

Impact and Insights Report

FINANCIAL SECURITY



2025



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In January this year, we started implementing our new Impact and Insights Framework (IIF). It guides our approach to learning and aims to draw a line of sight between the changes we want to see in Scotland and what we do in our work to fund, support, and influence. It aims to understand:

- The difference we make through our own practice as a funder and through our support and influence objectives;
- The outcomes achieved by funded organisations;
- The contribution we make to social change.

We recognise that our Mission – to prevent and reduce poverty and trauma in Scotland – requires action from many, which is why we seek to understand our contribution to social change. In addition, while there may be some examples of funding highly intentional programmes with a small number of very tangible outcomes, we are more likely to be funding organisations taking action on multiple fronts, with multiple funding arrangements, reflecting the many ways in which poverty and trauma are experienced in people's lives.

Every quarter, we will provide a deep dive for one of our themes based on: analysis of external evaluations and end-of-year reports; external evidence (such as national data publications and research reports); and a collective sense-making event including grant holders, staff, external advisors, experts and trustees. For this first report, we have chosen the theme of Financial Security, with a narrower focus on money advice services. The deep dive analysis of money advice services aims to explore:

- Challenges and opportunities in the system.
- What we are learning about outcomes achieved.

We use this to consider what that means for what we should do more/less of, stop/start.

This report starts to tell the story about the differences we are contributing to as we seek to prevent and reduce poverty and trauma in Scotland. We welcome your feedback.

Zoë Ferguson
Head of Insights and Impact

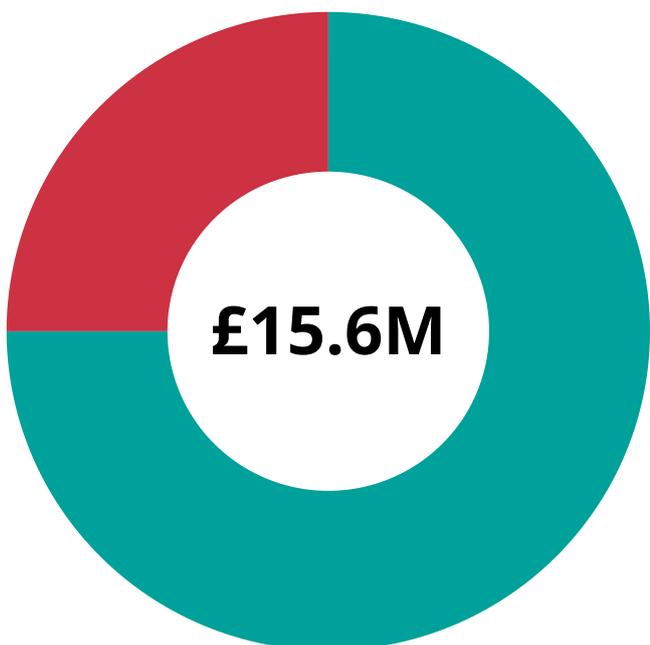
OVERVIEW

What are we funding?

Through our [Financial Security](#) theme, we want to see a Scotland where people are financially secure and able to live lives free of poverty and poverty-related trauma. We want to support greater income adequacy and security, reduced cost of living pressure, and strengthened safety nets to ensure people are lifted out of and do not fall into poverty.

The following charts provide a summary of Financial Security awards we have made under our current delivery plan: between **1st April 2022** and **30th January 2025**.

Between **1st April 2022** and **30th January 2025**, we have awarded **£15.6M** through Our Funds and Programme Awards through Financial Security.



£11.8M
(332 awards)
Our Funds

£3.8M
(31 awards)
Programme Awards

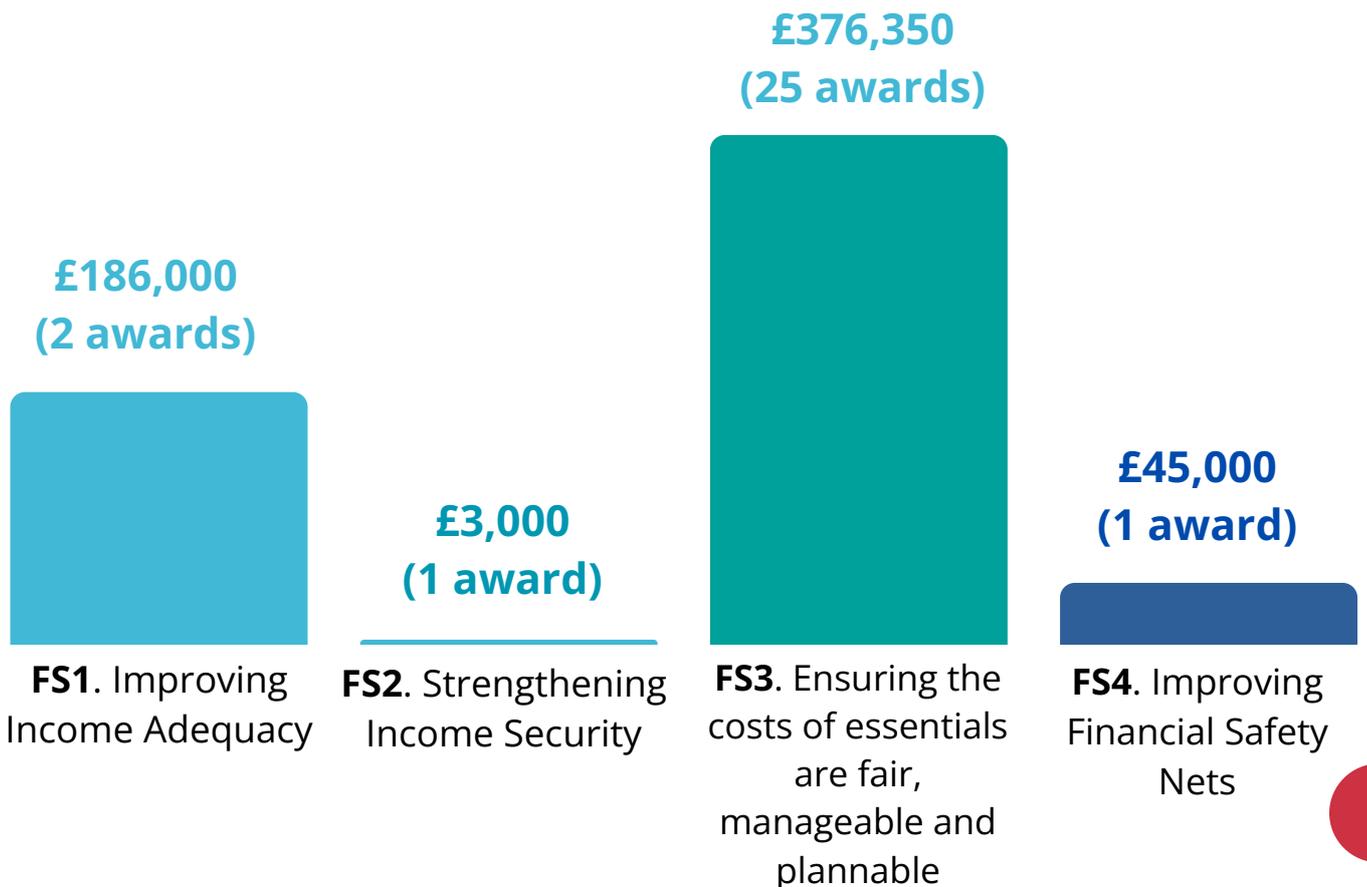
OVERVIEW

What are we funding?

£610,350 has been awarded under Financial Security through Our Funds since **1st October 2024**



From the **1st October 2024**, we started to allocate Our Funds awards to outcomes. For Financial Security, these are:



We have defined money advice services as grant holders who are providing financial support and advice, including work to improve financial security and inclusion, or grant holders who link in with these services as part of a wider package of support.

The charts below provide a summary of the awards we have made to money advice services under our current delivery plan between **1st April 2022** and **30th January 2025**.

Our Analysis is based on:

49 Large Grant End of Year Reports

3 Programme Awards Linked to Money Advice Services



Relevant **External Data** (referenced)



An **online collective sense-making session** involving 10 organisations

The aim of the deep dive analysis is to:

- Provide **insight into the external context** for our grant holders, including what challenges exist for them and the people and communities they support.
- Explore evidence of impact and to highlight both **common patterns in practice**, and **emerging practice** where a small number of grant holders are doing something different.
- Consider the **implications of what we are learning** for our work across our three objectives to fund, support and influence.

Money Advice Services Account for...

53% of Our Funds
(85 awards)



37% of Programme Awards
(4 awards)



Between **1st April 2022** and **30th January 2025**, **85 awards** through Our Funds provide money advice under our current delivery plan:

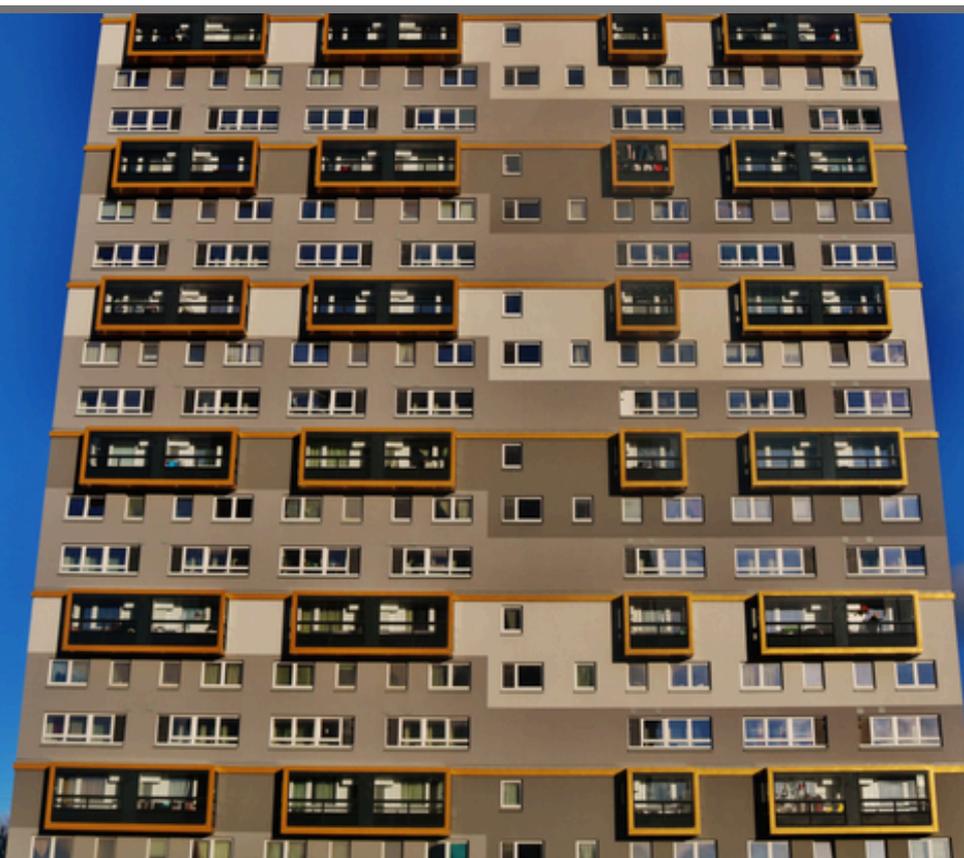


Impact of the ongoing cost-of-living crisis

The ongoing cost of living crisis is driving increased debt and financial insecurity in Scotland – [Citizens Advice Scotland \(CAS\)](#) report that **657,323** people in debt in Scotland cite the higher cost of groceries and utility bills as a reason for their debt issues. When combined with other issues, including inadequate support from social security payments and the rise of in-work poverty due to persistent low pay, this means that more people on the lowest incomes are unable to afford essentials like food, energy and rent ([JRF, Poverty in Scotland 2023](#)).

The impact of public debt

Evidence suggests that public debt and arrears are at the forefront of the issue of foregoing essentials - **71%** of people in council tax arrears in Scotland have avoided putting heating on to save money ([Public Debt and Arrears in Scotland, 2022](#)).



Some are more at risk than others

Populations groups that we know are most at risk of poverty - including ethnic minorities, disabled people, lone parents, large families and families with young children - are also at greatest risk of foregoing essentials due to debt ([Cost of living - effects on debt: review of emerging evidence](#)).

Mental health and family impact

The impact of debt and financial insecurity clearly goes beyond not being able to afford essentials. [CAS](#) report that **665,148** people in Scotland have seen their mental health and wellbeing affected by debt, including experiences of stress and anxiety. In family settings, these mental health issues put strain on family relationships and have been shown to increase the risk of trauma – for example, children entering the care system - which in turn increases the risk of poverty for them and future generations ([The Promise, 2020](#)).



CHALLENGES

What are we hearing?



...several organisations reported that they are often overwhelmed by clients at crisis point.

Demand

Alongside published evidence, our grant holders are consistently telling us that the rising cost of living has caused significant increases in demand for their services. Demand for face-to-face advice and assistance across the Scottish Citizens Advice Network has increased by **249%** since the end of the COVID-19 pandemic and lockdown in 2021/2022.

Complexity of need

Advice services also report that they are supporting more people who are presenting with multiple and complex issues. This is a recurring theme through the end of year reports we receive. It was also reflected through our Collective Sense-Making session, where several organisations reported that they are often overwhelmed by clients at crisis point. While people are often approaching services with a specific and immediate financial need (e.g. debt and/or an inability to afford essential items like food and heating), they also have multiple other needs. One organisation commented that they are dealing with at least one serious case a week (e.g. people who are presenting as suicidal or are at the point of children being taken into care).

Immigration and No Recourse to Public Funds

At the Collective Sense-Making event, several organisations mentioned that it can be particularly challenging to support people with No Recourse to Public Funds because of the complexity of their cases, including severe limitations to benefits and employment and language barriers. We have also heard about the impact of the UK's often hostile and complicated immigration processes on individuals and families, including through some of the table discussions at our event with the First Minister in January 2025.

Funding Landscape

Short-term, annual funding streams, often coming from many different sources with different purposes, create job insecurity. People at the sense-making session highlighted that they are losing funding for specific posts like welfare advice officers. There is uncertainty about whether funding will be renewed which limits long-term planning and service delivery.



CHALLENGES

What are we hearing?

Workforce Impact

Rising demand and the complexity of issues people are dealing with are having a negative impact on staff wellbeing - causing stress and anxiety, burnout, and recruitment and retention issues. We are seeing this as a recurring challenge in end of year reports and it came through very strongly in the sense-making session. The people on the call noted that their staff are often experiencing the same issues as those they are working with, and that many are experiencing vicarious trauma and burnout.

Community Enterprise, who provide development support to social enterprises, charities, and voluntary groups to increase the effectiveness of their work, has also reinforced this point as a wider issue across the sector - raising concern that, in addition to frontline delivery staff, senior managers and CEOs are also experiencing burnout and stress which is negatively impacting their health.



Significant impact on financial security from small input of funding

Of the 49 Large Grant end of year reports we have analysed, 21 reports include data on the financial gains (increased income unlocked from previously unclaimed benefits) that grant holders have made for clients. Of the organisations that reported on this, 15 were Citizens Advice Bureaux (CABs).

The 21 reports show that, collectively, the grant holders have supported **24,227** people and reported financial gains for clients of **£21,042,368.71**. This far exceeds the £1,402,823 we have awarded to organisations that report client financial gain. It is also three times the collective annual income of the organisations which was around £7.7M (as reported through their annual accounts on OSCR). Our funding equates to 18% of the collective annual income.

It is estimated that there is over £2bn a year in unclaimed benefits in Scotland so there is still a lot more to be done and impact to be had in raising awareness and enabling people to claim what they are eligible for.

Caithness Citizens Advice Bureau | Highland

Awarded £75,000 spread over 3 years (9% of their annual income in the year the award was made)

This award was granted in July 2022 to support the recruitment and training of CAB staff and volunteers. This involves a program of on-going training, mentoring and peer support to ensure that staff and volunteers keep up to date with changes in social security legislation and government announcements, and are well equipped to support the increasing number of clients with complex needs through specialist training on issues like fuel poverty and trauma-informed practice. The two end of year reports we have received show that Caithness CAB secured £4,517,851.50 in financial gains for clients between July 2022 and July 2024.



Money advice services are reducing need for emergency food provision

There is evidence that providing access to crisis grants and money advice services within community spaces like foodbanks is reducing demand for emergency food provision.

Trussell Trust: Pathways to Advice and Cash Scotland (PACS) | Scotland Wide



Awarded £230,000 spread over 2 years (0.2% of their annual income in the year the award was made)

This Programme Award was granted in March 2023 to support the development of 'test and learn' pilot projects in Orkney, Dundee, Perth & Kinross, North Lanarkshire and Glasgow, in each area communities co-designed support that would augment access to and engagement with advice. The aim of each was for those communities to prioritise a cash first approach, providing better access to rapid crisis cash grants and high-quality advice as the primary response to someone experiencing financial crisis.

The evaluation of the first 18 months highlighted that delivering advice in community locations where individuals facing financial crisis might go increased the availability of effective support to meet demand, contributing to positive impacts for the people it supports. Between June 2023 and September 2024 the projects directly supported almost 3,200 people, of whom almost 1,700 achieved a total of £840,000 in financial gains.

It highlighted effective community design and partnership development, and showed people in hunger and hardship often face complex, interconnected challenges that require consistent guidance and ongoing support to achieve stability and long term improvement. Often vulnerable people have complex cases and a combination of issues, which highlights the need for funding models that support sustained engagement, rather than short-term interventions, and recommends, integration of services, using teachable moments. training for staff and volunteers, taking a trauma-informed approach, the importance of early intervention in avoiding escalation, and using policy and influencing work to address the systemic root causes of food insecurity.

What are we learning about impact?

Case Studies

Impact beyond financial security

Almost all of the end of year reports analysed provide evidence of improved outcomes beyond client financial gain, including: better mental and physical health and wellbeing, empowerment to make decisions, and enhanced social and community connectedness.

Glasgow's Golden Generation | Glasgow

Awarded £75,000 spread over 3 years (9% of their annual income in the year the award was made)

The Welfare Advice Service supports vulnerable older adults in Glasgow to navigate a complicated benefits system. Through home visits and delivering talks at community locations, the service ensures that older people are aware of their benefit entitlement and helps them to complete applications for benefits. In the 2023/2024 financial year, the service supported 460 people to secure approximately £1.4 million in unclaimed benefits - an estimated £2,500 per person. Beyond financial gain, many older adults have been empowered to be more independent and participate more actively in social activities:

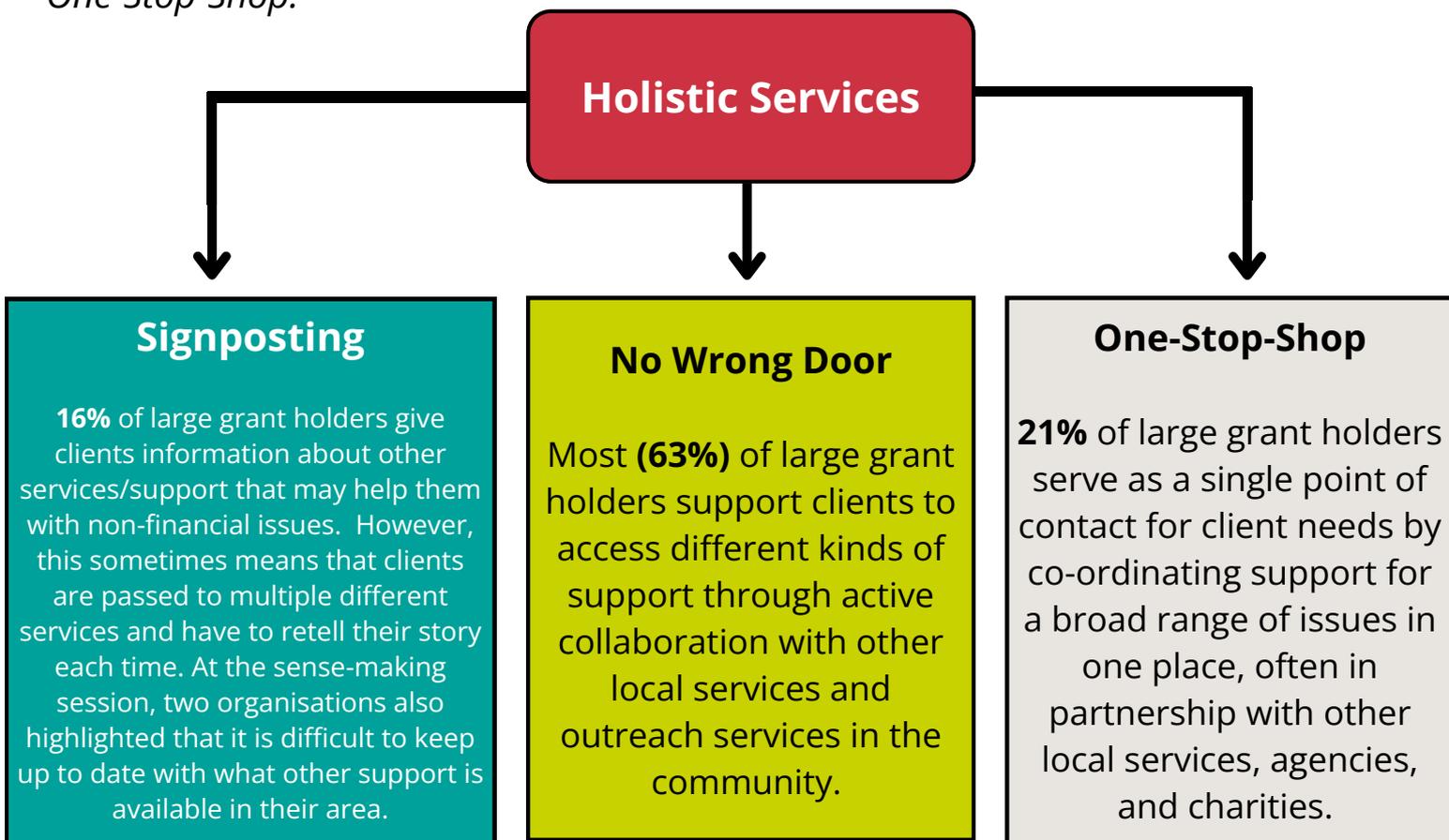
"The extra money helps me to go out and meet my friends without worrying about the cost".

Additionally, 95% of clients reported that the support provided by the service made them feel less lonely, with 82% agreeing that their mental health had improved significantly.



Provision of holistic services

Through our awards, we are seeing three main approaches towards addressing multiple and complex needs within service delivery: *Signposting*, *No Wrong Door*, *One-Stop-Shop*.



Dalkeith and District Citizens Advice Bureau | Midlothian

Awarded £75,000 spread over 3 years (6% of their annual income in the year the award was made)

Dalkeith and District CAB improves the accessibility of welfare and money advice by delivering awareness raising, information sessions and outreach clinics in a range of community locations, including VOCAL Carers' Centre MAEDT Development Trust and Bonnyrigg Rose Community Football Club. To support clients with interconnected issues like mental health, food and fuel poverty, and discrimination, the CAB also has robust referral pathways with services like local food pantries & foodbanks, Fuel Bank Foundation, and Women's Aid. This involves data sharing to facilitate communication with other services and ensure that clients access the appropriate support without telling their story repeatedly to multiple agencies.

Rural Issues

Within these overall figures, we have observed some differences between organisations and projects based in rural and urban areas. Many people in rural areas have limited access to in-person support and advice and are often digitally excluded.

As a result, services in rural areas tend to focus more heavily on home visits and delivery of outreach services in GP surgeries and other community spaces. We have therefore seen a greater proportion of No Wrong Door approaches in rural areas (79%) compared to in urban areas (59%).

East and Central Sutherland Citizens Advice Bureau | Highland

Awarded £90,000 spread over 3 years (17% of their annual income in the year the award was made)

East and Central Sutherland CAB states that 22% of clients of its clients are digitally excluded due to a lack of broadband availability and equipment in rural areas. To effectively reach and support these clients, the service frequently offers home visits and delivers weekly outreach sessions in the villages of Bonar Bridge, Brora, Dornoch, Helmsdale, Lairg and Rogart.

They also have referral pathways with other local services like the NHS and are currently expanding outreach activity to include clinics at the two hospitals in the area and embedded outreach in GP surgeries. In a 2023/2024 survey for The Highland Council, 89% of clients rated the CAB's advisers as good or excellent. The willingness to take qualified advice staff to digitally excluded clients was seen as central to this success.



Paying off debt

Debt management is one of the most common areas of advice provided by the money advice and financial security services we fund. Within this area, one grant holder has directly paid off debts.

[An international review](#) of limited evidence shows that direct household debt relief is effective in reducing rates of subsequent consumer debt, and can therefore have lasting effects on financial resilience. Beyond the financial benefits, the evidence also demonstrates that direct debt relief has positive impacts on mental health, including reduced likelihood of exhibiting anxiety.

Aberlour: Tayside Family Financial Wellbeing Project

Awarded £409,153 spread over 3 years (1% of their annual income in the year the award was made)



This award was granted through our now closed Partners in Change funding programme in October 2021, to test new approaches to improving financial wellbeing for Tayside families affected by poverty. The Tayside Hardship Fund was one of the pilot approaches. It was established to test the main hypothesis that giving money to families directly will lead to better long-term outcomes for those families.

Through the Tayside Hardship Fund, a total of **£98.1K in debts was paid off**, through 26 approved applications supporting 88 people in those households, 66 of whom are children. The average amount of debt relief was **£3,769 per supported household**, with families reporting positive impacts on: financial stability; confidence; mental health and wellbeing; their outlook on life and the future; and on the rest of their family.

At the sense-making session, Aberlour staff noted that they have encountered curiosity about this approach with local authorities, particularly the assumption that people will quickly amass more debt. Although the number of people supported is relatively small, there is no evidence that this has happened. They also report that people are more conscientious about public debt than debt in general and that paying off distinct areas of debt (e.g. instalment payment providers) can provide the springboard people need to get their full debt under control.

Cash-first approaches

We are seeing a shift towards the use of cash-first approaches to provide immediate relief in crisis situations with dignity and respect, rather than provision of emergency food, fuel, goods etc. This involves the provision of cash grants and vouchers, often in conjunction with money advice to meet immediate needs and increase financial security longer term.

Argyll, Lomond and the Islands Energy Agency (ALLenergy)

Awarded £96,000 spread over 3 years (6% of their annual income in the year the award was made)

ALLenergy focuses on alleviating fuel poverty across a large part of rural north and west Scotland. It receives many referrals from other services like foodbanks, housing associations and health and social care to ensure that vulnerable clients in hard-to-reach areas can receive intensive one-to-one advice and support. This involves the provision of cash payments, fuel vouchers, fuel deliveries (in partnership with Fuel Bank Foundation) and support to access Scottish Government heating and insulation grants (in partnership with Home Energy Scotland).

During the 2023/2024 financial year, this support was provided to 2,586 individual households, resulting in a total of **£1.2 million in client financial gains**, of which £572,550 were from crisis grants. The person-centred approach taken by staff when providing crisis grants and energy advice also helped to improve client understanding of home energy costs, as well as their resilience and health and wellbeing.



Building employment rights and employment support into money advice services

We have a few examples of organisations building employment rights and/or employment support into money advice services. In addition to providing money advice, they are also supporting individuals to access fair work that fits with their circumstances, and increases their income.

Roxburgh & Berwickshire Citizens Advice Bureau and Dumfries and Galloway Citizens Advice Service

Awarded £124,999 collectively, spread over three years (7% of the annual income for Roxburgh & Berwickshire CAB and 1.2% of the annual income for Dumfries and Galloway CAS)

In September 2021, we made one of our Large Grants Partnership Awards to Roxburgh & Berwickshire Citizens Advice Bureau and Dumfries and Galloway Citizens Advice Service to deliver The South of Scotland Employment Rights & Advice Service (SoS ERAS). This new way of partnership working provides employment support to individuals with employment issues (e.g. through speaking with employers and attending tribunals), works with employers and HR agencies to embed the Fair Work Framework across the south of Scotland, and also provides training to CAB volunteers to provide enhanced employment advice along with other money advice support.

To date, SoS ERAS has supported 1,248 advisers across the region to deliver consistent employment advice, and it has worked with 483 clients who were referred for more complex cases. This accounts for 39% of the employment case work across the south of Scotland and has resulted in £192,160.30 in financial gains for clients. The SoS ERAS team are also fully trained CAB advisers so can identify issues relating to debt, income maximisation and housing, and refer back into the more generalist support as needed.

“

I only went to CAB to get help with Universal Credit, and I ended up getting what I was owed all along. X is a big employer and it's not right what they do. I never would have fought this by myself, not in a million years. CAB just do it they just help and get you through everything.

”

What next?



We will be developing this approach over the rest of this year with a quarterly focus on one of our themes.

We are thinking about how we capture and share the implications of what we are learning for what we do more of/ less of, stop, start – with the we including: delivery organisations, funders and the wider system.

You can sign up to our [mailing list](#) or follow our social media to keep informed of our Insights and Impact work.



What do you think?

Does this align with the work you are doing or how you are thinking? What have we missed? Do you have questions or ideas for us?

If so, please get in touch with us at:



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