

CORRESPONDENCE

1)

-----Original Message-----

From: [redacted] On Behalf Of Cabinet Secretary for Communities, Social Security and Equalities

Sent: 14 May 2018 11:32

To: Director for Housing and Social Justice; Interim Director for Local Government and Communities; Social Security Director

Cc: Cabinet Secretary for Communities, Social Security and Equalities; Minister for Social Security; Minister for Local Government and Housing; DG Education, Communities & Justice; DG Organisational Development & Operations; Special Adviser

Subject: CSSE PORTFOLIO - NOTE TO DIRECTORS ON BEHALF OF CABINET SECRETARY

Importance: High

Directors

Following on from a recent Portfolio meeting where Ms Constance outlined a number of the areas that she would wish to focus on over the next few months she asked me to put out a note to Directors that would give a bit more detail on this.

[redacted – out of scope]

- **Financial Health Check** – this was a manifesto commitment from two years ago and a pledge in Fairer Scotland 18 months ago. Cab Sec understands new staff working on this. Will see [redacted] shortly and is keen to see this being prioritised.

[redacted – out of scope]

Many thanks.

[redacted]

2)

-----Original Message-----

From: [redacted] On Behalf Of Cabinet Secretary for Communities, Social Security and Equalities

Sent: 05 June 2018 15:47

To: Director for Housing and Social Justice

Cc: Cabinet Secretary for Communities, Social Security and Equalities; Special Adviser

Subject: MTG TO DISCUSS FINANCIAL HEALTH CHECKS & [redacted – out of scope]

Importance: High

Hi

Cab Sec has asked me to set up two meetings with officials to discuss:

- * Financial Health Check (commitment within CPDP)
- * [redacted – out of scope]

I was thinking that we could perhaps combine the two issues in to the one meeting? Can you consider that and let me know who should be invited. I have identified a slot at 4.00pm on Thursday 14th June that would work.

Many thanks, happy to discuss.

[redacted]

3)

-----Original Appointment-----

From: [redacted] On Behalf Of Cabinet Secretary for Communities, Social Security and Equalities

Sent: 05 June 2018 17:25

To: Cabinet Secretary for Communities, Social Security and Equalities; Special Adviser; Deputy Director Social Justice and Regeneration; [redacted]

Subject: Meeting to discuss Financial Health Checks

When: 21 June 2018 10:30-11:15 (UTC+00:00) Dublin, Edinburgh, Lisbon, London.

Where: T3.21, Parliament

From: [redacted] On Behalf Of Cabinet Secretary for Communities, Social Security and Equalities

Sent: 12 June 2018 09:06

To: Cabinet Secretary for Communities, Social Security and Equalities; Special Adviser; Deputy Director Social Justice and Regeneration; [redacted]

Subject: RE: Meeting to discuss Financial Health Checks

[redacted]

Can I just check whether you are putting up anything in advance of this meeting?

Thanks.

[redacted]

[Later emails in this exchange have been redacted as they are out of scope.]

4)

[Earlier emails in this exchange have been redacted as they are out of scope.]

From: [redacted] (Special Adviser)

Sent: 14 September 2018 15:33

To: Minister for Older People and Equalities; [redacted]

Cc: Cabinet Secretary for Social Security and Older People; DG Education, Communities & Justice; Director for Housing and Social Justice; [redacted]

Communications mailbox; Cabinet Secretary for Communities and Local Government
Subject: RE: Briefing - Update on roll-out of the Financial Health Check

Just to note, this should be after launch by CLG Cab Sec not just now.

5)

From: **[redacted]** (Special Adviser)
Sent: 24 September 2018 22:39
To: **[redacted]** (Special Adviser)
Subject: speech

For speech, the Financial Health Check that we promised in manifesto will be rolled out to families and older people by citizens advice service for SG by the end of October 2018. Think at some point we have said this would be by end of year but otherwise haven't said much on it.

You can have it for speech if you want it.

[redacted]

6)

From: **[redacted]** (Special Adviser)
Sent: 25 September 2018 14:18
To: **[redacted]** (Media Manager)
Subject: FHC

Here is a one pager on financial health check. This was a manifesto commitment now becoming reality and launching on 1 November 2018.

The FHC will offer personalised advice to people on low incomes to ensure they can maximise their income and avoid paying more for basic services. It will be delivered for SG by Citizens Advice Bureau across Scotland. Citizens Advice estimates that this new project will deliver a FHC to approximately 15,000 additional clients.

Low income families and older people can access a full financial health check in a manner which is convenient to them and appropriate to their circumstances. The check will offer personalised advice to increase people's income and reduce the 'poverty premium'. It will cover things like access to free school meals, school clothing grants, benefit uptake, council tax reduction uptake and cheaper deals on energy and other utilities to reduce household costs.

Let me know if you need anything else.

[redacted] (Special Adviser)

[Attached to this email is the text at Annex C.]

7)

From: [redacted] (Media Manager)

Sent: 26 September 2018 13:41

To: [redacted] (Policy Officer)

Cc: Director for Housing and Social Justice; Communications mailbox

Subject: RE: Briefing - Update on roll-out of the Financial Health Check

Hi [redacted],

Could we have a chat about this please? I've just spoken to [redacted] and the Cab Sec's office about a date for launch.

Thanks,

[redacted]

8)

From: [redacted] (Media Manager)

Sent: 26 September 2018 16:04

To: Cabinet Secretary for Communities and Local Government

Cc: [redacted] (Special Adviser); Communications mailbox

Subject: Financial Health Check launch

Hi [redacted],

I've been discussing the launch date for the Financial Health Checks with policy and [redacted]. Officials are confirming final details but have suggested they would be ready for a launch on 2 November. This is obviously a Friday so giving you plenty of notice.

I'll be back in touch over the next couple of weeks to confirm details.

Thanks,

[redacted]

From: [redacted] On Behalf Of Cabinet Secretary for Communities and Local Government

Sent: 26 September 2018 16:29

To: [redacted] (Media Manager); Cabinet Secretary for Communities and Local Government

Cc: [redacted] (Special Adviser); Communications mailbox

Subject: RE: Financial Health Check launch

Great, thanks for the heads up [redacted]. We can put a hold in the diary – any idea whether it would be a morning or afternoon?

[redacted]

From: [redacted] (Media Manager)

Sent: 26 September 2018 16:30

To: Cabinet Secretary for Communities and Local Government

Cc: [redacted] (Special Adviser); Communications mailbox
Subject: RE: Financial Health Check launch

Thanks [redacted].

Morning is better comms-wise.

[redacted]

9)

[Earlier emails in this exchange have been redacted as they are out of scope.]

From: [redacted] (Special Adviser)
Sent: 03 October 2018 11:07
To: [redacted] (Special Adviser)
Cc: [redacted] (Special Adviser)
Subject: FW:

[redacted]

See [redacted] request below

[redacted]

From: [redacted] (Special Adviser)
Sent: 03 October 2018 11:14
To: [redacted] (Special Adviser)
Cc: [redacted] (Special Adviser)
Subject: RE:

Yip here you go. One pager and an explanatory para for ease from me.

[The correspondence attached to this email is the email sent on 25 September 2018 at 14.18 which includes the text at Annex C.]

10)

From: [redacted] (Media enquiry)
Sent: 09 October 2018 12:31
To: [redacted] (Newsdesk)
Subject: Tory release on Mackay speech (as mentioned)

Hi [redacted], see Tory release below. Any more details on the scheme from SG would be appreciated.

Cheers

[redacted]

Scottish Conservative shadow economy secretary said:

"It's entirely in keeping with this tired SNP Government that the only big things in this speech were a re-announced plan for Financial Health Checks, and yet more Commissions and Action Plans.

"After 11 years in government, it shows that the SNP has very little left in the tank.

"If Derek MacKay really wants to get Scotland moving, he get actually get on with the job – by reversing the SNP's damaging tax grab on job creators and firms around Scotland, and enacting his own plan to reduce Air Passenger Duty. He has the powers – where is the plan?"

From: [redacted] (Newsdesk)
Sent: 09 October 2018 12:40
To: [redacted] (Special Adviser)
Subject: FW: Tory release on Mackay speech (as mentioned)

Hello [redacted]

Hope all well with you!
Could you give me a quick call please re financial health checks?

Cheers

[redacted]
Newsdesk | Scottish Government | news.gov.scot

From: [redacted] (Special Adviser)
Sent: 09 October 2018 12:46
To: [redacted] (Newsdesk)
Subject: RE: Tory release on Mackay speech (as mentioned)

FHC was in child poverty plan and PfG, lines can be given on that. Full announcement will be from Aileen Campbell at launch next month, [redacted] is lead and [redacted] as she might be on leave

Pfg p88
So, we will begin roll out of the £3 million Financial Health Check before the end of 2018, providing low-income families and older people with help to reduce costs and maximise incomes, with a particular focus on tackling the 'poverty premium'.

[redacted]

From: [redacted] (Newsdesk)
Sent: 09 October 2018 12:53
To: [redacted] (Special Adviser) [redacted]
Subject: RE: Tory release on Mackay speech (as mentioned)

Thanks [redacted]

[redacted] at the Sun asking if we have any comment on this being the “same thing” (his words) that FM announced in her speech at conference in 2016 and was then in PfG.

I don't think SG would engage on that – and I can't imagine SPADs would want to .. but mentioning it just in case ...

Cheers

[redacted]
Newsdesk | Scottish Government | news.gov.scot

From: [redacted] (Special Adviser)
Sent: 09 October 2018 13:22
To: [redacted] (Newsdesk)
Subject: RE: Tory release on Mackay speech (as mentioned)

We announced we would do it, now have the detail and the launch time.

No don't need to engage.

BRIEFING

This document was attached to two pieces of email correspondence included above sent on:

- 25/09/18 at 14:18
- 03/11/18 at 11:14

FINANCIAL HEALTH CHECK

Background

We have committed in 2018 to rolling-out a Financial Health Check (FHC) for older people and low income families:

- Our *Fairer Scotland Action Plan*, published in October 2016, includes a Poverty and Low Income section which pledged to tackle the poverty premium by developing a FHC service for people on low incomes. The Thriving Third Age section also pledged a FHC for older people to promote uptake of Pension Credit and Council Tax Reduction.
- Programme for Government 2017-18 included a commitment to start the roll-out of a FHC Guarantee in 2018 aimed at families with children on low incomes.
- Our *Every Child, Every Chance: Tackling Child Poverty Delivery Plan*, published on 29 March 2018, contains specific commitments to launch a FHC Guarantee for low income families with children. The programme will be backed by £1.5 million funding per annum for 2018-19 and 2019-20.

FHC Delivery

Citizens Advice Scotland (CAS) and the network of Citizens Advice Bureaux will be the delivery partners for the FHC. They offer an extensive, established and experienced advice network throughout Scotland. There are approximately 60 CAB across Scotland, offering face to face advice and telephone advice on a wide range of issues.

The FHC will offer personalised advice to people on low incomes to ensure they can maximise their income and avoid paying more for basic services. CAS estimates that this new project will deliver a FHC to approximately 15,000 additional clients.

Commencement

The FHC service will launch on 1 November 2018.

From this date, low income families and older people can access a full financial health check in a manner which is convenient to them and appropriate to their circumstances. The check will offer personalised advice to increase people's income and reduce the 'poverty premium'. It will cover things like access to free school meals, school clothing grants, benefit uptake, council tax reduction uptake and cheaper deals on energy and other utilities to reduce household costs.