



Money Talk Team

November 2018 - October 2019



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Year 1 Report

Background

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

The service is delivered through telephone and face-to-face channels to maximise convenience for clients seeking advice. This multichannel offering was set up quickly and efficiently in October 2018 with three pilot Citizens Advice Bureaux (Falkirk, Inverness and Drumfries & Galloway) delivering telephone advice. Local face-to-face advice provision throughout Scotland was initiated for January 2019, and there was a further expansion of the telephone service into a distributed call centre model with the involvement of 20 Bureaux in April 2019.

A distributed call centre model based among the local Bureau Network ensures exceptional links between telephone and face-to-face advice, and brings the best of local knowledge alongside the efficiencies of delivering telephony through a call centre approach. This model has quickly become integrated into the Network and builds on our existing brand recognition and structures which have served Scotland's communities for 80 years. The service is consistent across the country.

Project Success

This is a successful, high demand service which has delivered substantial outcomes for vulnerable people. We are reaching new clients as our data shows a 31% increase in income maximisation and benefits check work carried out by the CAB Network over the past year, which can all be attributed to this project.

The service has supported almost 12,000 people and realised over £10million in client financial gains. The Network has achieved this through the development of partnerships based in local communities, who co-ordinate with us to reach out and work with those who need us most. This ensures that local communities are involved in the delivery of a service which suits their needs.

Key partnerships have been successful. For example, with the NHS, Bureaux have partnerships in 125 locations including GP surgeries and midwifery centres. In eight GP surgeries we have CAB advisers working as an integral part of the overall GP practice, which has been shown to enable exceptional outcomes for their patients. We have also worked closely with Social Security Scotland to ensure that both organisations are publicising details of support available to vulnerable clients amongst their staff, particularly where new benefits are devolved, and we will be working with them over the next year to ensure a smooth referral from their own benefits lines to our service.

Some of the clients using the service are highly vulnerable and in stress and distress because of the impact of poverty and lack of income, others have stabilised their financial housekeeping, and others have gained significant benefits that generally improve their family finances. The staff and volunteers involved both in the management and delivery of Money Talk Team have reflected on their pride in making a difference to people that is highly meaningful, and applaud the Scottish Government for this high impact investment.

Marketing the Money Talk Team



Marketing assets used to promote the Money Talk Team.



A roadshow event in the community.

Client satisfaction

To date 383 people have completed the client satisfaction survey and 2,379 follow up calls have been recorded as completed with clients.

The key highlights of the client satisfaction survey so far are that:

- > 99% of those surveyed rate the service that they have received as good or very good.
- > 69% say that the service has improved their financial situation.
- > Over 43% say that it has improved their mental wellbeing.
- > 79% say it has improved their peace of mind.

Next steps

Over 2020 / 21 we will maintain the high quality multichannel advice service which has been established. We will continue to maintain the number of clients and the financial gain for those clients, integrating newly devolved benefits as these come on board.

Bureaux will continue to develop partnership working and local marketing to further target low income families who could benefit from the service.

At a national level, CAS will work with partners including Social Security Scotland, Home Energy Scotland and The Money and Pensions Service to ensure good linkages and referral pathways to provide holistic help for their clients. This will include developing a booking system to ensure that clients who are referred to us from those agencies can receive a call back at a time which suits them.

We will develop our multichannel service to include webchat. We already offer this for other services, and we know this enables an

Demand for the service

The marketing campaign over the summer of 2019 demonstrated that there are still people who can benefit from the service, as call volumes doubled during the campaign. With further marketing investment, we will be able to meet that demand.



early resolution for many clients and, ensures referrals can be made where in-depth advice and support is required for more complex issues. Our telephone advisers will be trained to deliver webchat, to ensure that we continue to deliver efficiently. Our multichannel approach builds on the knowledge and expertise developed by the CAB network over 80 years of advice giving and opens up the high quality, free and impartial service to a wider demographic of younger people. We want to ensure access to advice is as easy as possible whatever channel is used, and webchat and social media will raise awareness of our services among younger parents, who tend to be those who may be most vulnerable.

CAS will continue to work closely with the Scottish Government on the development of any online Money Talk Team resources to ensure that information is consistent across all channels and that clients can easily receive accredited holistic advice.

Key figures and client data

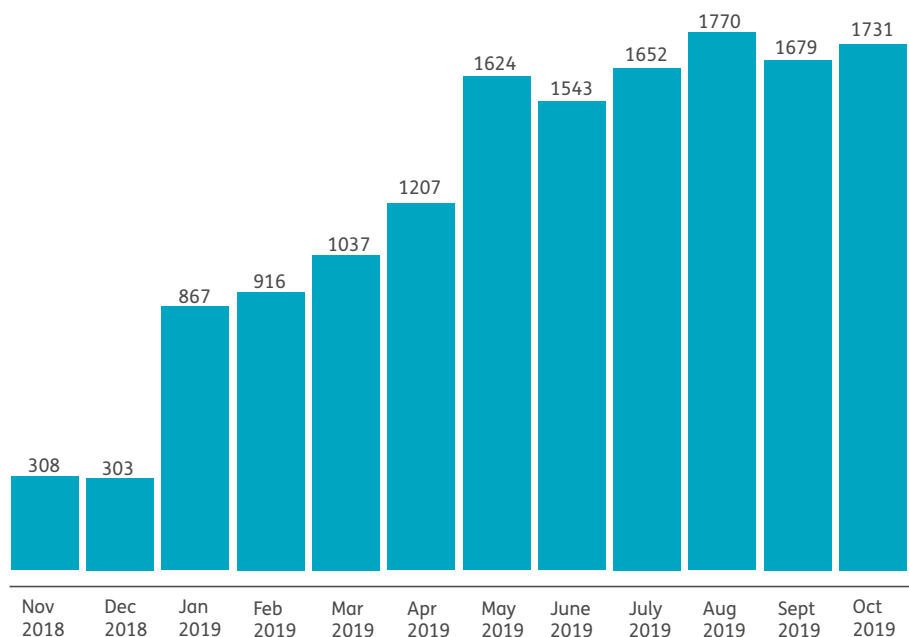
The service has supported **11,899** clients in the first year of delivery.

As shown in the chart below, client numbers increased steadily over the course of the first 6 months as the service was fully established in Bureaux.

In Year 2 we expect to maintain the number of clients we are seeing monthly and provide support to 15,000 clients.

- > The service has supported 11,899 clients across Scotland through 18,510 contacts with those clients. These clients have received in depth advice on 60,228 different issues - an average of five issues per client which clearly demonstrates the impact of a holistic advice service.
- > 55.8% (10,339) of contacts were face-to-face and 36.2% (6,696) by phone. 7.5% (882) were by other methods such as letter or email. There is clearly a demand for multichannel access to advice and we will build on this in Year 2 by introducing a webchat option.

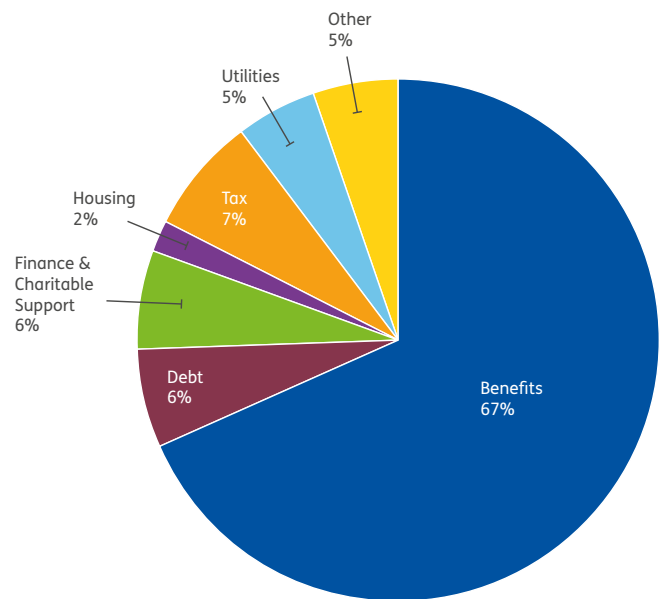
- > Over £10million of client financial gains have been recorded for 5,242 clients – an average of £1,940 per client. For every £1 of funding received, £5.65 has been put back in the pocket of the people in Scotland, a fantastic result.
- > 99% of clients who completed the satisfaction survey rated the service good or very good, and 43% said it had improved their mental health and 79% said it improved their peace of mind.
- > The Scottish Government marketing campaign led to double the number of calls to the national helpline. Radio appears to have been particularly successful in encouraging people to call.
- > Over the course of the first year Bureaux have worked to develop 525 local partnerships in communities across Scotland. 125 of these partnerships are in NHS settings.



NB – adding this table up won't equal 11,899 as the same clients could be seen across different months

Thematic Issues

The most common issues we advised clients on were benefits issues. On average, each client was provided with in-depth advice on 5 separate advice issues. This demonstrates the holistic nature of the service, in dealing with the whole person instead of each issue individually.



“When I phoned we were living off food banks. I was working but my partner was about to give up his job due to ill health. The adviser gave me good advice about applying for Universal Credit, PIP and Carers Allowance. We got all three and got enhanced daily living and mobility.

Our financial situation is so much better now. The call gave me confidence to apply for all of these benefits as we were told we were entitled to do so.”

Mandy, 23

Client Financial Gain

Client financial gains so far of £10,172,608.03 have been recorded for 5,242 clients who have had outcomes recorded. This is an average of £1,940 per client.

Looking at each of the 17 primary elements of the service offered by the Money Talk Team, the following has been recorded:

	Recorded CFG	Comments
Basic Bank Accounts	£0.00	2 clients gained access to bank accounts
Free school meals	£0.00	55 clients given specific on this and CFG of £1988.90 is recorded under "Education: schools"
School clothing grant	£400	63 clients given specific on school uniforms
Healthy Start / Best Start Foods (from summer 2019)	£0.00	141 clients given specific on this but the CFG can't be separated from other advice issues
Baby Box	£1,440	9 recorded as being obtained – each at a value of £160
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant - Pregnancy and Baby (from Christmas 2018)	£88,567.64	
Best Start Grant - Early Learning Grant	£15,521.00	Opened for applications on 29 April 2019
Best Start Grant School Age Grant	£6,751.00	Opened for applications on 3 June 2019
Council Tax Reduction	£262,199.12	
Warmer Homes/fuel poverty /switching supplier/services and schemes to reduce energy costs	£52,185.98	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	2 clients were advised on credit unions.
Housing Benefit including Discretionary Housing Payments	£332,623.87	
Mobile phones	£2,446.44	130 clients were given specific advice on mobile phone issues
Broadband		£3,059.65 162 clients were given specific advice on broadband issues
Debt Advice	£141,559.91	
Scottish Welfare Fund	£23,659.81	
Benefit uptake (excluding specific benefits above)	£9,021,773.70	
TOTAL	£9,952,188	

The additional £220,420.03 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

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 low income household can also get support from the Money Talk Team.

Money Talk Team project data is extracted for those client being identified as one of the below target groups via the gathering of demographic data. The number of clients may be greater in each of the target groups as of all clients seen by the project; approximately 80% have been profiled. Therefore the data shown in this report is based solely on those clients profiled. Action plans have been developed for each Bureau to ensure that in year 2 they continue to target activity towards the groups below.

Of the clients seen by the project 2,942 were profiled as having dependent children and 2,913 were older people. Therefore approximately 50% of clients were identified as being in the target groups. This percentage is expected to continue to increase as Bureau partnerships and marketing actively target people in these groups. This demographic is similar to the people reached by the targeted Money Talk Team marketing campaign.

Target client group	Number of clients
Single parent families	1,407
Families which include a disabled adult or child	1,349
Larger families	213
Minority ethnic families	449
Families with a child under one year old	512
Families where the mother is under 25 years of age	274
Older people and those approaching retirement age (60+)	2,913
Clients not in target group	4,313 (of these 655 have dependent children)
Unknown	2,386

The project is successfully targeting the most deprived areas in Scotland as 55.6% of all clients with a recorded postcode are from SIMD 1 or 2 areas.

No Postcode	595	5.02%
SIMD 1	3,682	30.94%
SIMD 2	2,939	24.70%
SIMD 3	2,235	18.78%
SIMD 4	1,547	13.00%
SIMD 5	901	7.57%
Grand Total	11,899	100.00%

Low income families

The CAB network is concentrating on reaching out to local community groups and working with partner organisations to reach vulnerable families, particularly those in the target groups.

From November 2018 to October 2019 11,899 clients have been seen by the project. Of those 2,287 were in the low income family target groups:

- > Single parent families - 1,407 (61% of low income families).
- > Families and disabilities – 1,349 (59% of low income families).
- > Large families - 213 (9% of low income families).
- > Minority Ethnic families - 449 (20% of low income families).
- > Child under one - 512 (22% of low income families).
- > Mother 24 and under - 274 (12% of low income families)¹.

This demographic does not capture some of the important work the CAB network have been carrying out with expectant mothers, although the impact of the work here is very valuable in preparing for a new child. In Fife, where the adviser is embedded within the midwifery team and delivers outreach services in a maternity ward, just under half of their clients are profiled as having dependent children.

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

Within the same reporting period the project has achieved confirmed client financial gains for 887 clients from the above target groups. **£2,714,907.59** has been recorded for the target groups directly. This is approximately 27% of all client financial gains for the project as a whole. Further financial gains may be recorded after follow-up calls with clients at a later date.

As well as receiving advice, clients in the target groups were given further assistance to complete a range of forms, the top 3 areas were:

- > Benefits forms.
- > Food banks and charitable support forms.
- > Council tax forms.

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.



Citizens Advice Edinburgh – partnered with Ethnic Minorities Law Centre. EMLC now carry out a weekly clinic from our Leith Bureau. We have briefed the worker on the purpose and benefit of Money Talk Team and provided leaflets and posters that promote the service in the room in which he meets his clients. Should any of his clients request a follow up session with our advisers, this is arranged immediately on site, with a warm handover taking place.

East Dunbartonshire – partnered with East Dunbartonshire Council on the Work Matters Project. Work Matters project provides support for the following focus groups; those on ESA (Mental Health), English classes for ethnic minorities and a new Education wise project targeting young parents (<24). The CAB take referrals and provide a Money Talk Team outreach service for a half day each month.

Caithness – outreach to rural areas. The Bureau is partnered with Caithness Community Connections who operate to reach rural and remote areas where families with young children are given the opportunity to engage in activities, holiday care and support. More recently, the organisation has opened up their own base in a rural village and we continue to work with them in partnership so as to help with client's access to benefit entitlement, debt and other CAB services

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

Clients advised	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Basic Bank Accounts	4	2	1	0	1	0
Free school meals	25	9	7	2	4	1
School clothing grant	32	6	8	5	4	1
Healthy Start / Best Start Foods (from summer 2019)	54	3	7	5	48	28
Baby Box	14	0	0	1	11	8
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	104	17	21	34	186	73
Best Start Grant - Early learning Grant	72	10	22	19	36	26
Best Start Grant School Age grant	46	12	17	15	14	8
Council Tax Reduction	257	239	27	49	67	25
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	174	143	27	41	58	26
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0	0	0	0	0	0
Discretionary Housing Payments	96	71	7	13	16	15
Mobile phones	22	11	5	1	11	2
Broadband	25	16	10	4	12	4
Debt Advice	183	104	25	40	48	22
Scottish Welfare Fund	108	57	9	24	21	23
Benefit uptake (excluding specific benefits above)	744	1028	106	262	979	501

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	£1,559,509.38	£1,443,928.41	£189,361.68	£920,934.64	£633,339.84	£313,331.79
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
School clothing grant	£100.00	£0.00	£200.00	£400.00	£0.00	£0.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Baby Box	£480.00	£0.00	£0.00	£160	£480.00	£160.00
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant -Pregnancy and Baby (from Christmas 2018)	£18,892.00	£3,300.00	£3,150.00	£13,350.00	£29,647.00	£10,800.00
Best Start Grant - Early learning Grant	£5,250.00	£1,000.00	£2,000.00	£2,971.00	£2,750.00	£1,500.00
Best Start Grant School Age grant	£3,001.00	£1,500.00	£1,000.00	£1,501.00	£250.00	£0.00
Council Tax Reduction	£31,945.41	£32,489.74	£8,655.40	£26,074.78	£8,275.86	£2,612.52
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£4,014.39	£12,987.22	£1,205.00	£3,534.08	£140.00	£140.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Housing Benefit (including DHP)	£33,023.78	£60,568.69	£63.00	£23,274.46	£63.00	£2,699.84
Mobile phones	£300.00	£0.00	£0.00	£0.00	£180.00	£0.00
Broadband	£72.00	£0.00	£107.52	£690.00	£0.00	£0.00
Debt Advice	£2,860.64	£1,818.40	£1,680.00	£34.11	£0.00	£0.00
Scottish Welfare Fund	£594.00	£2,508.00	£0.00	£5,691.88	£2,374.00	£2,174.00
Benefit uptake	£1,365,519.23	£1,306,521.07	£171,201.54	£839,082.79	£581,262.49	£293,031.56
Gains in 17 elements of a project (excluding specific enefits above)	£1,466,052.45	£1,422,693.12	£189,262.46	£916,764.10	£625,422.35	£313,117.92

Tasks – form filling	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Benefits	277	385	51	128	106	69
Debt	12	4	3	2	3	0
Education	9	4	2	2	0	0
Finance and charitable support (including foodbanks)	35	22	2	6	2	1
Insurance	0	1	0	0	0	0
Council tax	14	22	2	6	1	1
Income tax	3	1	0	0	0	0
Regulated fuels (gas / electricity)	7	10	0	4	2	1
Alternative Dispute Resolution (utilities)	0	0	0	0	0	0

Older people

The Citizens Advice Network has been working with many partners who reach out to 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. 2,913 clients answered that they were aged over 60.

A total of £2,040,461 of client financial gain was recorded for 1,220 individuals in this group.

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

Tasks – form filling

Benefits	669
Debt	11
Finance and charitable support	25
Insurance	2
Council tax	34
Regulated fuels (gas / electricity)	19

Clients Advised

Scottish Welfare Fund	62
Council Tax Reduction	568
Warmer Homes/fuel poverty /switching supplier/services and schemes to reduce energy costs	487
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1
Basic Bank Accounts	16
Debt Advice	166
Housing Benefit including Discretionary Housing Benefit	293
Broadband	60
Mobile phones	40
Check Insurance	53
Income tax	46
Benefit uptake	2007

Client Financial Gain

Scottish Welfare Fund	£2,095.55
Council Tax Reduction	£104,789.18
Warmer Homes/fuel poverty /switching supplier/services and schemes to reduce energy costs	£20,390.15
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£18,829.87
Housing Benefit including Discretionary Housing Payments	£201,243.17
Broadband	£1,623.13
Mobile phones	£277.44
Check Insurance	£19,726.97
Income tax	£4,269.11
Benefit uptake – including reserved benefits (not including SWF and HB)	£1,643,482.48
Total	£2,016,727.05



East and Central Sutherland CAB partnered with Dementia Friendly Communities to hold a dedicated awareness raising session with staff and drop in session for service users. A formal referral process has been implemented and leaflets/posters and advice materials are displayed and made available at the organisation.

Glasgow Castlemilk CAB partnered with Castlemilk Senior Centre and the Money Talk Team worker attended lunch session and gave a small presentation on what the project was about. She also spoke to individuals round the tables and left contact details for those who wished to access the service.

Dalkeith CAB, Musselburgh CAB and Citizens Advice and Rights Fife are working with NHS Public Health Scotland to promote pension credit uptake at flu vaccination clinics.



The Telephone Helpline

We are working flexibly throughout the network, involving 19 CAB in a distributed call centre model. This ensures good local links, that peak call times are prioritised and that the network can be flexible according to demand. This ensures that the client journey is as smooth as possible.

Clients with complex issues can also access the support of the wider CAB network. Our service is truly holistic and deals with the whole person. Investing in the CAB network ensures that the Scottish Government gets the added value we bring by working with the client about their circumstances overall, not just about single issues. For example, 9% of clients who have received support from the Money Talk Team have also received CAB advice about debt issues from another

part of our service. In Year 2 we will work with the wider CAB network services to ensure that clients receive the same high level of support however they access the service. All CAS multichannel projects operate consistently to support clients with a range of issues and cross refer between different projects.

The telephone helpline has been a critical route into the service through co-ordinated marketing and we saw demand for telephone advice double over the period of the Scottish Government marketing campaign. In the first year of the project 36.2% (6,696) of all contacts with clients has been by phone, with a total of £3,480,373.78 in client financial gain recorded for 1,954 clients. The table below shows those gains against the 17 elements of the service offered by the Money Talk Team.

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£200.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£320.00
Sure Start Maternity Grant/ Best Start Grant -Pregnancy and Baby	£31,517.64
Best Start Grant - Early learning Grant	£5,971.00
Best Start Grant School Age grant	£2,751.00
Council Tax Reduction	£70,645.04
Warmer Homes/fuel poverty/switching supplier/services to reduce energy costs	£7,883.72
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£49,718.50
Mobile phones	£48.00
Broadband	£1,170.00
Debt Advice	£0.00
Scottish Welfare Fund	£5,277.12
Benefit uptake (excluding specific benefits above)	£3,276,579.69
Total	£3,452,081.71

The Face-to-face Service

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

In the first year of the project 56% (10,339) of all contacts with clients have been face-to-face, with a total of £6,403,173 in client financial gain recorded for 3,182 clients. The table below shows those gains against the 17 elements of the service offered by the Money Talk Team.

Client Financial Gain

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£300.00
Healthy Start / Best Start Foods (from summer 2019)	£0.00
Baby Box	£960.00
Sure Start Maternity Grant / Best Start Grant -Pregnancy and Baby	£55,550.00
Best Start Grant - Early learning Grant	£9,300.00
Best Start Grant School Age grant	£4,000.00
Council Tax Reduction	£185,857.54
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£43,041.26
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£278,507.53
Mobile phones	£2,398.44
Broadband	£1,889.65
Debt Advice	£140,198.57
Scottish Welfare Fund	£16,982.69
Benefit uptake (excluding specific benefits above)	£5,484,066.38
Total	£6,223,052.06

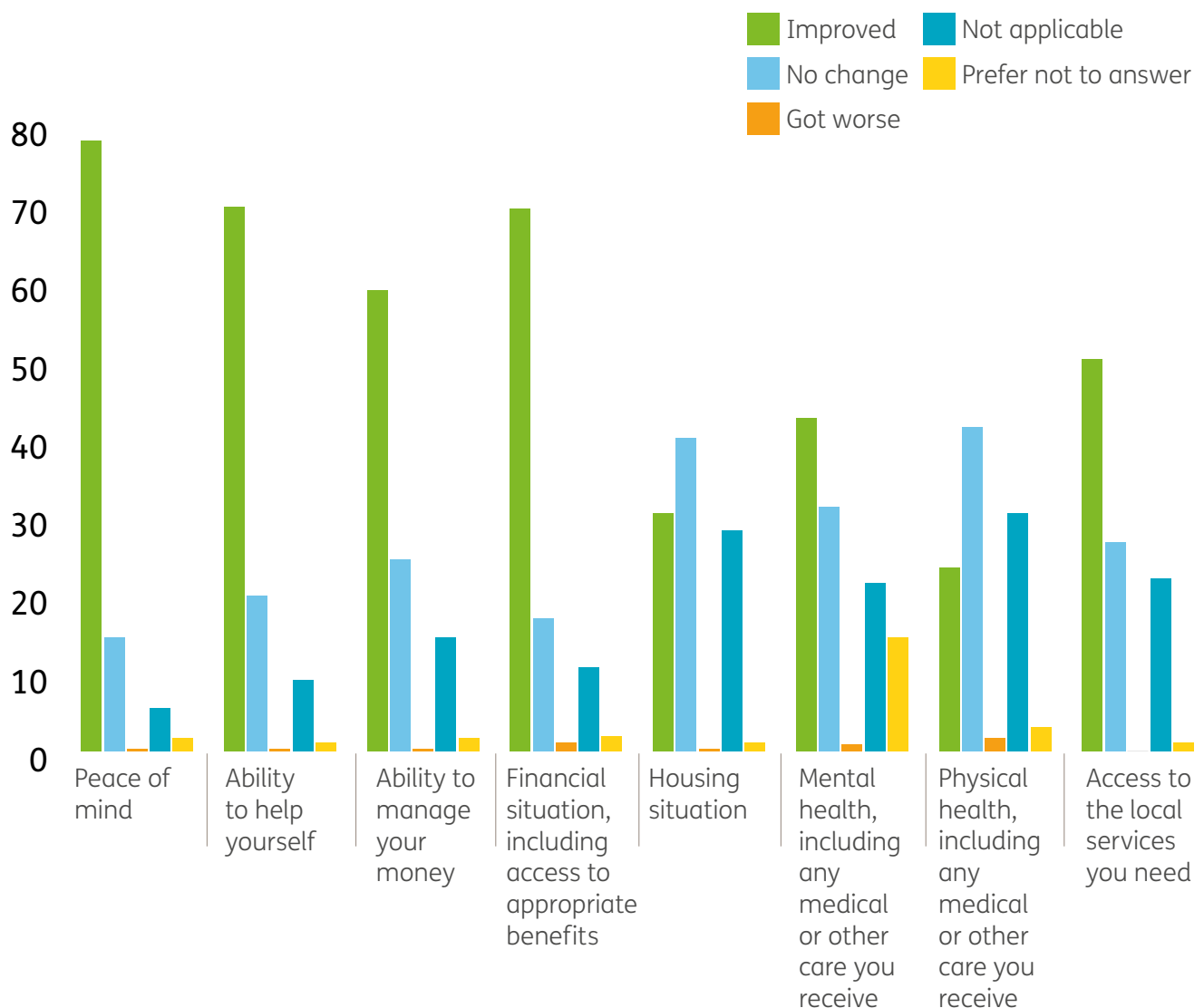
Gains of £289,061.25 have been recorded against other contact methods. E.g. if a client writes to tell a Bureaux of a gain, this would be recorded against "letter."

Client Satisfaction

CAB ask clients to complete the satisfaction survey alongside the follow up call, with the option available to complete it anonymously and post it freepost directly to CAS. 383 people have completed the client satisfaction survey. 2,379 follow up calls have been recorded as completed with clients to date – though outcomes have been captured for 5,242 clients.

The key highlights of the client satisfaction survey so far are that:

- > 99% of those surveyed rate the service that they have received as good or very good.
- > 69% say that the service has improved their financial situation.
- > over 43% say that it has improved their mental wellbeing and.
- > 79% say it has improved their peace of mind.



Partnership working

Bureaux continue to work to develop over 575 local partnerships which the additional funding has allowed them to either establish or enhance in order to reach the target clients. These partnerships vary from simple referral routes and training opportunities to co-location and working alongside each other to offer the best support to clients, and involve a wide range of stakeholders including foodbanks, housing associations, local authorities and health and social care professionals. Specific examples have been included throughout the document, and further examples are below.

Included in the partnerships above are 125 different NHS partnerships with Bureaux across Scotland. Eight Bureaux are now working closely the Scottish Public Health Network to fully embed their advice services within GP practices. Work has progressed in the Borders area where the GPs are open to having an adviser embedded in the practices. Central Borders CAB have established a relationship with the Post Natal Depression team. Although they are currently focussed on the clinical need of their patients, the CAB have made them aware of the service and plan to progress this towards setting up referral routes.

Glasgow Central and Glasgow Greater Pollok CAB both attended an event run by the NSPCC called “Know Yer Rights, for Wee Govanites” which led to connections with other local charities, including One Parent Families who are now making referrals to the project.

Aberdeen CAB have formed a partnership with Grampian Regional Equalities Council who are promoting the service to ethnic minority families and making referrals

Motherwell and Wishaw CAB have co-located with the Newmains Community Trust and offer weekly drop-in clinics to vulnerable clients who have dependent children. These have high levels of engagement and positive feedback from clients.

Aberdeen CAB enjoys a good relationship with the local mosque. The MTT adviser attended several of their community events to promote the financial health check, including a garden party to mark Eid al-Fitr.

Haddington CAB is working closely with children’s charity the Machan Trust. As well as establishing referral routes for the families they support, they are attending their summer club at pick up and drop off times to engage with parents and offer the service.

Renfrewshire CAB has been working closely with the social work department at their local authority to ensure that the Money Talk Team service is offered to larger families who have been affected by the benefits cap. They report that clients in this group often require additional support with rent arrears and other debt.





Stirling CAB has invited health professionals to shadow CAB advisers to learn about the holistic support which can be offered by the project.

Drumchapel CAB now has an adviser embedded at Drumchapel Health Centre who can receive referrals from all health care professionals working in the centre.

The Money Talk Team adviser from Citizens Advice and Rights Fife is embedded with the local Midwifery team and holds weekly advice clinics in a local maternity hospital. The CAB have provided training to a number of different groups of health professionals including community Health Visitors and midwives across Fife – from whom they have received 60 referrals. The adviser has been invited by Fife Health and Social Care Partnership to be part of a working group to establish a “Universal Health Visiting Financial Inclusion Practicum Pathway.” This is an initiative which encourages innovation and collaboration to promote financial inclusion within health services and will initially involve the adviser and 3 members of the Health Visitors team in Fife.

National Partnerships

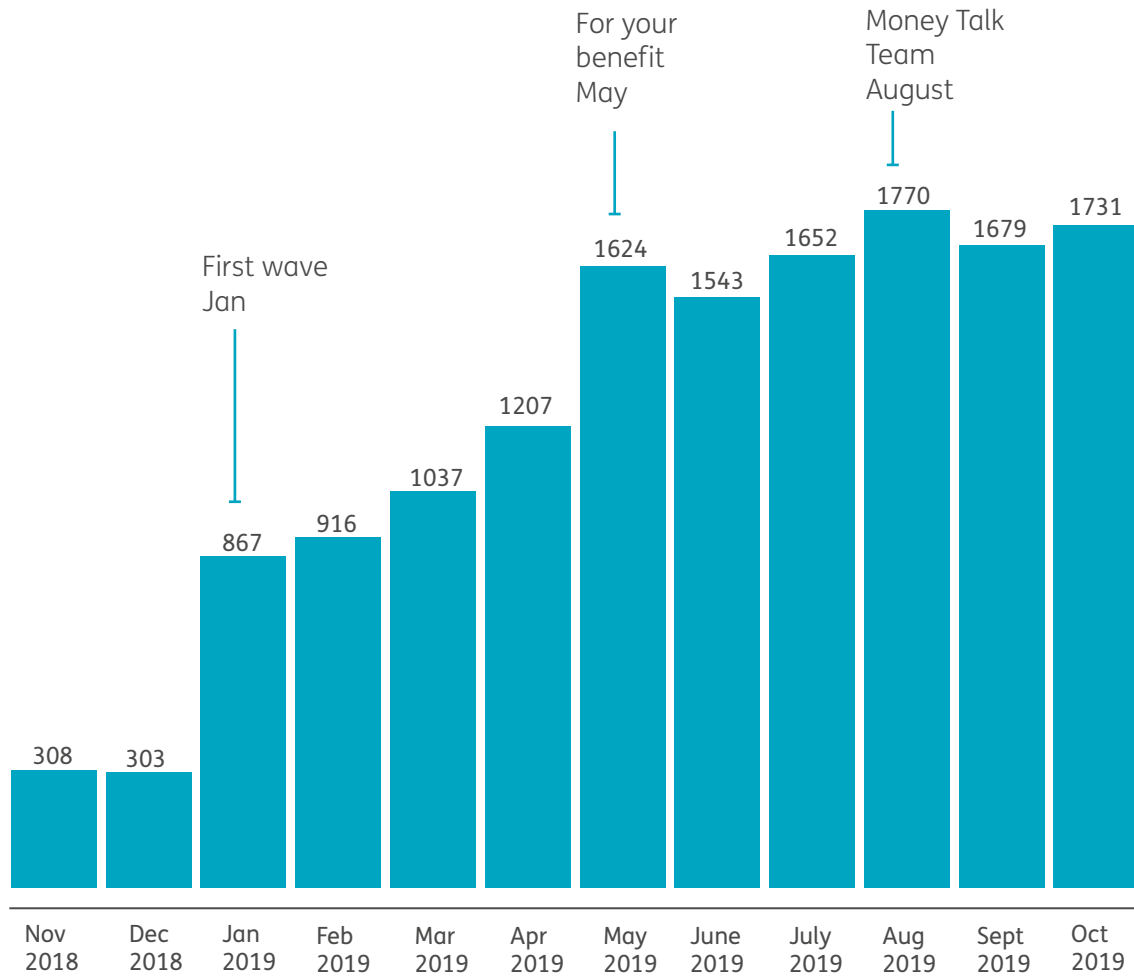
On a national level CAS is working closely with a number of different partners to promote the national helpline and facilitate local referral routes. Over the next few months we will be working closely with stakeholders to ensure that the rebranding of the service does not create confusion and to emphasise the message that although the name has changed, the service has not.

Key partners who we have engaged with nationally include:

- > Scottish Public Health Network (SPHN) in order to support Bureaux who wish to develop the embedded advice model as part of Financial Health Checks. These organisations have developed a wealth of resources which are available to Bureau to approach GP surgeries, and have offered practical support in establishing relationships with GPs and midwives. Representatives from SPHN also attended
- all three Bureau engagement days to offer support or advice to Bureaux who wish to develop this model, and is now working closely with eight Bureaux on this.
- > Three Bureaux have been selected to pilot a benefit uptake project alongside flu vaccination clinics over the winter months.
- > We have also started working with Social Security Scotland to enable warm referrals from their helpline for clients who require further financial advice and support outwith their remit. We have provided Social Security Scotland with information on the project and how to refer clients to it. We have also approached them about making direct referrals. This would need to be supported by their experience panels, so we will continue to provide information and feed in to this process.

Marketing the service

The impact of marketing in general can be seen in the graph below. Initial marketing was undertaken in January with radio advertising and press releases in several national newspapers. In May, CAS launched our “For Your Benefit” campaign which featured radio advertising, editorials and advertising in family magazines and social media advertising. The service was rebranded as Money Talk Team in August and advertised through radio, social media, field marketing stands in high footfall areas and through billboards and bus advertising.



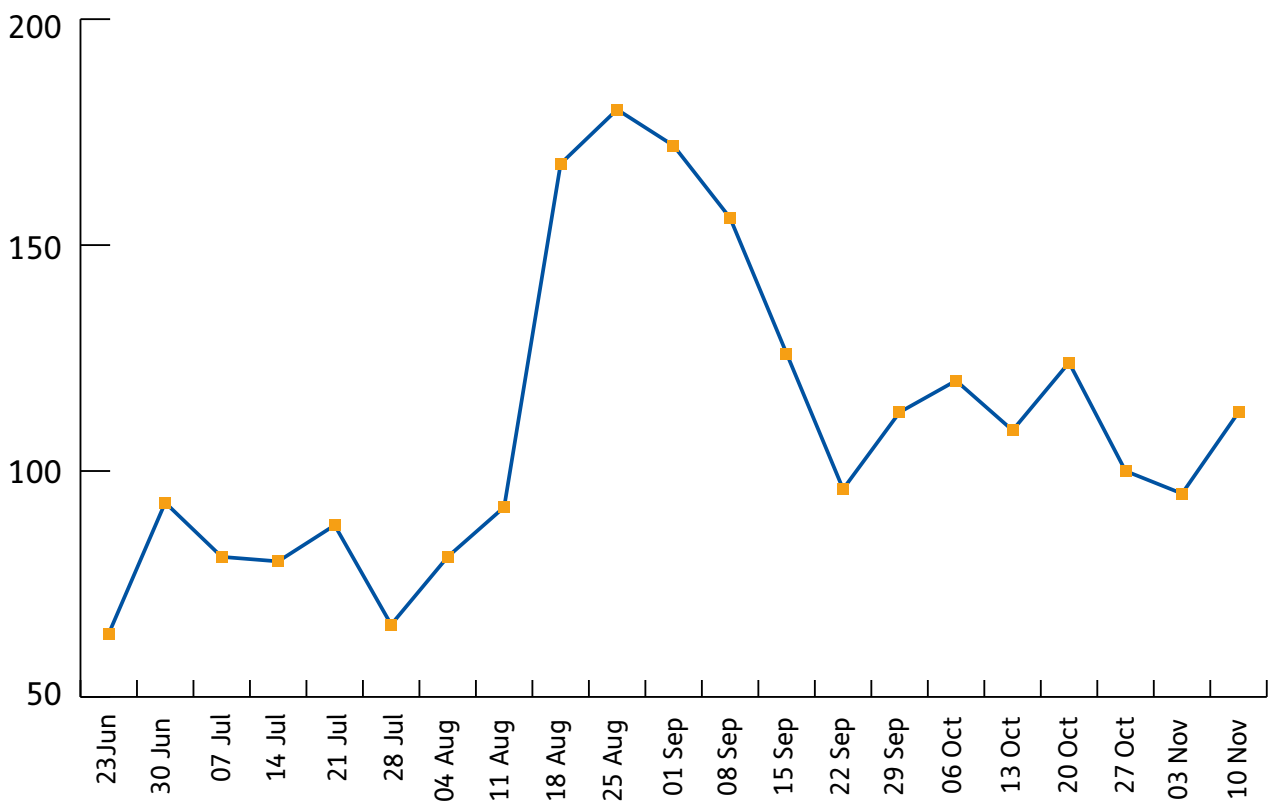
Scottish Government “Money Talk Team” Marketing Campaign

Over the past quarter we have also worked closely with the Scottish Government to rebrand the service as the “Money Talk Team” which culminated in a campaign beginning on 19 August and running throughout September.

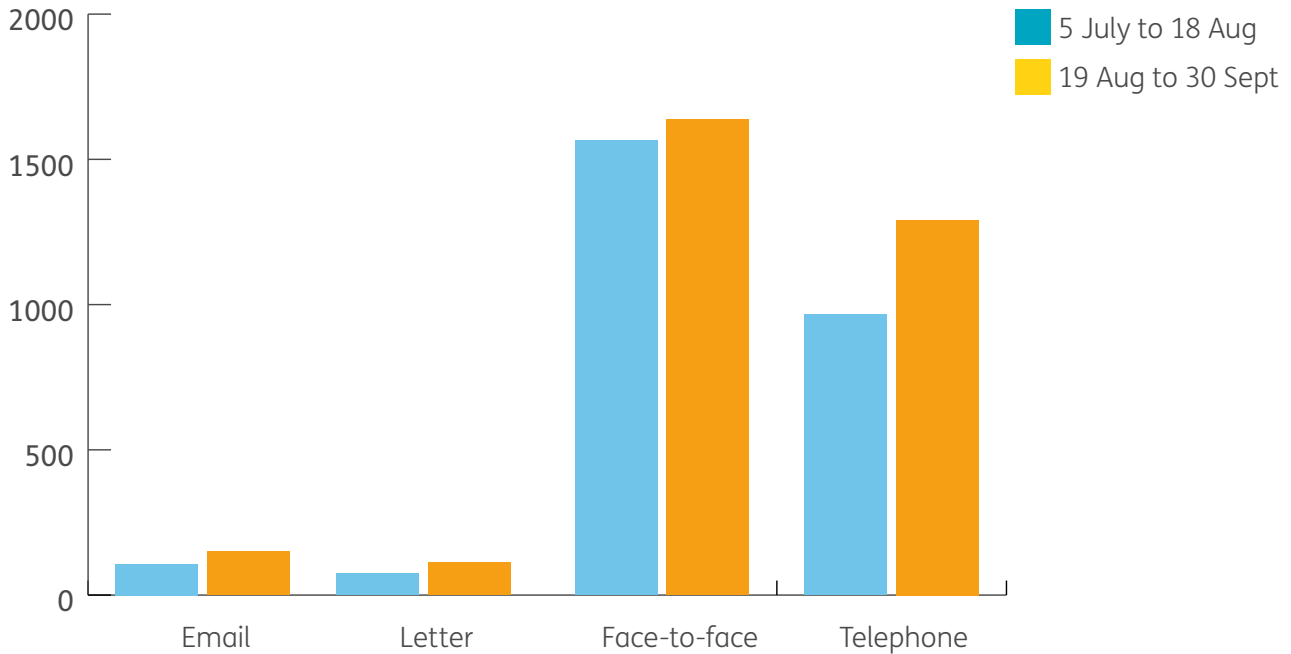
Bureaux were sent copies of the new marketing materials and encouraged to participate in the campaign on social media.

Overall impact on the service

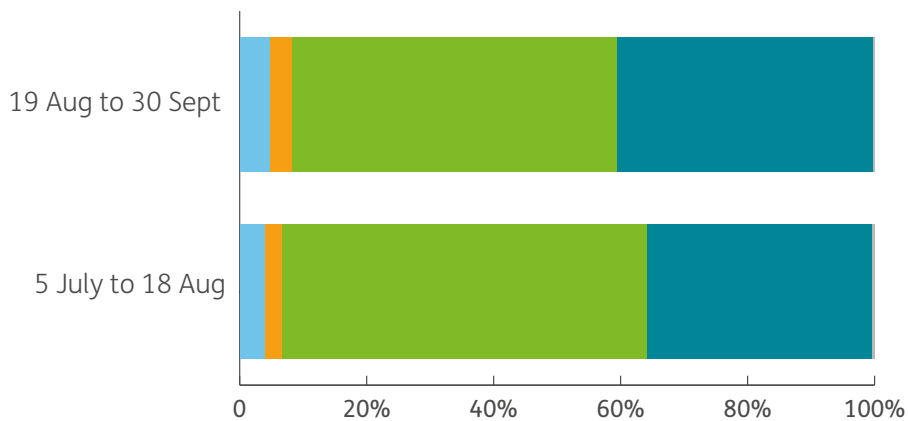
The marketing activity saw calls to the helpline double during the first few weeks of the campaign. The number of calls to the helpline has remained consistently higher than before the campaign began.



During the period of the marketing campaign there was a 17.5% increase in the number of clients supported by the service against a comparable time period. From 5 July to 18 August the service supported 2,144 clients through 2,725 contacts and from 19 August to 30 September it supported 2,493 clients through 3,201 contacts. This increase was seen across all channels.

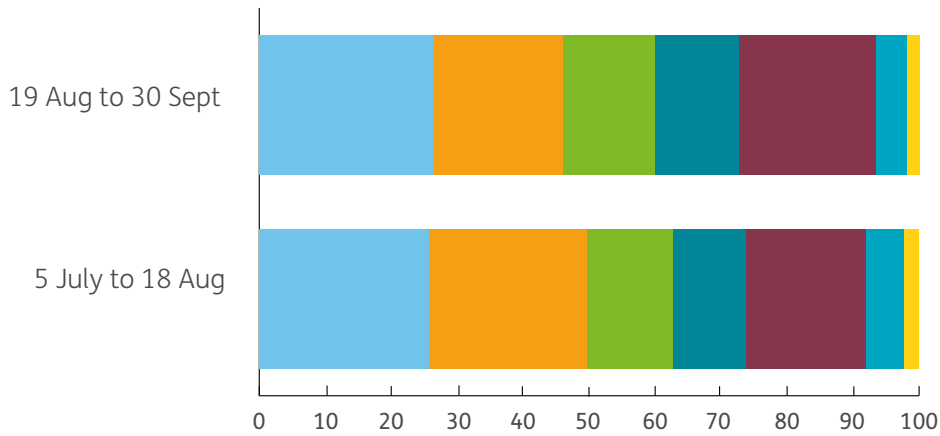









The campaign also led to a shift in the amount of advice given by telephone, rather than face-to-face.



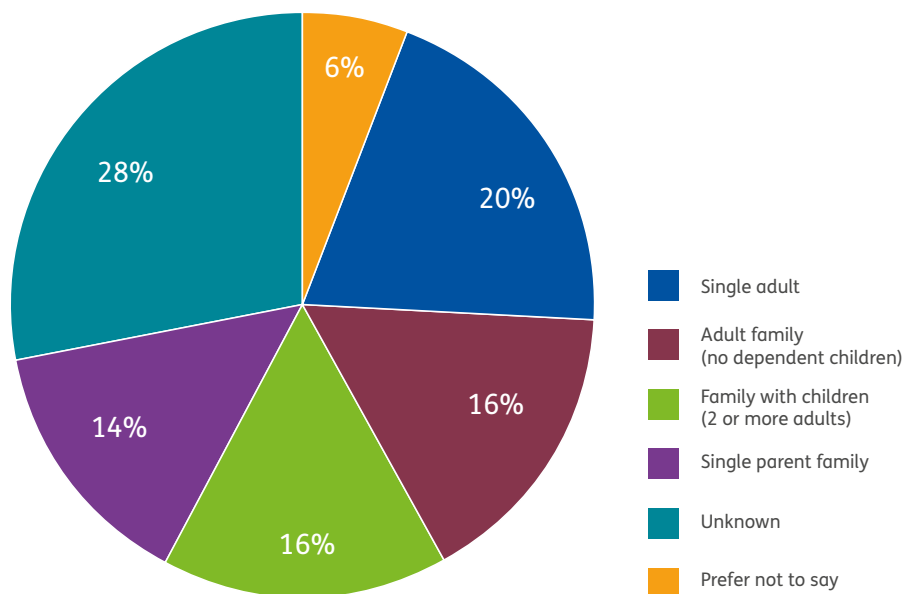
		5 July to 18 Aug	19 Aug to 30 Sept
Email	■	3.9%	4.7%
Letter	■	2.7%	3.5%
Face-to-face	■	57.5%	51.2%
Telephone	■	35.5%	40.3%
Other	■	0.4%	0.4%

We have also seen a slight increase in the percentage of clients accessing the service who had dependent children from 24% to 26.5%. During the period of the campaign Bureaux were asked to ensure that partnership work and service delivery were targeted towards family groups, so this increase was expected



		5 July to 18 Aug	19 Aug to 30 Sept
Single Adult		25.7%	26.4%
Adult family (no dependent children)		23.9%	19.7%
Family with children (2 or more adults)		13.1%	13.9%
Single parent family		11.0%	12.6%
Unknown		18.2%	20.8%
Prefer not to answer		5.8%	4.7%
Other		2.2%	2.0%

Clients who heard about the service from a campaign source were identified as being in the following groups:



These figures are broadly similar to the overall client profile of all clients seen by the project and demonstrates that marketing carried out by the CAB Network and by the Scottish Government are equally effective.

Where did clients hear about the service?

During the campaign period 1,413 clients answered where they had heard about the service. Of these 182 (13%) identified that they had heard about it through a campaign source. Radio advertising was particularly successful in motivating people to call.

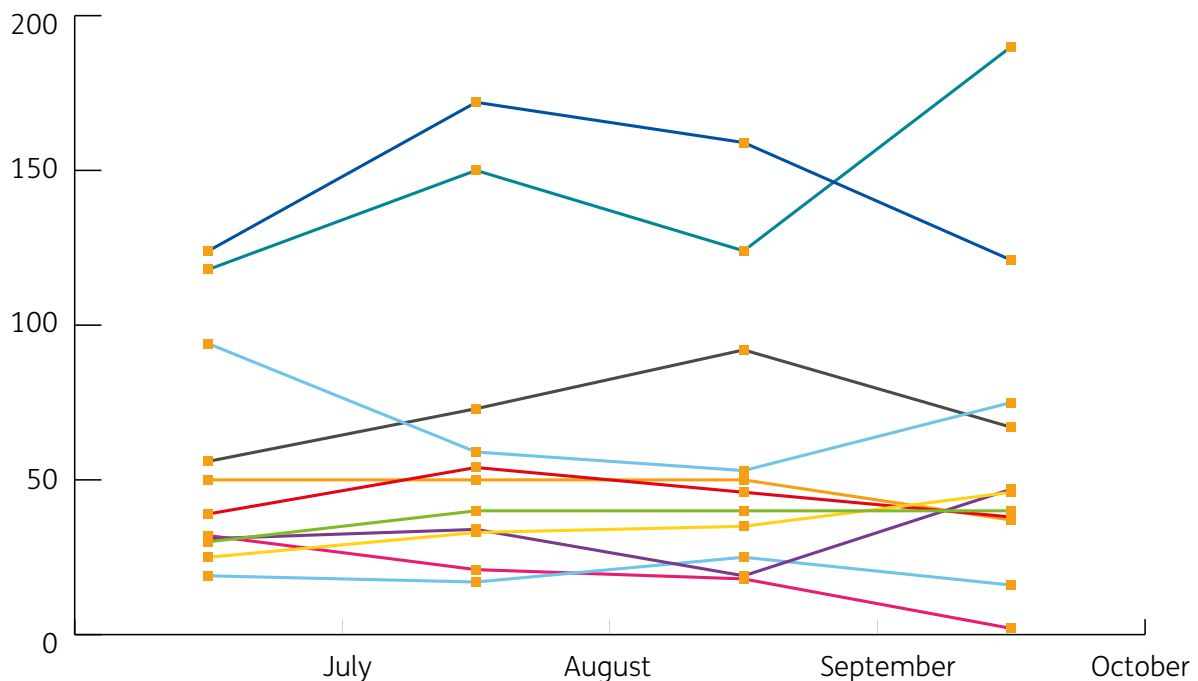
MTT – Billboard/poster	14
MTT – Bus Advert	3
MTT – Bus Ticket	1
MTT – Cash machine	2
MTT – Facebook	13
MTT – Online advert	28
MTT – Parent Club website	1
MTT – Radio advert	119
MTT – YouTube	1

Advisers from CAB also attended 20 field marketing events organised by the Scottish Government marketing team in high-footfall areas across Scotland such as shopping centres. Feedback from the staff at the roadshows includes:

- > “Ryan and Mairi from CAB were on the stand today to answer any questions the visitors may have [they] were fantastic ambassadors and very knowledgeable in their field”

- > “It was great having the three CAB advisors today to offer support and advice. They were delighted to be on the stand and to help spread the word about the campaign.”

In areas where the roadshows took place, there is no clear evidence that this increased the number of clients attending the face-to-face service.



— Glasgow — Renfrewshire — West Lothian — Coatbridge — Motherwell
— Clackmannanshire — Fife — Dundee — Roxburgh & Berwickshire
— Inverness — Edinburgh

Ongoing legacy of the campaign

Throughout Year 2 the CAB network will continue to use all of the materials and messaging which have been developed for the campaign. Resources which can be customised for each Bureau are available on our Brandbase portal for Bureaux to download. CAS will also continue to use the materials when engaging with partner organisations and sharing content on our social media channels.

We will also use the lessons learned from the focus groups and from the campaign itself when looking at how best to ensure we are reaching vulnerable families across Scotland.



CAS “For Your Benefit” campaign

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

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

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

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

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

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

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

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 2018 to October 2019 a total of 89,843 clients were advised on benefits issues across the CAB network. 9,826 clients seen by the Money Talk Team project have benefits advice recorded, so this project accounts for just under 11% of all clients advised on benefits across the network.

A large part of the advice process for 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 3,994 generic benefits calculations recorded since the Financial Health Check began.

November 2017 – October 2018	12,596
November 2018 – October 2019	16,590

As the Money Talk Team project recorded 3,873 generic benefits checks alone, we can see the number of benefits checks recorded by the rest of the CAB network has remained similar. The MTT project is clearly adding additional capability for the network².

² 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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