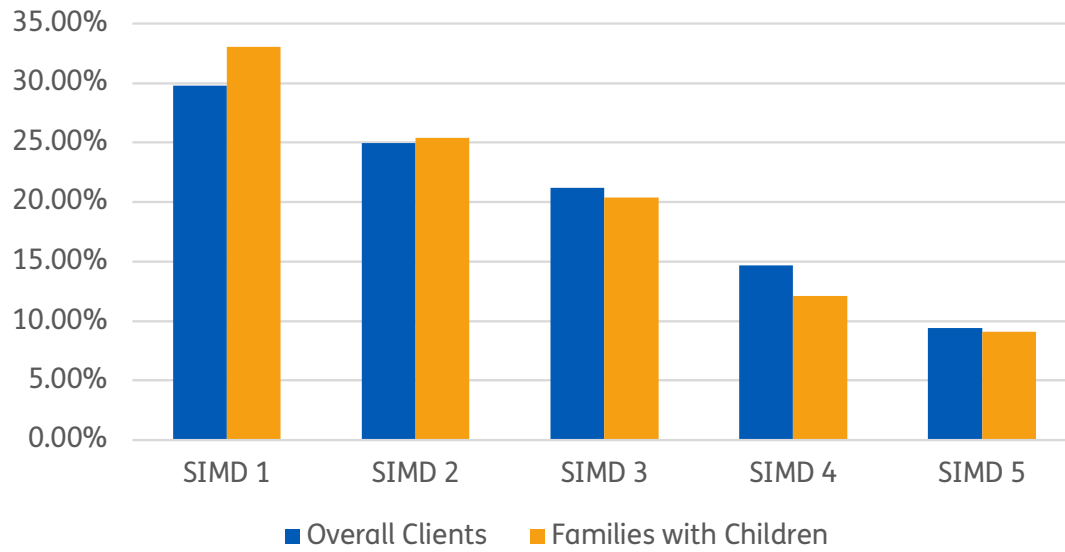
Clients in the “Other” category includes single adults and adult couples with no children. Clients who are pregnant but have not yet given birth and clients who are divorced and living in a separate household from children will also be included in this figure. Of the clients in this category 452 (16%) identified themselves as divorced or separated. In this category 472 (17%) clients identified themselves as having a caring responsibility (of which 130 were caring for children), 1,887 (67%) identified themselves as having a disability or long term illness and 1904 (68%) were not working.

Of the clients who identified themselves as being part of a family with children 41% (1,056) were not in work and 31% (787) identified themselves of having a disability or long term illness.

The project is successfully targeting the most deprived areas in Scotland as 55% of all clients with a recorded postcode are from SIMD 1 or 2 areas. Clients who are from a family with children are also more likely to be from the most deprived areas with 33% of families with recorded postcodes from SIMD 1, compared to 20% of all clients.

Overall client profile cont.

SIMD Quintiles



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



Low income families

From November 2019 to July 2020 2,554 clients supported by the project, identified themselves as being part of a family with children. Three quarters (1,885) 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	1174
Families which include a disabled adult or child	1171
Larger families	203
Minority ethnic families	379
Families with a child under one year old	294
Families where the mother is under 25 years of age	191

Within the same reporting period the project has achieved confirmed client financial gains for 465 clients from the above target groups. £2,622,208.47 has been recorded for the target groups directly. This may include clients who were seen by the project prior to November 2019, but had an outcome recorded between November and July. Further financial gains may also be recorded after follow-up calls with clients at a later date.

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



Case Study



Case Study

Client was initially referred to the Money Talk Team by her Health Visitor. She is Iranian with very limited or no English so any interviews were conducted with the help of a Farsi interpreter.

Client lives in rented accommodation with her new born daughter and received UC (personal allowance only) and relied on local community/ friends to help pay all her bills and expenses. Client has refugee status and has leave to remain until 2024; work permitted status. Client's husband is currently stuck in Iran, unable to travel as the Visa office in Tehran was closed due to the coronavirus pandemic

The Money Talk Team adviser explained to the client that she was entitled to Housing Benefit and child support as part of her UC award. Her UC journal had an outstanding request for more information on her rent which she had not responded to; adviser supported her to update her UC journal to highlight changes in circumstances with regard to having a daughter and provide details of rent costs.

Client had also received notice to pay council tax and so the adviser made an on line application for Council Tax Reduction based on her current circumstances. Explained to client that when her husband did eventually arrive in UK she would have to report this as a change in circumstances to both DWP and the LA.

Client was also aware of Child Benefit but had not yet applied, and the adviser also explained the Best Start Scheme.

Client has only recently set up utility services with Eon (£60/month DD) and uses a top up (£10/month) for her phone. She is happy with both for now. Client has debts but not to any official creditor; just to friends who have been supporting her since arriving in UK.

Client was subsequently referred to the CAB BME worker for on-going case support with benefit claims. Outcome from these meetings which included interventions with benefit agencies to check progress, is that client is now in receipt of CB, CTR, HB and child element of UC; awaiting decision on Best Start Grants (as of July 2020). Client's financial position has improved significantly (+£1100pm) as a result, and she is now better able to care for her daughter as a consequence.

Clients advised	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Basic Bank Accounts	6	10	0	1	0	0
Free school meals	18	4	4	5	0	2
School clothing grant	14	4	4	3	0	0
Best Start Foods	35	10	14	24	47	20
Baby Box	1	2	0	1	2	2
Best Start Grant -Pregnancy and Baby	55	14	13	27	103	33
Best Start Grant - Early learning Grant	54	12	13	16	28	17
Best Start Grant School Age grant	39	9	11	15	7	5
Council Tax Reduction	188	206	33	81	49	31
Warmer Homes/fuel poverty/switching supplier/ser-vices and schemes to reduce energy costs	144	105	22	40	52	28
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	3	1	0	0	0	0
Discretionary Housing Payments	56	37	2	9	11	10
Mobile phones	7	9	2	0	5	4
Broadband	13	14	2	0	5	5
Debt Advice	122	68	6	30	29	20
Scottish Welfare Fund	105	44	11	41	23	23
Benefit uptake	919	966	1606	327	317	153

Client Financial Gain	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
TOTAL Gains for group	£1,350,084.48	£1,519,210.80	£272,356.72	£958,985.36	£582,578.60	£213,853.36
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	£320.00	£110.00	£0.00	£0.00	£0.00	£0.00
Best Start Foods	£1,855.00	£683.83	£121.83	£1,878.83	£1,919.00	£914.00
Baby Box	£320.00	£160.00	£160.00	£160.00	£320.00	£0.00
Best Start Grant -Pregnancy and Baby	£8,734.00	£3,500.00	£1,500.00	£10,376.40	£23,468.40	£8,026.40
Best Start Grant - Early learning Grant	£4,050.00	£1,000.00	£1,500.00	£3,050.00	£2,000.00	£1,050.00
Best Start Grant School Age grant	£2,000.00	£1,500.00	£2,000.00	£2,250.00	£1,000.00	£250.00
Council Tax Reduction	£28,988.42	£36,959.44	£8,354.86	£35,700.10	£11,072.31	£8,124.80
Warmer Homes/fuel poverty/switching supplier/ schemes to reduce energy costs	£6,190.96	£2,554.54	£147.00	£1,460.85	£1,614.00	£219.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Housing Benefit (includes DHP)	£25,882.70	£16,673.82	£0.00	£34,807.08	£7,800.00	£14,461.96
Mobile phones	£0.00	£0.00	£0.00	£0.00	£333.60	£333.60
Broadband	£336.90	£1,194.90	£0.00	£0.00	£124.00	£124.00
Debt Advice	£2,627.78	£77,326.20	£0.00	£297.78	£2,330.00	£0.00
Scottish Welfare Fund	£2,129.71	£625.71	£230.00	£2,847.00	£932.71	£430.00
Benefit uptake (excluding specific benefits above)	£1,250,833.47	£1,368,203.13	£257,693.03	£852,348.71	£524,358.86	£176,684.04
Gains in 17 elements of the service	£1,334,268.94	£1,510,491.57	£271,706.72	£945,176.75	£577,272.88	£210,617.80



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 on behalf of clients	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Benefits	162	174	14	65	51	38
Debt	3	3	0	2	0	0
Education	2	0	0	1	0	0
Finance and charitable support (including foodbanks)	24	12	3	1	6	2
Insurance	0	0	0	0	0	0
Council tax	6	7	1	4	2	1
Income tax	0	0	0	1	0	0
Regulated fuels (gas / electricity)	30	12	4	20	7	4
Alternative Dispute Resolution (utilities)	0	0	0	0	0	0

Case Study



Case Study

Client has mild learning difficulties and a 5 year old child. Client moved to the area from [City] to be closer to family. Client's ex-partner was prosecuted for domestic violence. Client was provided with temporary accommodation by women's aid in [City] however client stated that they had fled this for a number of reasons.

Client presented as homeless so the CAB helped client in their interaction with local housing officers, after the client's mother had raised a complaint against a housing officer, so that temporary accommodation was secured for the client.

The CAB helped client contact Women's aid in [City] and gain assistance in ending their tenancy there. The adviser helped client with Housing Benefit and Discretionary Housing Payment applications, the latter of which was to cover the outstanding rent caused by client ending their tenancy and also removing their belongings from the property. The client was also provided with food bank vouchers and was helped with a number of successful crisis grant applications throughout their time in temporary accommodation.

The Client was referred to the Money Talk Team adviser who also identified a possible entitlement to Personal Independence Payment. The client was awarded PIP daily living at the standard rate.

The Money Talk Team also helped secure a place for client's child in the client's school of choice and provided assistance with free school meals and school clothing grants.

When client was moved to permanent accommodation the Money Talk Team adviser supported her with a successful community care grant application and as she was having difficulty co-ordinating delivery of carpets and furniture for their new property, CAB provided assistance with this as well. The Money Talk Team adviser also helped the client with the transition from Housing Benefit to housing element as part of their ongoing Universal Credit claim and another application for a Discretionary Housing Payment.

During the pandemic, the client required numerous emergency food bank vouchers and help was also provided to access school e-vouchers for their child. As the client was previously unaware that they could claim school e-vouchers, in the interim, she was hand delivered an emergency Easter card by a local church – each card contains £20.

The client expressed that she had experienced difficulties keeping her child entertained during lockdown so Argos vouchers were secured for the client from a local Task Force for games and crafting materials.

Throughout client's interaction with Money Talk Team/CAB they stated they were astonished at the help available to them. They said they could not have received any of this help and support without the continuity of help from the one Money Talk Team adviser and that this made the horrid situation more tolerable.

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. 2484 clients answered that they were aged over 60.

A total of £2,227,509.38 of client financial gain was recorded for 1,414 clients from this group who had outcomes recorded.

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

Clients Advised	
Scottish Welfare Fund	75
Council Tax Reduction	458
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	240
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	3
Basic Bank Accounts	2
Debt Advice	115
Discretionary Housing Payment	50
Broadband	15
Mobile phones	5
Check Insurance	20
Income tax	25
Benefit uptake	1885



Older people cont.

Client Financial Gain	
Scottish Welfare Fund	£616.00
Council Tax Reduction	£90,551.10
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£5400.23
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£20,865.01
Housing Benefit (including £1,428 of Discretionary Housing Payments captured since our case recording system updated in April)	£180,574.05
Broadband	£411
Mobile phones	£0.00
Check Insurance	£1,021.51
Income tax	£2,270.18
Benefit uptake – including reserved benefits (not including SWF and HB)	£1,876,031.07
Total	£2,177,740.15

Gains of £49,769.23 have been recorded in other areas not detailed above

Tasks – form filling	
Benefits	436
Debt	6
Finance and charitable support	26
Insurance	0
Council tax	21
Regulated fuels (gas / electricity)	25

Case Study



Case Study

Client is married, approaching pension age and in receipt of a small occupational pension which is the couples only income. Clients husband previously worked full time but now has ongoing health issues following a stroke. They are not eligible for Universal Credit or Council Tax Reductions due to the amount of savings they have. The client informed the adviser that her husband has applied for Personal Independence Payment (PIP).

Client was provided with advice and assistance on claiming new style Employment Support Allowance (ESA) based on their National Insurance record and on applying for a blue badge.

The adviser carried out a follow up call two months later and was advised that the PIP and ESA claims were successful, as was the blue badge application. Further advice and assistance was provided on claiming Carers Allowance and this application was subsequently successful.

Client was unaware of her entitlement to benefits before she called CAB for advice and she and her husband had been living off savings which were rapidly being eroded. Thanks to a phone call they now have the comfort blanket of PIP, CA and CB-ESA to ease their financial worries and the benefits of being able to use a blue badge.

The Telephone Helpline

Money Talk Team telephone advisers have been provided with equipment and software to enable them to continue to deliver the service safely from home. Telephone advisers who were used to working from offices responded to the challenge, showing resilience and dedication to helping vulnerable clients. When social distancing measures were introduced, many advisers continued to work from offices on their own until they received the software to work from home, ensuring that the service could remain available throughout. 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 early July we introduced web chat to the Money Talk Team service, working with 26 advisers from 11 bureaux who are already participating in the helpline service. We will use the remaining 3 months of Year 2 to pilot web chat and gather information and trends on various areas of web chat such as the type advice clients seek, use of automatic responses, gathering profile information and the best ways to promote web chat to effectively engage with target groups. Up to the end of July only 7 clients had engaged with web chat and at the moment it is too early to gather any information on any outcomes.

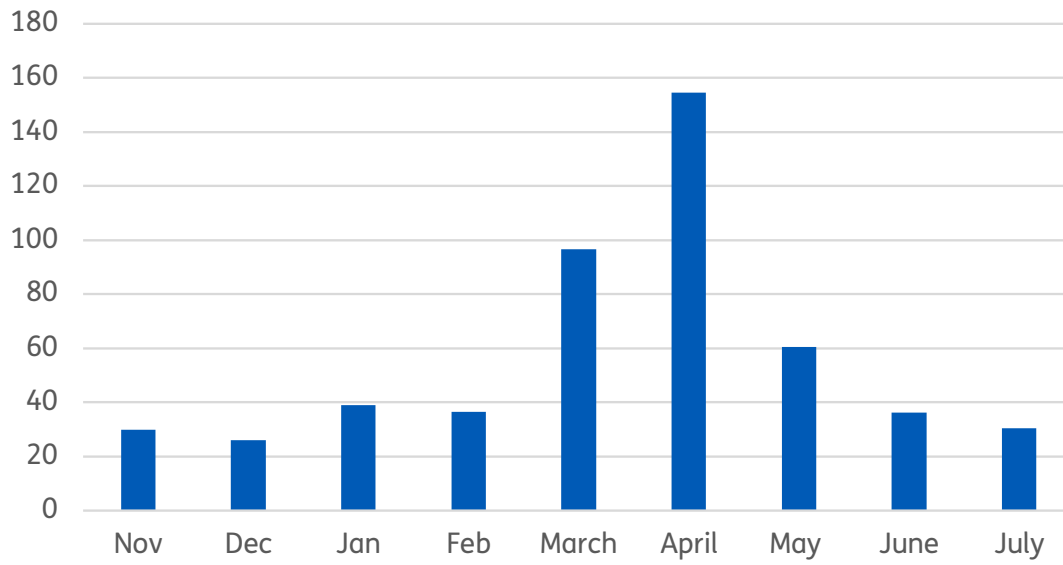
Weekly meetings have been set up with helpline co-ordinators across bureau to ensure that everyone is made aware of changes, can support advisers who are new to telephone advice and that any issues can be raised quickly. In the next few months, we will also hold meetings with all bureaux in their regional hub groups to plan for the structure of the multichannel service going forward. This will ensure that rotas are up to date and that we still have the ability to respond flexibly to increases in demand as coronavirus measures develop.

Demand for the telephone helpline service increased by 319% between February and April as callers sought advice during the covid-19 pandemic and many of the advisers who were part time on the Money Talk Team helpline have increased their hours voluntarily to meet this, alongside advisers who would normally deliver face to face advice who have also been given the ability to answer helpline calls. The number of callers to the helpline directly has since returned to pre-pandemic levels, but callers being routed through Scotland's Citizens Advice Helpline have offset this.



The Telephone Helpline cont.

Adviser “logged in” time



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.

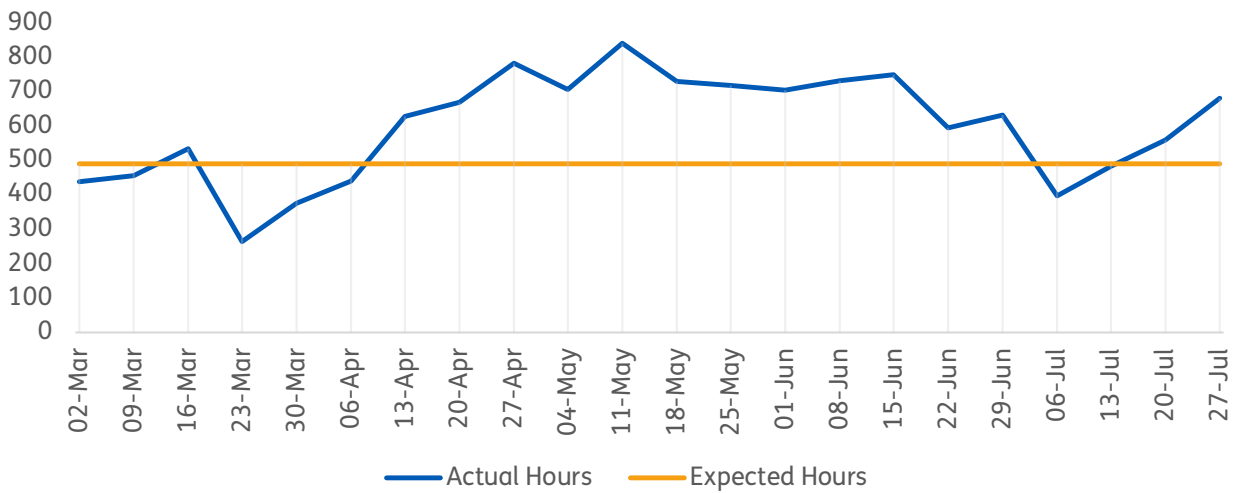
Operating under normal circumstances, 14 full time equivalent advisers should be logged into the system – giving 490 hours of adviser time across the week. As you will see from the graph below, this capacity was only briefly reduced when lockdown measures were introduced and has since been increased to ensure that we are

meeting demand. A combination of telephone advisers giving additional hours and face to face advisers coming on board has supported this increase. We are continuing to work with bureaux to ensure that additional resource is available on the telephone helpline while the ability to give face to face advice is limited.



The Telephone Helpline cont.

Average Daily Incoming Calls



NB: In the week beginning 6 July, we had a major network issue resulting in the loss of a full day of data from our call centre software.

In the first 9 months of the second year of the project 61.5% (10,129) of all contacts with clients has been by phone, with a total of £5,357,594.57 in client financial gain recorded for 3,194 clients who were supported by the helpline.

The percentage of clients reaching the service through the helpline has increased since the first three months of year two – when 41.4% of clients were supported via this channel.



The Telephone Helpline cont.

The table below shows those gains against the 17 elements covered by the service.

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£430.00
Best Start Foods	£20,374.00
Baby Box	£160.00
Best Start Grant -Pregnancy and Baby	£32,584.00
Best Start Grant - Early learning Grant	£8,150.00
Best Start Grant School Age grant	£5,750.00
Council Tax Reduction	£179,948.00
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£9,508.13
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit (including £11,059.64 of Discretionary Housing Payments captured since April)	£153,090.90
Mobile phones	£957.60
Broadband	£124.00
Debt Advice	£10,712.54
Scottish Welfare Fund	£5,875.71
Benefit uptake (excluding specific benefits above)	£4,844,637.16
Total	£5,272,302.04



The Face to Face Service

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

In light of the Covid-19 crisis bureaux had to adapt in March and April to different ways of working to ensure that clients could still be provided with advice and support. All bureaux are still working – taking referrals from partner organisations or providing a telephone number or email address for clients to contact the service directly. Advisers also report that they are proactively contacting clients who were seen previously by the service to ensure that they do not have any new financial issues. Bureaux are currently planning on returning to face to face on a limited basis 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.

As advisers who would normally deliver face to face advice have been providing advice by phone and email, these have been included separately in tables below. The telephone stats represent local solutions and do not include the national helpline.

Gains of £329,876,41 have been recorded against other contact methods which are not detailed here. E.g. if a client writes to tell a bureau of a gain, this would be recorded against “letter.”

In the first 9 months of the second year of the project 26.9% (4,433) of all contacts with clients were recorded as face to face. The percentage of clients contacting the service this way has decreased from the first 3 months, when the 50% of clients accessed the service this way. A total of £3,775,163.26 in client financial gain has been recorded for 1,940 clients who received face to face advice. Many of these clients will have been seen before the covid-19 pandemic, with outcomes being captured now. The tables below show those gains against the 17 elements covered by the service.



The Face to Face Service cont.

Face to Face Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£528.83
Baby Box	£960.00
Best Start Grant -Pregnancy and Baby	£27,268.40
Best Start Grant - Early learning Grant	£6,642.00
Best Start Grant School Age grant	£2,750.00
Council Tax Reduction	£63,260.74
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£15,479.58
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£95,316.59
Mobile phones	£750.00
Broadband	£1,713.90
Debt Advice	£95,997.80
Scottish Welfare Fund	4263.88
Benefit uptake (excluding specific benefits above)	£3,350,810.61
Total	£3,665,742.33

A total of
£3,775, 163.26
 in client financial gain has been
 recorded for **1,940** clients.



The Face to Face Service cont.

Local face to face advisers have also been continuing to support existing clients and provide advice to new clients over the phone. £613,401.28 of client financial gains have been recorded against this for 417 clients. More outcomes of this channel will be known once follow up has been completed with clients.

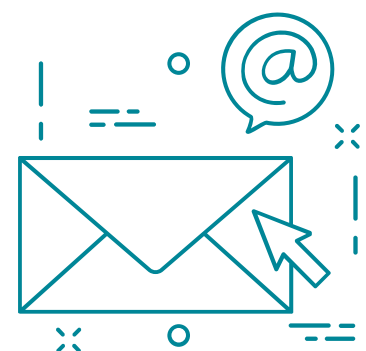
Local Telephone Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£0.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£3,000.00
Best Start Grant - Early learning Grant	£250.00
Best Start Grant School Age grant	£500.00
Council Tax Reduction	£19,335.84
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£1,620.70
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£11,493.12
Mobile phones	£0.00
Broadband	£0.00
Debt Advice	£58,729.77
Scottish Welfare Fund	£565.99
Benefit uptake (excluding specific benefits above)	£506,082.16
Total	£601,577.58



The Face to Face Service cont.

Similarly, advisers have also been supporting new and existing clients by email. In previous reporting periods under 5% of client contacts have been made by email. For this report, which covers the six months between November and July, 8.7% (909) of contacts have been made in this way. £420,130.61 in client financial gains have been recorded against this for 285 clients.

Email Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£780.00
School clothing grant	£0.00
Best Start Foods	£2,210.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£3,600.00
Best Start Grant - Early learning Grant	£1,050.00
Best Start Grant School Age grant	£0.00
Council Tax Reduction	£20,221.27
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£1,695.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£7,978.88
Mobile phones	£0.00
Broadband	£0.00
Debt Advice	£0.00
Scottish Welfare Fund	£524.53
Benefit uptake (excluding specific benefits above)	£371,448.62
Total	£409,508.30

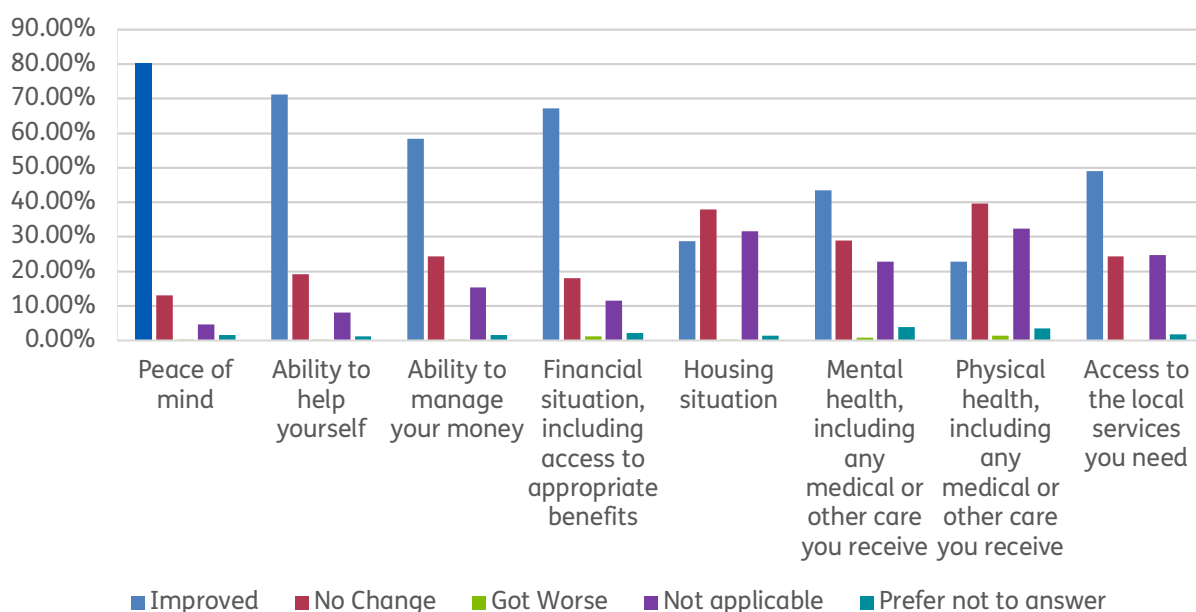


Client Satisfaction

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. 459 people have completed the client satisfaction survey between November 2019 and July 2020. This is a very small increase on the last report and we have reminded bureaux that a link to these forms can be sent to clients to fill out online rather than being completed face to face or completed with the adviser on the phone.

The key highlights of the client satisfaction survey so far are that 98% of those surveyed rate the service that they have received as good or very good; over 43% say that it has improved their mental wellbeing and 80% have more peace of mind.

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



Several bureaux have reported receiving feedback directly from clients who haven't filled in the feedback survey but have sent Thankyou cards. We will encourage bureaux to ensure that this is also captured. Some of these comments include

> I would like to thank you for the sanity saving service that you have given me since we met at the homeless office. Throughout lockdown it has been a blessing to know you have been there at hand to help me, and still are helping me. Me and the kids appreciate it so much

> Thanks so much, my god you are like wonder woman 😊 - from the manager of a partner organisation

> Thank you so so much [adviser] for all your help. You've been an absolute godsend in amongst this chaos

Partnership working

Local Partnerships

Bureaux continue to work to develop over 600 local partnerships which the additional funding has allowed them to either establish or enhance in order to reach the target clients. These partnerships vary from simple referral routes and training opportunities to co-location and working alongside each other to offer the best support to clients, and involve a wide range of stakeholders including foodbanks, housing associations, local authorities and health and social care professionals.

Due to the covid-19 pandemic no face to face appointments are able to be made, but CAB are working with local partners to ensure that support can still be provided to vulnerable clients. Bureaux are still accepting referrals for telephone or email support from partners and many are working more closely than before with organisations which are providing direct support in the form of food parcels, fuel vouchers or grants to clients who are shielding or self-isolating because of coronavirus.

- > Roxburgh and Berwickshire CAB have been working closely with NHS and Scottish Borders Council to become part of STRATA, a system for easing the referral process between health and social care partners. They are also working together to create an app to help clients access the vital support needed in terms of health, social and financial welfare.
- > Skye and Lochalsh CAB worked with the local community council to distribute small grants from a local windfarm to local residents who were suffering hardship. This started in one small local area and expanded to cover three areas of Skye. The bureaux were the main referrer to the grant programme, and completed applications anonymously for clients. This resulted in 30 households (7 of whom were families with children) receiving grants of £500 to alleviate the pressure on their financial situation.

- > In June 2020 Motherwell and Wishaw CAB set up a referral pathway for Health Visitors – with a dedicated email inbox, allowing health visitors to send details of clients who have consented to their contact details being passed to the Money Talk Team. To date this has resulted in 31 clients self-referring to the Money Talk Team after being informed of the service by their health visitor and details of 26 clients being passed on via email for the Money Talk Team adviser to contact.
- > Falkirk CAB work in partnership with Forth Valley College to attend student and community events. The last event attended was prior to lockdown on 6th March 2020 where the service was promoted amongst a significant number of students and staff. Following on from this, their attendance has been sought online at a virtual Fresher's Week which will take place 21 – 25 September 2020.

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 continue to work with Home Energy Scotland, Young Scot and Trussell Trust to ensure that clients are provided with information on the Money Talk Team service and referrals can be easily made between organisations.

CAS has also been approached by a number of different organisations to provide information to their service users on benefits and other financial support available to them.

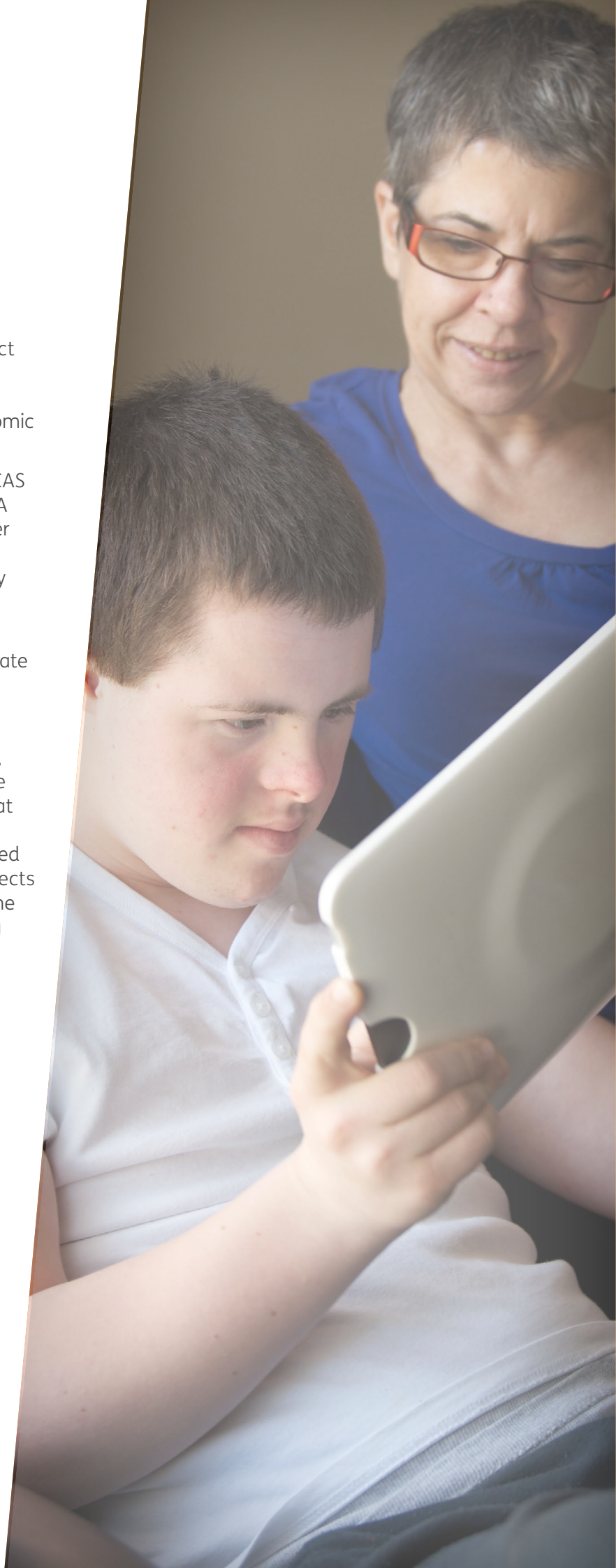
YWCA – The Young Women's Movement: the CAS Project Manager has agreed to deliver a webinar and/or write a blog post as part of their #EatYourWords Campaign. This campaign aims to address the fact that women are historically underpaid and undervalued in the workplace

Partnership working cont.

across a variety of sectors. YWCA are all too aware of the sustained and imbalanced impact of COVID-19 and want to support women in Scotland through what is shaping up to be an incredibly volatile job market and wider economic upheaval.

[Down's Syndrome Scotland](#) have asked the CAS Project Manager to attend one of their "Grab A cuppa and Zoom In" sessions as guest speaker in September to discuss the Money Talk Team and support available to the families that they support.

[National Union of Students](#) – Tink Positive Project support educational institutions to create Student Mental Health Agreements (SMHAs). These SMHAs are a holistic whole-institution action plan, created in partnership between the institution and their students' association, to outline the ways in which they will work the institution's overall mental health strategy that year, and continuously improve their student mental health support offering. NUS have asked CAS for information on any campaigns or projects which they can highlight or work alongside. The Money Talk Team Project Manager is following this up.



Marketing the service

The materials developed for the marketing campaign which ran in the summer of 2019 have been uploaded to CAS marketing store “Brandbase” and each bureau has been provided with credits to print customised versions. Physical and digital collateral from the campaign has also been sent out to each bureau.

Although face to face marketing opportunities are limited bureaux continue to promote the service on local Facebook pages, through local media and with relevant partner organisations. East and Central Sutherland CAB had success with a boosted Facebook post highlighting the Money Talk Team Service and details of how to contact their adviser directly. This led to three clients getting touch within the first few days of the post and asking for the named Money Talk Team adviser.

Engagement sessions with CAB managers to discuss marketing and targeting the groups defined in “Every Child, Every Chance” were held in July. These sessions covered gaps in client profile reporting across the network, and highlighted internal tools and reports available to bureaux managers to monitor this. The sessions also covered planning for a third year: sharing best practice for targeting families, local marketing and any support which CAS can provide with this, use of local funding and the split between face to face and other channels and the use of volunteers to ensure that the project is maximising it’s reach. The ability to hold these meetings virtually meant that they were well attended and we intend to hold them this way regularly going forward.

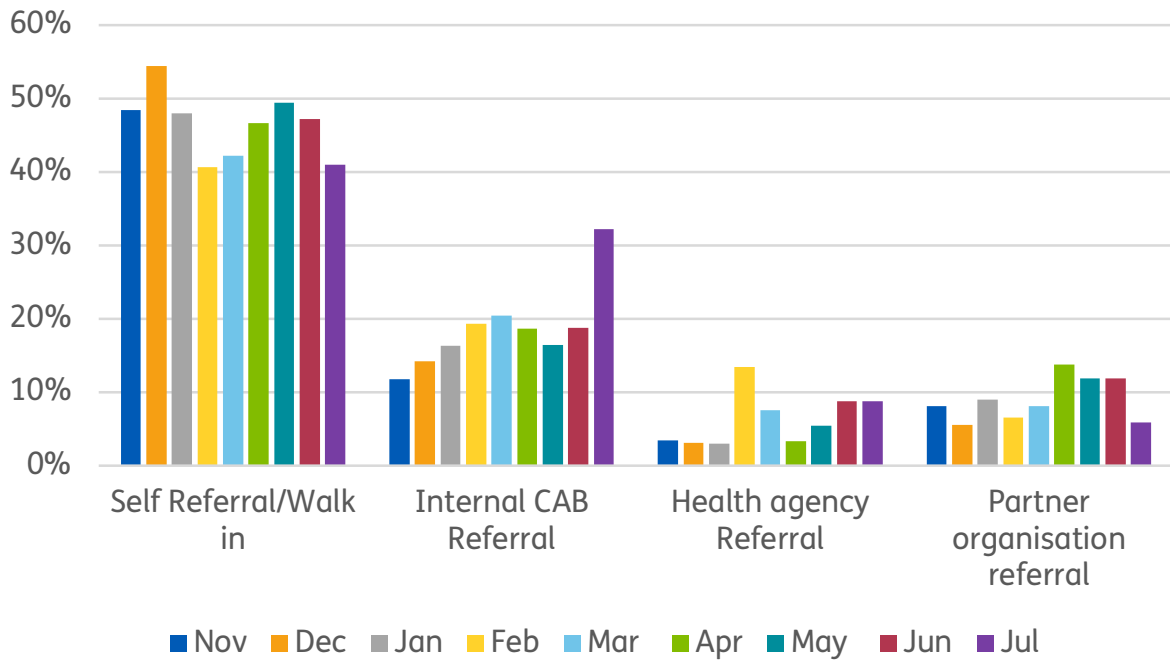
The CAS Project Manager wrote an opinion piece for the Herald, highlighting that support is available to parents who are facing financial struggles during the coronavirus pandemic. The article can be viewed here <https://www.heraldscotland.com/news/18645419.message-good-ship-parenthood-help-hand/>

As a response to the covid-19 pandemic Scottish Government have promoted the Parent Club website to support parents whose children are no longer going to school. Money Talk Team is featured prominently on the website, so this campaign has led to an increase in demand.

The Money Talk Team telephone number was also included on the Scottish Government leaflet about covid-19 which went to every household in Scotland. Branding developed by Scottish Govt for Money Talk Team was also used nationally by to promote Scotland’s Citizens Advice Helpline – it is not yet clear whether this has strengthened brand recognition or will mean that the branding is recognised by a wider audience than parents and families. Scotland’s Citizens Advice Helpline also now has Money Talk Team as a menu option so that people who have children are aware that there is a service to provide specific support to them and they can choose to be diverted to it.

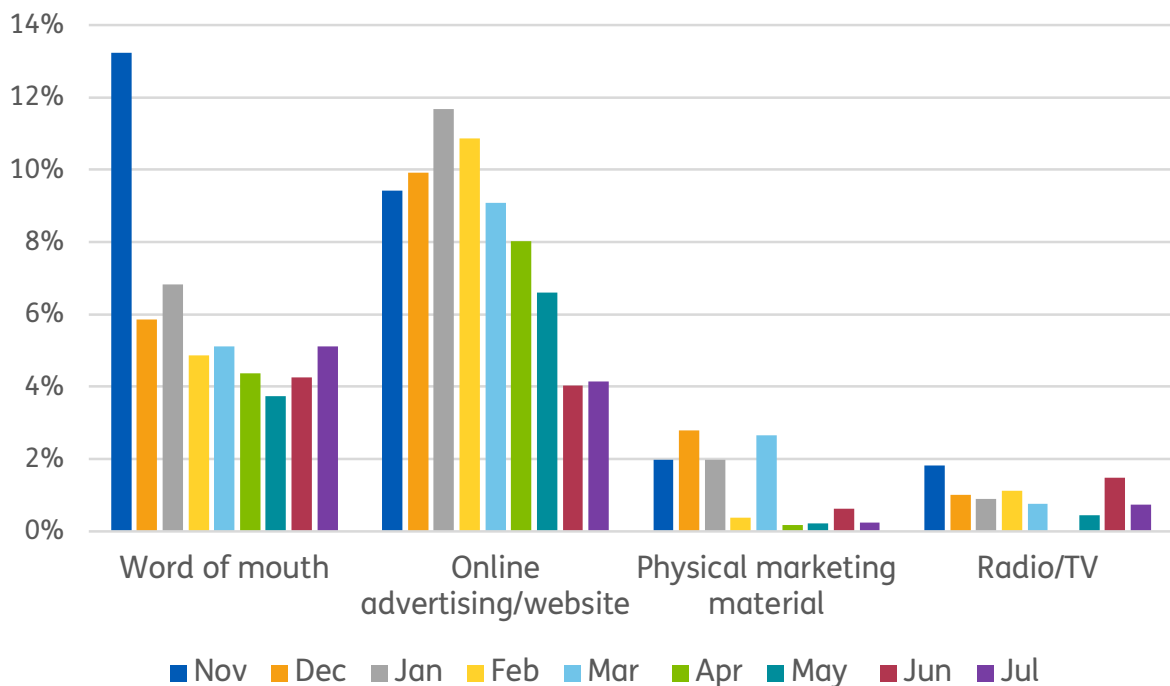
Where clients have provided information on how they heard about or were referred into the service we have seen a decrease in the percentage of walk-in, or self-referred clients, but this is offset by an increase in the percentage of clients who have who have been internally referred to the Money Talk Team from other bureau services, which is indicative of the triage methods which bureau have put in place as a response to coronavirus. Referrals from health care providers and other partners has remained quite constant.

Marketing the service cont.



We have seen a decrease in the percentage of clients who have accessed the service having seen or heard about it because of marketing activity. Given the increase in internal referrals, it

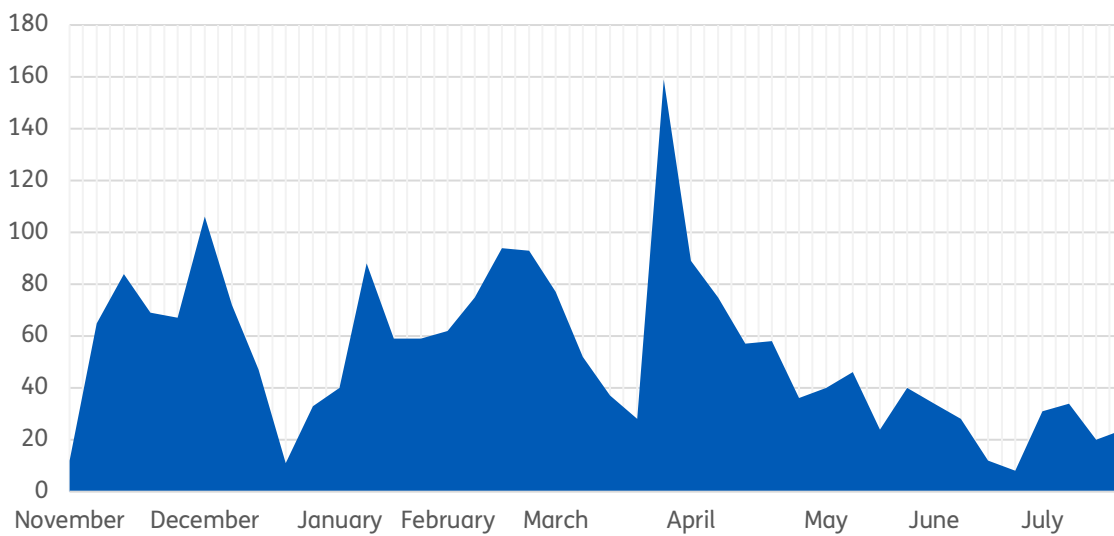
is likely that many of these clients have seen the marketing for Scotland’s Citizen’s Advice Service and have then been referred on internally.



Marketing the service cont.

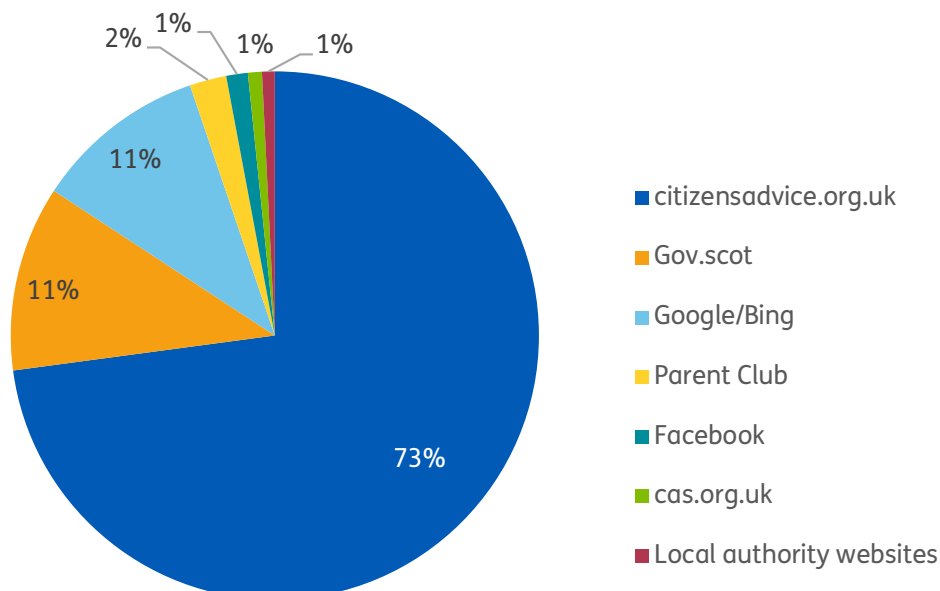
Google analytics for the Money Talk Team website show that between November and July, we saw 2,054 visitors to the website, 2,038 of which had not visited the site before. The average amount of time spent on the website was 1 minute 24 seconds. The number of visitors to the site peaked during lockdown and has

since tailed off. We will be working to promote the site with the comms team and with Scottish Government to ensure that people are aware that they can access webchat through the site, as well as a range of information on the service. Below is a weekly view of the number of visitors to the site.



Between November 2019 and July 2020 772 (37%) visitors came directly to the website. Of those who clicked through to the site from another page, the majority came from

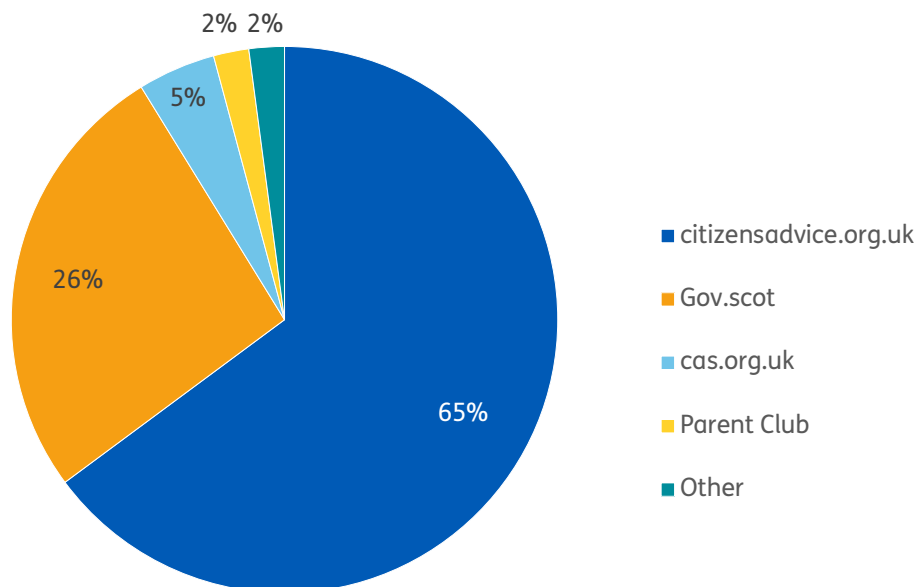
citizensadvice.org.uk (our public advice website) or through a search engine. Other referral routes include the gov.scot and Parent Club websites.



Marketing the service cont.

From May to July, along with Scottish Government, we have promoted the support available from the Citizens Advice Network in Scotland through a range of different media. During that time a total of 371 visitors have accessed the site, 365 of which were new visitors. Visitors spent an average of 1 minute 55 seconds viewing the site.

Of those visitors, 110 (30%) came directly to the Money Talk Team site, and again the public advice pages and gov.scot were the most common route for people to click through to the site.



Case Study



Client had made contact after hearing an advert on a local radio station

She is a single parent who lives in council rented property with her 14 year old daughter & 23 year old son. She works full time; daughter is in full-time education & son works 10 hours per week and is due to start University in September. Client and daughter have health conditions. Client was told by a neighbour that she would be better off on Universal Credit (currently in receipt of tax credits). Client was exceptionally anxious as she was struggling financially and was under the impression that when her son goes to University, she will be forced into extreme hardship. Advice was as follows:

- > Benefit check completed which shows she would be entitled to Universal Credit of £119.77 per week
- > Advised client of changes that would trigger a compulsory change to Universal Credit and also advised of managed migration where her current payments will be protected
- > Advised client that, if she is facing financial difficulty, she is eligible to make a claim for Scottish Welfare Fund Crisis Grant
- > Briefly chatted with client with regards to her utilities and it came to light that she struggles to top up her prepayment meter - Advised client I would make application on her behalf to Money Matters MEGA Fund for fuel assistance
- > Also provided client with the relevant information in order that she can make application for Personal Independence Payment for herself and Disability Living Allowance for her daughter - explained eligibility and claiming process and advised she make further contact with CAB when she is ready to complete forms
- > Client is aware of school clothing grant & school meals

This call was purely for a benefit check and quickly escalated into the realisation that this lady required more information than she perhaps thought. At the end of the call she was elated and said that she was delighted with the information provided and that it was considerably more information than she had expected.

Additionality

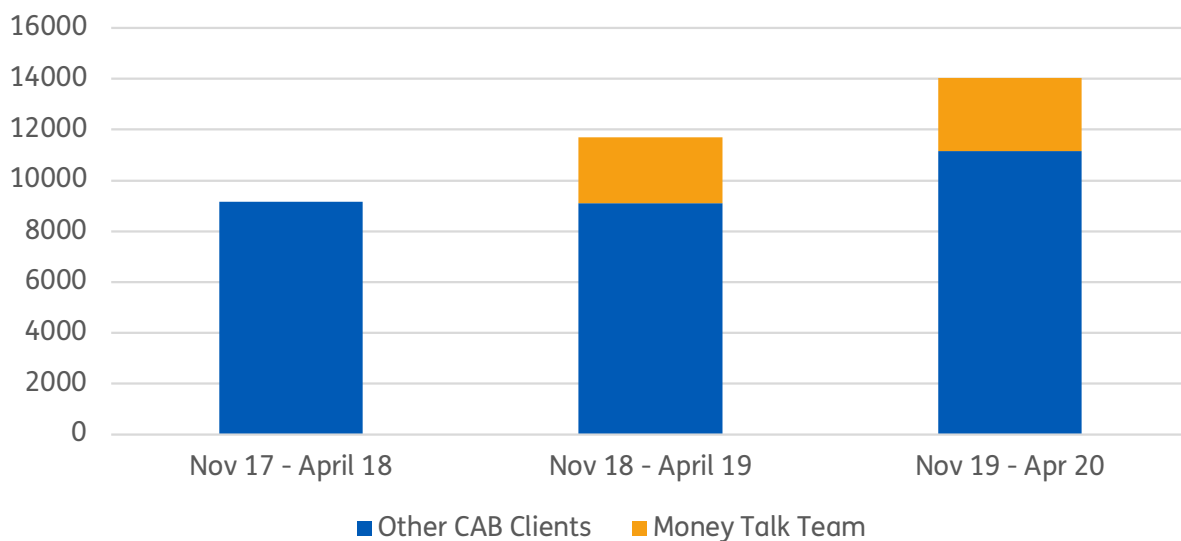
When examining the additional impact that this project has had on the work of the CAB network in Scotland, it makes sense to look at benefits advice, as it is by far the biggest issue advised on, both within the Money Talk Team project and across the network as a whole.

From November 2019 to July 2020 a total of 69,533 clients were advised on benefits issues across the CAB network. 8,641 clients seen by the Money Talk Team have benefits advice recorded, so this project accounts for just over 12.4% of all clients advised on benefits across the network.

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

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

Benefits Checks



The number of benefits checks recorded by the general CAB network has remained similar which demonstrates the additional capacity that the Money Talk Team Project is adding to the network. ¹

¹ The above measure is only one way an adviser can record a benefits check. They can also record against specific benefits, where the client has asked for those benefits to be checked. For example if the client asks about PIP, the benefit check may be recorded as a PIP enquiry, rather than a general benefit check. So the figure above does not capture all of the complex benefits work undertaken by bureaux, but gives an indication of the increase in benefits advice attributable to this project.



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