



Money Talk Team

1 November 2021 – 31 March 2022



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Introduction

The Money Talk Team service is delivered by the Citizens Advice Network in Scotland and backed by the Scottish Government. This service supports low income families and older people to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to and that they are getting all the benefits, grants and exemptions to which they are entitled. It also allows them to access support and impartial advice where they need to. Using a mix of paid staff and volunteers from a variety of backgrounds, it reaches into communities of place and interest across all of Scotland, tackling inequalities of outcome and socio-economic disadvantage.

Since the project began in November 2018, it has provided advice and support to over 48,000 individuals and realised over £43.5 million in Client Financial Gains.

The seven target groups are:

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

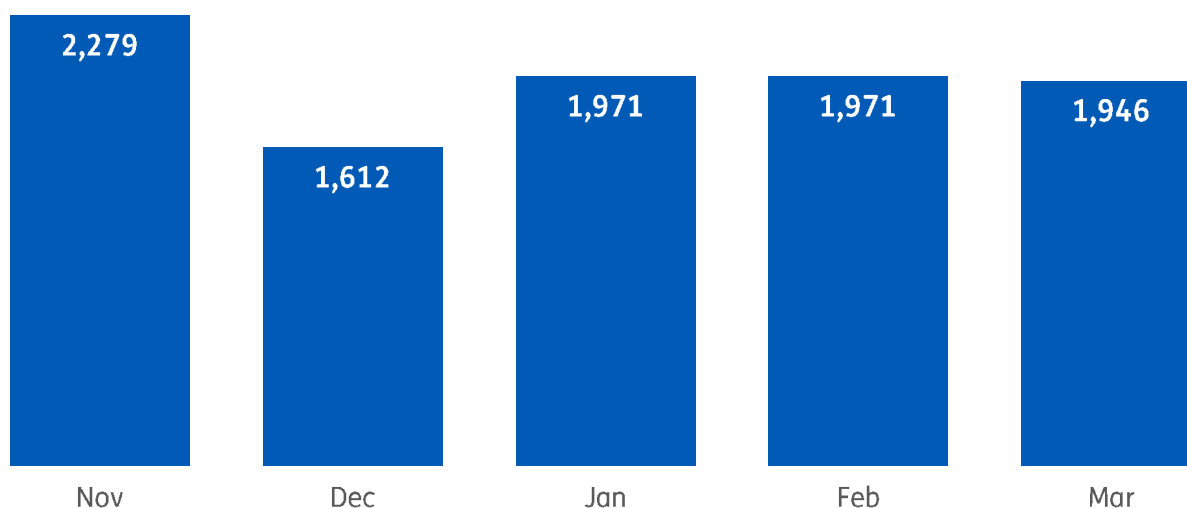
While these groups will be the focus of targeted activity, any low income household can also access the service.



Executive Summary

- > Between November 2021 and March 2022 the service has supported **8,150** clients through **13,561** contacts with those clients; 979 of these clients were provided with ongoing support as they were also seen in Q4 of Year 3.
- > **74%** of clients were supported by the local service and **28%** of clients were supported by the multichannel service. Some clients will have been supported by both.
- > **5,483** clients had an outcome recorded in the reporting period, with **1,964** of those clients having an outcome which led to a financial gain.
- > Over **£6.1 million** of client financial gains have been recorded for those 1,964 clients within the reporting period.
- > All clients who completed the satisfaction survey rate the service that they have received as good (15%) or very good (85%);
- > The coronavirus pandemic continues to create many challenges for CAB to adapt their service delivery models to ensure that they can still reach vulnerable clients in line with current guidelines. Almost all bureaux are now able to offer face to face advice again on a limited basis.

The service has supported **8,150** clients between November 2021 and March 2022, advising an average of approximately 1,950 clients per month.

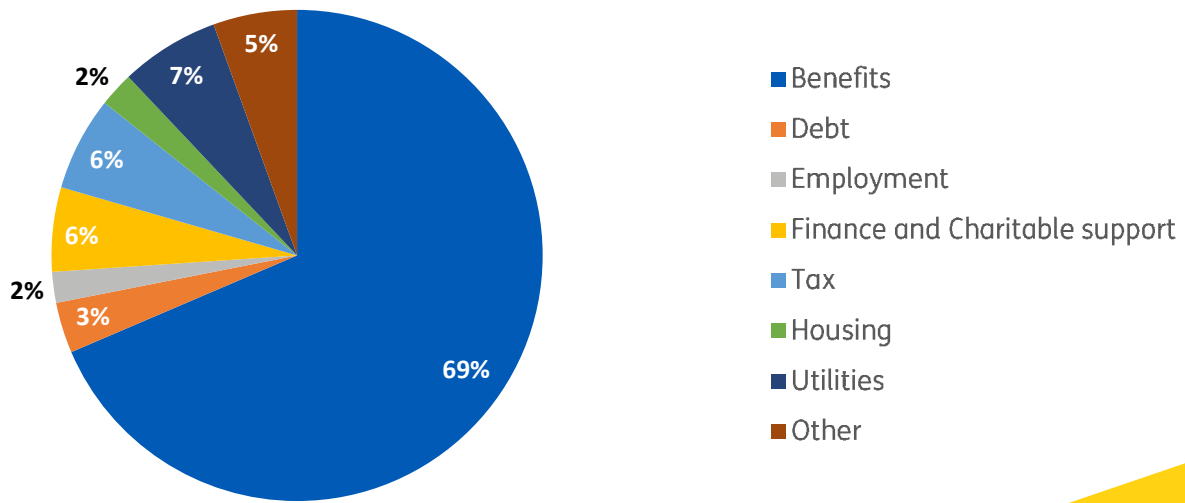


NB – adding this table up won't equal 8,150 as the same clients could be seen more than once across different months.

Executive Summary continued

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

Advice Issues for all clients



Client Financial Gain

Client financial gains of **£6,104,216.82** have been recorded between November 2021 and March 2022. 5,483 clients had outcomes recorded, with 1,964 of those having an outcome which led to a financial gain – giving an average gain of £3,108 per client. This will include clients who were advised by the service before November but have received their follow up call in the above time period.

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

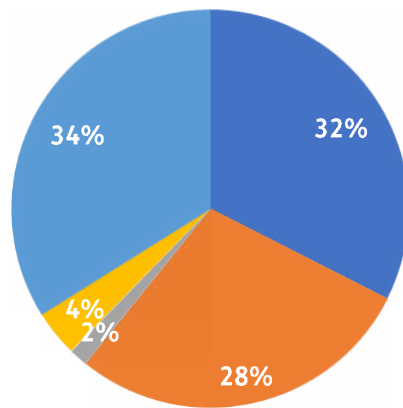
	CFG	Other outcome
Basic Bank Accounts	£0.00	30 clients were advised on basic bank accounts
Free school meals	£570	45 clients were advised on free school meals
School clothing grant	£100	31 clients were advised on school uniforms
Best Start Foods	£35,585.50	
Baby Box	£1,280	
Best Start Grant -Pregnancy and Baby	£58,779.50	
Best Start Grant - Early learning Grant	£15,227	
Best Start Grant School Age grant	£7,059	
Council Tax Reduction	£182,235.17	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£41,499.83	£28,199.93 of this total is clients who have had a refund or a saving and £7,990 is from successful Home Energy Scotland applications
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	1 client were advised on Credit Union Services
Discretionary Housing Payments	£10,019.62	
Mobile phones	£120	
Broadband	£0.00	
Debt Advice	£231,888.40	
Scottish Welfare Fund	£4,995.08	
Scottish Child Payment	£141,428.61	
Child Disability Payment	£3,141.60	
Benefit uptake (excluding specific benefits above)	£5,190,984.11	
TOTAL	£5,924,913.42	

The additional **£179,303.40** 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; 94% of clients seen by the project provided client profile information on household type or age. The proportion of clients seen by the project can be divided as shown below:

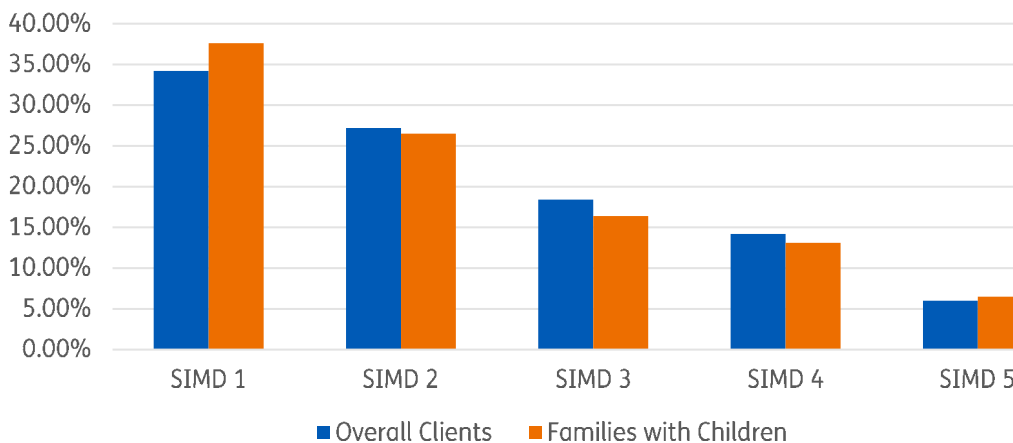
- Families with Children
- Older people
- Prefer not to answer
- Profile not completed
- Other



Clients in the “Other” category includes single adults and adult couples with no children. Clients who are pregnant but have not yet given birth and clients who are divorced and living in a separate household from children will also be included in this figure. 492 people identified themselves as having a caring responsibility for children even though they did not identify themselves as living as part of a family with children.

The project is successfully targeting the most deprived areas in Scotland as 61% of all clients with a recorded postcode are from SIMD 1 or 2 areas. Clients who are from a family with children are also more likely to be from the most deprived areas with almost 64% of families with recorded postcodes from SIMD 1 or 2 areas.

SIMD Quintiles



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

Low income families

From November 2021 to March 2022 **2,647** clients supported by the project identified themselves as being part of a family with children. Over 80% (**2,141**) 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	1,412
Families which include a disabled adult or child	525
Larger families	212
Minority ethnic families	329
Families with a child under one year old	406
Families where the mother is under 25 years of age	238

Within the same reporting period the project has achieved confirmed client financial gains for 678 clients from the above target groups. **£2,006,700.57** has been recorded for the target groups directly – an average of almost £3,000 per client with a gain. This may include clients who were seen by the project prior to November 2021, but had an outcome recorded later in the year. Further financial gains may also be recorded after follow-up calls with clients at a later date.

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



Low income families continued

Clients advised	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother under 25	TOTAL in target groups
Basic Bank Accounts	4	2	1	1	0	0	6
Free school meals	32	10	2	3	2	1	37
School clothing grant	20	9	1	3	2	1	24
Best Start Foods	49	9	4	8	64	39	108
Baby Box	4	2	0	0	3	5	9
Best Start Grant -Pregnancy and Baby	44	8	4	8	76	39	108
Best Start Grant - Early learning Grant	58	10	5	6	26	26	88
Best Start Grant School Age grant	40	11	8	1	10	9	54
Council Tax Reduction	162	51	26	14	38	27	226
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	264	61	23	22	45	26	339
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0	0	0	0	0	0	0
Discretionary Housing Payments	49	11	4	2	6	4	62
Mobile phones	0	0	0	0	1	1	1
Broadband	2	1	0	0	0	0	2
Debt Advice	107	29	9	10	13	18	137
Scottish Welfare Fund	136	41	11	6	26	25	177
Scottish Child Payment	165	34	24	24	137	77	293
Child Disability Payment	89	117	16	8	7	5	138
Benefit uptake	953	383	132	116	313	181	1477

There were **2,141** unique clients in the target groups



Low income families continued

Clients Financial Gain	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother under 25	TOTAL for target groups
Total Gains for Group	£1,131,756.56	£564,510.78	£242,279.24	£176,320.41	£550,939.08	£336,885.82	£2,006,700.57
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£0.00	£570.00	£0.00	£0.00	£0.00	£0.00	£570.00
School clothing grant	£0.00	£100.00	£0.00	£0.00	£0.00	£0.00	£100.00
Best Start Foods	£11,256.00	£1,726.00	£0.00	£2,874.00	£13,246.50	£9,511.00	£23,981.00
Baby Box	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Best Start Grant -Pregnancy and Baby	£9,359.50	£2,062.00	£1,209.00	£1,509.00	£21,752.50	£13,308.00	£30,168.50
Best Start Grant - Early learning Grant	£7,610.00	£1,259.50	£0.00	£802.00	£3,027.50	£4,289.00	£10,635.00
Best Start Grant School Age grant	£3,777.50	£1,512.00	£755.00	£0.00	£504.50	£504.00	£4,785.00
Council Tax Reduction	£25,867.41	£9,546.28	£5,478.44	£2,413.84	£9,022.27	£5,795.64	£39,448.36
Warmer Homes/fuel poverty/switching supplier/ schemes to reduce energy costs	£11,096.00	£2,330.00	£884.00	£518.00	£2,243.00	£650.00	£13,870.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Discretionary Housing Payments	£816.00	£816.00	£0.00	£0.00	£0.00	£0.00	£816.00
Mobile phones	£0.00	£0.00	£0.00	£0.00	£120.00	£120.00	£120.00
Broadband	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Debt Advice	£9,596.47	£0.00	£0.00	£0.00	£488.76	£0.00	£10,085.23
Scottish Welfare Fund	£1,488.88	£884.00	£0.00	£934.00	£290.00	£999.88	£2,233.88
Scottish Child Payment	£54,816.40	£10,580.44	£6,589.88	£7,253.27	£51,711.25	£30,327.62	£103,286.65
Child Disability Payment	£682.00	£3,141.60	£1,227.20	£0.00	£0.00	£0.00	£3,141.60
Benefit uptake	£974,768.93	£525,420.67	£224,233.26	£159,214.15	£445,691.68	£265,334.97	£1,732,761.60
Gains in the elements of the service	£1,111,135.09	£559,950.49	£240,376.78	£175,518.26	£548,097.96	£330,840.11	£1,976,004.81

Low income families continued

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

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

Forms Filled out	Single Parent Families	Families and Disabilities	Large Families	Minority Ethnic Families	Child Under One	Mother Under 25	Total in Target groups
Benefits	87	51	11	16	16	12	131
Debt Advice	2	0	0	0	0	0	2
Education	2	0	0	2	1	0	2
Finance and charitable support	32	18	4	2	4	6	45
Council Tax Reduction	2	2	2	0	0	0	4
Regulated Fuel	15	2	1	3	5	4	21





Low income families

The client was referred to Money Talk Team following the birth of her son 5 months ago. The client's first language was not English, and it was clear that she was unaware of various rights she had.

The client and her partner are eligible for Universal Credit and an application has been submitted. Once this has been approved, the couple will also be eligible for the Best Start Maternity Grant. The adviser made the client aware that an application for this needs to be made prior to her son being 6 months old.

During the discussion it was clear that housing was an issue for the client and she had concerns regarding a developing damp problem and there was clear evidence of mould on the ceiling. Light switches were also unsafe and she was concerned for the health of her child as a result of these issues. She had applied for a council house but due to communication barriers, didn't receive a lot of points meaning her application was not classed as urgent.

The adviser made a referral to a local housing charity, who will provide further specialist support to the client in improving her housing situation, using an interpreter to ensure that she receives the support she needs.

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. 2,311 clients answered that they were aged over 60.

A total of **£1,668,478.21** of client financial gain was recorded for 474 clients from this group who had a financial gain recorded - an average gain over £3,500

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	73
Council Tax Reduction	389
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	325
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	5
Debt Advice	79
Discretionary Housing Payment	70
Broadband	7
Mobile phones	3
Check Insurance	2
Income tax	12
Benefit uptake	1,662



Older People continued

Client Financial Gain	
Scottish Welfare Fund	£1,738.68
Council Tax Reduction	£70,749.05
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£11,605.34
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£4,680.88
Discretionary Housing payment	£552
Broadband	£0.00
Mobile phones	£0.00
Check Insurance	£0.00
Income tax	£252
Benefit uptake – (not including SWF and HB)	£1,564,894.04
Total	£1,654,471.99

Gains of **£14,006.22** have been recorded in other areas not detailed above

Tasks – form filling	
Benefits	302
Debt	9
Finance and Charitable Support	16
Tax	20
Travel, transport and holidays	13
Utilities and communications	13



Older People continued



Older people

A client aged 82, called into their local bureau with their daughter. The client has dementia and struggles with the skills and confidence to navigate digital devices. The client had received a letter from their utility providing advising their direct debt will increase by 88% which the client could not afford. Their daughter had tried to contact the company but had difficulty getting through.

The adviser tried to alter the direct debt via the client's online account, which their daughter had set up. As the direct debit could not be altered, the adviser contacted the company's complaints email to question the increase, giving OFGEM has stated a 54% increase in the cap. As a result, the company amending the direct debit to a 20% increase, down from 88%. The company did not offer an explanation as to why the increase was originally 88%.

The client is now registered as a vulnerable customer with the company. The client did not fully understand why the cost had risen and it was only through the intervention by their daughter that the issue was identified and addressed.

The client was offered a benefits check, but is already in receipt of Pension Credits and therefore declined



The Multichannel Service

Money Talk Team telephone and webchat advisers have been provided with equipment and software to enable them to continue to deliver the service safely from home if they choose to do so.

Fortnightly meetings and the Teams group continues with the 8 regional multichannel co-ordinators and CAS staff to ensure that everyone is made aware of change, and that any issues can be raised quickly. This group enables quick and easy communication, particularly around IT queries/updates, helpline demand levels, feedback and updating a live rota and other documents that all members can view and input information into. This group has been vital in sharing information on the new telephony system.

The Teams group for advisers from both the Help to Claim and Money Talk Team helplines is also continuing to enable them to connect with each other for peer support and raise any issues, or awareness on patterns and trends with CAS.

In January 2022 in response to consultation with our members, changes were made to Scotland's Citizen's Advice Helpline – our national generalist helpline. These changes enabled “Local Calls For Local CAB” where clients are asked to state their postcode and are directed to the appropriate bureau which is most local to them. CAS are monitoring the impact of this on the demand for other helplines, such as Money Talk Team and are also monitoring the utility of this approach for future helpline developments.

The chart below shows the weekly average number of calls coming in to the Money Talk Team per day.



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.

Between November 2021 and March 2022 the multichannel service has supported 2,216 clients (27% of all clients) and recorded £2,104,796.71 in Client Financial Gain (34% of all gains).

Of the clients supported by the helpline 30.4% identified themselves as part of a family with children and 23.6% were aged over 60.

We continue to offer webchat as an option for clients to contact the service. Between November 2021 and March 2022 there were 42 webchat enquiries recorded. The client financial gain total above includes £30,548.53 of gains recorded for web chat advice. It is important to note that where a web chat client goes on to receive advice through another channel, the gains will likely be recorded under that channel.

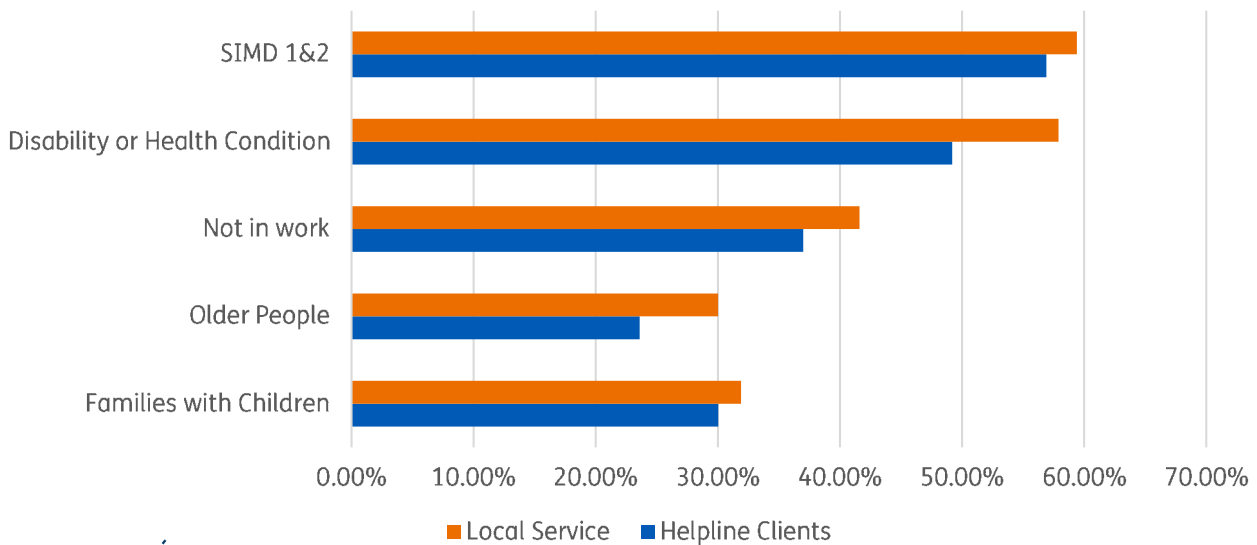
The Local Service

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

Bureaux are currently returning to face to face advice provision, in line with local guidance and with appropriate PPE to ensure that the most vulnerable clients who are unable to access telephone or online support can still be provided with the service. In the reporting period 816 clients are recorded as having received face to face advice. Bureaux also continue to support their communities by providing local telephone and email advice.

Between November 2021 and March 2022 local bureaux supported 6,104 Money Talk Team clients (75% of all clients) through a mix of local telephone advice, email and face to face advice. They also reported £3,999,420.11 in Client Financial Gains (66% of all gains).

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





The Local Service

The client was referred to the Money Talk Team by her Health Visitor following the birth of her son. She has an unsettled housing situation and needed advice on various factors.

A benefit check indicated that the client was receiving all the correct entitlements at this stage. However, she is near the top of the Housing Register and expects to be moving into a council property in the near future. She currently lives between her mums house and her aunt's. In preparation for the house move, the adviser completed a series of better off calculations, showing the client her entitlements based on when she moves home. The adviser also spoke through budgeting and the importance of maintaining rent, fuel and council tax payments.

Through conversation, the client confided that she was low in confidence and was not comfortable going to baby groups and felt intimidated doing new things on her own. The adviser referred her to a local charity specialising in supporting young mothers.

As a result of the referral, the client is now informed of how her finances will look going forward once she moves home. In addition, the client and her son were in danger of social isolation, an issue facing many young mums today. By contacting a local charity, the adviser has reduced the likelihood of this being a significant problem for the client going forward.

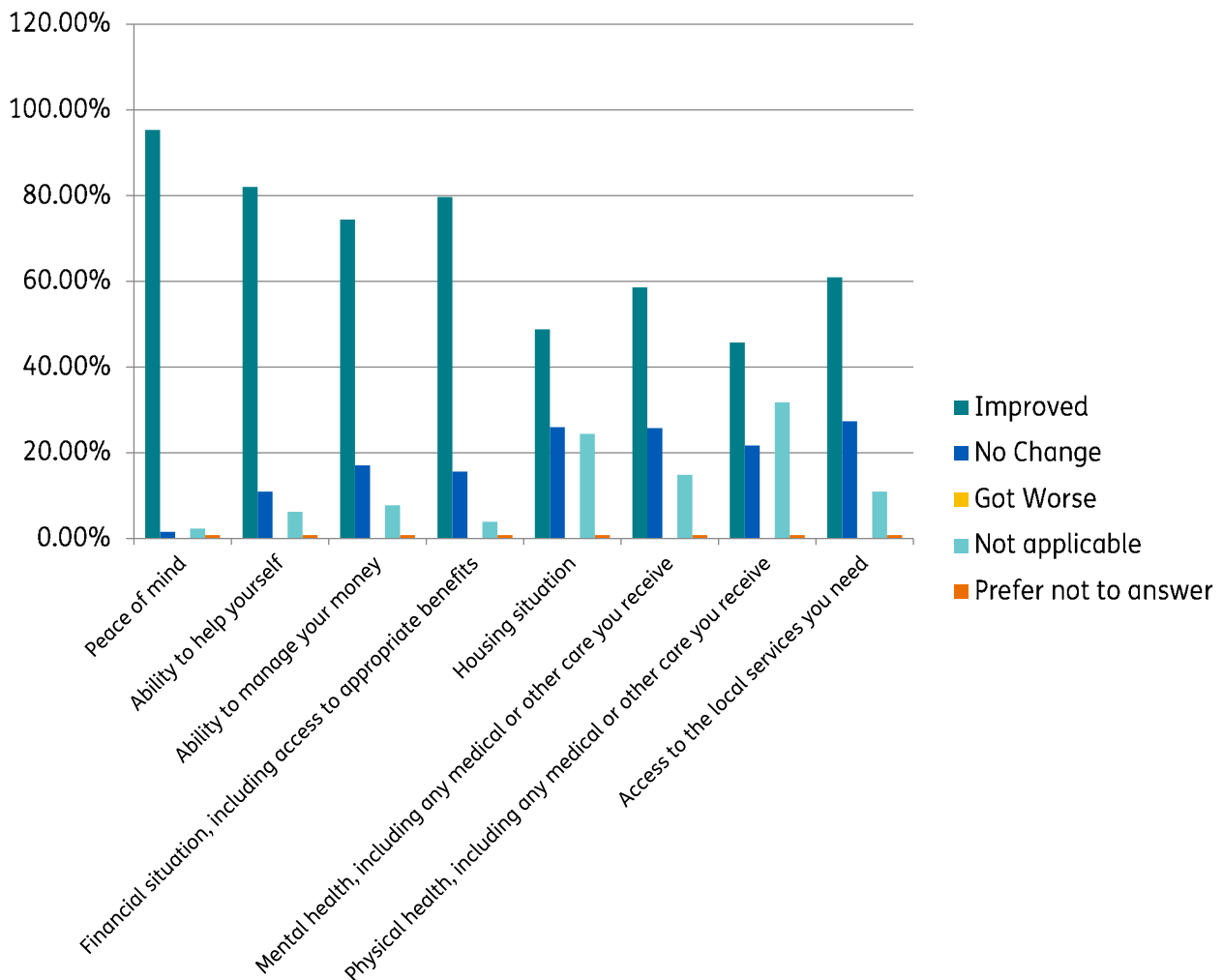
Client Satisfaction



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. 139 people have completed the client satisfaction survey between November 2021 and March 2022

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

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



Client satisfaction continued

Some comments from clients include:

- > I enquired about maternity benefits [adviser] talked me through what the entitlements are. Unfortunately I am not entitled to any support (as I suspected) but it gave me peace of mind to know for sure so I know what finances I will be working with and when I will need to return to work. She also suggested some other debt management solutions.
- > Extremely helpful. [Adviser] kept me right throughout the whole process, the moment I got in touch with citizens advice. I'm glad I reached out to citizens advice as I needed help. I was scared but everything turned out ok. I honestly doubt it I would be able to sort everything out without Citizens Advice, and [adviser]. I'm extremely grateful for all the help I received.
- > Follow up calls were a saving grace
- > [Adviser] deserves an OBE, she has sorted all of my financial problems out completely and a massive weight has been lifted off my shoulders. I can't thank her and Citizens Advice enough, I wouldn't have got through my issues without you. It was fantastic that I was able to speak to the same person all of the time, due to my mental health I find it difficult to speak to strangers, so it helped me to relax as I built up a relationship with [adviser]. I have told everyone I know about the fabulous service I have received and have provided your telephone number to neighbours.



Partnership working

Throughout this extension period CAS has undertaken a more detailed analysis of database of over 700 local partnerships reported to us by bureaux as part of this project. This will be used to inform the service design and best practice sharing for future developments of the project.

Our analysis showed that:

- > The majority of partnerships (44%) are generalist in nature and do not focus on one specific area of advice, which is in line with the holistic nature of the project and the CAB service. The next most common partnerships were reported to be focused on income maximisation (34%) and Health and Wellbeing (16%).
- > Over half of the partnerships (54%) increase the accessibility of the project through dedicated referrals or appointments or outreach work and the remainder are around engagement to promote the service and increase signposting.
- > Remote and rural CAB report a higher number of partnerships than those in urban areas.

CAS are following up on this analysis with our network and will continue to use these learnings to develop the project, with a focus on the outcomes of the partnerships, rather than a statistical analysis of the reported number of partnerships.



Partnership working

Airdrie CAB report that they are involved in the Airdrie Action Partnership (AAP)

This is a group in which meets on a monthly basis to discuss issues affecting the local community and is made up of third sector organisations and particular departments within the Local Authority addressing poverty/child poverty and elder poverty.

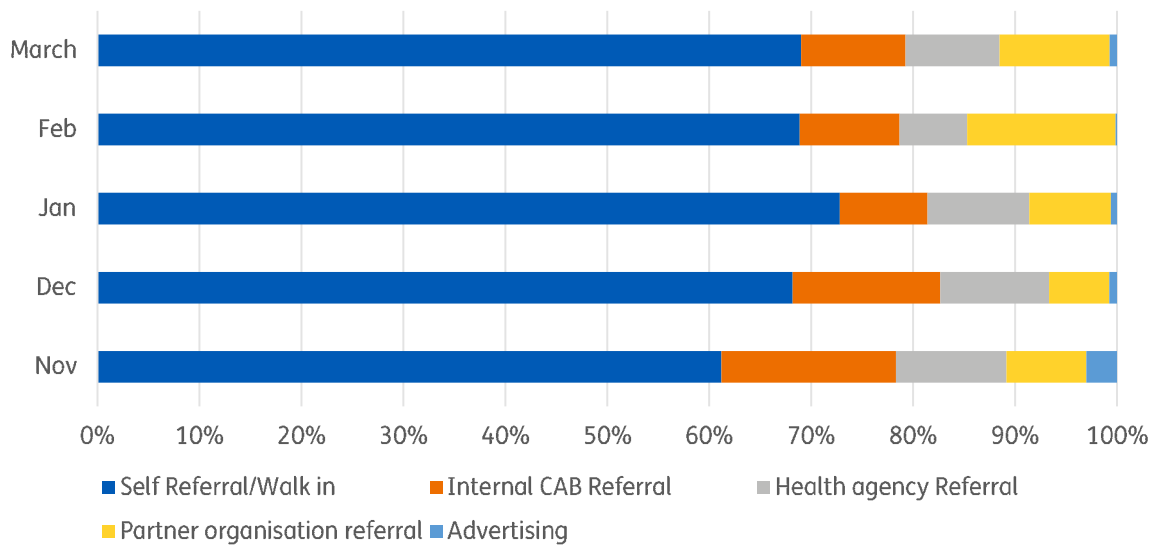
Over the last 6 months the CAB have actively participated in Local Outcomes Improvement Plan addressing the areas of Poverty, Mental Health and COVID Recovery. The joint aim of all participants in the group is to reduce poverty and improve mental wellbeing by improving positive outcomes for the people within the local community.

During this work the CAB have set up a robust referral process with several other local groups including Bear Necessities (helps young families with children under school age) Diamonds in the Community (provides clothing and furniture to vulnerable families) and Voice of Experience (assists older residents within our community). All these groups compliment each other and actively refer to Money Talk Team for income maximisation and financial planning.

Marketing the service

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

Although self-referrals or walk ins account for the majority of clients, we can see that an average of 10% of clients are referred to us from a health care partner and a further 10% are referred from other partner organisations. Internal referrals from other services offered by the CAB network account for around 12% of clients.



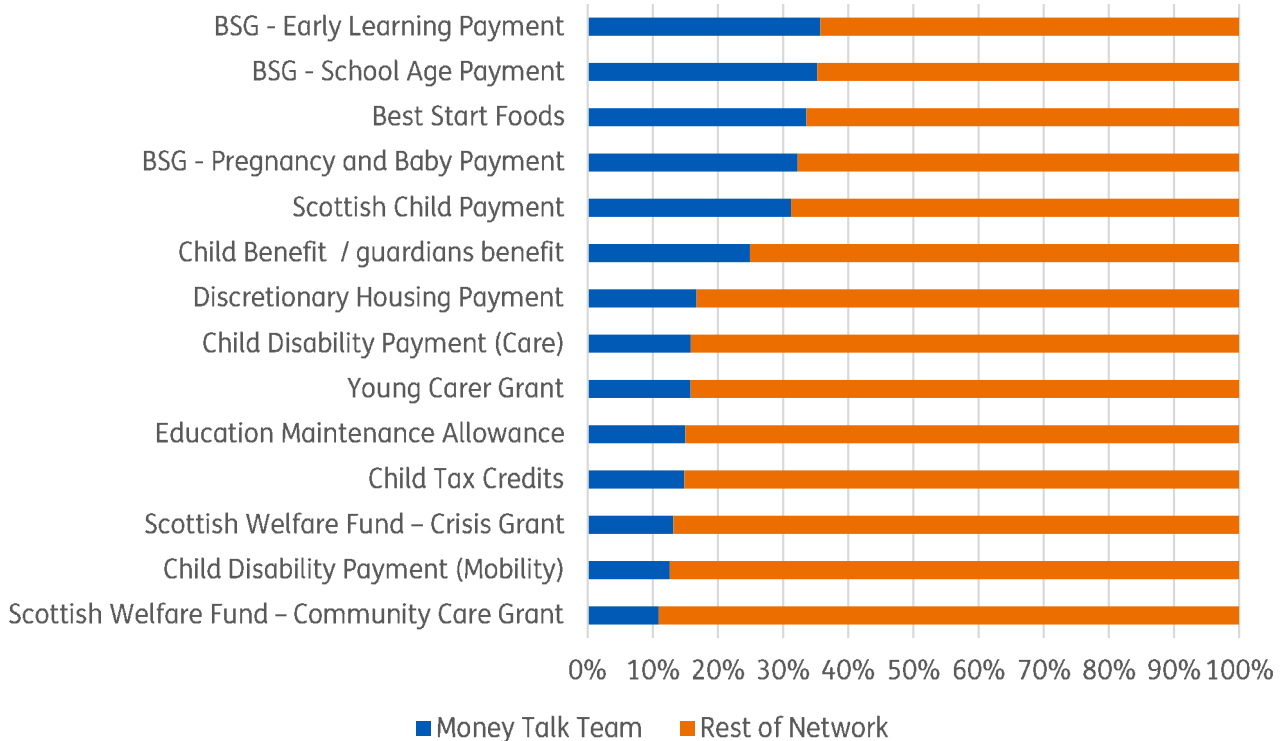
Additionality

The Money Talk Team funding accounts for 4% of all funding provided to the network in 20/21. To examine the impact of the project we looked at the statistics gathered by the whole network. Between November 2021 and March 2022 the Money Talk Team can be attributed with:

- > Seeing 9% of all clients supported by the CAB network
- > 11% of all client financial gain recorded across the network
- > Carrying out 6% of all form filling tasks carried out by the network.
- > Carrying out 19% of all benefits checks and income maximisation advice provided by the network

When examining the additional impact that this project has had on the work of the CAB network in Scotland, it makes sense to look at benefits advice, as it is by far the biggest issue advised on, both within the Money Talk Team project and across the network as a whole. The Money Talk Team provided 12% of the benefits advice carried out by the network.

When looking at specific benefits advice which relates to families with children, or forms part of the elements of the Money Talk Team service, the impact of the Money Talk Team is even clearer, with Money Talk Team being responsible for over 34% of all advice on Best Start Foods over 30% of all advice on the three Best Start Grants, as well as 31% of all advice on Scottish Child Payment.





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