



Money Talk Team

1 Nov 2019 - 30 April 2020



May 2020

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Introduction

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

Since the project began in November 2018, it has provided advice and support to over 19,000 individuals and realised over £17 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

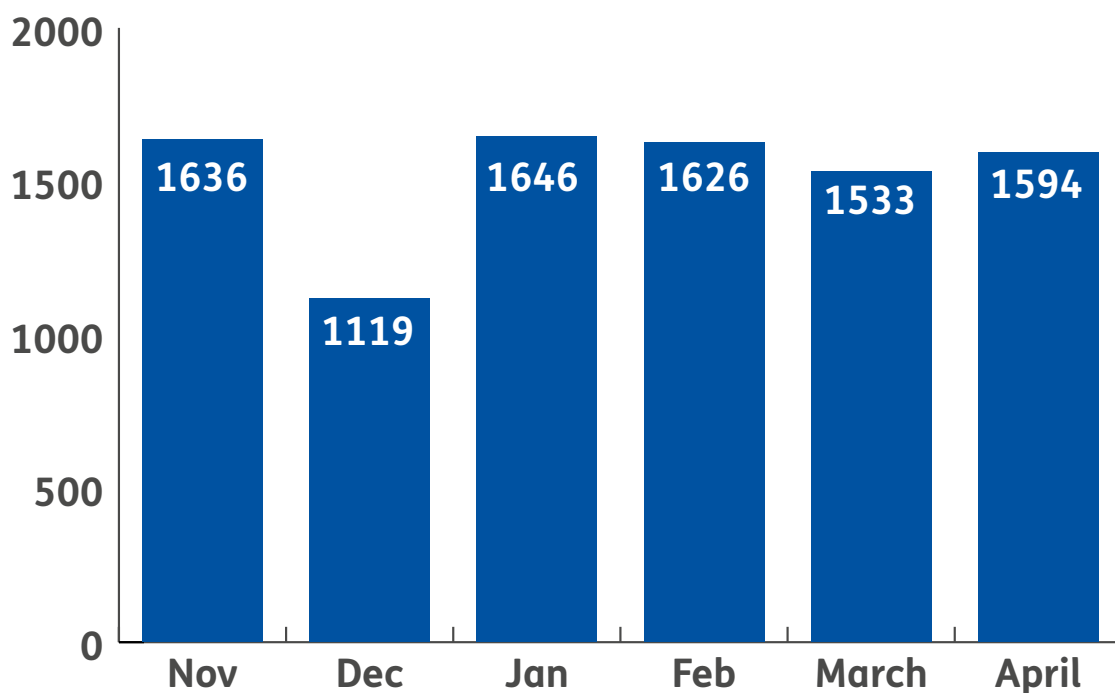
While these groups will be the focus of targeted activity, any low income household can also access the service.



Executive Summary

- > Between November 2019 and April 2020 the service has supported 7,116 clients who were new to the service and provided ongoing support to 956 clients whose cases were opened in year one. There were 11,029 contacts with those clients.
- > 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 vulnerable clients are still able to get the support and advice they need.
- > 39.5% (4,355) of contacts were face to face and 49.9% (5,506) by phone. 10.6% (1,168) were by other methods such as letter or email
- > Almost £7million of client financial gains have been recorded for 3,986 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.
- > CAS and Young Scot have been working together to increase the number of young people accessing CAB services. CAS have provided advice content or relevant links to our advice pages on Young Scot webpages. Future opportunities for webinars and online Q&A sessions are being explored for delivery in June.

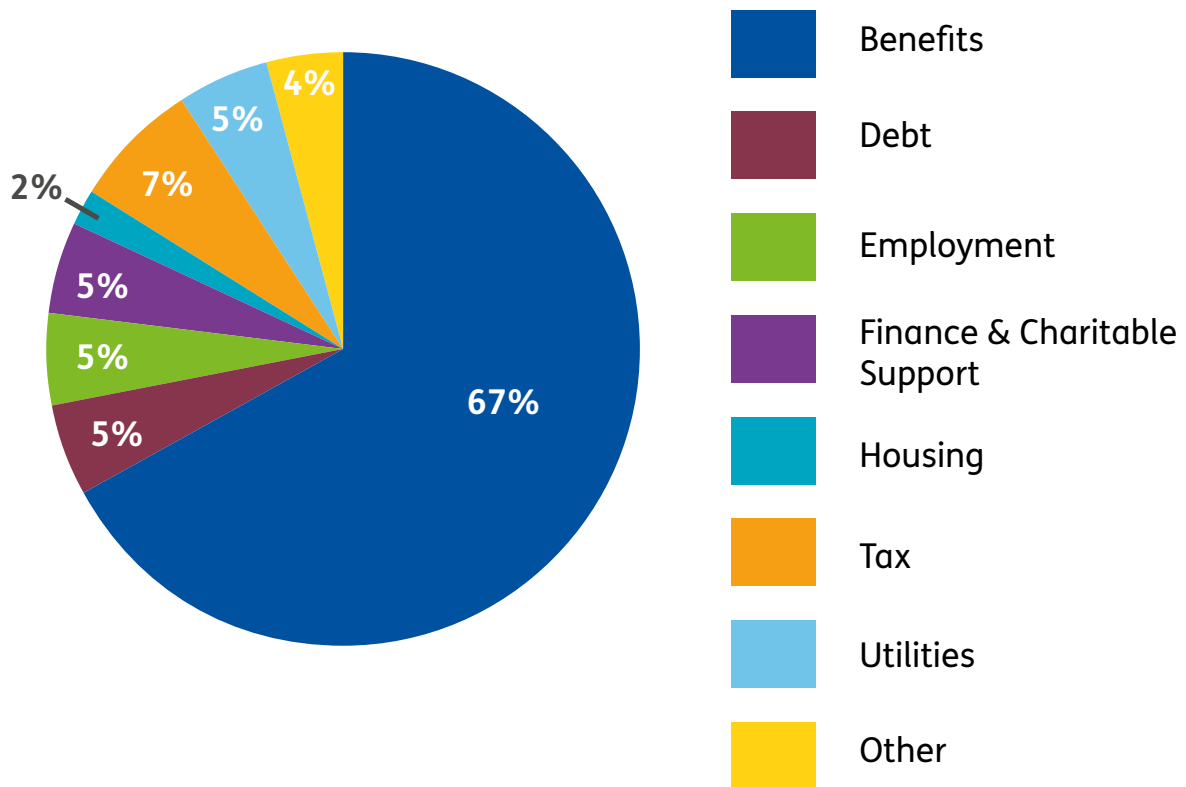
The service has supported **8,072** clients between November 2019 and April 2020, advising approximately 1600 clients per month.



NB – adding this table up won't equal 8,072 as the same clients could be seen across different months.

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.



Up to April 2020 only 48 clients who accessed Money Talk Team service have reported that the covid-19 pandemic is the cause of their issue. 23

of these clients had employment issues and 20 had benefits issues. CAS will continue to monitor these statistics.



Client Financial Gain

Client financial gains so far of **£6,839,085.81** have been recorded for 3,986 clients who have had outcomes recorded between November 2019 and April 2020. This will include clients who were advised by the service before November but have

received their 2 month follow up call in the above time period.

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

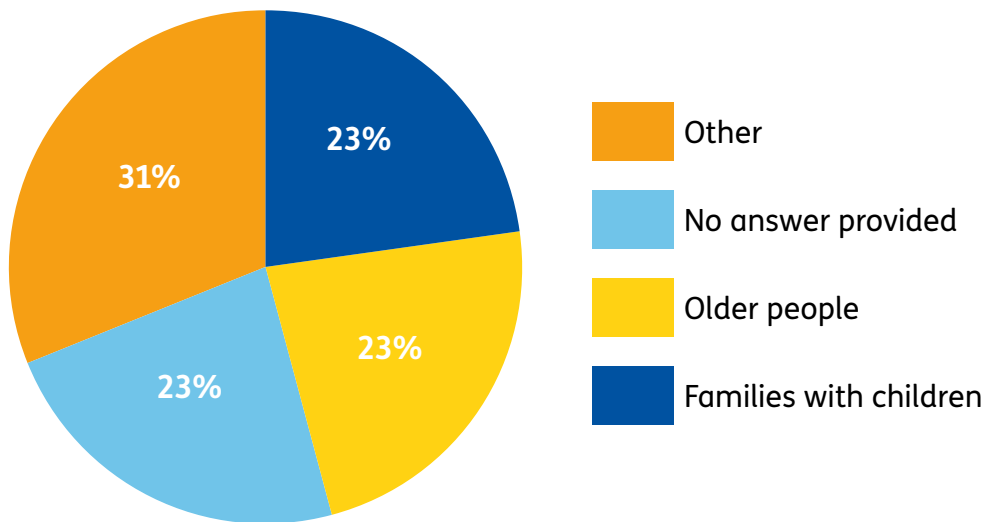
	Recorded CFG	Other outcome
Basic Bank Accounts	£0.00	1 client gained access to a bank account
Free school meals	£0.00	20 clients were given specific advice on this issue, but no CFG has been recorded yet
School clothing grant	£0.00	10 clients were given specific advice on this issue, but no CFG has been recorded yet
Best Start Foods	£10,921.83	99 clients were given specific advice on this. CFG here is only for April, as our case recording system was updated in April to allow this to be recorded
Baby Box	£960	6 recorded as being obtained – each at a value of £160
Best Start Grant -Pregnancy and Baby	£42,210.40	
Best Start Grant - Early learning Grant	£10,842.00	
Best Start Grant School Age grant	£5,000.00	
Council Tax Reduction	£180,368.81	
Warmer Homes/fuel poverty/switching supplier services and schemes to reduce energy costs	£19,714.49	
Credit Unions, including mid-cost credit facilities and jam-jar accounts	£0.00	8 clients were given specific advice on credit union services.
Housing Benefit including Discretionary Housing Payments	£201,350.68	Our case recording system was updated in April to allow DHP to be recorded separately. For April £540 of DHP was recorded, which is included in the total here
Mobile phones	£1,707.60	
Broadband	£1,713.90	
Debt Advice	£71,082.26	
Scottish Welfare Fund Benefit uptake (excluding specific benefits above)	£7,562.27 £6,133,995.02	
TOTAL	£6,687,429.26	

The additional £151,656.55 of client financial gain was recorded against other issues not included above, such as consumer issues, income tax and child maintenance payments as advisers will support clients with all the issues they raise as well as the specific ones above.

Overall Client Profile

Money Talk Team project data is extracted for those clients identified as one of the below target groups via the gathering of demographic data; just below 78% of clients seen by the

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

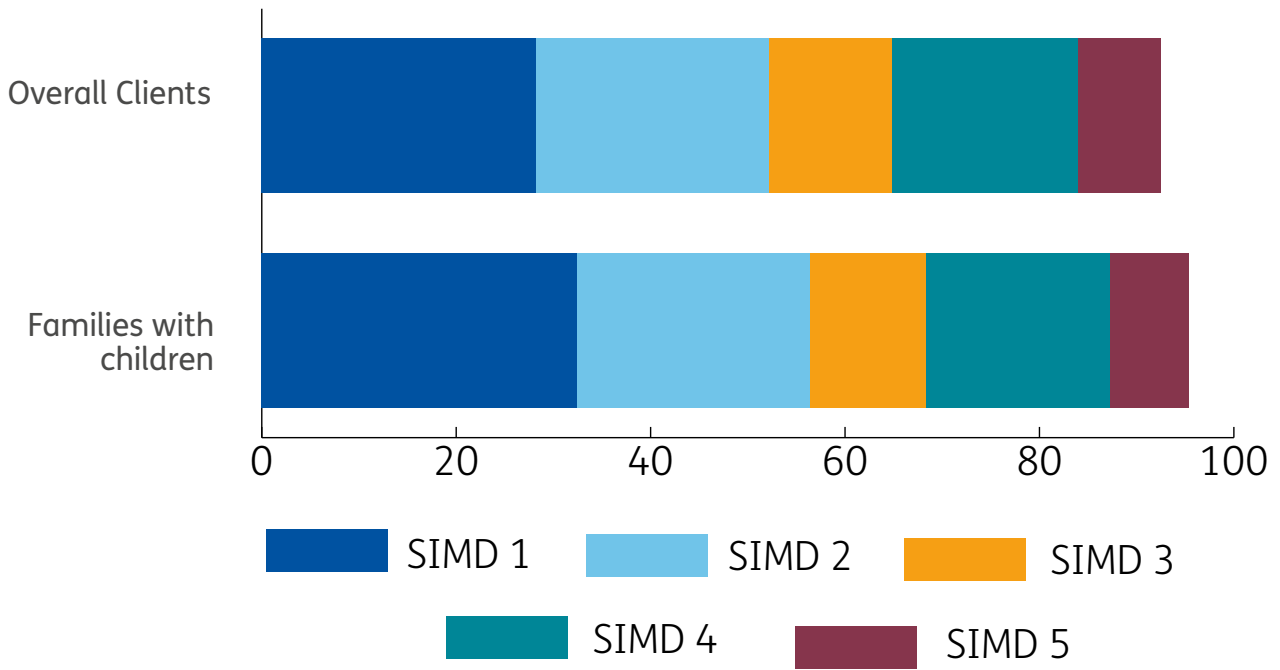


Clients in the “Other” category includes single adults and adult couples with no children. Clients who are pregnant but have not yet given birth and clients who are divorced and living in a separate household from children will also be included in this figure. Of the clients in this category 104 (4%) identified themselves as divorced or separated. In this category 201 (8%) clients identified themselves as having a caring responsibility, 1308 (52%) identified themselves as having a disability or long term illness and 1295 (51%) were not working.

Of the clients who identified themselves as being part of a family with children 34.5% (639) were not in work and 23.6% identified themselves of having a disability or long term illness.

The project is successfully targeting the most deprived areas in Scotland as 52% 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 seen from SIMD 1, compared to 28% of all clients.

SIMD Quintiles



Please note that the above chart does not add up to 100%. The difference is clients who did not provide postcodes.

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



Low income families

From November 2019 to April 2020 1,851 clients supported by the project, identified themselves as being part of a family with children. Three quarters (1,384) 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	859
Families which include a disabled adult or child	886
Larger families	138
Minority ethnic families	305
Families with a child under one year old	294
Families where the mother is under 25 years of age	146

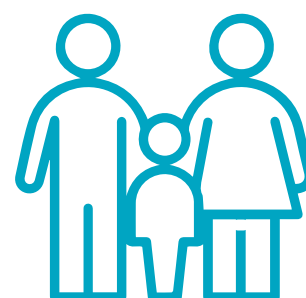
In addition to the advice given, clients in the target groups were given further assistance to complete a range of forms, the top 3 areas were:

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

Within the same reporting period the project has achieved confirmed client financial gains for 313 clients from the above target groups. £1,360,743.66 has been recorded for the target groups directly. This may include clients who

were seen by the project prior to November 2019, but had an outcome recorded between November and April. Further financial gains may also be recorded after follow-up calls with clients at a later date.

The data in the tables on pages 10-12 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.



Clients advised	Single parent families	Families and disabilities	Large families	Minority ethnic families	Child under 1	Mother 24 and under
Basic Bank Accounts	2	4	0	0	0	0
Free school meals	11	2	3	3	0	2
School clothing grant	5	0	2	1	0	0
Best Start Foods	22	6	8	17	31	13
Baby Box	1	1	0	0	2	2
Best Start Grant -Pregnancy and Baby	43	10	11	21	81	26
Best Start Grant - Early learning Grant	39	7	10	14	26	12
Best Start Grant School Age grant	24	6	6	10	5	3
Council Tax Reduction	132	150	21	57	35	21
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	105	76	16	24	40	21
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	3	1	0	0	0	0
Discretionary Housing Payments	442	26	2	7	9	8
Mobile phones	6	7	2	0	4	3
Broadband	11	10	1	0	4	3
Debt Advice	92	49	6	23	23	14
Scottish Welfare Fund	60	29	7	23	14	16
Benefit uptake (excluding specific benefits above)	433	641	66	132	74	38

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	£978,327.95	£1,047,550.04	£198,463.13	£571,920.33	£465,316.47	£177,690.45
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
School clothing grant	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Best Start Foods	£331.00	£36.83	£36.83	£268.83	£563.00	£0.00
Baby Box	£320.00	£160.00	£160.00	£160.00	£320.00	£0.00
Best Start Grant -Pregnancy and Baby	£6,884.00	£2,900.00	£1,500.00	£6,476.40	£19,518.40	£6,476.40
Best Start Grant - Early learning Grant	£2,000.00	£500.00	£1,000.00	£2,550.00	£2,000.00	£1,050.00
Best Start Grant School Age grant	£1,000.00	£1,250.00	£1,000.00	£1,500.00	£1,000.00	£250.00
Council Tax Reduction	£16,139.21	£22,418.03	£7,741.78	£15,351.50	£7,734.67	£3,571.28
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	£4,811.96	£1,507.17	£49.00	£541.00	£1,565.00	£170.00
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)	£16,625.30	£13,673.82	£0.00	£15,037.00	£7,800.00	£7,800.00
Mobile phones	£0.00	£0.00	£0.00	£0.00	£333.60	£333.60
Broadband	£336.90	£1,194.90	£0.00	£0.00	£0.00	£0.00
Debt Advice	£2,330.00	£41,023.31	£0.00	£0.00	£2,330.00	£0.00
Scottish Welfare Fund	£1,257.00	£540.00	£230.00	£1,524.65	£747.00	£430.00
Benefit uptake (excluding specific benefits above)	£916,928.89	£957,113.09	£186,695.52	£523,016.33	£416,351.65	£154,535.06
Gains in 17 elements of the service	£968,964.26	£1,042,317.15	£198,413.13	£566,425.71	£460,263.32	£174,616.34

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	121	198	10	50	39	33
Debt	3	2	0	2	0	0
Education	1	0	0	1	0	0
Finance and charitable support (including food-banks)	10	6	0	1	2	2
Insurance	0	0	0	0	0	0
Council tax	3	5	0	2	0	1
Income tax	0	0	0	1	0	0
Regulated fuels (gas / electricity)	20	9	3	13	6	2
Alternative Dispute Resolution (utilities)	0	0	0	0	0	0





Case Study

Client attended Money Talk Team face to face appointment to discuss her financial situation. She stays in a two bedroom council flat with her husband and five young children. The children's ages range from new born to 15 years old.

Initial discussions established that two of the children had been diagnosed as being required for additional support needs interventions at school. Husband is working 3 jobs to make ends meet and is working in excess of 70 hours per week. No Benefits are in place and the family has door step lending debt and 2 weeks rent arrears.

As the client had given birth to her youngest child earlier in 2020 we advised client of Scottish Government's Best Start Grant scheme which she was not aware of. We also advised client to see Doctor and Head Teacher to discuss the level of the childrens' support needs and then return with evidence so that the criteria for Child DLA could be assessed.

A referral was made to the Housing Specialist within the Bureau to explore overcrowding in the property. MTT adviser also spoke at length with housing department at the council who agreed a reasonable payment plan and will collect an additional £5 per week towards arrears – client confident they can afford this. Client thought debt was £300 with door step lender and was referred to a local support group and Christians Against Poverty for help.

Client left feeling more confident and aware of actions that could be taken to improve her and her families financial situation



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. 1833 clients answered that they were aged over 60.

A total of £1,460,150.55 of client financial gain was recorded for 886 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	39
Council Tax Reduction	332
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	176
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	3
Basic Bank Accounts	1
Debt Advice	88
Discretionary Housing Payment	37
Broadband	13
Mobile phones	5
Check Insurance	16
Income tax	20
Benefit uptake	1331



Client Financial Gain	
Scottish Welfare Fund	£0.00
Council Tax Reduction	£56,782.55
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£4,547.53
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£679.41
Housing Benefit including Discretionary Housing Payments	£141,423.95
Broadband	£411
Mobile phones	£0.00
Check Insurance	£1,021.51
Income tax	£2,270.18
Benefit uptake – including reserved benefits (not including SWF and HB)	£1,230,430.93
Total	£1,437,567.06

Gains of £22,593.49 have been recorded in other areas not detailed above.

Tasks – form filling	
Benefits	320
Debt	3
Finance and charitable support	17
Insurance	0
Council tax	15
Regulated fuels (gas / electricity)	10

The Telephone Helpline

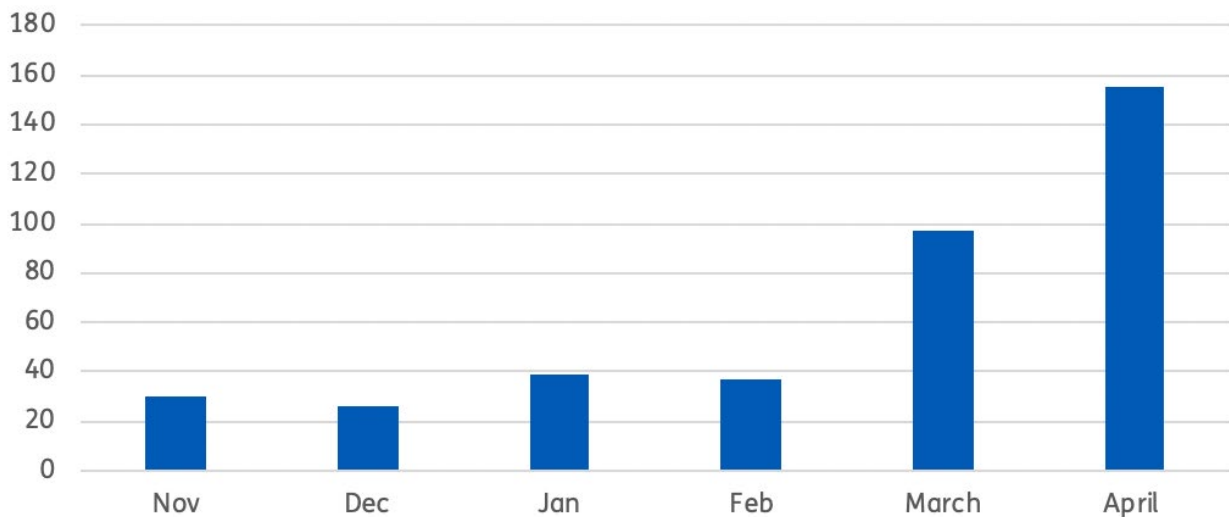
Money Talk Team telephone advisers have been provided with equipment and software to enable them to continue to deliver the service safely from home. Telephone advisers who were used to working from offices responded to the challenge, showing resilience and dedication to helping vulnerable clients. When 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.

Weekly meetings have been set up with helpline co-ordinators across bureau to ensure that everyone is made aware of changes, can support

advisers who are new to telephone advice and that any issues can be raised quickly.

Demand for the 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. We have also seen a slight increase in the average call length, though it is too early to tell if callers are getting in touch with more complex

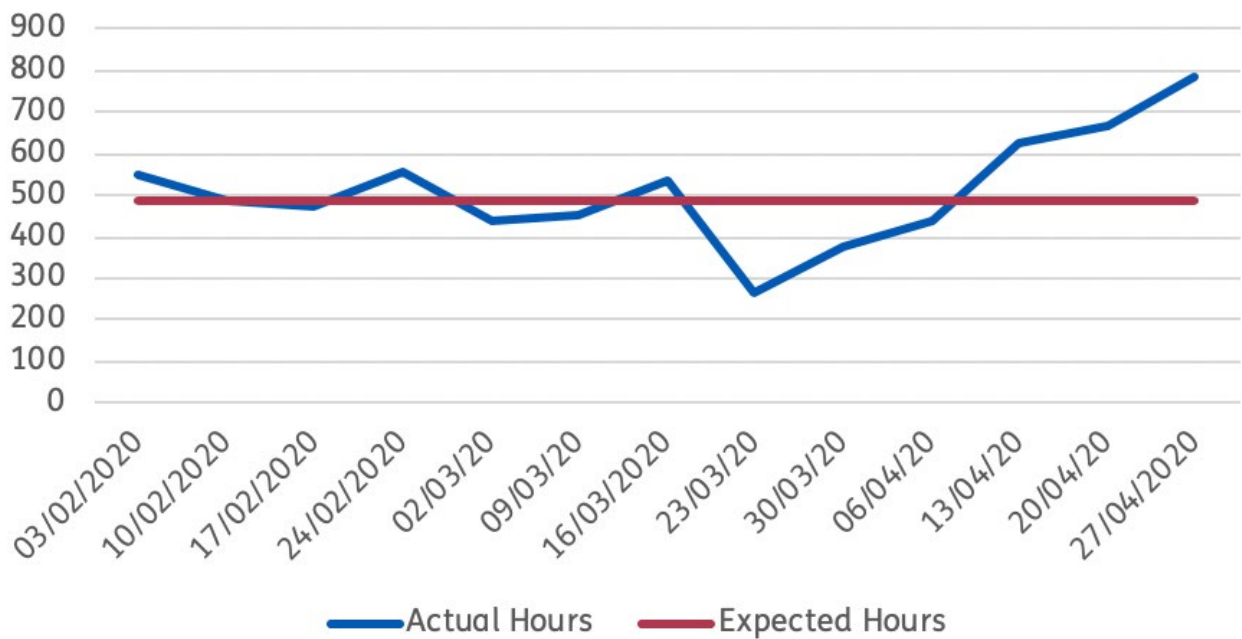
Average Daily incoming calls



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

has since been increased to ensure that we are meeting demand. A combination of telephone advisers giving additional hours and face to face advisers coming on board has supported this increase, and work is ongoing to ensure continued capacity to meet demand.

Adviser "logged in" time



In the first 6 months of the second year of the project 49.9% (5,506) of all contacts with clients has been by phone, with a total of **£3,085,309.47** in client financial gain recorded for 1,725 clients who were supported by the helpline. The percentage of clients reaching the service

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

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

Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£10,443.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£19,592.00
Best Start Grant - Early learning Grant	£4,250.00
Best Start Grant School Age grant	£2,250.00
Council Tax Reduction	£100,449.98
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£6,153.28
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£93,989.24
Mobile phones	£957.60
Broadband	£0.00
Debt Advice	£0.00
Scottish Welfare Fund	£4,178.00
Benefit uptake (excluding specific benefits above)	£2,805,309.33
Total	£3,047,572.43

£37,737.04 of gains have been recorded in other advice areas which are not detailed above.

The Face to Face Service

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

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

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 on pages 20-22 The telephone stats below represent local solutions and do not include the national helpline.

Gains of £59,406.19 have been recorded against other contact methods which are not detailed here. E.g. if a client writes to tell a bureau of a gain, this would be recorded against “letter.”

In the first 6 months of the second year of the project 39.5% (4,355) of all contacts with clients were recorded as face to face. The percentage of clients contacting the service this way has decreased from the first 3 months, when the 50% of clients accessed the service this way. A total of £3,172,883.37 in client financial gain has been recorded for 1,940 clients. Many of these clients will have been seen before the covid-19 pandemic, with outcomes being captured now, so it is likely that this figure may not increase greatly in the next report. The tables on pages 20-22 show those gains against the 17 elements covered by the service.



Face to Face Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£36.83
Baby Box	£960.00
Best Start Grant -Pregnancy and Baby	£19,018.40
Best Start Grant - Early learning Grant	£5,842.00
Best Start Grant School Age grant	£2,750.00
Council Tax Reduction	£58,760.94
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£12,421.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£88,881.60
Mobile phones	£750.00
Broadband	£1,713.90
Debt Advice	£50,766.74
Scottish Welfare Fund	£2,653.62
Benefit uptake (excluding specific benefits above)	£2,820,931.43
Total	£3,065,486.46

£107,396.91 has been recorded against other advice areas not detailed above.

Local face to face advisers have also been continuing to support existing clients and provide advice to new clients over the phone. £259,110.36 of client financial gains have been recorded

against this for 170 clients. More outcomes of this channel will be known once follow up has been completed with clients.

Local Telephone Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£0.00
School clothing grant	£0.00
Best Start Foods	£0.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£2,400.00
Best Start Grant - Early learning Grant	£0.00
Best Start Grant School Age grant	£0.00
Council Tax Reduction	£5,003.02
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£79.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£10,500.96
Mobile phones	£0.00
Broadband	£0.00
Debt Advice	£20,315.52
Scottish Welfare Fund	£220.65
Benefit uptake (excluding specific benefits above)	£216,543.99
Total	£255,063.14

£4,047.22 of gains have also been recorded against areas not detailed above.

Similarly, advisers have also been supporting new and existing clients by email. In previous reporting periods under 5% of client contacts have been made by email. For this report, which

covers the six months between November and April, 7.2% (797) of contacts have been made in this way. £262,376.49 in client financial gains have been recorded against this for 154 clients.

Email Advice Outcomes	
Basic Bank Accounts	£0.00
Free school meals	£300.00
School clothing grant	£0.00
Best Start Foods	£442.00
Baby Box	£0.00
Best Start Grant -Pregnancy and Baby	£1,200.00
Best Start Grant - Early learning Grant	£750.00
Best Start Grant School Age grant	£0.00
Council Tax Reduction	£13,097.38
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£1,061.00
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Housing Benefit including Discretionary Housing Payments	£7,978.88
Mobile phones	£0.00
Broadband	£0.00
Debt Advice	£0.00
Scottish Welfare Fund	£480.00
Benefit uptake (excluding specific benefits above)	£234,891.64
Total	£260,200.90

£2,175.59 of gains have also been recorded against areas not detailed above.



Case Study

Client visited CAB to ask about benefits and other financial support.

1st contact:

Client was single, pregnant, private tenant, worked full time but not entitled to Statutory Maternity Pay. Entitled to Maternity Allowance and currently in process of applying for this but it will be substantially lower than her current salary.

Carried out benefits check with client for a date once baby had been born and it showed she would be entitled to Universal Credit- standard allowance, child element, housing costs element. As her total Maternity Allowance would be below Universal Credit threshold of £999.49 she would be entitled to a Universal Credit payment of £355.21 per month.

Provided client with information about:

- > how to claim for UC.
- > baby box
- > Claiming Best Start Pregnancy/Baby payment once receiving UC.
- > Childcare element on UC and tax free childcare.
- > Single person's council tax discount.
- > Council tax reduction
- > how to access application forms for council tax discounts/reduction.
- > How to apply for child benefit

Also checked re debts. Client has a loan and a couple of storecards but these are paid off each month and not in arrears.

Utility bills:

Client only has electric. Storage heating. SSE Total Heat Total Control tariff which is paid quarterly. She is currently happy with the costs so was told that she was welcome to return to the CAB to discuss utility bills or look at switching in the future. She acknowledged that a baby may change the way energy is used within the property.

Other bills/issues:

She looks at different deals for internet and mobile and is confident she can compare care insurance quotes.

Case Study continues on next page



Case Study (cont.)



2nd contact (follow up):

- > Client has completed her last shift at work currently on annual leave. She has claimed maternity allowance and it has started. £148.68 per week
- > She now receives single person's council tax discount. Tax band A- financial gain of £295.16 per annum
- > Baby box has been received.
- > Client has not applied for Best Start pregnancy grant as not eligible yet. Will make a claim for Universal Credit but last payment from her employer is likely to be at the end of April as they pay 1 month in arrears.
- > Client had paid off 2 of her store cards in total to reduce debts.

Wrote letter including following:

- > Help to claim business card and checklist and number for the helpline
- > Timeline of dates to make claim
- > How to verify identity online using gov.verify with a driving licence or passport- rather than having to visit a Jobcentre.
- > Deadlines for Best Start Pregnancy payment.

3rd contact:

Adviser Phoned client to check how she was financially and how she was coping due to coronavirus lockdown.

She has had the baby and says she is doing well and managing financially. Weekly visits from Health Visitors are still continuing. She is able to get shopping that she needs using click and collect.

Client has applied for Universal Credit and Child Benefit. She is receiving Maternity Allowance. She is happy to make claim for Best Start Grant herself and was advised that she can apply for Best Start Foods at the same time. Adviser clarified that Best Start Grant is not counted as income for UC.

- > Client has completed her last shift at work currently on annual leave. She has claimed maternity allowance and it has started. £148.68 per week
- > She now receives single person's council tax discount. Tax band A- financial gain of £295.16 per annum
- > Baby box has been received.
- > Client has not applied for Best Start pregnancy grant as not eligible yet. Will make a claim for Universal Credit but last payment from her employer is likely to be at the end of April as they pay 1 month in arrears.
- > Client had paid off 2 of her store cards in total to reduce debts.

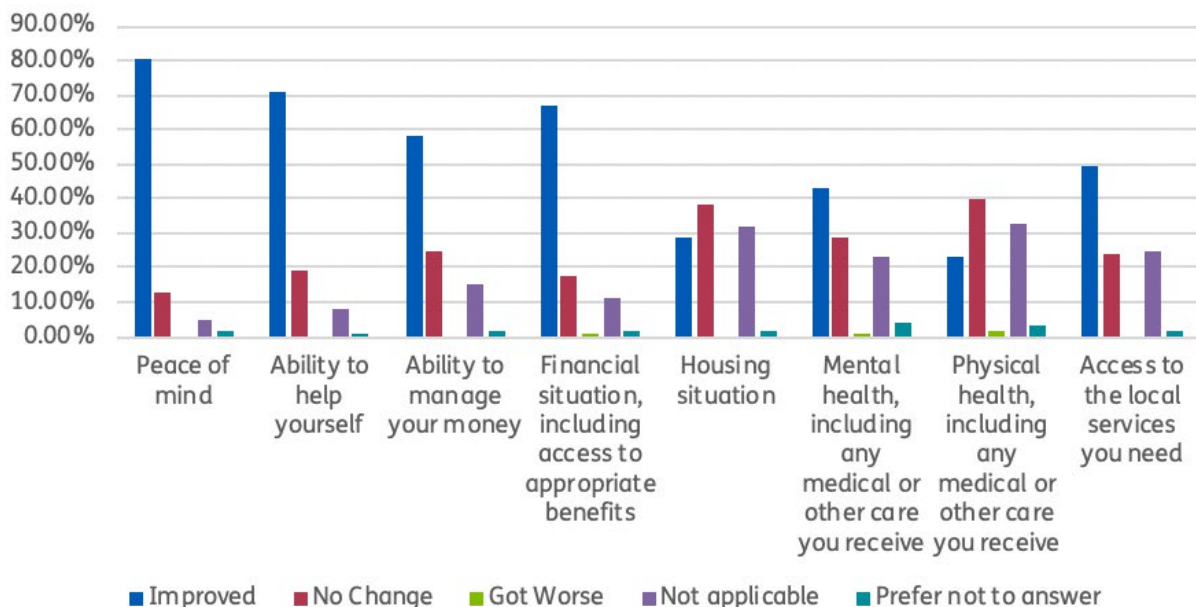
Client Satisfaction

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. 456 people have completed the client satisfaction survey between November 2019 and April 2020.

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:



Some comments from clients so far include:

> [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

Partnership working

Local Partnerships

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

Due to the covid-19 pandemic no face to face appointments are able to be made, but CAB are working with local partners to ensure that referrals can still be made and support provided to vulnerable clients

- > 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.

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 produced. 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.

Marketing the service

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

Although face to face marketing opportunities are limited bureaux continue to promote the service on local Facebook pages, through local media and with relevant partner organisations.

- > 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

The CAS communications team are aware of the Money Talk Team, and continue to promote it in any relevant media work which they do, including articles on Money Management after Christmas.

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.

Engagement sessions with CAB to discuss marketing and targeting low income families were scheduled for March but had to be cancelled. Over the next few months we will reschedule these as virtual sessions.



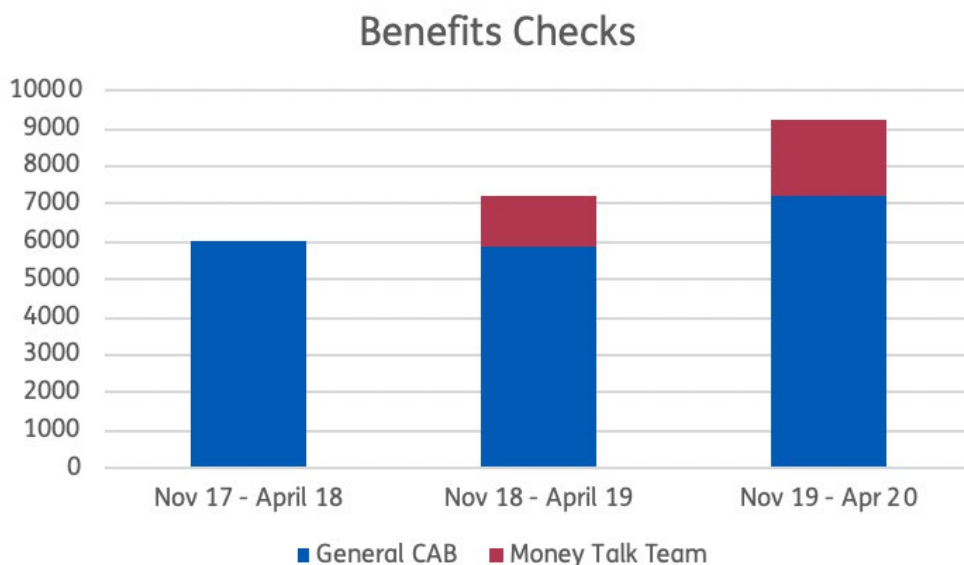
Additionality

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

From November 2019 to April 2020 a total of 52,736 clients were advised on benefits issues across the CAB network. 6,119 clients seen by the Money Talk Team have benefits advice recorded, so this project accounts for just over 11.5% 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 remained similar which demonstrates the additional capacity that the Money Talk Team Project is adding to the network¹.

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



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