



Money Talk Team

1 April 2022 – 30th June 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 51,000 individuals and realised over £46.5 million in Client Financial Gains (CFG). In this quarter, the Money Talk Team secured **£3,092,610.61** of client financial gains, which equals to **a return on investment of £8.25 for every £1** of Money Talk Team funding.

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

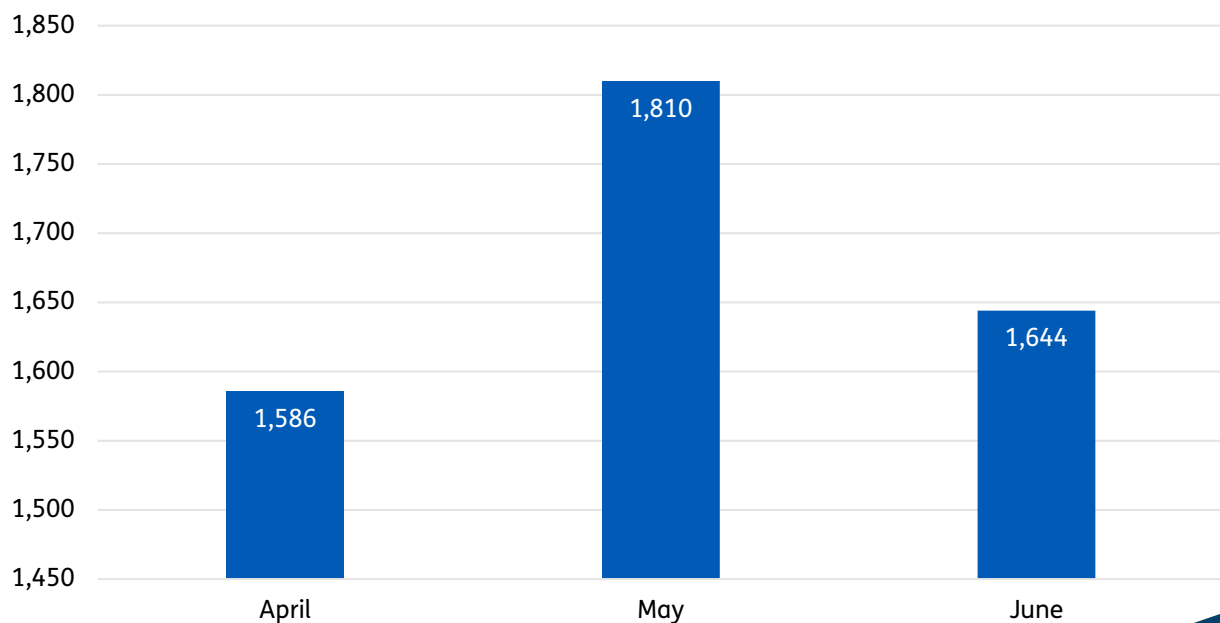
While these groups will be the focus of targeted activity, any low income household can also access the service.



Executive Summary

- > This report covers the period of April to June 2022. The previous report covered the 5-month extension from November 2021 to March 2022, meaning that figures are not directly comparable.
- > Between April and June 2022, the service has supported 4,428 clients through 6,711 contacts with those clients; 656 of these clients were provided with ongoing support as they were also seen in Q4 of Year 3 (Jan-Mar 22)
- > 78% of clients were supported by the local service and 22% of clients were supported by the multichannel service. Some clients will have been supported by both.
- > 2,996 clients had an outcome recorded in the reporting period, with 1,026 of those clients having an outcome which led to a financial gain.
- > Over £3 million of client financial gains have been recorded for those 1,026 clients within the reporting period.
- > All clients who completed the satisfaction survey rate the service that they have received as good (5%) or very good (95%)

The service has supported **4,428** clients between April and June 22, advising an average of approximately 1,680 clients per month.

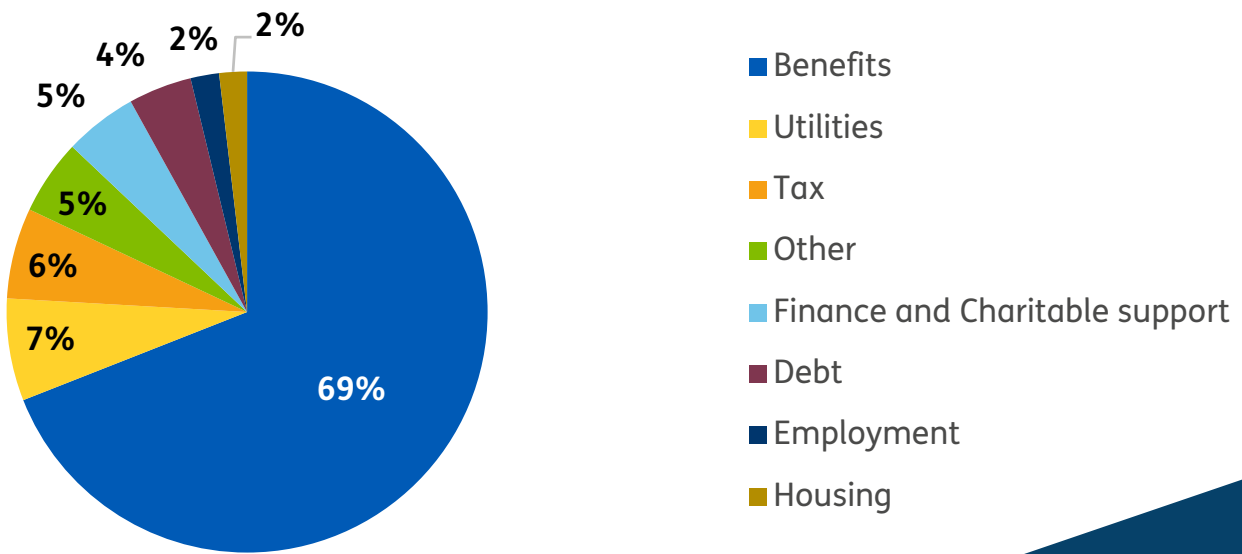


NB – adding this chart up will not equal 4,428 as the same clients could be seen more than once across different months.

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 **£3,092,610.61** have been recorded between April to June 2022. Clients had outcomes recorded, with 1,026 of those having an outcome which led to a financial gain – giving an average gain of £3,014.24 per client. This will include clients who were advised by the service before March 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:

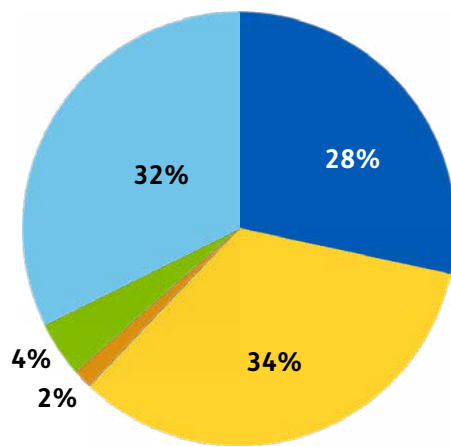
	CFG	Other outcome
Basic Bank Accounts	£0.00	14 clients were advised on basic bank accounts
Free school meals	£570	21 client were advised on free school meals
School clothing grant	£100	19 clients were advised on school uniforms
Best Start Foods	£15,829.20	
Baby Box	£160	
Best Start Grant -Pregnancy and Baby	£22,209.90	
Best Start Grant - Early learning Grant	£6,124.75	
Best Start Grant School Age grant	£5,324.55	
Council Tax Reduction	£118,329.31	
Warmer Homes/fuel poverty/ switching supplier/services and schemes to reduce energy costs	£21,974.31	£18,505.49 of this total is clients who have had a refund or a saving and £3,188.82 is from successful Home Energy Scotland applications
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	1 client was advised on Credit Union services
Discretionary Housing Payments	£12,617.32	
Mobile phones	£350	
Broadband	£0.00	
Debt Advice	£8,327.44	
Scottish Welfare Fund	£2,327.42	
Scottish Child Payment	£92,433.64	
Child Disability Payment	£3,141.60	
Benefit uptake (excluding specific benefits above)	£2,711,210.01	
TOTAL	£3,021,029.45	

The additional **£71,581.16** 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:

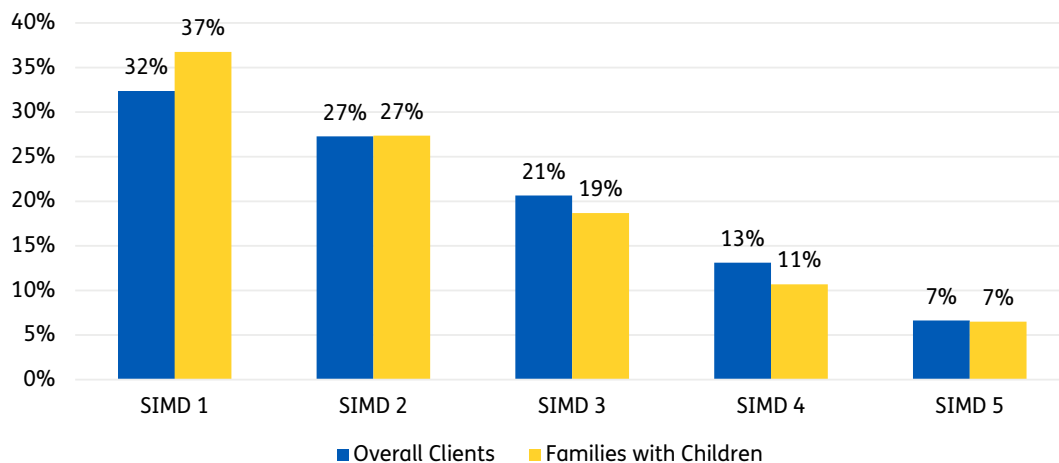
■ Families with Children ■ Older people ■ Prefer not to answer ■ Profile not completed ■ Other



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. 124 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 almost 60% 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 64% of families with recorded postcodes from SIMD 1 or 2 areas.

SIMD Quintiles



Low income families

From April to June 2022 **1,228** clients supported by the project identified themselves as being part of a family with children. **78% (943)** 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	633
Families which include a disabled adult or child	250
Larger families	96
Minority ethnic families	179
Families with a child under one year old	179
Families where the mother is under 25 years of age	94

Within the same reporting period the project has achieved confirmed client financial gains for 384 clients from the above target groups. **£1,328,317.16** has been recorded for the target groups directly – an average of almost £3,500 per client with a gain. This may include clients who were seen by the project prior to April 2022, 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	3	1	0	0	0	0	4
Free school meals	12	5	3	1	1	0	18
School clothing grant	13	2	1	1	1	0	17
Best Start Foods	33	8	1	2	34	14	62
Baby Box	0	0	0	0	1	0	1
Best Start Grant -Pregnancy and Baby	15	3	2	6	31	15	49
Best Start Grant - Early learning Grant	33	3	2	5	12	6	49
Best Start Grant School Age grant	12	2	3	1	4	1	24
Council Tax Reduction	60	24	6	7	15	11	118
Warmer Homes/fuel poverty/ switching supplier/ schemes to reduce energy costs	133	27	16	8	30	16	201
Credit Unions, mid-cost credit and jam-jar accounts	0	0	0	0	0	0	0
Discretionary Housing Payments	26	6	2	5	7	4	37
Mobile phones	1	0	0	0	1	0	1
Broadband	3	0	0	0	1	0	3
Debt Advice	32	8	8	5	10	8	64
Scottish Welfare Fund	48	15	7	7	15	6	78
Scottish Child Payment	76	21	12	12	73	27	166
Child Disability Payment	57	73	13	4	9	5	97
Benefit uptake	440	193	58	63	139	70	848

There were **1,431** 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	£693,269.10	£289,816.39	£72,939.81	£38,244.21	£226,296.31	£129,308.67	£1,328,317.16
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£570	£0	£0	£0	£0	£0	£570
School clothing grant	£0	£0	£0	£0	£0	£0	£0
Best Start Foods	£8,290.20	£2,759.00	£0.00	£962.00	£7,243.20	£3,299.00	£12,759.20
Baby Box	£0	£0	£160	£0	£160	£0	£160
Best Start Grant -Pregnancy and Baby	£3,854.25	£963.55	£321.20	£321.20	£8,871.95	£7,569.15	£14,580.70
Best Start Grant - Early learning Grant	£5,327.95	£267.65	£0.00	£267.75	£1,614.90	£1,347.25	£6,124.75
Best Start Grant School Age grant	£2,221.60	£1,186.30	£519.65	£267.65	£0.00	£267.65	£5,324.55
Council Tax Reduction	£12,985.26	£7,165.77	£1,765.96	£0.00	£5,790.07	£2,649.79	£31,015.19
Warmer Homes/fuel poverty/switching supplier/ reducing energy costs	£5,803.00	£2,382.18	£1,111.00	£506.00	£650.00	£393.00	£9,153.18
Credit Unions, mid-cost credit, and jam-jar accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Discretionary Housing Payments	£2,555.28	£2,911.48	£0.00	£0.00	£0.00	£0.00	£5,466.76
Mobile phones	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Broadband	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Debt Advice	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Scottish Welfare Fund	£920.00	£300.00	£0.00	£0.00	£670.00	£300.00	£953.42
Scottish Child Payment	£46,820.00	£8,320.00	£5,460.00	£5,200.00	£37,440.08	£21,840.04	£82,440.04
Child Disability Payment	£14,712.10	£20,216.90	£0.00	£0.00	£0.00	£0.00	£20,216.90
Benefit uptake	£583,104.28	£238,065.20	£62,609.90	£29,916.28	£162,931.47	£91,394.37	£1,148,875.96
Gains in the elements of the service	£687,164.92	£284,538.03	£71,948.71	£37,440.88	£225,372.67	£129,060.25	£1,337,642.65

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	35	27	6	8	9	5	76
Debt Advice	0	0	0	0	0	0	1
Education	0	0	0	0	0	0	0
Finance and charitable support	19	4	3	0	2	0	31
Council Tax Reduction	3	0	0	0	0	1	3
Regulated Fuel	29	3	3	0	2	2	39





Low income families

The client is a 30-year-old single parent who has just left an abusive relationship and is living in temporary accommodation. She was referred to her local Citizens Advice Bureau from a Local Health Centre to carry out a benefit check request.

The client has health issues including PTSD, dyslexia, anxiety and depression, and her two young children (aged 3 and 5) also have health issues. The client's joint claim for Income Support with her ex-partner had been closed.

The advisor informed the client about her eligibility for Scottish Child Payment, and the client was happy to begin the claims process for this herself. The advisor completed a Child Disability Allowance (CDA) claim for the oldest child who is autistic and colour-blind, and told the client that if this was successful, she could receive disabled child premium on her Universal Credit (UC). The client was supported through the UC claim process and informed of the option for advance payment for UC and that she would have to pay this back from her ongoing amount.

The client received CDA for her son at middle rate and was advised to update her claim on her journal to receive additional premiums.

The client was awarded £269.87 per week for Universal Credit (including disability and carers premium), £61.65 per week for Child Disability Payment, and £40 per week for Scottish Child Payment. This meant that her total weekly financial gain going forward is £371.52. The client was very happy with the outcome and the support she received.

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. 1458 clients answered that they were aged over 60.

A total of **£789,104.60** of client financial gain was recorded for 291 clients from this group who had a financial gain recorded - an average gain of almost £3,000.

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	47
Council Tax Reduction	274
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	154
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	0
Basic Bank Accounts	7
Debt Advice	64
Discretionary Housing Payment	34
Broadband	4
Mobile phones	2
Check Insurance	2
Income tax	8
Benefit uptake	1,072



Older People continued

Client Financial Gain	
Scottish Welfare Fund	£420
Council Tax Reduction	£50,431.39
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£4,169.89
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£3,727.44
Discretionary Housing payment	£4,347.84
Broadband	£0.00
Mobile phones	£0.00
Check Insurance	£0.00
Income tax	£0.00
Benefit uptake – (not including SWF and HB)	£722,056.16
Total	£785,153

Gains of **£3,951.88** have been recorded in other areas not detailed above.

Tasks – form filling	
Benefits	171
Debt	1
Finance and Charitable Support	12
Tax	4
Travel, transport and holidays	9
Utilities and communications	16



Older People continued



Older people

The client is a 60-year-old single man living alone in Housing Association property, who called the Money Talk Team helpline after becoming concerned that he was not receiving the correct benefits. He was in receipt of Employment & Support Allowance (having moved from Incapacity Benefit several years ago), Personal Independence Payment, Housing Benefit and Council Tax Reduction.

The Money Talk Team adviser established that client was not in receipt of the Severe Disability Premium on his ESA despite meeting the criteria. As the client did not feel confident enough to contact DWP himself, the adviser assisted him to contact DWP with a 3-way call. The call to DWP established that client was indeed eligible for the Severe Disability Premium and had been for several years but due to an error his PIP entitlement was not showing on the relevant screen at DWP. The client's application for SDP was made during the same call and DWP call handler explained that information would be assessed, and that the client should receive a response within 6 weeks. After 7 weeks, the client had not received a response, so the adviser contacted DWP which resulted in the issue being resolved the following day.

The client was awarded a backdated amount of **£24,434.33**, which was the missing SDP paid back to 2014. He also gained the SDP going forward, a gain of **£67.30 per week**. This meant that the total client financial gain was **£27,933.93**, which will make the client's everyday life much easier going forward.



The Multichannel Service

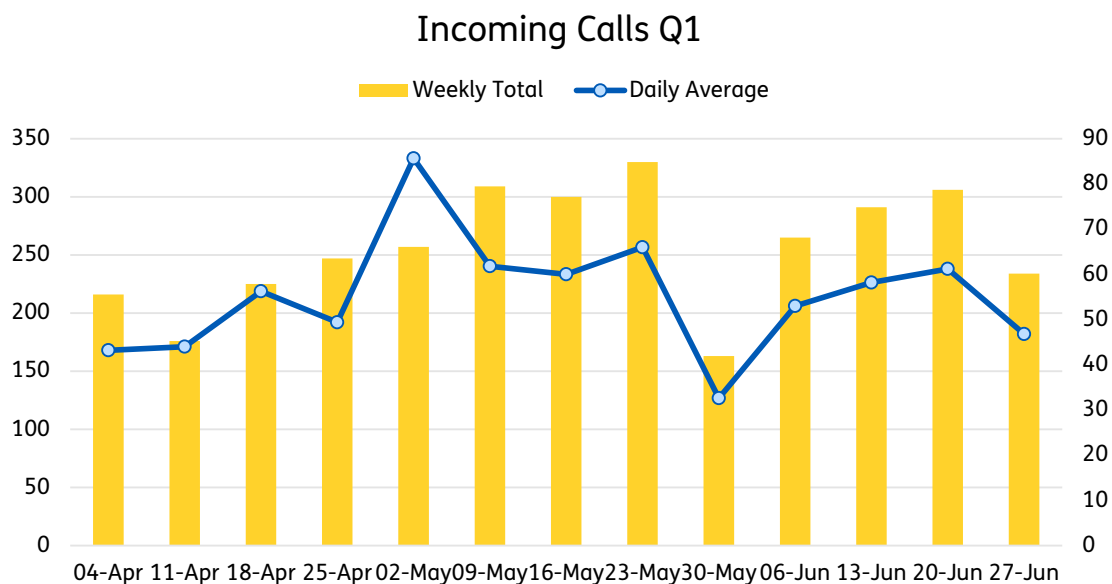
Money Talk Team telephone and webchat advisers have been provided with equipment and software to enable them to continue to deliver the service safely from home if they choose to do so.

Meetings with the 8 regional multichannel co-ordinators and CAS staff continue monthly to ensure that everyone is made aware of change, and that any issues can be raised quickly. The MS Teams group for multichannel advisors also continues. 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 continue to monitor 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 number of calls coming into the Money Talk Team per day.



N.B Repeat callers calls are included in the chart above

Between April and June 2022, the multichannel service has supported 969 clients (22% of all clients) and recorded **£930,747.50** in Client Financial Gain (30% of all gains).

Of the clients supported by the helpline 24% identified themselves as part of a family with children and 28% were aged over 60.

We continue to offer webchat as an option for clients to contact the service. Between April and June 2022 there were 18 webchat enquiries recorded. The client financial gain total above includes £6,438.48 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.

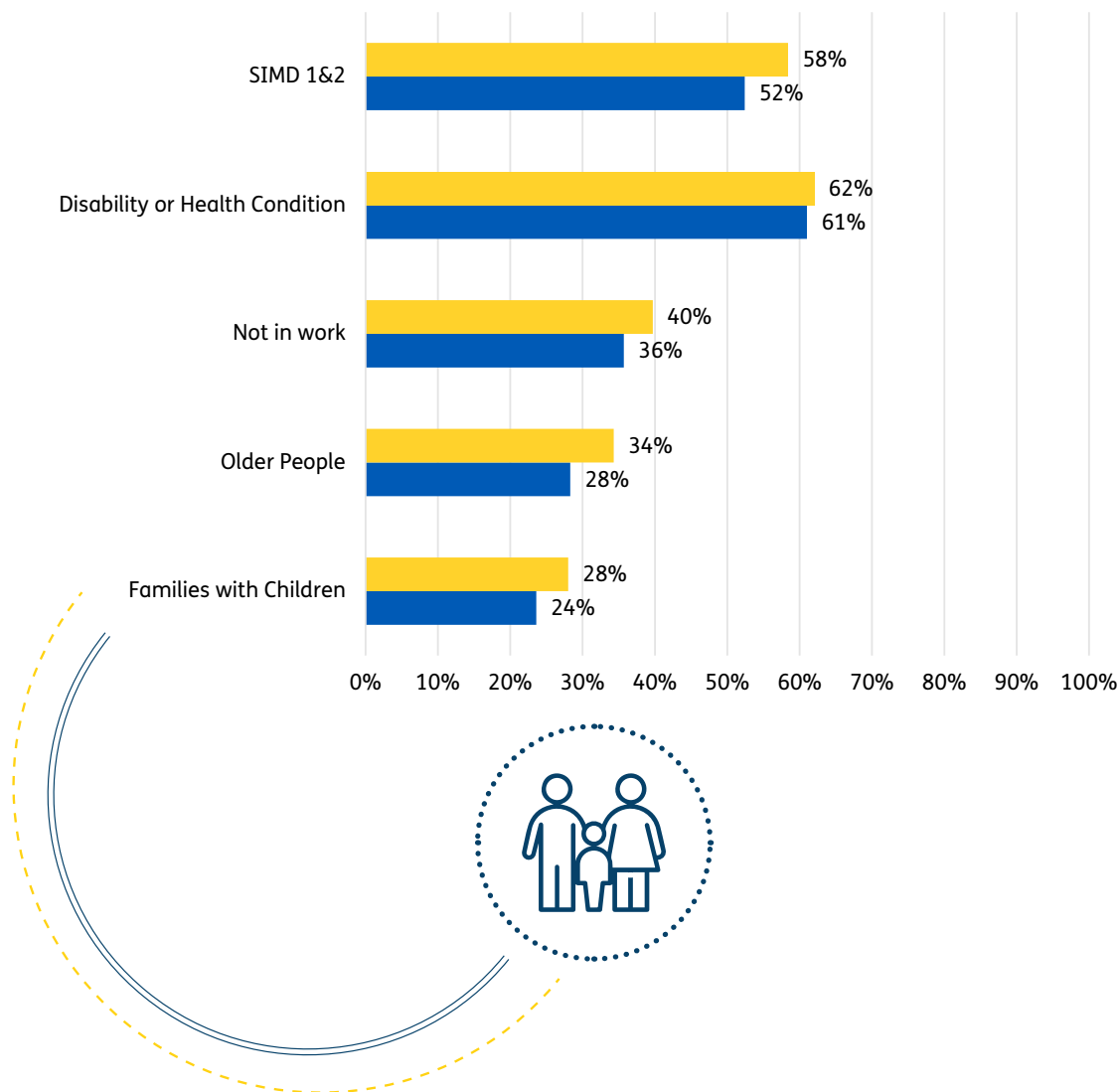
The Local Service

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 844 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 April and June 2022 local bureaux supported 3,520 Money Talk Team clients (78% of all clients) through a mix of local telephone advice, email, and face to face advice. They also reported £2,161,863.12 in Client Financial Gains (70% of all gains).

We can also see that older people and people who are not in work 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.

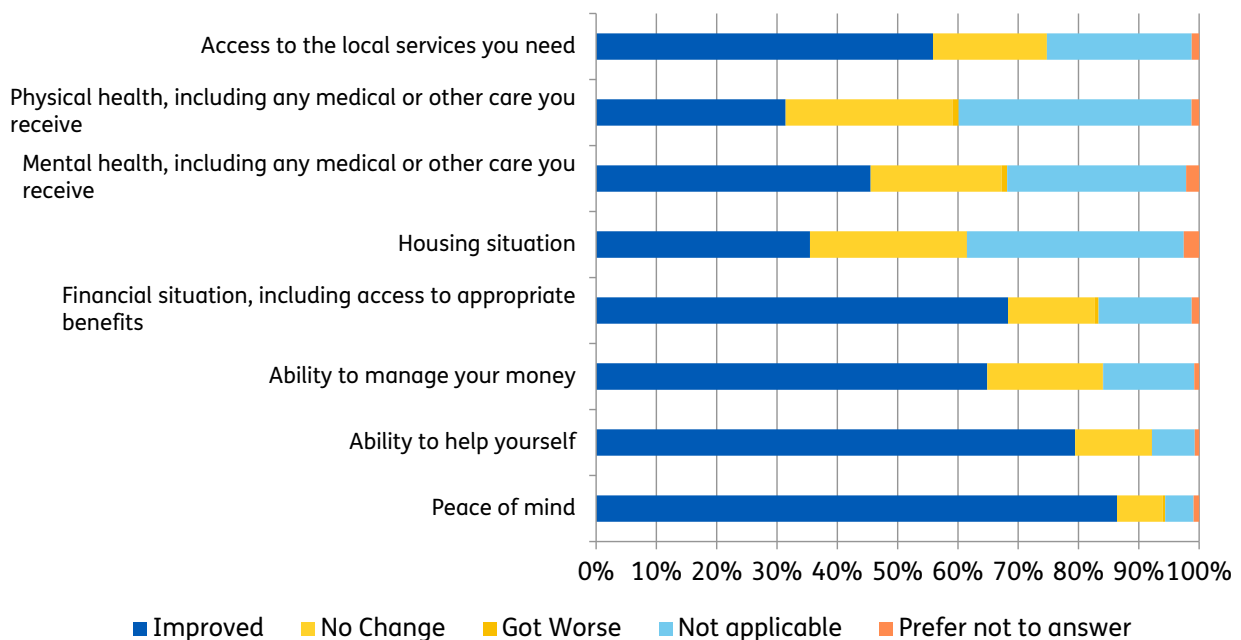


Client Satisfaction

CAB ask clients to complete the satisfaction survey 2 months after their appointment. This allows CAS to capture the impact of the service on clients and to record the confirmed financial gains of each client for reporting. Clients can complete it with the adviser, complete it anonymously online or post it freepost directly to CAS. 1,029 people have completed the client satisfaction survey since the project began in November 2018.

The key highlights of the client satisfaction survey are that everyone surveyed rates the service that they have received as good (19%) or very good (78%); over 45% say that it has improved their mental wellbeing and 86% have more peace of mind.

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



Some comments from clients include:

- > “Thank you for all your help, I could not have filled in the form myself and we have now gotten the allowance”.
- > “CAB gave me a massive improvement, without you I would not be here today... the service was absolutely excellent, the two of you could not have done better”
- > “I have used CAB several times. It “does what it says on the tin”. I would always turn to CAB if I needed help in future.”
- > “Thanks to my local bureau, myself and my partner are now receiving our correct benefit payments which has helped us tremendously through the most difficult time of our lives.”
- > “My everyday life has been made so much easier going forward thanks to the advisor helping me claim the correct benefits.”

Partnership working

Bureaux have continued to develop local partnerships which the 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. A wide range of stakeholders are involved including health and social care professionals, foodbanks, housing associations and local authorities.

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. Examples of partnership working are outlined below.

Health and Social Care Partnerships

Many bureaux report that they work in partnership with Health and Social Care Organisations to reach the target clients. These bureaux work closely with Health Visitors, Midwifery Teams, GP surgeries, and community mental health teams to provide referral pathways and outreaches for patients.

- > Citizens Advice and Rights Fife (CARF) is in close partnership with Fife Health and Social Care staff such as the Health Visiting Team, Family Nurse partnership staff, Community Midwifery Team and Occupational Therapists as well as Social Work, Women's Aid and Fife Domestic abuse. Maternity Services in Fife in particular, have engaged greatly with CARF.
- > Dundee bureau has been working closely with the NHS Paediatric and Respiratory wards and have set up an electronic referral pathway for nurses to refer low-income patients (or their family members) for income maximisation throughout Tayside.
- > Shetland bureau has been working in partnership with NHS Shetland Health Improvement and local authority Anchor Early Help project to continue to jointly deliver Money Worries awareness training to colleagues across the public and third sector. There has been an increase in demand for this training from partners concerned about the cost-of-living crisis with special sessions organised for Housing Support workers. They have also just had a request to provide Money Worries training for newly elected council members.

“Effective partnership working, and communication enables shared practice and an understanding of how each agency can holistically support the client allowing for best quality of service provision. Raising awareness of MTT services and encouraging referrals help us achieve Fife Health and Social Care values targets and Financial Inclusion pathways and agenda to tackle Child Poverty within the Fife region.”

Partnership working continued

Community Link Workers

Several bureaux report working relationships with community link workers, with others working to establish connections as Community Link services become active in their area. These partnerships range from signposting and referrals built through local networking groups, to funded positions working to connect patients with support services.

- > Coatbridge bureau works with Financial Link workers employed through the NHS that attend GP surgeries.
- > East Kilbride bureau works with the community link workers from NHS Lanarkshire, where they have a direct referral pathway which allows bureaux to ensure the correct project is being allocated clients ensuring correct advice and support is received.
- > Glasgow Parkhead bureau's Money Talk Team advisor has engaged consistently with Health & Social Care Teams and Community Link Practitioners over the past two years to ensure there is a clear referral pathway agreed and to encourage partnership working with them. Referrals directly from this route have been increasing as a result of these engagements and in addition the adviser has been invited to deliver awareness sessions to Health & Social Care Staff Teams and Community Link Practitioners to ensure there is awareness of the service.

Local Authorities

Many bureaux work in partnership with their local authorities to deliver the Money Talk Team service, covering a broad range of Local Authority activities including housing, homelessness, social work and community development.

- > Airdrie bureau is involved in several local partnerships such as The Airdrie Action Partnership (AAP) who address poverty – particularly child and elderly groups in poverty. The group meet monthly to discuss issues effecting the local community such as poverty, mental health and COVID recovery.
- > East Dunbartonshire bureau has offered Money Talk Team support at induction events for parents of new primary and secondary intakes for this year. This has been through a small presentation and market stall with specific referrals for teachers and school family liaison officers to refer parents to the Money Talk Team service if they require support. 10 schools – 6 primary and 4 secondary – have accepted this support to date.
- > Renfrewshire bureau's Money Talk Team adviser was also able to assist many of these clients to access £100 Hardship Payments from the local authority though a partnership agreement with them. From this project 21 clients were assisted to receive this money during this period.

Partnership working continued

Engaging with Older People

- > Airdrie bureau have a well-established two-way referral system with The Voice of Experience, a voluntary group which aims to keep older residents informed and engaged in their local community.

The below case study demonstrates the support given to older people from the bureaux:

Case Study: Supporting Older People

The client is a 68-year-old Syrian National who came to the UK in late 2017 and applied for and was granted Settled Status. She worked as a self-employed carer until October 2021, before retiring to care full time for her adult son who is unemployed, has mental health issues, and lives with her. He was in receipt of Jobseekers Allowance (JSA), but no Personal Independence Payment (PIP). The client does not qualify for a UK State Pension, and it appears she and her son are living off her son's JSA. They rent privately in her name (rent is under local housing allowance limit), and the property is Council Tax Band A.

The client has a liver condition that often leaves her feeling tired/exhausted, and she wanted to know if she was entitled to any other benefits.

The advisor carried out a benefit check that showed that the client was entitled to Pension Credit, Housing Benefit, and Council Tax Reduction. At present there would be non-dependant deductions for her son. Given the difficulties she herself was having, client was advised to consider applying for Attendance Allowance in her own right. If she received this, the non-dependant deductions would cease.

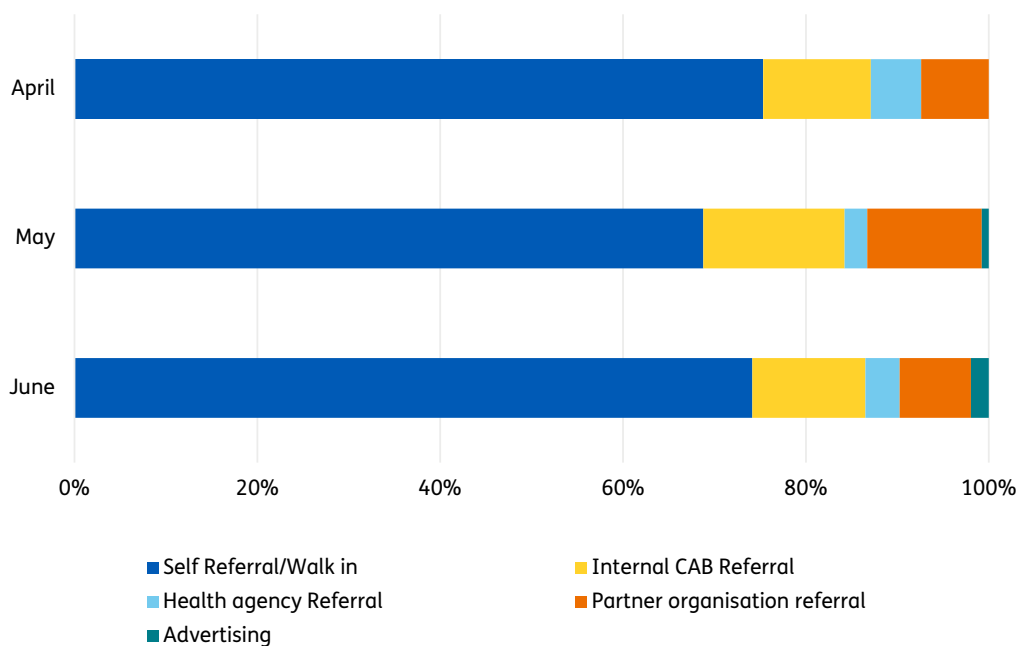
The client agreed to encourage her son to claim Personal Independence Payment and consider Employment and Support Allowance/Universal Credit. The advisor let her know that she could bring her son to the bureau for support with this. If PIP is awarded, the advisor told the client that she could apply for Carer's Allowance and would get both the extra element of Pension Credit and Carer's Allowance Supplement. The client was also encouraged to apply for the Winter Fuel Payment and Warm Home Discount when the schemes reopen later this year.

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 4% of clients are referred to us from a health care partner and a further 9% are referred from other partner organisations. Internal referrals from other services offered by the CAB network account for around 13% of clients.

Referrals into MTT Q1



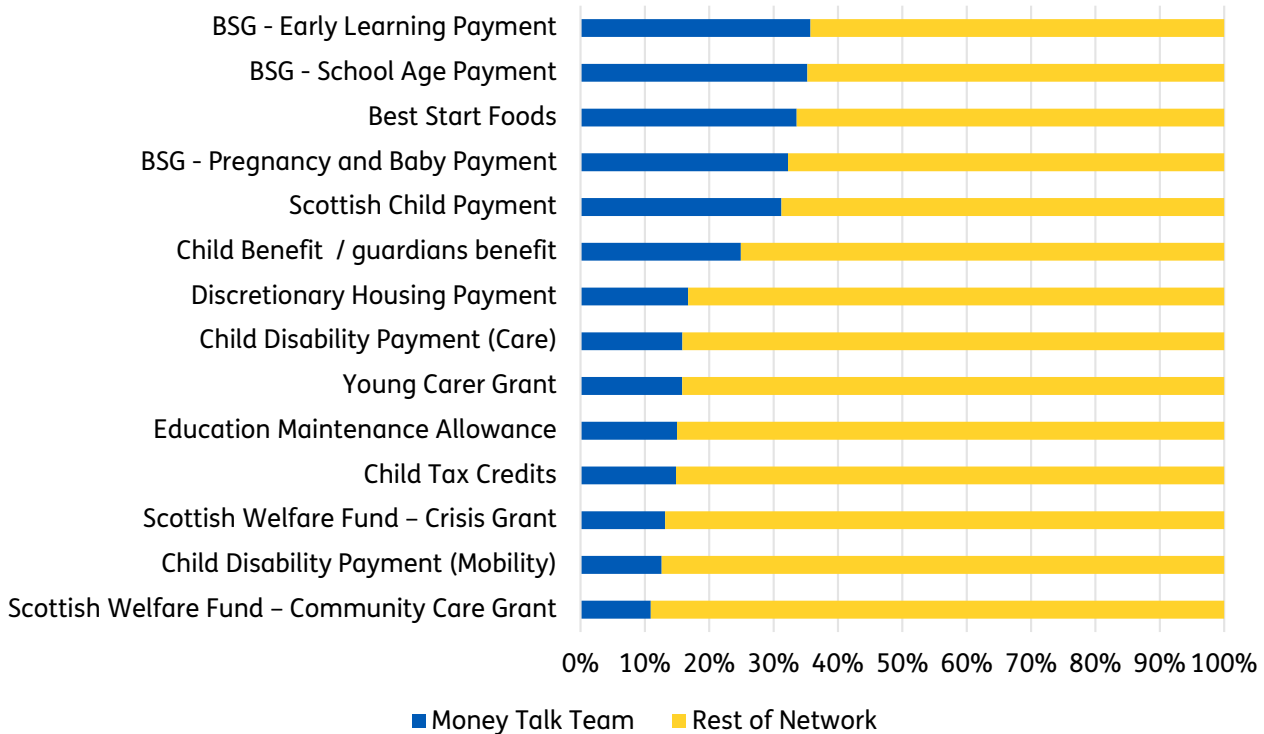
Additionality

The Money Talk Team funding accounts for 4% of all funding provided to the network in 21/22. To examine the impact of the project we looked at the statistics gathered by the whole network. Between April and June 2022, the Money Talk Team can be attributed with:

- > Seeing 7% of all clients supported by the CAB network
- > 10% of all client financial gain recorded across the network
- > Carrying out 6% of all form filling tasks carried out by the network.
- > Carrying out 17% 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 11% 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 30% of all advice on Best Start Foods, over 25% of all advice on the three Best Start Grants, as well as 27% of all advice on Scottish Child Payment.





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