

Money Talk Team – Year 3

1 November 2020 – 30 October 2021

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 nearly 42,000 individuals and realised almost £37.4 million in Client Financial Gains.

The seven target groups are:

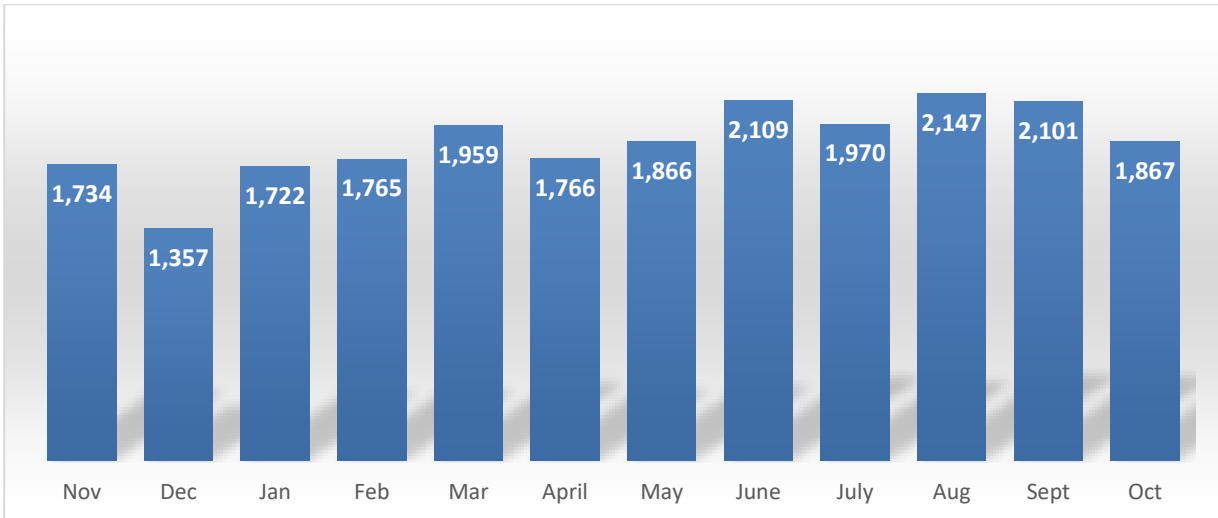
- Single parent families
- Families which include a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age.
- Older people and those approaching retirement age

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

Executive Summary

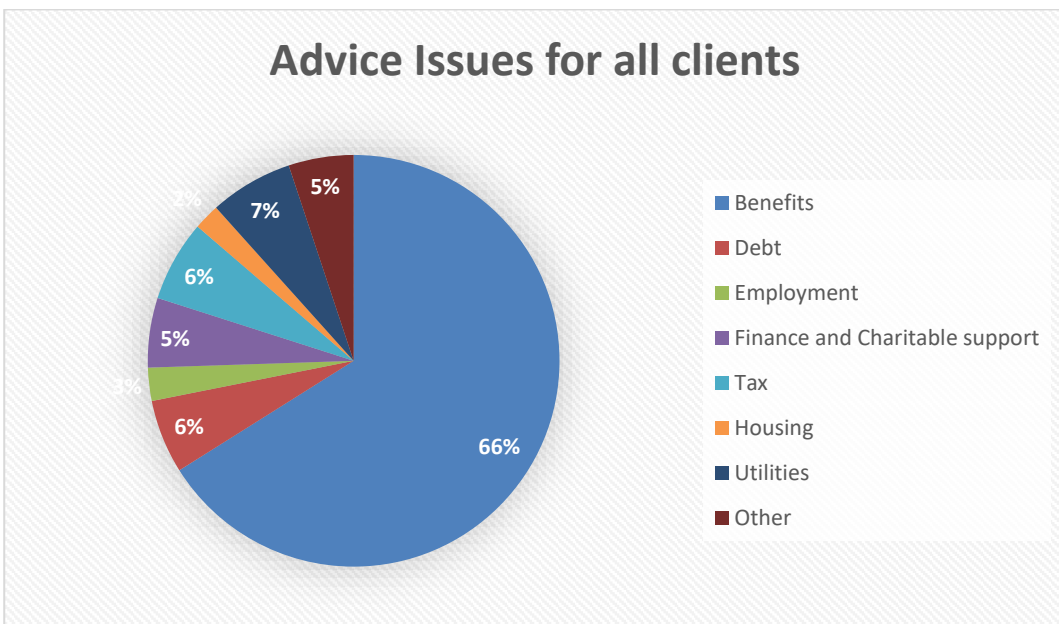
- Between November 2020 and October 2021, the service has supported 17,472 clients through 31,902 contacts with those clients; 772 of these clients were provided with ongoing support as they were also seen in Q4 of Year 2.
- 74% of clients were supported by the local service and 28% of clients were supported by the multichannel service. Some clients will have been supported by both.
- 11,392 clients had an outcome recorded in the reporting period, with 4,159 of those clients having an outcome which led to a financial gain.
- Over £14 million of client financial gains have been recorded for those 4,159 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%);
- Throughout the year the coronavirus pandemic continued to create many challenges for CAB, who responded to adapt their service delivery models to ensure that they can still reach vulnerable clients as guidelines changed. Bureaux continue to offer local telephone and email advice, with face to face appointments available for those who need it.

The service has supported **17,472** clients between November 2020 and October 2021, advising an average of approximately 1,800 clients per month.



NB – adding this table up won't equal 17,472 as the same clients could be seen more than once 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.



Client Financial Gain

Client financial gains of **£14,020,387.21** have been recorded between November 2020 and October 2021. 11,392 clients had outcomes recorded, with 4,159 of those having an outcome which led to a financial gain – giving an average gain of £3,371 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:

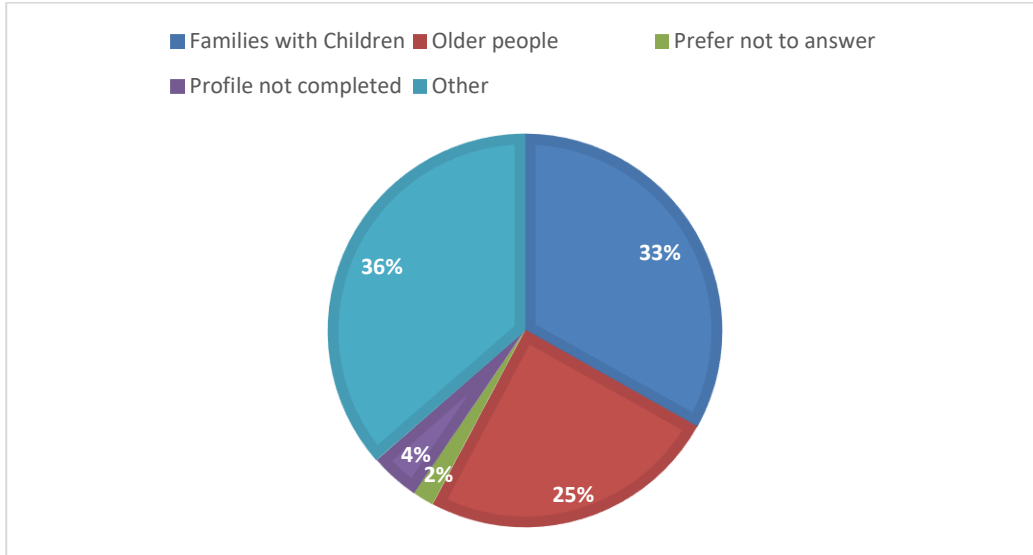
	CFG	Other outcome
Basic Bank Accounts	£54.60	87 clients were advised on opening a basic bank account
Free school meals	£5,130	128 clients were provided with advice on school meals
School clothing grant	£500	91 clients were advised on school uniforms
Best Start Foods	£82,583.50	
Baby Box	£3,360	
Best Start Grant -Pregnancy and Baby	£130,954	
Best Start Grant - Early learning Grant	£43,455.50	
Best Start Grant School Age grant	£19,280	
Council Tax Reduction	£502,469.81	
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£154,216.65	£82,996.06 of this total is clients who have a refund or saving and £58,147 is from successful Home Energy Scotland applications
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00	4 clients were advised on Credit Union Services
Discretionary Housing Payments	£49,210.48	
Mobile phones	£205.36	
Broadband	£950	
Debt Advice	£217,859.22	
Scottish Welfare Fund	£30,415.01	
Scottish Child Payment	£337,958.96	
Child Disability Payment	£16,368	
Benefit uptake (excluding specific benefits above)	£12,029,081.12	
TOTAL	£13,624,052.21	

The additional £396,335 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.

The increase in clients advised on basic bank accounts during the most recent quarter is likely due to the closure of post office accounts and benefits claimants being prompted to provide alternative bank details to the DWP.

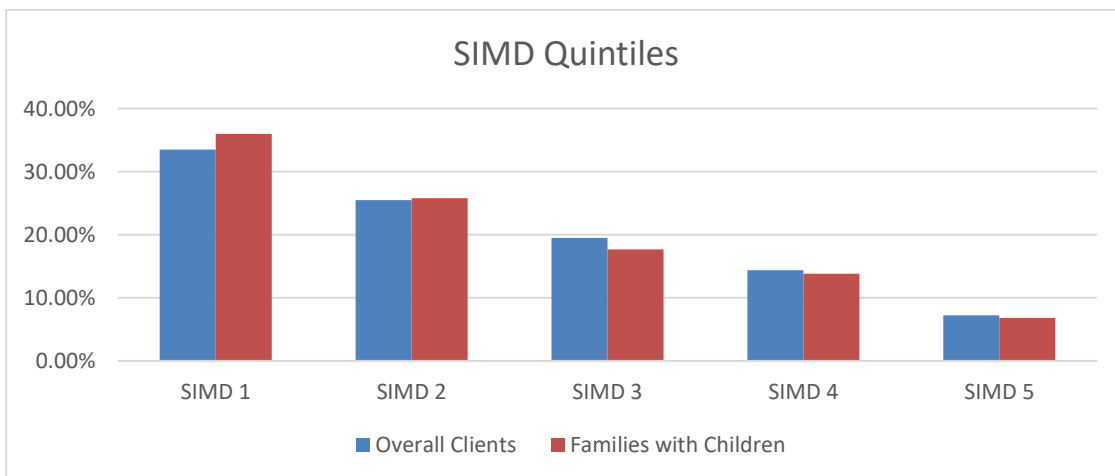
Overall Client Profile

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:



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 59% 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 62% of families with recorded postcodes from SIMD 1 or 2 areas.



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

Low income families

From November 2020 to October 2021 **5,789** clients supported by the project identified themselves as being part of a family with children. Over 78% (**4,551**) 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	2,996
Families which include a disabled adult or child	1,094
Larger families	460
Minority ethnic families	1,014
Families with a child under one year old	945
Families where the mother is under 25 years of age	492

Within the same reporting period the project has achieved confirmed client financial gains for 1,354 clients from the above target groups. **£5,049,069.29** has been recorded for the target groups directly – an average of over £3,700 per client with a gain. This may include clients who were seen by the project prior to November 2020, 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.

The client was referred into our services by a support worker at Home Start.

He has 2 dependent children, 1 of whom has a disability and has secured a new council tenancy to move into from homeless accommodation. He was refused a Community Care Grant as he was not in receipt of housing support and was unable to move into the tenancy as it was completely unfurnished.

The client was supported to submit a first tier review and this was successfully challenged resulting in a client financial gain of £1,450 and is able to now move in with his children to the new tenancy. The adviser has also completed a benefit check and advised client on claiming Scottish Child Payment and Council Tax Reduction to further maximise his income. He was also supported with a fuel voucher application.

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	18	0	1	23	0	3	24
Free school meals	68	0	15	94	0	9	94
School clothing grant	51	0	7	66	0	4	67
Best Start Foods	189	0	26	339	0	205	354
Baby Box	6	0	2	22	0	12	23
Best Start Grant -Pregnancy and Baby	135	0	19	312	0	221	320
Best Start Grant - Early learning Grant	136	0	38	239	0	75	249
Best Start Grant School Age grant	115	0	33	170	0	36	180
Council Tax Reduction	476	0	66	661	0	136	668
Warmer Homes/fuel poverty/switching supplier/ schemes to reduce energy costs	516	0	76	692	0	117	706
Credit Unions, mid-cost credit and jam-jar accounts	1	0	0	1	0	0	1
Discretionary Housing Payments	190	0	12	240	0	43	244
Mobile phones	5	0	1	10	0	6	10
Broadband	22	0	2	31	0	5	31
Debt Advice	319	0	52	441	0	63	451
Scottish Welfare Fund	390	0	47	527	0	87	532
Scottish Child Payment	471	0	88	824	0	348	842
Child Disability Payment	44	0	13	81	0	10	83
Benefit uptake	2272	0	364	3491	0	816	3569

Client 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	£3,350,238.16	£1,341,370.08	£472,383.71	£424,702.86	£1,396,152.37	£586,813.34	£5,154,712.19
Basic Bank Accounts	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Free school meals	£2,850.00	£1,710.00	£0.00	£0.00	£0.00	£0.00	£2,850.00
School clothing grant	£200.00	£0.00	£0.00	£100.00	£0.00	£0.00	£200.00
Best Start Foods	£29,775.50	£4,222.00	£1,717.00	£3,648.50	£34,333.50	£22,030.00	£54,862.00
Baby Box	£800.00	£160.00	£0.00	£0.00	£1,120.00	£160.00	£1,600.00
Best Start Grant -Pregnancy and Baby	£30,858.00	£3,621.00	£2,350.00	£5,256.00	£53,635.00	£29,837.00	£73,063.00
Best Start Grant - Early learning Grant	£16,190.20	£3,767.00	£4,953.40	£3,309.70	£9,317.60	£7,369.70	£29,169.50
Best Start Grant School Age grant	£6,569.00	£2,004.00	£4,234.50	£1,982.50	£2,554.00	£1,756.00	£13,811.50
Council Tax Reduction	£97,845.97	£25,270.97	£17,878.05	£15,163.15	£32,090.47	£8,313.00	£130,219.53
Warmer Homes/fuel poverty/switching supplier/ reducing energy costs	£18,759.34	£19,842.11	£5,024.50	£1,822.00	£4,344.00	£2,234.00	£39,338.47
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	£13,201.21	£3,927.48	£0.00	£580.56	£1,300.00	£420.00	£13,801.21
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	£65,886.24	£600.00	£0.00	£0.00	£0.00	£340.95	£68,205.19
Scottish Welfare Fund	£13,942.37	£4,133.00	£1,164.00	£600.00	£6,096.12	£5,590.37	£19,501.37
Scottish Child Payment	£128,761.03	£28,870.00	£37,566.52	£18,711.28	£119,726.46	£57,890.00	£246,477.48
Child Disability Payment	£5,608.70	£8,913.10	£3,304.40	£0.00	£0.00	£0.00	£8,913.10
Benefit uptake	£2,846,682.43	£1,218,982.87	£378,563.10	£368,966.46	£1,121,962.13	£448,785.44	£4,347,039.94
Gains in the elements of the service	£3,277,941.98	£1,326,027.53	£456,755.47	£420,141.15	£1,386,486.27	£584,727.45	£5,049,069.29

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	257	145	52	46	46	26	409
Debt Advice	11	4	1	1	0	0	13
Education	4	3	1	0	0	0	6
Finance and charitable support	77	16	7	2	5	3	94
Council Tax Reduction	20	5	2	6	1	1	25
Regulated Fuel	67	17	8	1	3	4	81

The client was referred to MTT by her family nurse. She was originally born in Vietnam and moved to the UK when she was 9. The client was placed into care in England at the age of 14 and left care at the age of 18, moving to Scotland with her boyfriend who was also Vietnamese and was starting his studies there. The client was then offered a position as a qualified Nail Technician. She worked for 2 months then was furloughed.

She was living in a small flat with other members of the Chinese/Asian community who also worked in the nail technician industry. Presenting at 30 weeks gestation, a Family Nurse was assigned who concluded that the current housing wouldn't be suitable for the baby and as such contacted social work and MTT. When the referral came in from the family nurse, the client was 34 weeks gestation with gestational diabetes (which indicated the baby may be at risk of premature birth).

MTT Adviser completed a benefit check for the client illustrating UC entitlement if Maternity Allowance was claimed. The MTT adviser attended the multi-agency welfare hearing for the unborn child of the client. Due to the lack of opportunity for social housing, client and social worker concluded that a private let would be best and the English local authority agreed to pay for the deposit and up to 6 months' rent as a care leaving package. She was also allocated a support worker through Social Work for the practical elements of setting up home.

Money Talk Team followed up this meeting with a video conference appointment with the client and her Family Nurse to ensure all benefits had been applied for and client understood what she was entitled to. The client was given MTT contact details and was instructed to contact at any time if she requires any further assistance.

The outcomes for this client in terms of financial gains resulting from MTT assistance were considerable – Awarded after application were Best Start Foods, Best Start Pregnancy and Baby Grant, Child Benefit and Scottish Child Payment as well as increase in Universal Credit provided financial gain of £9,711 over the year. The Money Talk Team adviser received an update from the client's Family Nurse to express her gratitude and advise that the client had given birth and had settled into her new home well and was using her new pram which was bought using some of the money from the Best Start Grant.

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. 4,309 clients answered that they were aged over 60.

A total of **£3,363,424.66** of client financial gain was recorded for 961 clients from this group who had a financial gain recorded - an average gain of £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	180
Council Tax Reduction	781
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	646
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	1
Basic Bank Accounts	9
Debt Advice	228
Discretionary Housing Payment	135
Broadband	27
Mobile phones	9
Check Insurance	19
Income tax	31
Benefit uptake	3,177

Client Financial Gain	
Scottish Welfare Fund	£812.70
Council Tax Reduction	£176,783.34
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	£65,313.54
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	£0.00
Basic Bank Accounts	£0.00
Debt Advice	£59,086.40
Discretionary Housing payment	£14,392.88
Broadband	£950
Mobile phones	£205.36
Check Insurance	£330
Income tax	£4,740
Benefit uptake – (not including SWF and HB)	£2,988,377.074
Total	£3,310,991.29

Gains of £52,433.37 have been recorded in other areas not detailed above

Tasks – form filling	
Benefits	549
Debt	6
Finance and Charitable Support	33
Tax	40
Travel, transport and holidays	39
Utilities and communications	47

A Social Worker referred an older person to the Money Talk Team, who was living alone and undergoing treatment for cancer. Money Talk Team helped them apply for Attendance Allowance (special rules) £80+ pw and a benefit check revealed an entitlement to Pension Credit of £11 pw. The client was supported to apply for both.

The client has been too ill to say much about the impact this extra money has had but the social worker said it has been really useful and has paid for someone to come and do cleaning in the house and shopping and to pay for someone to do a tidy up of the garden. The client was extremely anxious that she was unable to keep on top of her basic housekeeping and is now able to remain at home.

The client is 82 years old and lives alone in a Housing Association property. He receives attendance allowance, state pension and an occupational pension.

The client was referred to Money Talk Team by a family friend, who expressed worry that he is struggling on the amount of income he has. This family friend provided the client with our number and advised the client to call us for an appointment.

At the client's appointment, it was quickly established that this client has been paying full council tax despite being in receipt of attendance allowance. Additionally, the client was under the impression that he couldn't apply for Pension Credit because he receives an occupational pension. We explained to the client that this is not the case, upon completed a benefit check, the adviser identified that this client could claim a council tax reduction of £77 per month. Furthermore, the client could also submit a refund request to their local authority for a refund on last month's council tax payment, as the discount should have been applied.

The adviser also identified that the client was missing out on £164.90 per week, or £8574.80 per year due to not applying for pension credit. With the client's permission, the adviser completed the online form and submitted an application to pension credit. The client informed the CAB later that both applications have been accepted, and he has been awarded with the above benefits. This resulted in a client financial gain of £9,344.8 for the year of 2021/2022.

The Multichannel Service

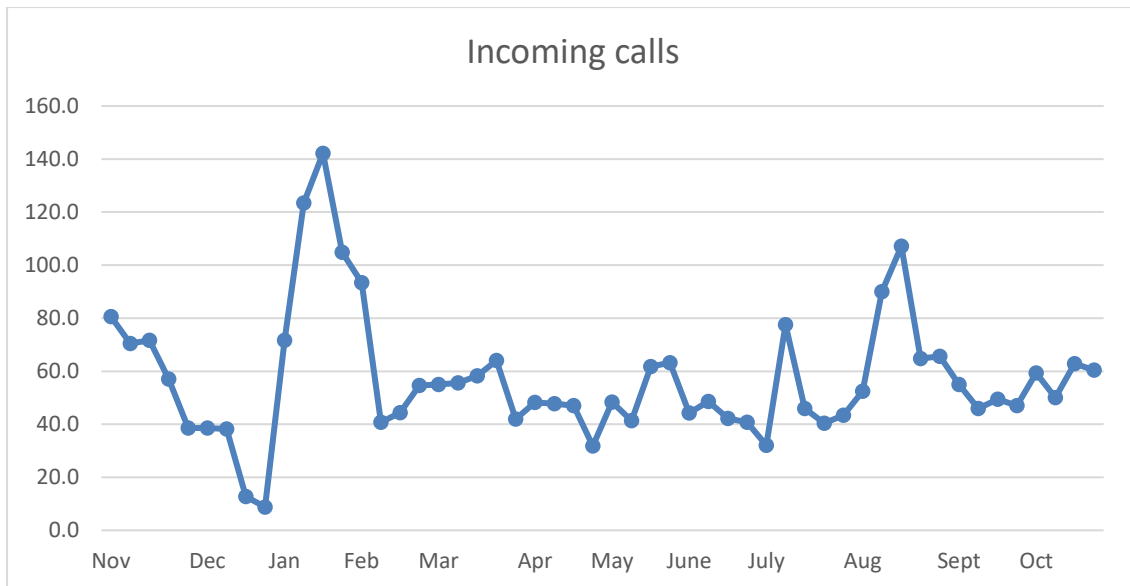
Money Talk Team telephone and webchat advisers have been provided with equipment and software to enable them to continue to deliver the service safely from home. Advisers who normally delivered face to face advice were also given equipment and capability to join the national helpline, allowing flexibility to respond to demand both nationally and locally.

In August the Money Talk Team helpline moved to new call centre software, as the current software is out of support at the end of the year. The new software also allows staff to have a greater view of national activity, so that they can see information such as how many other advisers are signed in, and how many callers are in the queue. It also introduced easier conference call facilities, which advisers have found helpful when arranging translation services for clients who do not speak English.

Fortnightly meetings continue with the 8 regional multichannel co-ordinators to ensure that everyone is made aware of change, and that any issues can be raised quickly. A Teams group has also been set up with CAS staff and bureaux co-ordinators. 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.

In April 2021 we also set up a Teams group for advisers from both the Help to Claim and Money Talk Team helplines to enable them to connect with each other for peer support and raise any issues, or awareness on patterns and trends with CAS. The group currently has 117 members, and we are encouraging any advisers working over the festive period to join the group so that they do not feel isolated.

The chart below shows the weekly average number of calls coming in per day. We can see that the marketing campaign in January led to an increase in demand for our service. We are also seeing a small spike in demand in July and August, when Local Authorities started to roll out the Low Income Pandemic Payment.



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 2020 and October 2021 the multichannel service has supported 4,915 clients (28% of all clients) and recorded **£4,475,309.35** in Client Financial Gain (32% of all gains).

Of the clients supported by the helpline 32.8% identified themselves as part of a family with children and 19.4% were aged over 60.

We continue to offer webchat as an option for clients to contact the service. Between November 2020 and October 2021 there were 220 webchat enquiries recorded. The client financial gain total above includes £224,034.69 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.

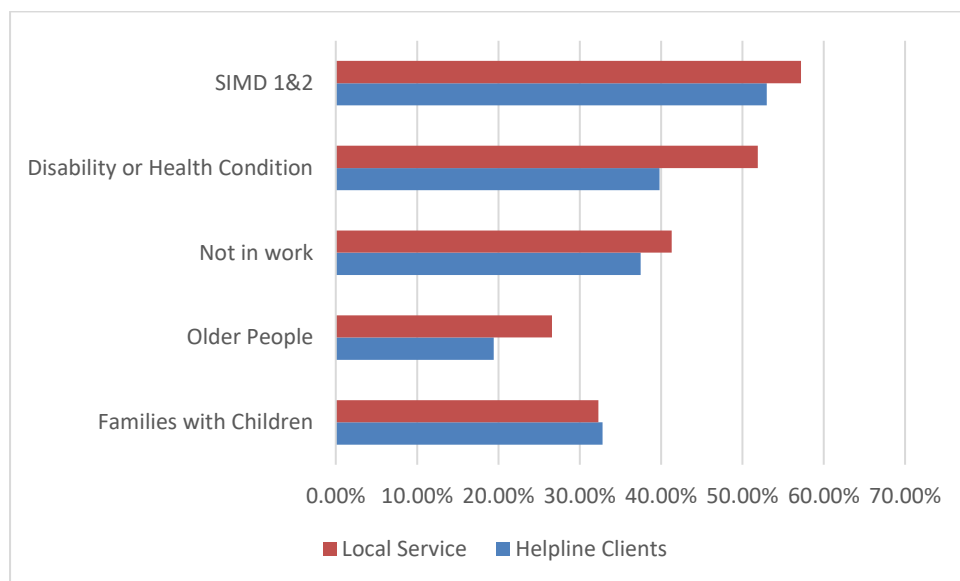
The Local Service

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 470 clients are recorded as having received face to face advice – 329 of these have been in the last quarter. Bureaux also continue to support their communities by providing local telephone and email advice.

Between November 2020 and October 2021 local bureaux supported 13,007 Money Talk Team clients (74% of all clients) through a mix of local telephone advice, email and face to face advice. They also reported £9,545,077.86 in Client Financial Gains (68% 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 client is victim of domestic abuse and her husband has recently left family home. The family are currently in receipt of Working Tax Credit and Child Tax Credit but the client wants financial independence.

The client lives in a council rented 3 bed property with 3 children under 18 all in full time education. Also living with family is 19 year old son with a disability, who receives Universal Credit and Personal Independence Payment highest rates for Daily Living and Mobility. Client has been working 7 hours per week for minimum wage and was recently awarded Carers Allowance backdated to January.

The Money Talk Team adviser signposted client to Women's Aid as source of emotional and practical support for victims of domestic abuse and advised the client that she should inform Tax Credits of her change of circumstances.

A benefits check showed client's weekly entitlement:

- Universal Credit - £94.96 (£20 reduction after 7 Sept), Child Responsibility Element £174.61, Housing Costs £86.00 and Carer Element £37.78 minus unearned income from CA £67.60 = £325.75
- Council Tax reduction - £20
- Non means tested benefits – Carers Allowance and Child Benefit - £116.75
- Scottish Carer Allowance supplement £8.96

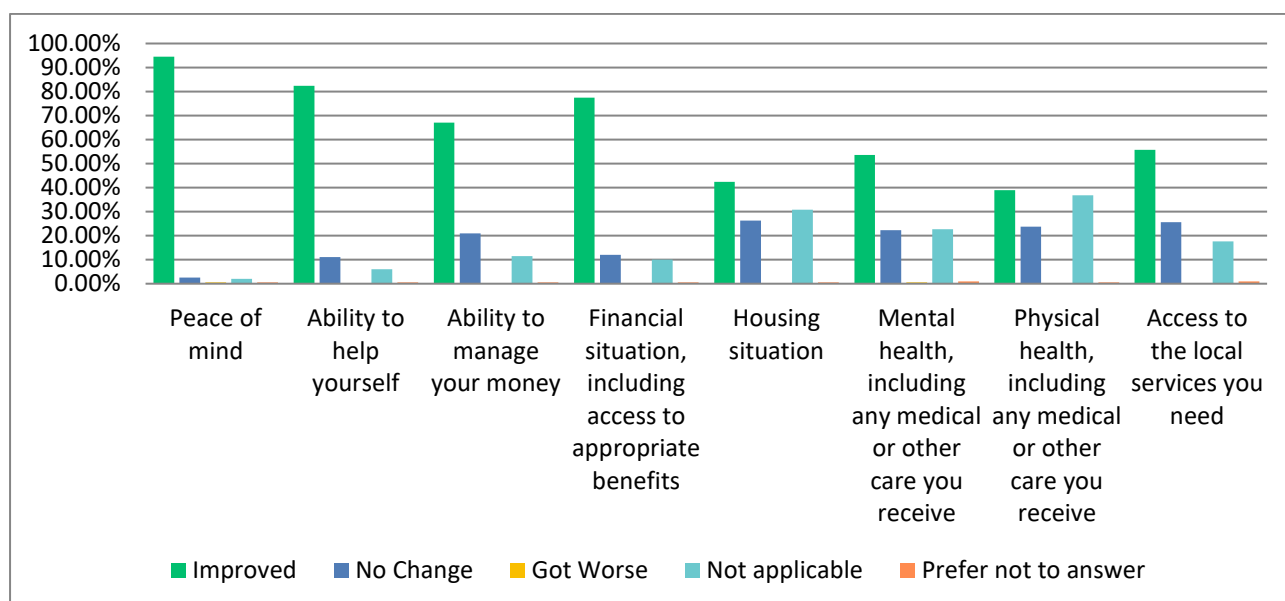
It was suggested to the client there were further ways MTT could help her with household costs and it was agreed to contact the client in 6 weeks to progress money saving advice, as the client felt she could only deal with Universal Credit, Carers Allowance Supplement and Council Tax reduction applications at this time.

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. 299 people have completed the client satisfaction survey between November 2020 and October 2021.

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:



Some comments from clients include:

- You have done great work and I cannot fault what the three of you did for me - but having had £17000 backdated due to getting the SPD entitlement put in place, I am really angry that for years I went without socks, hats, gloves, scarves - no heating and living on beans and stale bread from the remaindered section of local supermarket, when it wasn't necessary. They stopped my DLA because I was too ill to attend an appointment... at the moment, I am really pleased that my benefits have been sorted out by you, but I am just so angry and I know that this happens to so many people...
- I have put in for Universal Credit but it hasn't been sorted out yet which is why my financial situation has not changed yet, but I would not have known that I was able to apply for it without the advice from you in the first place. Thank you for everything and also for getting back in touch and giving me even more advice.
- The advice was helpful and honest. My situation was a tricky one but all the advice offered put me at ease with the situation

Partnership working

Local Partnerships

Bureaux have continued to work to develop 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. Some examples of these partnerships include:

Dundee CAB are currently working with the paediatric department at Ninewells Hospital and have set up a referral process for parents who fit the criteria

The Money Talk Team adviser at **Parkhead CAB** has been liaising with community groups and statutory stakeholders to market and raise awareness of the service in addition to senior managers taking the opportunity of raising awareness of the project within local community networks and groups. As a result of this marketing the MTT adviser has been able to agree specific referral pathways for health and social care partners including with local community link practitioners but also within Nurseries as well as community addiction teams and regular referrals are now being received from single parents and families with children as a result of this marketing. The Money Talk Team adviser has also been able to engage with minority ethnic women's group and is assessing how best to be able to engage with this group moving forward

From November 2021 **Haddington CAB** are introducing a system for referring young mothers receiving care from NHS Lothian Family Nurse Partnership (FNP) nurses direct to the Money Talk Team service in East Lothian to Haddington CAB. The FNP nurses support all mothers aged 19 and under and will refer any patient needing benefit advice to the CAB. After referral someone from the CAB will contact the patient/ client directly to offer advice including MTT. Once the referral system has been tested, the partnership will explore interest from other Lothian CABs for a similar system elsewhere in NHS Lothian.

In partnership with the Council and their advice team **Renfrewshire CAB** co-hosted a 'benefit take up week' to market and coordinate income maximisation sessions with vulnerable groups across the local authority area. They scheduled 30 face to face sessions over the course of the week and other advice partners scheduled a similar number of remote appointments. All face to face appointments were taken and the uptake was so great that they and the Council are keen to run the week again early in 2022.

Roxburgh and Berwickshire CAB takes part in fortnightly locality meetings. This has allowed CAB inform other agencies of the work of the MTT. During one of these meetings it was highlighted that the local authorities website is difficult to navigate and information relating to benefits is out of date. A partnership between Social Security Scotland, Scottish Borders Council Financial Inclusion Team (Early Years) and CAB has been formed to address a way forward for making information about school age benefits more accessible and easier to digest.

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. These partners include Home Energy Scotland, Social Security Scotland and recently Scotcash, to explore how the services we provide can work more closely and complement each other.

CAS are also working closely with Social Security Scotland on the pilot of Child Disability Payments. These payments are being piloted in three local authority areas in the summer. The three CAB in this area have been briefed on this, attended training and engaged with their local partnership leads. We have also prepared information and training for helpline advisers from all bureaux who may receive calls from clients living within the pilot areas. To date, the Money Talk Team have advised 105 clients on this and reported gains of £16,368.

The client was referred to Money Talk Team from the Paediatric Ward. She is the mother of 2 children with health concerns and is already receiving Universal Credit and Disability Living Allowance.

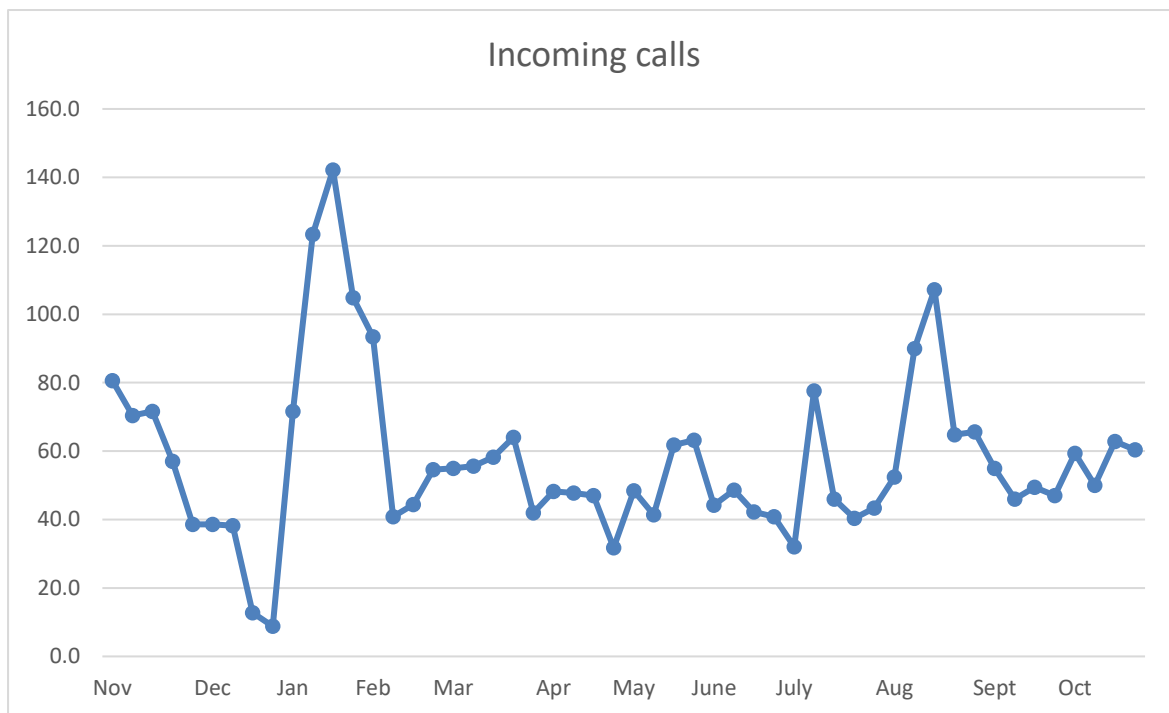
The Money Talk Team were able to advise of her entitlement to Carer's Allowance. She did not feel that she deserved to claim this stating it was her parental responsibility to care for her children, so the adviser discussed how the children may have higher care needs than those without their health conditions and this benefit is in place to help her with the extra costs and demands of providing this care. She is now going to reconsider making a claim.

She was also directed to Scottish Child Payment, Child Winter Heating Assistance, Warm Home Discount, Best Start Grant and Carer's Allowance Supplement, none of which client was aware she could access, and given details of the Priority Service Register and how to register.

Marketing the service

Marketing for Money Talk Team for Year 3 has focused on the campaign delivered by the Scottish Government marketing team in January. This was a large campaign which ran throughout January and featured across a range of media, including digital, television, radio and print media.

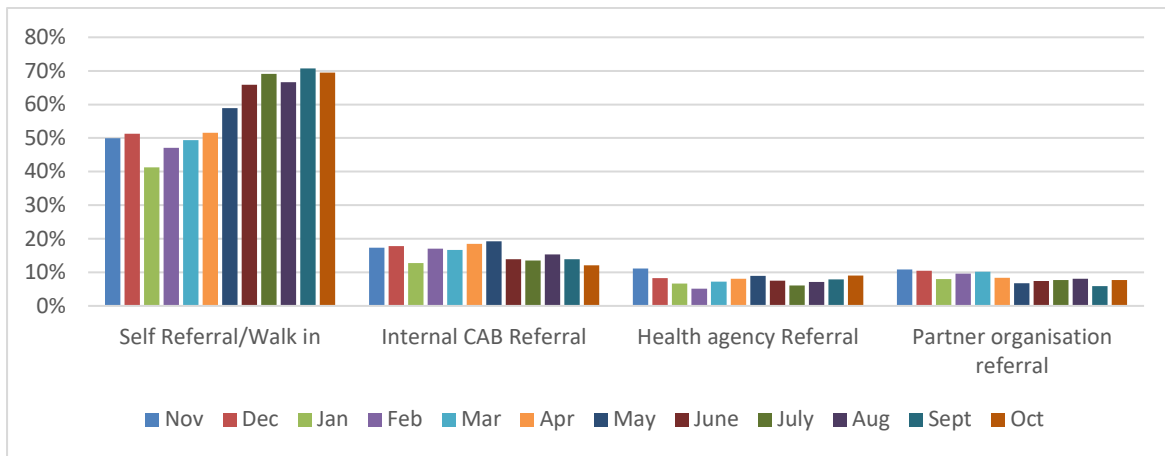
The campaign led to a significant increase in calls to our helpline.



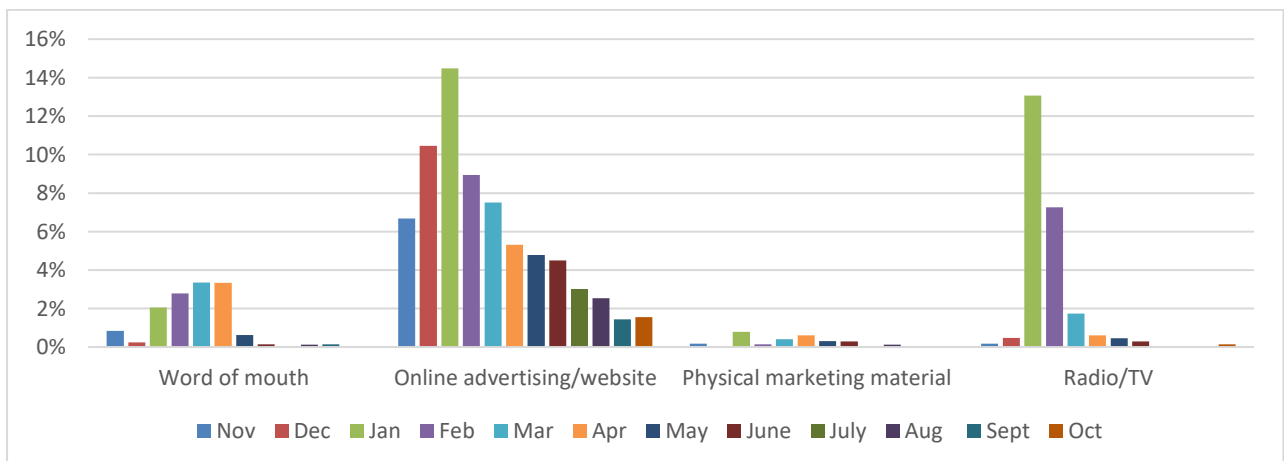
NB – repeat callers and out of hours calls are included in the graph above.

The Money Talk Team phone number was also included in a letters from some local authorities to those eligible for the Low Income Pandemic Payment, which led to a spike in calls in July and August.

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.



During the period of the campaign in January, we can see that there was a significant increase in the percentage of clients who let us know that they heard about the service online or on TV and radio. This also led to an increase in word of mouth referrals, which continued for a few months after the advertising campaign.



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 2020 and October 2021 the Money Talk Team can be attributed with:

- Seeing 10% of all clients supported by the CAB network
- 11% of all client financial gain recorded across the network
- Carrying out 8% of all form filling tasks carried out by the network.
- Carrying out 22% 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 40% of all advice on Best Start Foods over 37% of all advice on the three Best Start Grants, as well as 35% of all advice on Scottish Child Payment.

