



# Money Talk Team

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1 Nov 2019 – 31 October 2020



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## Introduction

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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 25,000 individuals and realised almost £24 million in Client Financial Gains.

The seven target groups are:

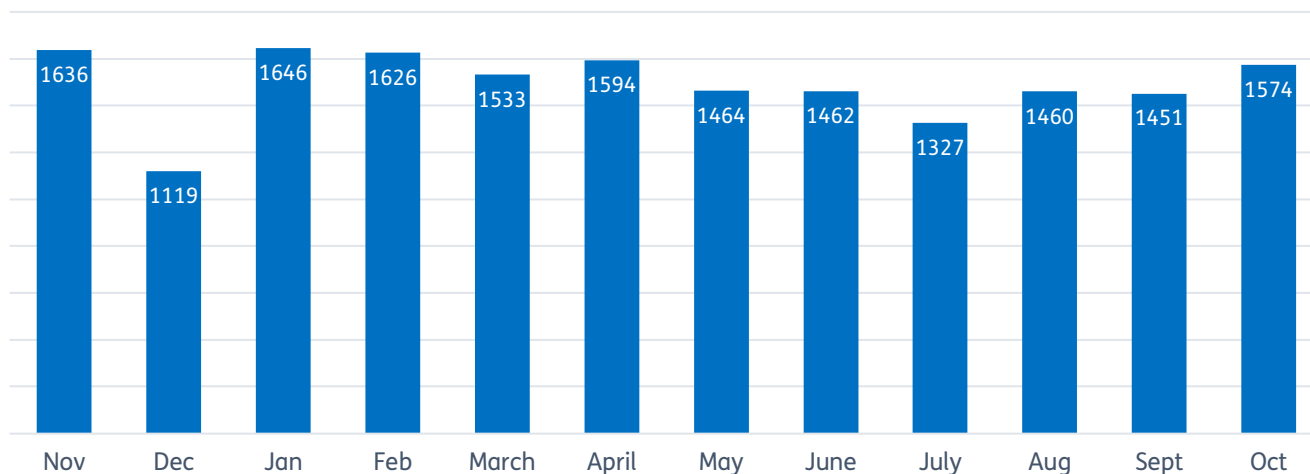
- > Single parent families
- > Families which include a disabled adult or child
- > Larger families
- > Minority ethnic families
- > Families with a child under one year old
- > Families where the mother is under 25 years of age.
- > Older people and those approaching retirement age

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 October 2020, the service has supported just over 15,000 clients; 13,913 clients who were new to the service and provided ongoing support to 1,109 clients whose cases were opened in year one. There were 22,358 contacts with those clients.
- > 20.6% (4,605) of contacts were face to face and 67.1% (15,012) by phone. 12.3% (2,741) were by other methods such as letter, email, webchat or Skype.
- > Over £13.7 million of client financial gains have been recorded for 9,061 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 coronavirus pandemic has led to many challenges for CAB to adapt their service delivery models to ensure that they can still reach vulnerable clients while face to face contact was limited. Throughout the pandemic Money Talk Team has continued to support clients across Scotland.
- > 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.

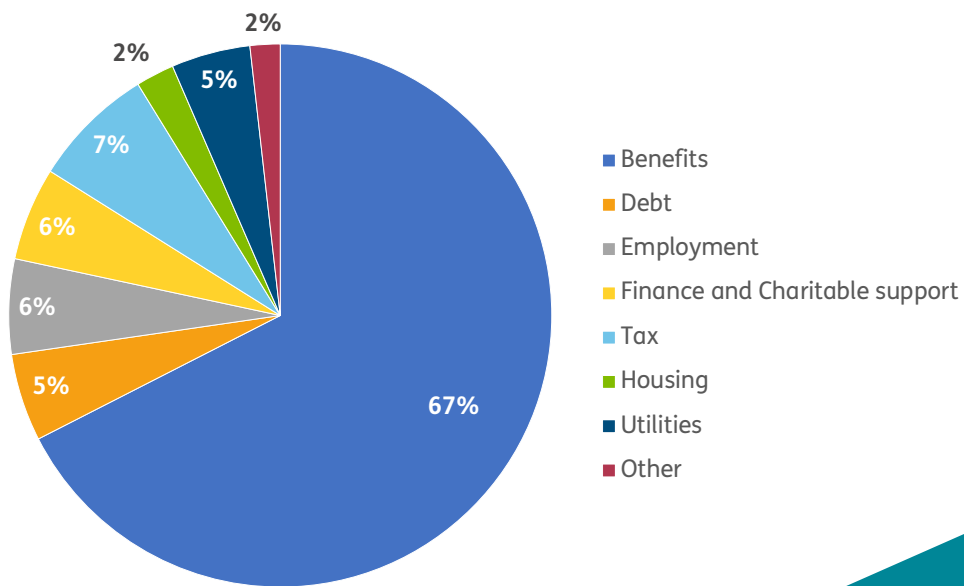
The service has supported 15,022 clients between November 2019 and October 2020, advising an average of approximately 1500 clients per month.



NB – adding this table up won't equal 15,022 as the same clients could be seen more than once across different months.

## Executive Summary continued

The most common issues we advised clients on were benefits issues. On average, each client was provided with in-depth advice on 3 separate advice issues. A full breakdown of the advice codes recorded can be found in Appendix 2.



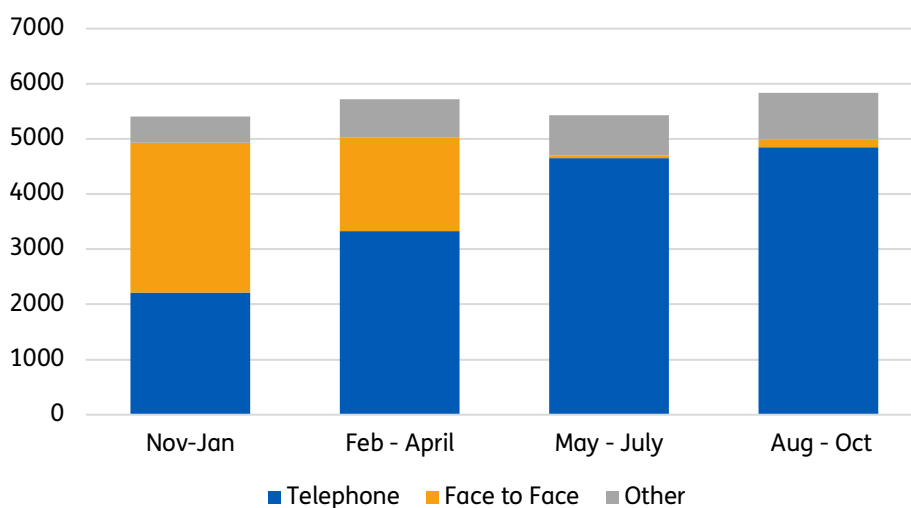


# Responding to the Coronavirus Pandemic

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 in line with government guidance to ensure that the most vulnerable, who cannot access online or phone services, can be supported.

The ways in which clients access the Money Talk Team has changed across the year, with a significant shift to telephone contacts from face to face – and an increase in other methods such as email or letter contacts. Telephone advice here includes the national Money Talk Team helpline and local telephony solutions.

Client Contacts



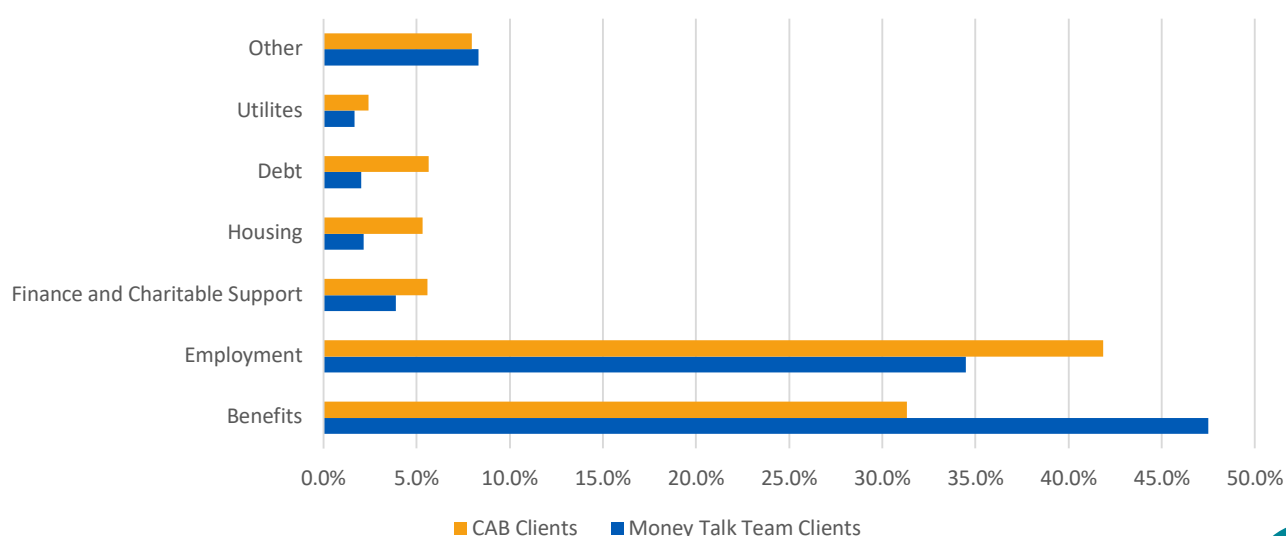


## Responding to the Coronavirus Pandemic continued

Up to October 2020 1,363 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 31% of clients across the network.

Clients seeking advice on covid-19 issues



A client aged 16, lost her mother suddenly. Due to family circumstances she left school to look after her younger siblings.



There was no money to pay for her mother's funeral and although the client applied for benefits she was not entitled to a funeral payment. We contacted a local charity and completed an application on behalf of the client, including requesting a letter from another charity that was supporting the family. The application was successful and the payment was for the amount requested. The client was able to cover the funeral costs, and now does not have this debt on top of peace of mind at a difficult time

The Client Financial Gain was £2544 in total.

Client is living with her partner with a child aged under 1. Client and partner are both self-employed. They rent privately and after seeing the CAB window display contacted for benefit check. At time of initial contact benefit check showed no other entitlements other than support to claim Best Start Grant - Pregnancy and Baby Grant.

However, a couple of months later and after covid-19, circumstances for both her and partner had changed and it was no longer viable to earn through self-employment. The Money Talk Team adviser was able to offer a full benefit check and give advice on claiming for the Self Employment Income Support Scheme as well as Universal Credit, Council Tax Reduction and Discretionary Housing Payment as they had spare bedroom. Finally, CAB was able to source client a local grant from community council. CAB completed application on behalf of client who was given as award of £500 to assist with food and electricity costs. Client was delighted with all the support given to her family at challenging time.



## Client Financial Gain

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Client financial gains of £13,783,745.14 have been recorded for 9,061 clients with outcomes recorded between November 2019 and October 2020 – an average of over £1,500 per client. This will include clients who were advised by the service before November but have received their follow up call in the above time period.

For every



Scottish Government  
give us, we put



into people's  
pockets

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



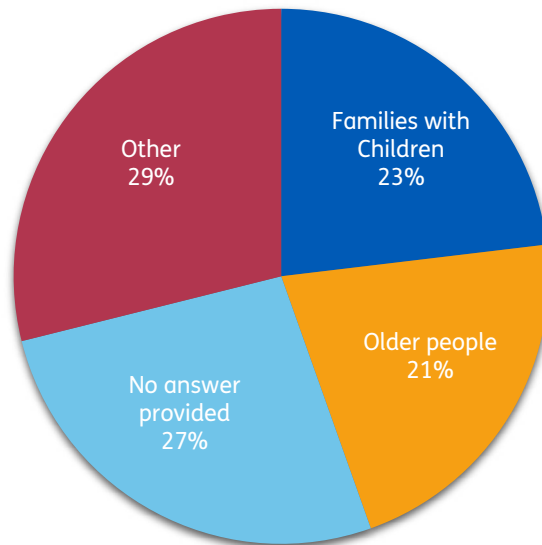
## Client Financial Gain continued

	CFG	Other outcome
Basic Bank Accounts	£0.00	20 clients were advised on opening a bank account or POCA and 4 clients gained access to a bank account
Free school meals	£1,350	47 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	£640	53 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	£36,388.83	246 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	£1,600	10 recorded as being obtained at a value of £160
Best Start Grant -Pregnancy and Baby	£93,094.40	
Best Start Grant - Early learning Grant	£22,942	
Best Start Grant School Age grant	£13,000	
Council Tax Reduction	£415,377.95	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£46,996.10	
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	8 clients were given specific advice on credit unions services.
Housing Benefit including Discretionary Housing Payments	£343,404.36	Our case recording system was updated in April to allow DHP to be recorded separately. Since April £19,710.50 of DHP was recorded, which is included in the total here
Mobile phones	£1,707.60	
Broadband	£2,237.90	
Debt Advice	£248,328.87	
Scottish Welfare Fund	£18,157.33	
Benefit uptake (excluding specific benefits above)	£12,264,897.91	
<b>TOTAL</b>	<b>£13,510,123.15</b>	

The additional £273,621.99 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.

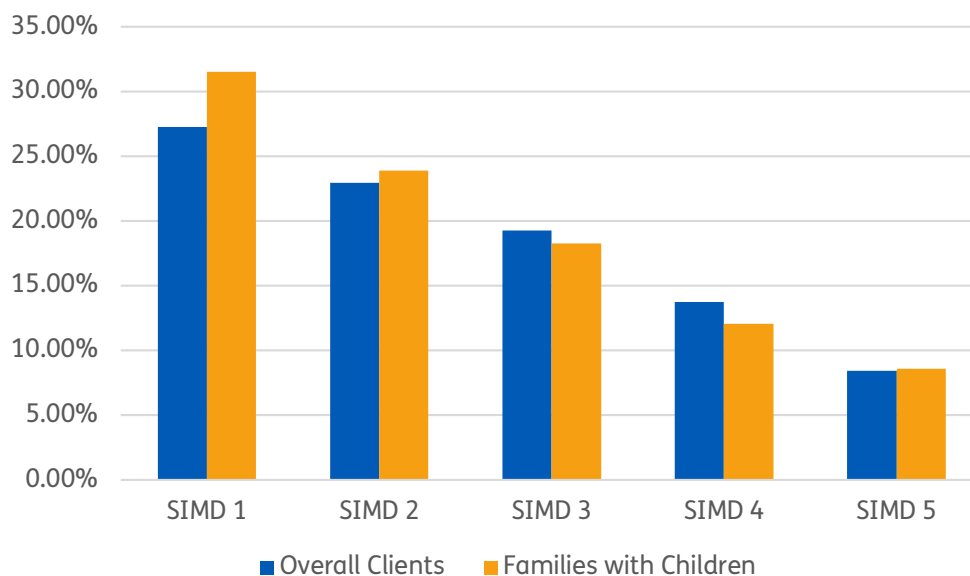
# Overall Client Profile

Money Talk Team project data is extracted for those clients identified as one of the below target groups via the gathering of demographic data; 73% of clients seen by the project provided client profile information on household type or age. The proportion of clients seen by the project can be divided as shown below:



The project is successfully targeting the most deprived areas in Scotland as over half 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 32% of families with recorded postcodes from SIMD 1, compared to 27% of all clients.

**SIMD Quintiles**



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

# Low income families

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From November 2019 to October 2020 3,471 clients supported by the project, identified themselves as being part of a family with children. Three quarters (2,560) of these families were in the target groups identified in the Tackling Child Poverty Delivery Plan as being at particular risk of poverty. Each individual group is listed below, though a client can appear in more than one of the groups.

Target client group	Number of clients
Single parent families	1,618
Families which include a disabled adult or child	1,525
Larger families	275
Minority ethnic families	576
Families with a child under one year old	497
Families where the mother is under 25 years of age	259

Within the same reporting period the project has achieved confirmed client financial gains for 657 clients from the above target groups. £2,815,631.76 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 later in the year. Further financial gains may also be recorded after follow-up calls with clients at a later date.

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





## Low income families

A young woman was referred by her Family Nurse. The client lived on her own with the three children aged 4, 2, and a new-born in social rented housing. The client was on Universal Credit and receiving the housing element as well as Council Tax reduction. She was also in receipt of full eligibility child benefit for all children. The Client received her baby box but was not in receipt of the Best Start grant (school payment) and Best Start Pregnancy and Baby grant. She was also not claiming Best Start foods. The client disclosed that all outgoings were up to date – however when on closer inspection, it was found that she had arrears of £230 in electricity and had over £425 balance on a store card which she was struggling to pay back.

The MTT service helped the client apply for the Best Start baby and Best Start school payment grants for her oldest and youngest child respectfully. We also referred her to a local charity for an energy check at her request. We carried out a benefit check to ensure she was receiving her full Universal Credit and explained the reduced payment due to her age, and discussed income maximisation and reducing outgoings such as her phone provider. She disclosed that her contract for both her mobile and her entertainment package of £42 and £35 respectively were coming to an end. We discussed sim only deals and switching to alternative viewing package and how that would give her more disposable income and help with the outstanding store card balance. We sat with the client and made a budgeting plan to go forward and explained that we would be in touch in 2 months for an update.

When we contacted the client 2 months later for an update, she had received her Best Start Pregnancy and Baby grant as well as the School payment which helped buy the essentials such as school shoes and bag/stationery as well as a new cot, bedding and buggy board to attach to her pram which helps when she is out with the two youngsters on her own. She also received her Best Start foods payment which was backdated. This has helped the client immensely with the costs of baby milk, fruit and vegetables as well as expense of the different milk for the older children.

The client had also taken steps to reduce her outgoings as we had discussed and had gone for a sim only deal at £10 per month and a cheaper viewing package at £39.99 saving £67 per month (£804 per annum) compared to previous mobile and entertainment package. She had also taken steps as advised to come up with a payment plan agreement for her store card at £40 per month which made her feel less anxious and in control of her spending. The client felt that these steps and keeping a note of spending in her budget book was helping with her overall mental health as well as giving her control at this time. The client was made aware for Community Care grants and budgeting loans as well as the other services provided she requires further support in the future.



## Low income families continued

Clients advised	Single parent families	Families and disabilities	Large families	Child under 1	Mother 24 and under
Basic Bank Accounts	9	10	0	0	1
Free school meals	19	4	3	0	0
School clothing grant	25	5	5	1	0
Best Start Foods	47	12	19	60	26
Baby Box	1	2	0	4	5
Best Start Grant -Pregnancy and Baby	72	18	17	132	43
Best Start Grant - Early learning Grant	78	16	19	34	21
Best Start Grant School Age grant	49	10	13	8	7
Council Tax Reduction	269	268	49	73	40
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	205	149	29	66	39
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	3	1	0	0	0
Discretionary Housing Payments	79	48	3	19	16
Mobile phones	8	9	2	5	4
Broadband	16	15	2	5	5
Debt Advice	162	90	10	36	23
Scottish Welfare Fund	160	68	16	41	30
Benefit uptake	1,283	1,264	230	416	208



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	£1,916,366.13	£2,106,043.84	£363,979.70	£995,128.64	£737,363.07	£333,753.95
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£570.00	£0.00	£0.00	£0.00	£0.00	£0.00
School clothing grant	£530.00	£110.00	£0.00	£0.00	£110.00	£0.00
Best Start Foods	£3,857.00	£1,346.83	£121.83	£1,878.83	£2,803.00	£4,416.00
Baby Box	£1,920.00	£1,920.00	£960.00	£960.00	£2,880.00	£960.00
Best Start Grant -Pregnancy and Baby	£11,134.00	£4,650.00	£3,250.00	£10,376.40	£30,618.40	£12,826.40
Best Start Grant - Early learning Grant	£6,550.00	£2,250.00	£2,250.00	£3,300.00	£2,250.00	£1,300.00
Best Start Grant School Age grant	£3,750.00	£1,750.00	£2,250.00	£2,250.00	£1,000.00	£500.00
Council Tax Reduction	£50,016.77	£48,486.78	£10,732.30	£35,722.46	£14,782.35	£15,710.56
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	£7,615.96	£3,798.54	£196.00	£1,460.85	£1,810.00	£415.00
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)	£31,518.50	£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	£18,288.39	£92,986.81	£0.00	£297.78	£2,330.00	£0.00
Scottish Welfare Fund	£5,138.71	£799.71	£400.00	£2,847.00	£1,252.71	£579.00
Benefit uptake (excluding specific benefits above)	£1,757,419.66	£1,917,782.57	£343,169.57	£886,900.43	£657,012.77	£276,799.37
<b>Gains in 17 elements of the service</b>	<b>£1,898,645.89</b>	<b>£2,093,749.96</b>	<b>£363,329.70</b>	<b>£980,800.83</b>	<b>£725,106.83</b>	<b>£328,425.89</b>

## Low income families continued

In addition to the advice given, clients in the target groups were given further assistance to complete a range of forms, the top 3 areas were:

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

Forms filled out on behalf of clients	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Benefits	210	295	22	86	63	43
Debt	3	3	0	2	0	0
Education	2	0	0	2	0	0
Finance and charitable support (including foodbanks)	30	15	3	4	7	2
Council tax	8	8	2	9	6	1
Regulated fuels (gas / electricity)	44	21	4	23	7	4





## Low income families

The CAB has had 7 contacts with this client to date and the case still ongoing. Client had been on furlough and is a single parent to 2 children. She contacted the bureau only 6 days before her youngest child was 3 years and 6 months old. She had not realised the deadline for claiming for Early years Best Start Grant but we got the application in on time, £250 CFG.

We check the client's budget and she had multiple debts but is making payments. Although client has been furloughed, she has reduced costs, no commute to work or childcare, so has been making extra payments on her debts.

She already does check and switch utility suppliers to get better deals. She also negotiated a lower price for her car insurance renewal. The adviser completed a couple of benefits checks for different scenarios for client.

Clients work involved working past 5pm so her previous childcare arrangements had been using a family friend. She was not eligible for help with child care costs. There are no registered childcare providers available for the hours of work required. School and preschool also have different start times which does not help client to be in employment. Due to Covid-19 preschool has also stopped providing afternoon sessions. The 30 hours of free childcare has been postponed which client had been expecting. The client submitted a flexible working request to employer. We helped the client with information about this and reminded her that as a member of a trade union they could provide help if she wanted it. The employer refused her request and the client resigned from her job. She is now solely on Universal Credit although financially she is worse off.

Her youngest child is in the process of being diagnosed with autism. The adviser discussed Disability Living Allowance with the client; she might need support with applying for this and Adviser will check at the next contact.

We informed the client about Warm Home Discount as she qualified in the broader group and she registered with Bulb to be told when the scheme opened. So this should be a client financial of £140. We also checked with the client that she is happy paying rent herself and told her about the option to pay her landlord directly. She seems to be able to budget and manage her finances through.

There was also some confusion about council tax as Council Tax Reduction fluctuates if earnings or Universal Credit change. The adviser suggested that the client calls the council now that she has received all payments from her old employer to clarify the exact council tax bill from now on. The client said that she was happy to do this. She was already aware that water rates were also collected by the council and did not reduce as much as council tax.

# Older People

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As with the low income family groups above, the data below comes solely from those whose data was gathered as part of demographic data. 3,223 clients answered that they were aged over 60.

A total of £2,899,672.43 of client financial gain was recorded for 1,918 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	93
Council Tax Reduction	612
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	332
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	3
Basic Bank Accounts	19
Debt Advice	154
Discretionary Housing Payment	80
Broadband	19
Mobile phones	5
Check Insurance	20
Income tax	36
Benefit uptake	2,454



## Older People continued

Client Financial Gain	
Scottish Welfare Fund	£703.00
Council Tax Reduction	£135,214.47
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£14,171.92
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£50,998.52
Housing Benefit (including £5,189.38 of Discretionary Housing Payments captured since our case recording system updated in April)	£227,494.04
Broadband	£811.00
Mobile phones	£0.00
Check Insurance	£1,021.51
Income tax	£2,270.18
Benefit uptake – (not including SWF and HB)	£2,404,655.76
<b>Total</b>	<b>£2,837,340.04</b>

Gains of £62,332.39 have been recorded in other areas not detailed above

Tasks – form filling	
Benefits	533
Debt	8
Finance and charitable support	32
Council tax	27
Regulated fuels (gas / electricity)	38







## Older people

The client is a woman who developed Multiple Sclerosis in her early 40's. This has reduced her mobility and speech, meaning she could no longer undertake her role as a health professional. She had been retired on health grounds and was in receipt of Personal Independence Payments. The client had no extended family in the area and due to her reduced mobility and communication difficulties she had lost contact with most of her friends and social network. At times, the client can experience constant pain, lasting several months, which significantly affects her mood as well as her mobility. As her cognitive function decreases, she can struggle to recall details and to communicate facts accurately.

The client's Personal Independence Payment came up for review. She had attempted to complete the application herself, but failed to provide the necessary details and her application was rejected. The client was shocked and frightened that the basic income she relied on to survive could be taken away. Previously the client would have struggled to access support out with her local community, as the travel was a physical and emotional challenge. She saw a poster in her local chemist advertising a new CAB drop in service at her local community centre. She visited and met our adviser, who after assessing her circumstances was able to lodge an appeal and support her in attending her scheduled tribunal. Here, he was able to advocate on her behalf, to help the panel more fully understand her needs and circumstances.

As a result, the appeal was upheld and her payments continued. Being able to access help in a safe and familiar environment within her local community, was invaluable for someone with the client's level of needs and vulnerability.

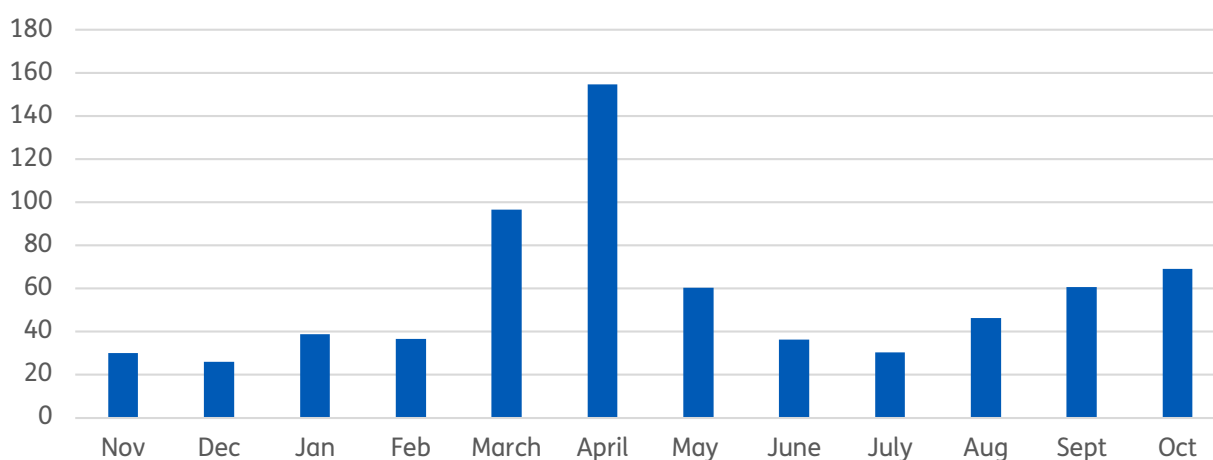


# The Telephone Helpline

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. Advisers who normally delivered face to face advice were also given equipment and capability to join the national helpline, allowing flexibility to respond to demand both nationally and locally. As bureaux move to return to office premises, we will continue to provide support to multi-channel advisers to ensure that they can continue to work effectively either from home or from an office location.

Weekly meetings were set up throughout the summer with helpline co-ordinators across bureaux 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. These have been reduced to fortnightly as processes have bedded in. Quarterly meetings have also been held 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, with the ability to add advisers who would normally deliver face to face advice to the helpline to ensure that resource can be deployed where it is needed.

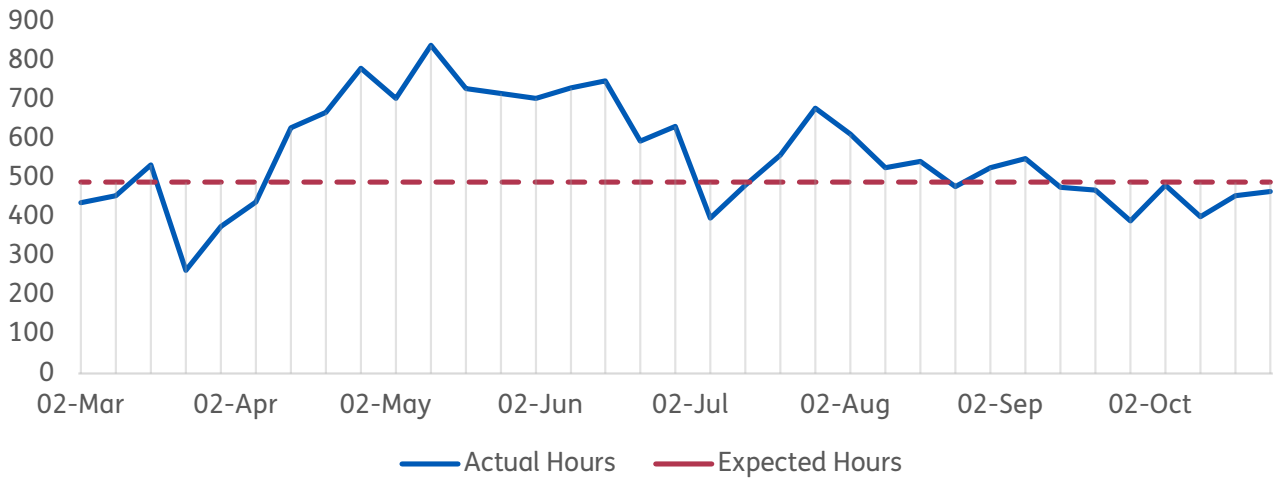
Demand for the telephone helpline service increased by 319% between February and April as callers sought advice during the covid-19 pandemic and many of the advisers who were part time on the Money Talk Team helpline have increased their hours voluntarily to meet this, alongside advisers who would normally 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, though began to increase again throughout September and October with the anticipated end to the furlough scheme. We have also worked alongside Scotland's Citizens Advice Helpline, including a message at the beginning of the call to inform clients about the Money Talk Team – giving them the option to press to be transferred.



N.B Repeat callers and out of hours calls are included in the chart above – it does not include clients who have been transferred from the menu option of Scotland's Citizens Advice Helpline.

## The Telephone Helpline continued

Operating under normal circumstances, 14 full time equivalent advisers should be logged into the system – giving 490 hours of adviser time across the week, assuming that no advisers are on leave. 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. In October a number of advisers took leave which they had felt unable to take over the summer, but we still maintained capacity on the helpline.



In Year 2 of the project 67.1% (15,012) of all contacts with clients has been by phone, with a total of £7,621,241.93 in client financial gain recorded for 4,801 clients who were supported by the helpline.

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



## The Telephone Helpline continued

Basic Bank Accounts	£0.00
Free school meals	£570.00
School clothing grant	£640.00
Best Start Foods	£31,873.00
Baby Box	£2,880.00
Best Start Grant - Pregnancy and Baby	£55,676.00
Best Start Grant - Early learning Grant	£14,500.00
Best Start Grant School Age grant	£9,250.00
Council Tax Reduction	£258,301.52
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£23,147.68
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)	£201,864.89
Mobile phones	£957.60
Broadband	£524.00
Debt Advice	£40,746.05
Scottish Welfare Fund	£9,672.93
Benefit uptake (excluding specific benefits above)	£6,850,032.70
<b>Total</b>	<b>£7,500,636.37</b>

£120,605.56 of gains have been recorded in other advice areas which are not detailed above

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 and felt confident enough to be signed on to both channels at once. Promotion of the webchat service has been low compared to the telephone service with 77 clients engaging with us in this way. Client financial gains of £60,508.28 have been recorded for 26 clients who accessed the service via webchat. The majority of these gains have been claiming benefits (£51,069.56) and council tax reduction (£2,597.04)

We will continue to promote the service in the third year of the project. Outcomes will be recorded as follow up contacts are carried out, although many webchat clients are not keen to leave details for follow up if they feel that their issue is resolved in the initial webchat.



## The Telephone Helpline

The client is a 25 year old female with learning difficulties, who resides with her partner (who works 18 hours per week) and her children (2, 4) as a council tenant. The client was in receipt of Income Support and Child Tax Credit and contacted the MTT helpline due to being on a low income and having a tax credit overpayment recovery which almost halved her 4 weekly payment.

On this occasion, the client was better off on Universal Credit and was transferred to the Universal Credit - Help to Claim project to assist her in making her claim.

The client was also unaware of the Early Learning Payment, School Age Payment and Scottish Child Payment for which advice and assistance on claiming was provided. She was also unaware of her entitlement to Council Tax Reduction and had been paying full Council Tax. She was also assisted in making this claim.

At the end of the call, client was better off financially on a monthly basis and also had £500 that she was previously unaware of through the best start grants. The clients Child Benefit will rise by £20 per week in February and following a call to HMRC they suspended the clients recovery action (she is aware that the debt will be transferred to DWP and will renegotiate when that occurs).

The client is in a much better place mentally and financially as a result of one call to the MTT line and her partner, who had been working extra hours to make ends meet, no longer has to do so and is able to spend more time with his family. The family are now looking forward to a financially better Christmas.



# The Face to Face Service

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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 returning to face to face on a limited basis, in line with local guidance and with appropriate PPE to ensure that the most vulnerable clients who are unable to access telephone or online support can still be provided with the service.

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. Local CAB have also ensured that they can continue to communicate with clients who do not have access to technological solutions. 543 contacts were made with clients via letter with client financial gain of £95,404.90 recorded for 98 clients who made contact this way. As with webchat, the majority of these gains were in claiming benefits (£93,037.89) and Council Tax Reductions (£1,927)

During the second year of the project 20.6%% (4,605) of all contacts with clients were recorded as face to face, with the majority of these taking place between November and March. A total of £4,099,068.03 in client financial gain has been recorded for 2,802 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 continued

Face to Face Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£970.83
Baby Box	£5,760.00
Best Start Grant -Pregnancy and Baby	£28,468.40
Best Start Grant - Early learning Grant	£6,892.00
Best Start Grant School Age grant	£2,750.00
Council Tax Reduction	£65,327.37
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£17,158.58
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£98,240.03
Mobile phones	£750.00
Broadband	£1,713.90
Debt Advice	£97,233.44
Scottish Welfare Fund	£5,415.88
Benefit uptake (excluding specific benefits above)	£3,658,409.35
<b>Total</b>	<b>£3,989,089.78</b>

£109,978.25 has been recorded against other advice areas not detailed above.

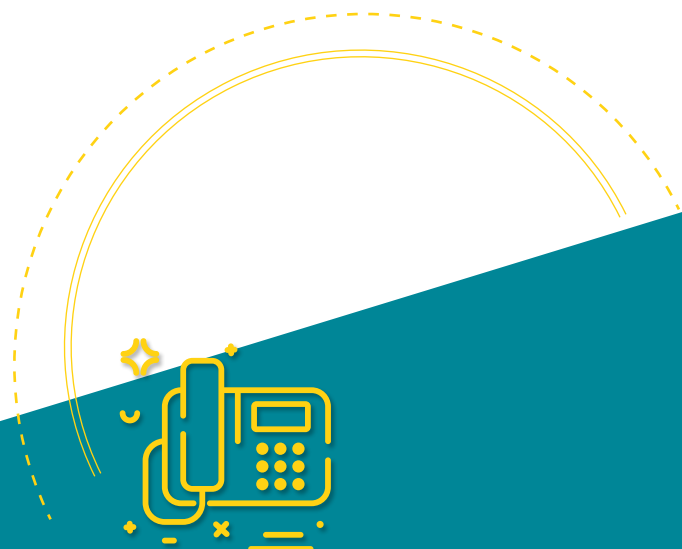


## The Face to Face Service continued

Local face to face advisers have also been continuing to support existing clients and provide advice to new clients over the phone. £926,939.82 of client financial gains have been recorded against this for 718 clients. More outcomes of this channel will be known once follow up has been completed with clients.

<b>Local Telephone Advice Outcomes</b>	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£451.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£3,850.00
Best Start Grant - Early learning Grant	£250.00
Best Start Grant School Age grant	£750.00
Council Tax Reduction	£34,397.10
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£4,516.84
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£19,290.52
Mobile phones	£0.00
Broadband	£0.00
Debt Advice	£58,829.77
Scottish Welfare Fund	£845.99
Benefit uptake (excluding specific benefits above)	£789,185.86
<b>Total</b>	<b>£912,367.08</b>

£14,572.74 of gains have also been recorded against areas not detailed above



## The Face to Face Service continued

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. In the second year of the project, 9.57% (2,139) of contacts have been made in this way. £604,070.30 in client financial gains have been recorded against this for 394 clients.

Email Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£780.00
School clothing grant	£0.00
Best Start Foods	£2,652.00
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	£31,338.91
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	£14,720.96
Mobile phones	£0.00
Broadband	£0.00
Debt Advice	£51,519.61
Scottish Welfare Fund	£1,613.53
Benefit uptake (excluding specific benefits above)	£480,347.31
<b>Total</b>	<b>£589,317.32</b>

£14,752.98 of gains have also been recorded against areas not detailed above

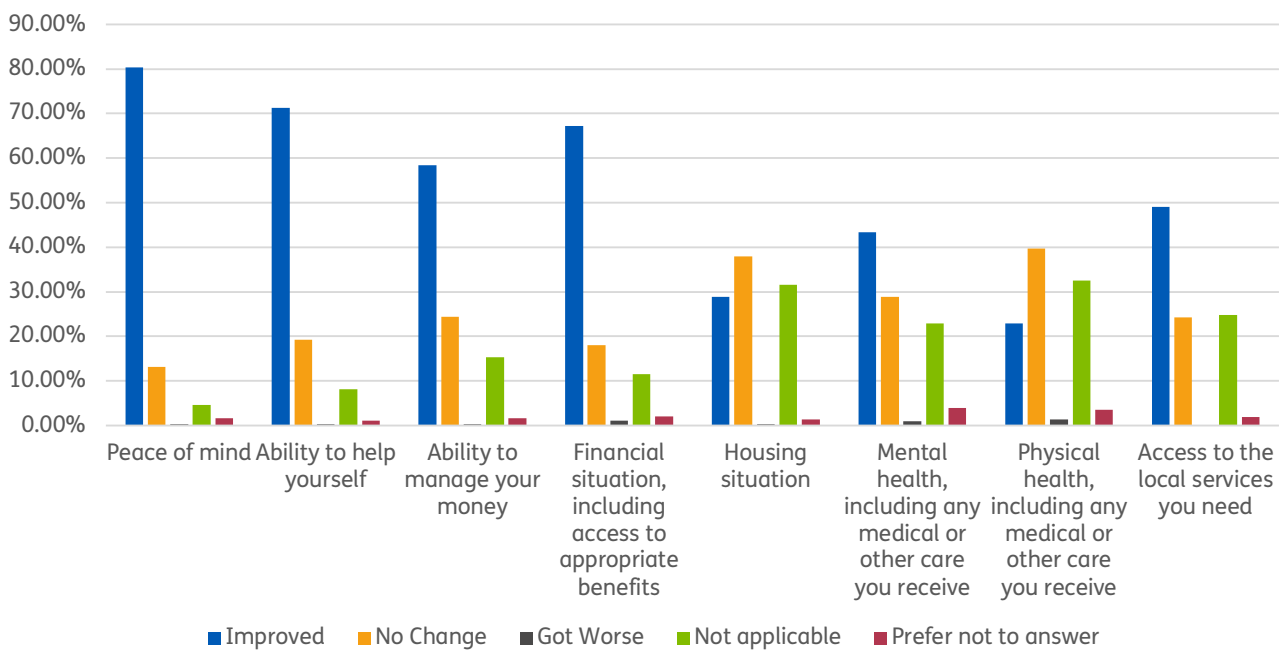


# Client Satisfaction

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. 762 people have completed the client satisfaction survey between November 2019 and October 2020, which is lower than anticipated. During the periods of high demand, advisers reported not having time to go through the questionnaire with clients and that clients were increasingly stressed and unwilling to complete the feedback, instead raising additional issues at the follow up call. CAS 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, and will continue to stress this to bureaux throughout the third year of the project.

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.





## Client Satisfaction

Some comments from clients throughout the year include:

- > I feel pretty capable to investigate benefits issues. But it was good for someone to put it all together and check my research (and spot something I had not). I was very impressed with the service.
- > Unaware of the benefit entitlement for my husband who suffers from ill health. Information provided help with applications. The applications were successful and helped our financial situation.
- > If it was not for [Money Talk Team] my husband would not be receiving Attendance Allowance as we unaware of this benefit. Also was made aware of Housing Benefit and Council Tax Reduction. As pensioners all the help we can get is much appreciated. It was good we could phone up for information.
- > [Adviser] was absolutely excellent, and found out that I had entitlement to benefit at over £800 per month that I was unaware of. With her help, I claimed Universal Credit, and I am looking into the Best Start Grant too. I was provided with more information than I could have asked for, the service was great, and I felt really supported.
- > MTT appt didn't result in additional money but it provided peace of mind about changes to finances since being widowed. Improved my own confidence that I could manage and budget effectively. Very grateful for the support. Glad to know the CAB is there for advice when needed.
- > The girl from Citizens Advice Money Talk Team helped me a lot because I find filling in forms difficult and didn't know where to start. I had no money to last me the month for food and my meter. She told me all about the crisis grant and how long it takes for a decision to be made. She filled in the form with me during our phone appointment. The £330 was in my account two days later.
- > I've never claimed benefits or needed to before and didn't know where to start. Thanks for pointing me in the direction of Maternity Allowance – didn't realise that I would be entitled even though I'd worked before my redundancy the month before my due date.

Monday, 23 November 2020

Hi there iam getting washing machine cooker n fridge freezer on the 4th of dec I just want to say thank you again for helping me with this I really appreciate it thanx  
SMS 09:01

Amazing news. Thanks for letting me know 😊  
SMS 09:31

Your welcome you done a great job took so much stress off me have a lovely day and thank you again x  
SMS 09:35

Enter message SEND x

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**From:** [REDACTED]  
**Sent:** 10 August 2020 14:53  
**To:** [REDACTED]  
**Subject:** Re: Support letter

Dear [REDACTED]  
I would like to thank you for the sanity saving service that you have given me since we met at the homeless office I'm govan. 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 [REDACTED]

Sent from my iPhone

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**i** You replied to this message on 29/05/2020 11:30.

Thank you so so much [REDACTED] for all your help. You've been an absolute godsend in amongst this chaos.  
I hope you have a lovely summer, hopefully you can keep working from home for a good while 😊

[REDACTED] x

# Partnership working

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## Local Partnerships

Throughout the year bureaux have continued 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 when no face to face appointments were able to be made, CAB are worked 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.

- > **Parkhead CAB** have been invited on to the local area Children's Services Locality Planning Group which will enable them to promote the project further and influence strategy in Glasgow.
- > **Cumbernauld and Kilsyth CAB** work in partnership with their Local Authority and the NHS as part of the Young Mother and Baby Action Group. Partners continue to refer clients to the weekly Money Talk Team Clinic which is run by the CAB.
- > **Stirling CAB** have engaged with Stirling University's student money advice team to promote virtual "Financial Health Checks" to students who are eligible
- > **Caithness CAB** are a key member of the local "resilience group" which meets weekly during the covid-19 pandemic to ensure that all third sector and local authority agencies are aware of the services offered to vulnerable clients.
- > **Dundee CAB** offer a weekly outreach at NHS Tayside Advice Centre at Ninewells Hospital and offer ward visits when private rooms are made available. As the advice centre is not currently adequately staffed the CAB have offered to make this a more permanent base for the project adviser and are seeking funding to take over the running of the Advice Centre as they have a good working relationship with NHS Tayside
- > **Hamilton CAB** work with "Terminal One" Youth Centre to offer outreach to clients. Attendance had been low at previous sessions, so work was undertaken with the centre staff to promote the service. Prior to lockdown, this had successfully increased the number of drop-in clients. Centre staff have now been made aware of how to refer to the bureaux via email or phone to ensure clients can still access support.
- > **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.

## Partnership working continued

- > 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.
- > **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.
- > **Falkirk CAB** are also in partnership with NHS Forth Valley (Woodland Resource Unit). MTT advisers are invited on quarterly basis to patient information sessions within the unit. Whilst the sessions take the format of a round table Q&A with the MTT adviser and about 20 patients.
- > **Drumchapel CAB** are in partnership with the NHS and receive Early Years referrals from health professionals in a number of care areas, including: Glasgow Princess Royal Maternity, Queen Elizabeth University Hospital, Drumchapel Health Centre and Yoker Medical Practice. Midwives, health visitors and other health professionals identify Early Years clients who may benefit from advice on welfare/maternity benefits, money and budgeting advice. They refer these clients to the Money Talk Team adviser who then contacts clients to schedule appointments.



“I spoke to a mum today and she wishes me to pass on thanks to the adviser for all the help and support she provided during her phone appointment. She had no idea that she would be entitled to this extra support with the Best Start Baby payment and the £600 has been a godsend to the family. The adviser was really helpful and chatty and put her mind at rest” – Health Visitor

“Thanks so much, my god you are like wonder woman” - manager of a homelessness casework team.





## Partnership working

A Carers Centre referred a client into a CAB for advice and support on their financial situation. The family were going through a change of circumstances and were not in receipt of any benefits. The client has mental health issues and is a carer for their children with disabilities.

The Money Talk Team established entitlement to Universal Credit, Council Tax Reduction and Child Benefit. The client was referred to Help to Claim and given assistance to successfully claim the above. The client was also given extensive advice and support on reducing their energy bills, energy debt and housing.

Throughout this period, the CAB worked in partnership with the Carers Centre to ensure client engagement, making the process as streamlined as possible and ensuring that the client is being fully supported.

The current client financial gain is at least £21,000. Not only is the financial gain important, but also the improvement in mental wellbeing and that there is support available. This example highlights an effective partnership with a local Carers Centre, allowing easy referrals into our services with appointments made at a place and time suitable for the client. The client is supported throughout by both organisations and due to the integration of services, can be given specialised support in many areas without the need for the client to phone different services and ask for support on each separate issue.





## Partnership working continued

### 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 have worked with Home Energy Scotland to ensure that clients can be referred between both services. The data sharing agreement drafted between CAS and HES has been expanded to include the new national telephone line (Scotland's Citizens Advice Helpline) which launched in April and clients will be triaged in to the most appropriate service for their needs.

CAS are also working closely with Trussell Trust as they develop an online referral tool for clients who need foodbank support. Once referral routes for this have been agreed, this will be shared with all helpline advisers and with local CAB to compliment the local partnerships they have developed. Trussell Trust are also aware of the national telephone services provided by the CAB network and are currently signposting clients to the most appropriate service for their needs.

CAS and Young Scot have also started discussions to consider the best way in which we can work together and a draft Memorandum of Understanding has been agreed. One of the key aims of this work is to increase the number of people aged under 25 who engage with the CAB service for advice. Work has already been undertaken to support the advice content and information available on the Young Scot webpage and to ensure that it links correctly to the CAS public advice pages. In the next few months, we will be working together to offer a series of webinars or live Q&A sessions with Young Scot and the Money Talk Team can form a key part of this, providing advice to young parents.

CAS are also sitting on the Scottish Government benefits take-up stakeholder reference group and will continue to promote referrals to the service as part of an ongoing benefits take up strategy.

CAS have 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 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.

**Barnardo's** got in touch during lockdown to seek support for three vulnerable clients. A meeting is scheduled for the new year to discuss the possibility of formalising a process for referrals.

**The MS Society** have asked the CAS Project Manager to record a webinar on accessing benefits advice and support for their clients.

## Partnership working continued

**National Union of Students** – Think 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.

In the next year of the service CAS will work to strengthen these partnerships and to work more closely with new partners, specifically from health care settings, including community link workers.



# Marketing the service

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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 were limited throughout the year bureaux continued to promote the service on local Facebook pages, through local media and with relevant partner organisations.

Some examples of local bureau activity throughout the year include:

- > Falkirk CAB have been in contact with Fibrous Dysplasia Support Society UK (FDSSUK) and will speak at their annual conference on the support which can be provided by The Money Talk Team. They will provide marketing materials and be on hand to speak to conference attendees.
- > Angus CAB MTT adviser has been involved in attending engagement events in an attempt to increase referrals to the service. This involved attending the Talk Money Conference on 22nd November to promote the MTT project to local organisations and partners. This included various local authority departments, housing associations, mental health charities etc. The MTT adviser had a stall at this event and distributed promotional material to various organisations.
- > The MTT adviser also attended the Be Well in Winter event on 5th December at the local Voluntary Action Angus office in Forfar. The purpose of this event was to promote services available to families and individuals in order to either maximise their income through benefit entitlement and/or making savings through switching utility, broadband provider etc.
- > Citizens Advice Edinburgh have continued to provide information and guidance to advisers about the Money Talks process and the benefits this could bring to clients. This has included a comprehensive revision of the debt and money advice procedure so that it fully embeds the process. They have delivered a presentation to each bureau team meeting during December and January. In addition, The Money Talk Team was a key focus of the 2019 all staff and volunteer conference in November, attended by 80 paid and volunteer advisers, where a presentation was given on the impact of Money Talk Team activity so far and engaging advisers in practice sharing workshops about how we will increase client awareness and engagement.
- > 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.
- > Nairn CAB gave a talk promoting the Money Talk Team at a “personal resilience” training event for soldiers at Fort George.
- > Motherwell and Wishaw CAB made a YouTube video which was shared on social media to highlight that the local CAB are still able to provide support on a wide range of issues
- > The manager at Caithness CAB is new in post and was able to form a good connection with the local newspaper when she took up her role. She has been providing them with regular updates on changes to the service during covid-19 and reassuring local people that they can still access local advice and support



## Marketing the service continued

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/>

The Money Talk Team Project Manager was also interviewed for Radio Scotland’s “Clever About Cash” programme, which aired in early March.

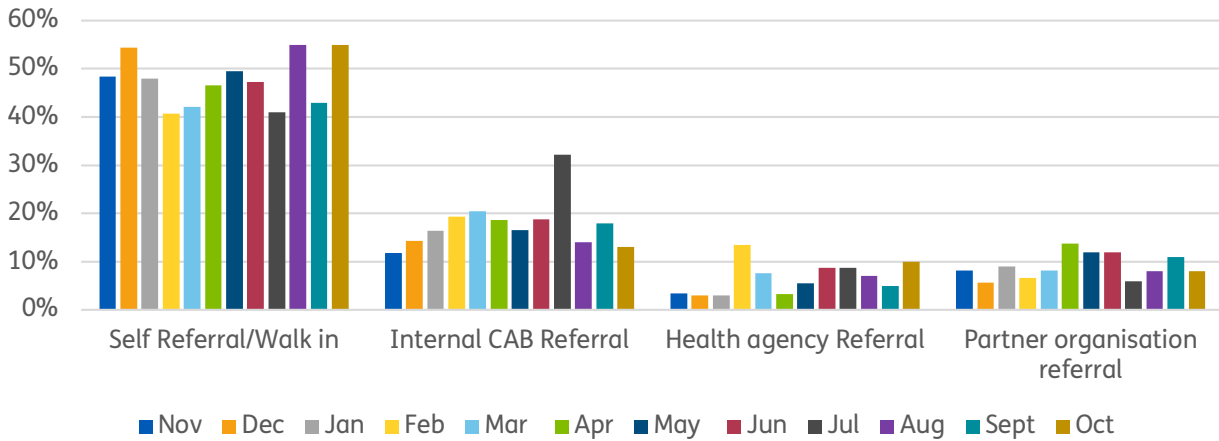
As a response to the covid-19 pandemic Scottish Government have promoted the Parent Club website to support parents whose children are no longer going to school. Money Talk Team is featured prominently on the website, so this campaign has led to an increase in demand.

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. The Cabinet Secretary for Social Security and Older People encouraged people to access the Money Talk Team at the daily televised coronavirus briefing on 20 October.

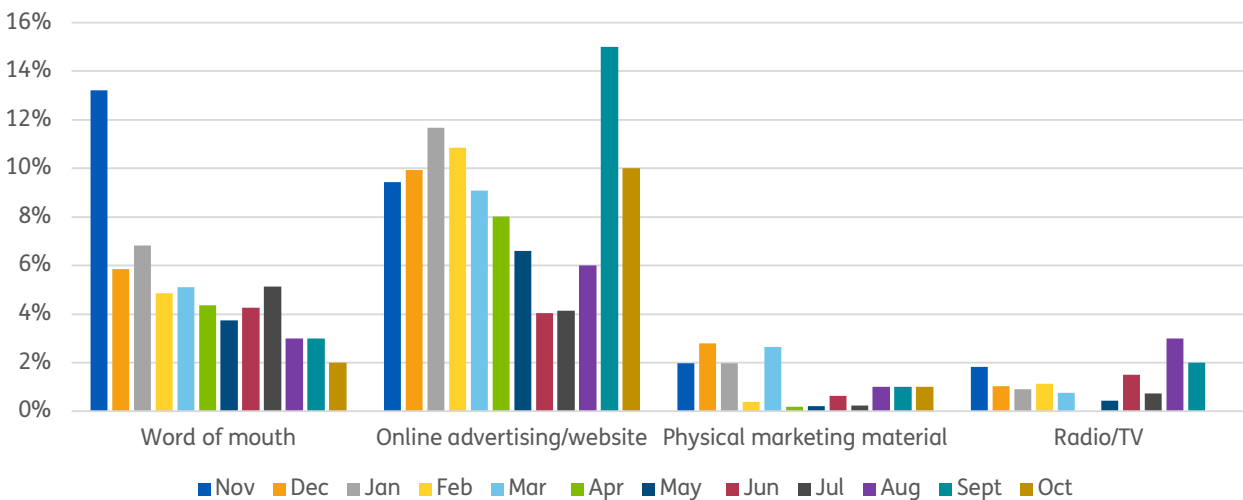
Finally, CAS have continued to advertise the Money Talk Team on social media and in September undertook some targeted Facebook advertising which has led to an increase in the number of clients stating that they heard about the service on social media.

Where clients have provided information on how they heard about or were referred into the service we can see that where there is a decrease in the percentage of walk-in or self-referred clients, 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 bureaux have put in place as a response to coronavirus. Referrals from health care providers and other partners has remained quite constant.

## Marketing the service continued

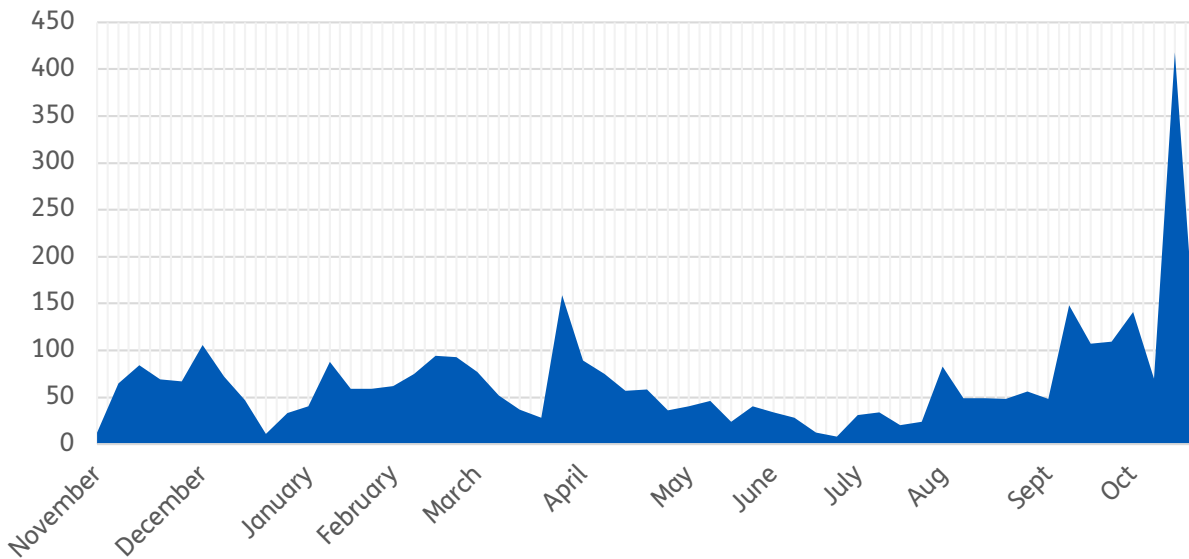


We have seen a decrease in the percentage of clients who have accessed the service having seen or heard about it because of marketing activity. Given the increase in internal referrals, it is likely that many of these clients have seen the marketing for Scotland’s Citizen’s Advice Service and have then been referred on internally. The decrease in clients seeing physical marketing material has clearly been caused by lockdown limiting opportunities for clients to pick up leaflets, with the exception of March, when information on Money Talk Team was included in a government leaflet which went to every household. Encouragingly we can begin to see an increase in clients hearing about the service through online advertising, particularly in September when CAS ran targeted Facebook adverts for the service.

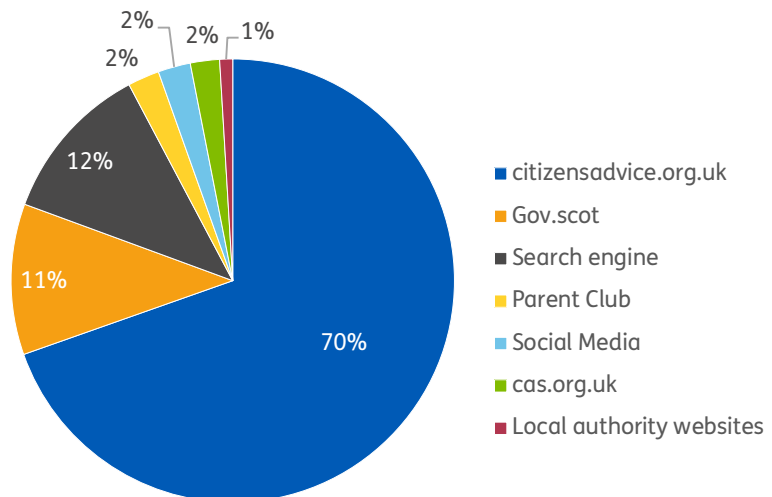


## Marketing the service continued

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. 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 – the number of visitors to the site peaked during lockdown and tailed off slightly in June and July, before starting to rise again. There is also a clear peak at the end of October when the website was mentioned in the daily televised Government coronavirus briefing.



Between November 2019 and October 2020 885 (34%) 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.



# Additionality

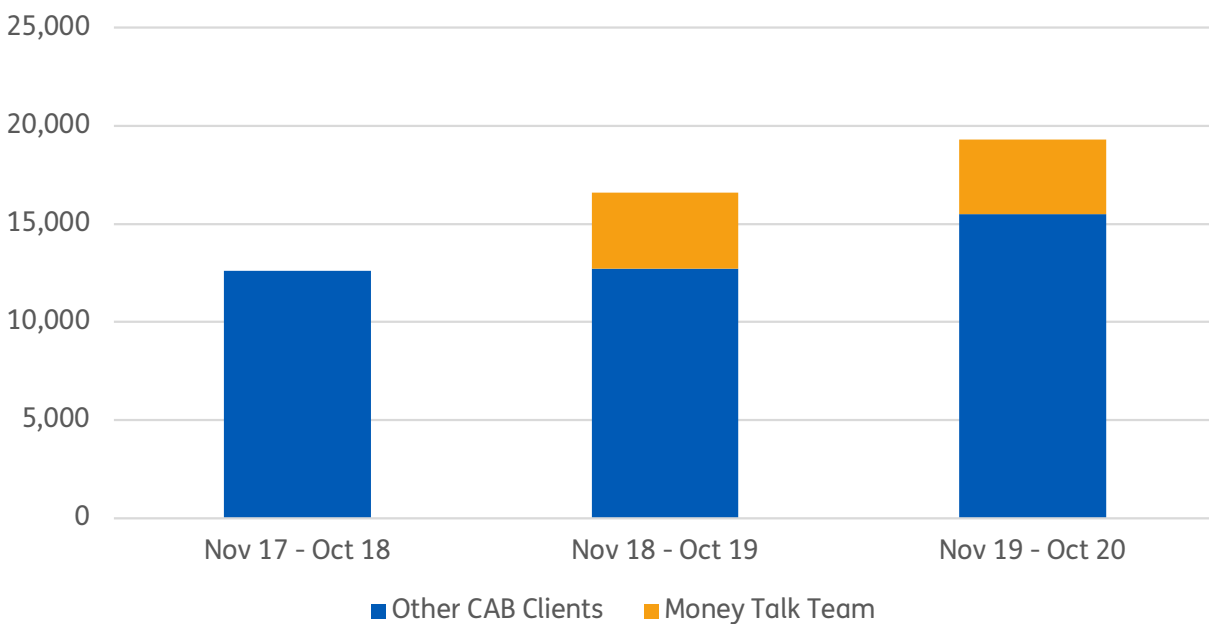
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When examining the additional impact that this project has had on the work of the CAB network in Scotland, it makes sense to look at benefits advice, as it is by far the biggest issue advised on, both within the Money Talk Team project and across the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

From November 2019 to October 2020 a total of 88,053 clients were advised on benefits issues across the CAB network. 11,276 clients seen by the Money Talk Team have benefits advice recorded, so this project accounts for just over 12.8% 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.



The number of benefits checks recorded by the general CAB network has increased slightly, but it is still clear that the Money Talk Team adds additional capacity to the network.

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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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