

# Worrying About Money?: Scotland's cash first referral leaflet

Impact findings



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**At ScotCen Social Research** we believe that social research has the power to make life better. By really understanding the complexity of people's lives and what they think about the issues that affect them, we give the public a powerful and influential role in shaping decisions and services that can make a difference to everyone. And as an independent, not for profit organisation we're able to put all our time and energy into delivering social research that works for society.

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# Executive summary

## Introduction

The Independent Food Aid Network (IFAN) commissioned ScotCen Social Research in June 2021 to conduct qualitative research into the impact of the 'Worrying About Money?' leaflet in Scotland. The research sought to understand how the 'Worrying About Money?' leaflet was being used in different local authority areas and capture any emerging impact related to the use of the leaflet. The research explored participants' experiences of using the leaflet including any benefits or difficulties they encountered. The research also asked how the leaflet could be improved. ScotCen conducted 14 semi-structured interviews with delivery partners, advice providers and community food aid providers in four local authority areas: Argyll & Bute, Glasgow, Highland and West Lothian. Interviews took place between 11th August and 3rd November 2021.

## Results

### First impressions of the 'Worrying About Money?' leaflet

- Overall, first impressions of the leaflet were positive. Participants liked:
  - The focus on financial support and pathways to relevant services – which made it unique.
  - The straightforward and easy to use format for staff, volunteers and those seeking support.
  - The fact that the leaflet could be adapted to include signposting to local support services.
  - That it met strategic and practical needs to focus on income maximisation and poverty reduction.
- Initial scepticism of how it would be perceived by frontline staff was short-lived, once participants took time to review the leaflet and how it would work in practice.

### How the 'Worrying About Money?' leaflet is being used

- A wide range of organisations and services have been using and distributing the 'Worrying About Money?' leaflet across Argyll & Bute, Glasgow, Highland and West Lothian. These include: food aid providers, NHS, councils, statutory services, financial support organisations, third sector organisations and private sector organisations.
- Both paid staff and volunteers have been involved in using and disseminating the leaflet across the local authority areas.
- The 'Worrying About Money?' leaflet has been used in a range of ways across Argyll & Bute, Glasgow, Highland and West Lothian. Examples of this include:
  - Using the leaflet to facilitate a conversation about money and to guide people towards financial support services.
  - Distributing the leaflet directly to individuals to use on their own.
  - Displaying hard copies of the leaflet in public places for people to pick up.

- Incorporating the leaflet into poverty awareness training or outreach work as a means of supporting staff and volunteers to use it in their work.

### Emerging impact of the ‘Worrying About Money?’ leaflet

- The ‘Worrying About Money?’ leaflet has had a positive impact on staff and volunteers who come into contact, or work directly, with people facing financial difficulties. Positive impacts include:
  - Increased awareness and knowledge of support services (particularly for newer staff and volunteers).
  - More efficient service delivery. Having support service information in one place reduced the workload and saved time for staff and volunteers.
  - Greater confidence to talk about money with people facing financial difficulties and make referrals.
- Participants with a strategic poverty reduction role incorporated the ‘Worrying About Money?’ leaflet into local area strategic plans and pathways for delivering support to low income families.
- The ‘Worrying About Money?’ leaflet has had a positive impact on people facing financial difficulties in the following ways:
  - Increased their awareness of the sources of support available to them.
  - Increased their income as a result of referrals.
- Local authority areas experienced a number of challenges capturing the impact the leaflet had had on people facing financial difficulties. This was mainly because many services do not formally monitor and record what happens as a result of using the leaflet.

### Benefits in using the ‘Worrying About Money?’ leaflet

- Participants cited a number of benefits to using the ‘Worrying About Money?’ leaflet as part of their approach to poverty reduction.
  - **It is accessible:** straightforward, short, concise; translated into different languages; and provided in hard copy and electronic formats.
  - **It is practical:** clearly guides people to sources of support (logical and easy to use); raises awareness of what support is available; and focuses specifically on financial support (fills in gaps and supplements other work).
  - **It is adaptable:** can be modified to fit the purposes of different local areas.
  - **It is recognisable:** consistent format across local authority areas makes it familiar and more credible.
  - **It raises awareness of poverty reduction:** highlights income maximisation as an additional way of trying to reduce food poverty and lessen the reliance on food banks.

### Difficulties in using the ‘Worrying About Money?’ leaflet

Challenges participants reported in using the ‘Worrying About Money?’ included:

- **Developing the leaflet**
  - Time and resources are required to tailor the leaflet and embed it in an area.
  - Tailoring and embedding the leaflet in an area required collaboration between a range of agencies which could be challenging.

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- **Using the leaflet**
    - COVID-19 pandemic restrictions prevented some organisations from using the leaflet for in-person discussions.
    - Difficulties accessing and communicating with financial support services.
    - Stigma has made it difficult in getting the leaflet to everyone who could benefit from it.
  - **Monitoring impact**
    - Limited information on how the leaflet is being used, how often and by whom.
    - Limited information on the impact the leaflet is having on individuals facing financial difficulties.

### **Suggested improvements to the ‘Worrying About Money?’ leaflet**

- Participants thought the ‘Worrying About Money?’ leaflet was of high quality and was already useful, hence any suggested improvements were minor and focused on providing additional formats. Some suggested improvements were already in place or in development.
- Additional formats suggested included: Easy-read (with more images and less text), poster, an app, translated into more languages, and smaller locality specific leaflets.

### **The future of the ‘Worrying About Money?’ leaflet**

- There was support for the rollout of the ‘Worrying About Money?’ leaflet across Scotland.
- Advice participants would give to other local authorities considering adopting the ‘Worrying About Money?’ leaflet for their area included:
  - Collaborate to ensure successful implementation and involve a range of stakeholders from the council, NHS and voluntary sector organisations.
  - Consider how the leaflet fits into and complements other poverty reduction work in your area. Tailor the leaflet to include local support and ensure it complements rather than duplicates existing resources.
  - Commit time and resources to raise awareness of the resource and encourage the use of the leaflet.
  - Offer training and guidance on using the leaflet for staff and volunteers working with those facing financial difficulties.
  - Make sure the details for support organisations are kept up to date.

## **Conclusions**

Overall, the ‘Worrying About Money?’ leaflet has been viewed very positively by participating stakeholders in Argyll & Bute, Glasgow, Highland and West Lothian. The leaflet has been recognised as a useful tool which can help support income maximisation and poverty reduction work at a service, organisational and local authority level. This has been demonstrated by the range of people from local authorities, NHS and third sector organisations who have been involved in using and disseminating the leaflet to date. As a result, there was widespread support for the ‘Worrying About Money?’ leaflet to be rolled out and used more widely across Scotland.

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# 1 Introduction

## 1.1 Policy context

The growth in charitable food aid provision in Scotland has gained attention in recent years. The COVID-19 pandemic has led to an 84% increase in the provision of food parcels from food banks in the Trussell Trust network in the U.K.<sup>1</sup>, and a 113% increase in independent food banks in Scotland<sup>2</sup>. In August 2020, the United Nations Special Rapporteurs on poverty and the right to food requested a formal response in a joint letter to the U.K. and Scottish Governments regarding concerns related to the increasing food insecurity<sup>3</sup> in low income households in the U.K. In response, the Scottish government published a position statement in February 2021<sup>4</sup>. Taking a human rights approach to tackling food insecurity and poverty, they have reported several actions they intend to take to promote equality in Scotland. These included preventative measures such as increasing incomes by promoting the real Living Wage and offering support to those facing barriers to employment, as well as recently improving food insecurity responses. In October 2021 the Scottish Government launched its draft national plan which sets out what the Scottish Government is currently doing and what they are planning to do, alongside organisations like the Independent Food Aid Network (IFAN), to end the need for food banks as a primary response to food insecurity. The plan is now part of a public consultation process to further shape next steps to end the need for food banks in Scotland.

The Scottish Government's response to tackling food insecurity has been by promoting a 'cash first' approach<sup>5</sup>. This approach involves preventative and responsive measures to avoid future hardship, such as providing access to emergency income as well as the delivery of money advice. In 2020-2021, the Scottish Government invested £70 million in local responses to tackling financial and food insecurity<sup>6</sup> and a further £41 million through the Household Support Fund<sup>7</sup>. The Scottish Government also provided guidance to support local authorities in implementing the funding. This included a set of guiding principles to the 'cash first' approach:

- Proactive engagement to support households facing financial difficulties.

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<sup>1</sup> Trussell Trust (2021). State of Hunger Report. Available at: [State-of-Hunger-2021-Report-Final.pdf \(trusselltrust.org\)](#)

<sup>2</sup> Independent Food aid Network (2020). Latest figures collated from Scotland's independent food banks. Available at: [Scotland Food Bank Data - Independent Food Aid Network UK](#)

<sup>3</sup> Food insecurity is defined as when a person "lacks regular access to enough safe and nutritious food for normal growth and development and an active and healthy life. This may be due to unavailability of food and/or lack of resources to obtain food": [Ending the need for food banks: consultation on a draft national plan - gov.scot \(www.gov.scot\)](#)

<sup>4</sup> Scottish Government (2021). Food insecurity and poverty - United Nations: Scottish Government response. Available at: [Food insecurity and poverty - United Nations: Scottish Government response - gov.scot \(www.gov.scot\)](#)

<sup>5</sup> ifanuk.org/infographic

<sup>6</sup> Scottish Government. Poverty and social justice: Tackling food insecurity. Available at: [Poverty and social justice: Tackling food insecurity - gov.scot \(www.gov.scot\)](#)

<sup>7</sup> <https://www.gov.scot/news/financial-help-for-families-in-need-1/>

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- Access to money advice services to help maximise income and reduce financial insecurity.
  - Active referral to the Scottish Welfare Fund.
  - Appropriate income-based responses.
  - Providing appropriate food provision.
  - Offering support to those struggling with energy costs.
  - Discretionary housing payments.
  - Providing wellbeing support.

## 1.2 ‘Worrying About Money?’ Leaflet

The Independent Food Aid Network (IFAN), in collaboration with Nourish Scotland, launched its ‘Cash First Project’ in June 2020<sup>8</sup>. The aim of the project was to reduce the need for food aid by promoting a cash first approach to tackle food insecurity. The project sought to achieve this principally by co-developing a referral pathway leaflet called ‘Worrying About Money?’ in partnership with local stakeholders in areas across Scotland. The ‘Worrying About Money?’ leaflet aims to help those facing financial difficulties, and anyone supporting them, to access any existing financial advice and local support agencies. The resource is based on a step-by-step guide that was developed as part of the ‘A Menu for Change: Cash, Rights, Food’ project<sup>9</sup> to improve referral pathways and reduce the need for emergency food aid. The leaflet was developed to be used by a range of professionals as a tool to inform and signpost people experiencing food insecurity to local advice and support regarding immediate financial support options and more sustainable sources of financial support. The leaflet would include predominantly local information to increase awareness of and access to financial entitlements, the Scottish Welfare Fund and additional support for people facing financing insecurity.

Between June 2020 and April 2021, IFAN worked with local stakeholders to tailor the leaflet to include support and advice services relevant to 15 local authorities. At the start of the project, IFAN worked closely with local partners to update the design and layout of the A Menu for Change resources to reflect the needs of organisations and agencies operating in the changing circumstances of the COVID-19 pandemic.

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<sup>8</sup> Nourish Scotland’s Dr Chelsea Marshall was seconded to IFAN from June to December 2020 to lead on the co-development of cash first referral leaflets.

<sup>9</sup> ‘A Menu for Change: Cash, Rights, Food’ project was a three-year project funded by National Lottery Community Fund in 2017. It was managed collaboratively by Oxfam Scotland, Child Poverty Action Group in Scotland, The Poverty Alliance and Nourish Scotland. The project was developed with the primary objective to develop, test, and promote preventative responses to food insecurity in Scotland. It explored ways to improve emergency responses and early intervention measures. The project involved working with three local authorities, Dundee, Fife and East Ayrshire, on developing policy and practice improvements regarding food insecurity. It also explored preventative measures for food insecurity and examined the drivers and experiences of food insecurity in Scotland. A key phase of the project included improving access to financial entitlements and cash-based crisis supports such as the Scottish Welfare Fund. It also argues that the best way to tackle food insecurity in Scotland is by encouraging national and local action to promote and improve access to advice services.



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Relevant changes were made to adjust to the changing circumstances of the COVID-19 pandemic.

## 1.3 This research

In April 2021, IFAN received funding from the Scottish Government to continue the roll out of the 'Worrying About Money?' leaflet across Scotland to extend its reach in existing areas and to capture learning on the impact of the leaflet. In June 2021, IFAN commissioned ScotGen Social research to conduct an independent qualitative study into the impact of the 'Worrying About Money?' leaflet in four local authority areas. The findings from this study will be used to inform future project developments.

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## 2 Methodology

### 2.1 Research aims and objectives

The overall aim of the research was to explore how the 'Worrying About Money?' leaflet is being used in different local authority areas and capture any emerging impact it is having.

The objectives of the research were to explore:

- How the 'Worrying About Money?' leaflet is perceived and being used by delivery partners, advice providers and community food aid providers.
- Any impacts the 'Worrying About Money?' leaflet has had on delivery partners, advice providers and community food aid providers.
- Any emerging benefits or challenges that delivery partners, advice providers and community food aid providers have experienced using the 'Worrying About Money?' leaflet.
- How the 'Worrying About Money?' leaflet fits into other anti-poverty work in the local authority.

An application was submitted to NatCen Research Ethics Committee (REC) in late June 2021 for ethical review. Ethical approval for the research was granted by NatCen REC in early July 2021.

### 2.2 Research design

To address the research objectives ScotCen conducted 14 semi-structured interviews with delivery partners, advice providers and community food aid providers in four local authority areas: Argyll & Bute, Glasgow, Highland and West Lothian. Local authority areas were chosen to ensure diversity in terms of how long the 'Worrying About Money?' leaflet had been in use<sup>10</sup> and geographical location (ensuring a mix of urban and rural locations). Interviews took place between 11<sup>th</sup> August and 3<sup>rd</sup> November 2021.

### 2.3 Recruitment

ScotCen drafted an invitation email, project information sheet and privacy notice to be sent to potential participants. In collaboration with Dr Chelsea Marshall then back working with Nourish Scotland, IFAN compiled a list of organisation contacts in each of the four local authority areas and emailed each of them to ask if they would be willing for their contact details to be shared with ScotCen, who would then contact them about participating in the research. The project information sheet and privacy notice were attached to the email.

IFAN also provided ScotCen with a list of delivery partners, advice providers and community food aid providers who consented for their contact details to be passed on to the evaluation team. ScotCen selected up to four people in each local authority area and emailed them to invite them to participate in a 30-45 minute interview about their

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<sup>10</sup> Two local authority areas were involved in the original development of the leaflet, one has engaged in using the leaflet since 2020 and the final one engaged in using the leaflet in 2021.

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experience of using the 'Worrying About Money?' leaflet in their area. If a participant chose not to participate in the research, another contact from the local authority area who consented to be contacted was invited to participate.

## 2.3.1 Conducting the research

The interview topic guide was developed in consultation with IFAN and Nourish Scotland. The interviews with delivery partners, advice providers and community food aid providers explored:

- Participant views of the 'Worrying About Money?' resource and how they have been used in their work.
- What impact, if any, the 'Worrying About Money?' resource has had on delivery partners, advice providers and community food aid providers (e.g. on awareness and knowledge of sources of support available, confidence to make referrals, referral practice).
- Any emerging benefits or challenges that delivery partners, advice providers and community food aid providers have experienced using the 'Worrying About Money?' resource.
- How the 'Worrying About Money?' resource fits into other anti-poverty work in the local authority.

Respondents were offered the choice of a telephone or video interview. Researchers were available throughout the day and evenings to accommodate the preference of respondents. All interviews took place at times and dates convenient for respondents and were conducted by members of ScotCen's research team who are well-trained and highly experienced in conducting qualitative interviews with a range of groups, including those deemed vulnerable or seldom heard.

On the day of a scheduled interview, before the interview began, the interviewer checked that the respondent had received and had a chance to read the project information sheet and privacy notice. Respondents were reminded that the interview was confidential and voluntary so they could withdraw at any time. With the consent of respondents, all interviews were audio recorded using an encrypted digital recorder and transcribed for ease of analysis. Verbal consent was recorded at the start of each interview. The average length of interview was 35 recorded minutes.

## 2.4 Analysis

All transcripts were imported into and coded using NVivo, a software package for qualitative data analysis. This system of coding facilitates the organisation and analysis of qualitative transcripts and provides a tool to explore the range and diversity of views expressed by respondents. Firstly, the key topics and issues which emerged from the research objectives and the data were identified through familiarisation with transcripts by members of the research team. A draft analytical framework was drawn up by the research team and piloted on the first few transcripts. The analytical framework was then refined after discussions within the wider project team. Once the analytical framework was finalised, each transcript was coded so that all the data on a particular theme could be viewed together.

Through reviewing the coded data, the full range of views and attitudes described by respondents were systematically mapped, and the accounts of different respondents, or groups of respondents, compared and contrasted.

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## 3 Results

### 3.1 First impressions of the ‘Worrying About Money?’ leaflet

Those who took part in an interview were introduced to the ‘Worrying About Money?’ leaflet in a range of ways. Some were involved in bringing the leaflet to their local authority and worked with IFAN and others to tailor it for their local authority area. Others first became aware of it when they were asked to use it within their service. Participants were asked what their initial thoughts were when they first became aware of the ‘Worrying About Money?’ leaflet.

Overall, first impressions of the leaflet were positive. Participants liked that the leaflet provided a step-by-step approach from problem to solution and thought the format was straightforward and easy to use. They also liked that the leaflet could be adapted to include signposting to local support services. Participants could see how the leaflet could meet the needs of frontline staff who were coming into contact with people facing financial challenges but did not feel comfortable talking about income. Participants also felt the leaflet was straightforward enough that individuals could use the tool to seek out support themselves.

“I thought it was a great idea because that's what frontline advisers had been, I suppose, crying out for when we were doing the consultation for our anti-poverty strategy. Frontline advisers were always telling us that they just need something visual, easy to use, to look at, so that they can signpost, refer people on to the right agency.” (Local authority)

“It was very logical, very easy to follow. The format just seemed to work, in terms of taking somebody through a stepped process to be able to identify what support would be best for them. Really liked it from the outset.” (NHS)

In a number of the areas the introduction of the ‘Worrying About Money?’ leaflet came at a time when their organisation, service or local authority were looking to streamline pathways to sources of support or poverty reduction work across the area. The leaflet was viewed as a useful practical tool that could help reduce poverty through income maximisation. While in some settings other resources were available, participants felt the focus on income maximisation and pathways to support made it unique. They could see how the leaflet filled a gap, or supplemented, existing support tools.

“We felt that it was a tool that would help the volunteer to be able to signpost clients to appropriate agencies. So, if you like, when we first came across the leaflet that's probably the role that we anticipated it would fill. It would allow us to sit down in an interview situation, give a volunteer a wee bit of confidence because they had a roadmap in front of them and they could have a discussion with the client. The client could identify their felt need or problem and the volunteer would have a roadmap with simple solutions that they could signpost the person to.” (Food aid provider)

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However, there was some initial scepticism about the leaflet amongst some participants. On first hearing about the leaflet they thought that there must be a good reason why a resource like this hadn't been developed before. There were also concerns about how the leaflet would be received by support providers such as food banks who may perceive it to be "just another leaflet" and not relevant or useful for their work. At first glance the leaflet appeared very "wordy", and participants thought this could decrease the chance of staff, volunteers and members of the members of the public from using it. However, any scepticism was short lived. Once participants had time to look at the leaflet, they saw the step-by-step approach was quite unique and could be a useful practical tool. Despite the amount of text, participants thought the instructions were clear and could not see how the text could be reduced. There was also recognition that a leaflet like this may had not been developed before because it takes a lot of work and commitment to get the design right.

"I think that when people hear that a leaflet has been created, there can be a bit of, not necessarily skepticism, but just an idea of 'oh gosh another leaflet' because there are so many leaflets that are created and distributed and it might feel like it's something that won't have that much of an impact when you first hear about it." (Third sector)

"With a new resource, again because with experience, you think 'well has this been helpful...would it be helpful, why hasn't somebody done it?'. I suspect really realistically the reason it hadn't been done before was the amount of work it takes and the commitment to keep it up to date and the commitment to work on the partnership level and to keep the Steering Group active and to make sure that it's got a legacy and a sense of the next steps to it..." (Third sector)

## 3.2 How the 'Worrying About Money?' leaflet is being used

### 3.2.1 Who is using the leaflet

A wide range of organisations and services have been using or distributing the 'Worrying About Money?' leaflet across Argyll & Bute, Glasgow, Highland and West Lothian. These include:

- **NHS:** both in health settings such as health centres, and by health staff such as health visitors and midwives.
- **Councils and statutory sector:** such as social workers, housing staff, police, and in settings such as libraries, schools and early learning centres.
- **Financial support:** such as welfare rights officers and jobcentre staff.
- **Private sector:** such as landlords and supermarkets.
- **Third sector:** such as food banks, community food providers, housing associations, community groups, refugee settlement programmes, churches, Homestart, CARR GOMM.

Both paid staff and volunteers have been involved in using and disseminating the leaflet across the local authority areas.

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## 3.2.2 Use of the ‘Worrying About Money?’ leaflet

The ‘Worrying About Money?’ leaflet was being used in a range of ways across Argyll & Bute, Glasgow, Highland and West Lothian. The main ways in which the leaflet has been used fall into four broad categories.

- Staff and volunteers in a range of settings have used the leaflet as part of a conversation to guide people towards financial support services. These include social workers, health visitors, health improvement staff and support workers from third sector organisations. Some have participated in training to support them to use the leaflet while others have not (either because training was not offered / available or because they did not think training was needed).
- Staff and volunteers in a range of settings have also been distributing the leaflet directly to individuals to use themselves. For example, food banks have distributed the leaflet via food parcels where face-to-face contact was not permitted during the pandemic and a secondary school gave a leaflet to every pupil to take home.
- Hard copies of the leaflet have been displayed in public places such as food banks, libraries, churches, post offices and health centres for people to pick up and use themselves. Electronic copies of the leaflet have also been distributed via newsletters. These newsletters either go directly to those seeking financial support (e.g. housing association tenant newsletter) or to community organisations who may come into contact with those who may require financial support.
- The leaflet has been incorporated into poverty awareness training or outreach work (roadshows) as a means of supporting staff and volunteers to use it in their work.

## 3.3 Emerging impact of the ‘Worrying About Money?’ leaflet

In a number of the local authority areas, the ‘Worrying About Money?’ leaflet has only been in use for a short time. Despite this, participants were able to give examples of how the leaflet is beginning to make an impact locally.

### 3.3.1 Impact on frontline staff

The ‘Worrying About Money?’ leaflet has had a positive impact on staff and volunteers who come into contact, or work directly with people facing financial difficulties, in a number of ways.

#### Increasing awareness and knowledge of support services

There were participants who felt that before the introduction of the ‘Worrying About Money?’ leaflet, there were staff and volunteers in their services who were not aware of what financial support was available in their local area. The ‘Worrying About Money?’ leaflet has helped to address this issue in a range of settings, including food banks. The leaflet has been particularly useful at increasing the knowledge and awareness of support services amongst new staff and volunteers.

“I think it's made all the staff and volunteers probably more aware of different places that can help. Like I said, having the description at the top about all the

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different options to get more money. Yes, generally, people weren't aware of those." (Food aid provider)

"For staff or volunteers who are a bit newer to their role, I think it actually is a really brilliant tool to just be able to pick up and know that okay, everything I need to know in terms of cash-based support and income max support is all here in this leaflet for a local authority. It might not cover all of the different support that they want to give someone, but at least it's a really good starting point for that key issue which is what's driving many people to food banks of not having enough money." (Third sector)

## Saving time

The 'Worrying About Money?' leaflet has also helped frontline staff by reducing their workload and saving time. Instead of having to search for contact details for different support services, the 'Worrying About Money?' leaflet has all the information in one place to quickly refer to or to share with individuals. Participants reported that the 'Worrying About Money?' leaflet has simplified finding this information and they now keep the leaflet on their desk or in their diaries so they can refer to it quickly and easily.

"The staff who are using it have fed back to say that they know at a glance who to refer to and the telephone numbers are all there, and they're not spending a lot of time having to research who I need to signpost this person on to or refer this person on to." (Local Authority)

"It's got all the information in one place and it provides for people like Health Visitors, I think midwives would benefit from it, any other service, Social Workers, you know every local authority can use that and keep that as a tool for them to talk to families about their money worries and kind of unpick what that is and find support for them." (Local Authority)

## Greater confidence to talk about money and make referrals

Not only has the 'Worrying About Money?' leaflet increased staff and volunteers awareness of the type of financial support available, it has also increased their awareness of who provides this support and how to contact them. There was a sense that in some services staff and volunteers didn't know where to refer people who required financial support. As a result they were reluctant to talk to people about their financial difficulties as they did not know how to help. The clear referral pathways outlined in the 'Worrying About Money?' leaflet have given staff and volunteers in food banks, NHS roles and third sector support roles greater confidence referring people on for further support. The fact that support organisations have been involved in the development of the leaflet has also given staff and volunteers confidence that these agencies will respond to those contact them for support.

"It's an easy format to read, its allowed them to maybe enhance their roles and say well actually you can go to these groups...there's more confidence in the world of knowing where to direct someone and being able to say they can help you as opposed to I don't really know where you go for that help." (Local Authority)

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“It’s about giving confidence firstly to the volunteer, then to the client and knowing that the agencies that are listed there have given some sort of commitment to respond through being involved in ownership of the leaflet...I think having something like this gives confidence to the volunteers because they’re not trained advisers, nor are they trying to be. They do want to help people. I think having the leaflet gives them a wee bit of a key. They know that it’s been developed in partnership with these other organisations and that these organisations have committed themselves to being available to give the type of advice or support that’s identified in the leaflet...So you kind of feel you’re passing the client on to a trusted agency and not just a black hole.” (Food provider)

“It’s just given them [third sector support staff] the confidence that they know how to deal with problems. They really like the layout and they like the options that it’s got...where they’re able to take people where they’ve got issues there’s a bit of an explanation on it so its valuable for them.” (Third sector)

Not knowing where to refer people for support can prevent staff and volunteers from speaking to people about finances, even when it is a requirement of their job. In acknowledging how the ‘Worrying About Money?’ leaflet can address this challenge; some services have built the ‘Worrying About Money?’ leaflet into their referral pathway.

### 3.3.2 Impact on strategic staff

Participants with a strategic poverty reduction role also thought the ‘Worrying About Money?’ leaflet has had a positive impact on their own work. As previously mentioned, the introduction to the ‘Worrying About Money?’ leaflet in a number of the local authority areas coincided with strategic work already underway to reduce poverty in their area. Therefore, the decision was made to incorporate the ‘Worrying About Money?’ leaflet into wider poverty reduction work either at a local authority or organisational level. The leaflet was built into local area strategic plans and pathways for delivering support to low income families, as a tool to help reduce poverty. It was also used in poverty reduction awareness raising training as an example of a practical tool being used in the local authority area.

“I think it’s a very practical way for local authorities to address the poverty strategy. They’ve all got child poverty strategies, but this is actually a very practical way in which they can get on to the ground and deliver some of that.” (Food aid provider)

“Relationships that have come out of developing the leaflet in different local authorities are really beneficial and something that will benefit my work personally. I also think that again, it’s just a good raising awareness conversation starter to point people towards when talking about local referral pathways and ending the need for food banks and encouraging people to be able to access cash-based support first.” (Third sector)

“So it’s just really been music to my ears to be honest with how this is developing and it’s in line with what folk were wanting you know? So from that



point of view it's been really, really helpful...its featured in our mappings of local areas about resources that are there for people. They have been promoting it and encouraging people to use it." (NHS)

#### Key Findings: Impact of the 'Worrying About Money?' leaflet on frontline staff

- Raises awareness and increases knowledge of available support services (particularly for newer staff/volunteers).
- Builds confidence in discussing money issues with people facing financial difficulties as it gives a structure and guide of where to refer people to further support.
- Reassures staff and volunteers that they are giving people the right information and that key agencies have committed to providing this support.
- Saves staff time as they do not have to look up the services themselves.
- A practical tool to help achieve poverty reduction.

### 3.3.3 People facing financial difficulties

#### Increased income

In some services, the 'Worrying About Money?' leaflet has been incorporated into the way staff and volunteers provide support to those facing financial challenges. It has been used as a tool to promote income maximisation. Participants working in a range of settings were able to give examples of using the leaflet to have conversations with individuals about additional income they may be entitled to. From these conversations some individuals were referred to support organisations, or they referred themselves. These referrals resulted in additional regular income or one-off payments for individuals and families. Participants felt that without the 'Worrying About Money?' leaflet, some staff and volunteers wouldn't have shared this information and therefore people would not have been aware of the support available to them.

"So I've had people who have been successful in getting access to the Scottish Welfare Fund that wouldn't even have knocked a door because they thought if you've had it you don't get it again. I've had people use the Flexible Food Fund and Allenergy as well. So yes, the feedback from those has been positive...in the main, the feedback has been positive, but there's one or two people who have come back and said, 'Well that didn't work for me' and we had to take the time to find a way of getting it to work for them." (Food aid provider)

"It is an eye opener for clients, it is too for volunteers. It's very specific. It tells you exactly where you go for help for what. So, I think it's been helpful as much to the volunteers as it is to the clients." (Food aid provider)

"For some people it's [additional support provided] been a lifeline service...Universal Credit uptake has been one of the highest areas that we've been able to offer support and also Disability Benefit so Personal Independence Payments and Attendance Allowance, we've been able to tap into those benefits for lots of people who were just simply unaware that that was available to them." (Advice provider)

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## Increased awareness of sources of support

Not all services have been using the ‘Worrying About Money?’ leaflet to have conversations. Instead, primarily as a result of the pandemic, they have been distributing the leaflet either directly in food parcels, via schools and in other settings. While participants may not know whether distributing the leaflet in this way has resulted in people contacting agencies, they do feel that at the very least it will be raising awareness about the support available and identifying a clear way to access these sources of support. Participants felt this awareness raising role was important so people know where to go in the future if support is needed.

“One of the best things about it is it pulls all of that together for the professionals but also for the families, the people we’re working with.” (Local Authority)

“I think it’s providing information that’s easy to access for people that might not be directly seeking that information out and also, the fact that we’re sharing with all organisations that’s raising awareness of financial difficulties generally and highlighting the importance of it.” (Local Authority)

## Challenges capturing impact

It wasn’t possible for all participants to talk about the impact the ‘Worrying About Money?’ leaflet had on people facing financial difficulties. For some this was because they worked in a more strategic role and were not involved in directly offering support. For others, the way in which their service was currently using the ‘Worrying About Money?’ leaflet (i.e. distributing it for people to make self-referrals) meant they did not know whether people were using the leaflet, and if they were, what the outcome was. For some services face-to-face contact was stopped as a result of the COVID-19 pandemic and they had to adapt how they offered support. Some of these services have started to reintroduce face-to-face contact with those facing financial difficulties and are planning to use the ‘Worrying About Money?’ leaflet as part of a conversation where appropriate. Participants are hopeful this change in approach will help them better assess the impact the leaflet is having on those facing financial challenges.

Another challenge participants have faced, in capturing the impact the ‘Worrying About Money?’ leaflet is having on individuals they work with, is a lack of formal referral monitoring. For example, when applying for financial support individuals are not asked to indicate how they found out about the support. Therefore, it is unlikely that support services will know whether someone was referred to them as a result of the ‘Worrying About Money?’ leaflet. As a result they cannot tell whether increased demand for support is a direct result of the leaflet.

“It’s really difficult. If we had the means to be able to know if referrals had increased to the welfare team or CAB, and we were able to attribute it, but I think that’s a really difficult thing to try and pin down.” (NHS)

“People just fill in the forms so we’re not saying have you used a food bank or did you get a leaflet that was promoting the Flexible Food Fund, we’re not asking those questions, we’re just supporting the people. We’re just kind of making the emphasis on their needs as opposed to us capturing data. There’s

so much we do need to capture, we just kind of limit the questions that we're asking." (Advice provider)

Even when frontline staff are making referrals on behalf of individuals, unless they have an ongoing relationship with an individual and that individual chooses to tell the frontline worker what happened, they may not hear what the outcome of the referral is.

#### **Key Findings: Impact of the 'Worrying About Money?' leaflet on people facing financial difficulties**

- Increased awareness of sources of support available to them.
- Increased income as a result of referrals.
- Many services do formally monitor and record the impact of the conversations related to the leaflet and what happens as a result.
- Strategic: difficult to determine the impact as they do not receive feedback on people's use of the leaflet.
- Cannot tell whether access to the appropriate services is a direct result of the leaflet.

## **3.4 Benefits and challenges of using the 'Worrying About Money?' leaflet**

### **3.4.1 Benefits in using the 'Worrying About Money?' leaflet**

Participants cited a number of benefits to using the 'Worrying About Money?' leaflet as part of their approach to poverty reduction.

#### **Accessible**

The easy-to-follow format of the leaflet has meant that it has been well received by a wide range of services. Participants liked the clear and concise format of the leaflet which made it easy for staff, volunteers and people facing financial difficulties to use.

"It's very straightforward and easy to understand. It's logical, and I had to feel confident that it was so, to be able to then encourage other people to use it. That's been a huge benefit. If it had been something really complex, that I couldn't have understood, then I don't know how we would have passed that message on. Feedback on the leaflet has been so positive." (NHS)

"It's clear, concise and helpful, it tells people where they can get help that's what I like about it." (Third sector)

The leaflet being available in both an electronic and hard copy format was perceived as enhancing its accessibility. Participants reported that electronic copies are easy to disseminate quickly to a wide range of organisations that may not otherwise order the hard copy leaflets. Electronic copies have been particularly helpful during the pandemic when face-to-face contact was not allowed or was limited. Hard copies however have been necessary for those without internet access and have enabled copies to be

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distributed in food parcels and in other settings. Participants have particularly appreciated that IFAN have absorbed most of the costs of producing the leaflet, as otherwise the cost would have prohibited some organisations from using it.

“It has been lovely not having the expense as a third sector organisation putting together a leaflet like this, the amount of time that it’s taken to put it together and then the printing expenses would be huge for an organisation like ours...So having all of that covered for us has been huge for us and we’re incredibly grateful for it. It’s been a wonderful tool that has come at absolutely the right time.” (Advice provider)

In several local authority areas the ‘Worrying About Money?’ leaflet has been translated into a number of different languages including Arabic, Bulgarian, Dari, Farsi, Gaelic, Polish, Romanian, Slovakian and Urdu. Being able to request the ‘Worrying About Money?’ leaflet in a range of languages is seen as a strength as it improves accessibility and increases its reach.

## Practical

Participants found the practical format of the leaflet particularly beneficial. They felt the leaflet clearly guides people to relevant sources of support which sets it apart from other leaflets. This format has also made it easy for staff to build the leaflet into the way they work and has enabled individuals to use it to self-refer. Some participants particularly liked the leaflet’s primary focus of directing people to financial support to aid income maximisation. They felt this practical focus marked it out from other leaflets.

“It definitely gives a tool for Health Visitors to use to talk and sort of action plan the next steps for families. Find solutions, send them in the right direction and also it kind of gives that directory of services for Health Visitors.” (Local Authority)

“It gives the client a tool to find out or to identify what might be an issue for them in relation to having no food and the reason for it. It also gives them an indicator of where they could go to get help. So I think the leaflet could replace and has replaced the interview situation and for some clients that’s a very good thing because they didn’t like it anyway.” (Food aid provider)

“If someone comes to our door and says, 'I have nothing. I'm completely destitute', which happens quite a lot, it's amazing to actually have a printed list so you can be like, 'Right, we've got this leaflet. These are people who can work with you or help you.’” (Food aid provider)

## Consistent format across local authority areas

While participants found it valuable being able to adapt the leaflet to include local support providers, they also reported that it was beneficial that the format is consistent across local authority areas. A consistent format means that it is recognisable to anyone moving from one area to another. Participants felt that the more widely it is used in the future, the more credibility it will gain.

“It’s good that it is a similar format as well for consistency. So for folk that are maybe moving to an area or work in one area and live in another area etcetera you’re seeing something there that’s pretty similar and you can identify with but it’s more localised to... it’s more in line with what your resource is for your city. No I think that just gives strength to it.” (NHS)

“So I think from my strategic perspective it’s really helpful to have something that’s been developed nationally that lots of other local authorities and health boards have got behind and have used.” (Third sector)

## Raises awareness about poverty reduction

Finally, the ‘Worrying About Money?’ leaflet has been beneficial as an education tool. Participants reported that the leaflet has helped raise awareness amongst a range of organisations that income maximisation is a key way of trying to reduce food poverty, and lessen the need for food banks. Participants reported that the ‘Worrying About Money?’ leaflet highlights a number of ways in which people experiencing food poverty may be able to increase their income. However, it was noted that even with income maximisation some individuals and family may still experience food poverty. Therefore, for the time being, food banks are still needed.

“When you’re looking at poverty and you’re trying to make the link between poverty and food insecurity, this type of tool is really helpful because it outlines what the problems are and it says how to fix them and it’s not being fixed by giving a food parcel.” (Third sector)

“I do think making people think about it’s not a lack of food, it’s a lack of money. For a food bank not to think about its only job is to give food but to think beyond that. Why is it that people don’t have food and why is it they don’t have enough money? I think the leaflet helps that because it doesn’t say worrying about food. It says worrying about money.” (Food aid provider)

### Key findings: Main benefits of the Worrying About Money leaflet

- It is accessible:
  - Straightforward, short, concise.
  - Translated into different languages.
  - Provided in hard copy and electronic formats.
- It is practical:
  - Clearly guides people to sources of support (logical and easy to use).
  - Raises awareness of what support available.
  - Focuses specifically on financial support (fills in gaps and supplements other work).
- It is adaptable: Can be modified to fit the purposes of different local areas.
- It was nationally developed and same/similar format in many local authorities.

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## 3.4.2 Difficulties in using the ‘Worrying About Money?’ leaflet

The challenges participants reported when using the ‘Worrying About Money?’ leaflet were varied.

### Time and staff resources

IFAN works with and supports stakeholders in each local authority area to co-develop the leaflet, print and disseminate leaflets, and as much additional support as required to reduce the time and resource burden on stakeholders. Some participants noted that, it took time and staff resources to embed the leaflet into their areas. For example, time was needed to co-develop and disseminate the leaflet and get buy-in from organisations across the local authority. This required collaboration between a range of agencies which in itself was challenging, either in terms of reaching a consensus or where some agencies did not engage. While working in collaboration was thought to be challenging, it was also thought to be highly beneficial and necessary for the work to gain maximum reach.

“I suppose one of the difficulties that we also had, because of the way we decided to produce the leaflet and get all partners on board, there was the varying different opinions and views about what should and shouldn’t be included. So that was quite challenging, trying to bring all of that together, so that it suited everyone and not to alienate anyone, and ensure that everybody’s views, everybody felt they were being listened to and heard.” (Local Authority)

“It does take quite a lot of resource from the...either from IFAN as the lead organisation or for somebody like me...So there is a resource question definitely.” (Third sector)

### COVID-19 pandemic

As previously mentioned, the pandemic has made using the ‘Worrying About Money?’ leaflet challenging because services have not been able to use the leaflet as they intended. Participants reported that they hoped to use the leaflet to have conversations with individuals about income maximisation which became impossible when face-to-face contact was stopped. Therefore, during the pandemic many services needed to adapt and opted for disseminating copies of the leaflet. As COVID-19 restrictions ease, organisations are reviewing how they support people facing financial challenges.

“I think at the moment it’s a bit of a double-edged sword in terms of the timing of it because obviously because of the timing it’s very necessary and people are needing that support. So in one way when people hear that this resource is coming about they’re really excited about it, but on the other side it’s difficult because the best way to use a leaflet like this is sitting down side-by-side with someone and talking through it finding out what their specific needs are and what support they need. At the moment, it’s difficult to do that, because of the restrictions.” (Third sector)

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## Difficulties accessing services

For those who have been able to use the ‘Worrying About Money?’ leaflets with individuals and guide them towards support, some have experienced problems with the organisations providing financial support. These difficulties included: getting hold of someone to speak to, delays in getting a response and challenging interactions with staff. While there were reports of positive experiences too, participants felt that work was needed to ensure that every contact with organisations providing financial support was positive so people are not deterred from seeking such assistance.

“I think the other thing was during COVID it wasn’t as easy to access services because people were working remotely from home or in a call centre situation where the service wasn’t as focused as it should have been...the people that are answering the phones or the reception desks need to be better briefed in making sure that the clients get access to the service through them and aren’t put off. So there may be some work for councils or other agencies to raise awareness.” (Food aid provider).

“The biggest challenge is that a referral pathway is only effective if the destinations that you’re sending people to are resourced enough to respond to them in a time appropriate way.” (Third sector)

## Measuring impact

Participants found it challenging that the use and impact of the leaflet was not being routinely captured in their area. Without this information participants found it difficult to assess how widely the leaflet has been used and therefore where additional work and support should be targeted to ensure everyone facing financial difficulties has the information they need to access financial support. Some areas have centralised systems for recording where electronic and/or hard copy leaflets have been disseminated to and IFAN records the number of hard copy leaflets that have been printed. However, participants were not aware of a formal mechanism across a local authority area for recording:

- How the leaflet is being used (e.g. Handed out or used as part of a discussion).
- How many staff, volunteers and individual experiencing financial difficulties are using the leaflet.
- How often the leaflet is being used by individuals, departments or organisations.
- The impact the leaflet has had on individuals experiencing financial difficulties.

Participants recognised the difficulty in capturing this information, particularly information on impact. To do so would require monitoring systems to be set up and staff time to input this data. However, even with monitoring systems, impact information could be challenging to capture and attribute. Unless staff and volunteers have an ongoing relationship with individuals, they may not know what impact, if any, the leaflet has had. For example, services may not know if individuals have looked at the leaflet, accessed support services or the outcome of any contact with organisations.

“In terms of us monitoring the impact of those conversations...the only way that we’ll be able to do that is via a direct referral to [support organisation]. If it’s a

different agency we would have to have all those monitoring systems in place if that makes sense, which is the hardest thing about the leaflet.” (Third sector)

In one local authority area, the council welfare team has collected data on the outcomes of referrals to the service. The challenge lies in whether a referral to this service can be attributed to the use of the ‘Worrying About Money?’ leaflet. Participants did not know how this challenge could be solved but welcomed further discussion on this issue.

“It’s really difficult. If we had the means to be able to know if referrals had increased to the welfare team or CAB, and we were able to attribute it, but I think that’s a really difficult thing to try and pin down.” (NHS)

## Stigma

Finally, there was a perception that stigma has made it difficult to get the leaflet to everyone who could benefit from it. Participants felt that there is a stigma related to needing financial support, therefore individuals may not be willing to ask for help, access support or even pick up a leaflet about assistance which is available. Participants advised that to encourage people to pick up the ‘Worrying About Money?’ leaflet, it should be placed in an area where people can do so privately so they are not concerned with being observed.

### Key findings: Challenges experienced using the ‘Worrying About Money?’ leaflet

#### Developing the leaflet

- Time and staff resources required to tailor the leaflet and embed it in an area.
- Collaboration: Either a lack of collaboration between organisations or challenges of reaching consensus.

#### Using the leaflet

- COVID-19 pandemic restrictions preventing organisations using the leaflet for in-person discussions.
- Difficulties accessing and communicating with financial support services.
- Concerns that people are unlikely to pick up the leaflet due to stigma related to needing financial support.

#### Monitoring impact

- Lack of information on how the leaflet is being used, how often and by whom.
- Lack of information on the impact the leaflet is having on individuals facing financial difficulties.

## 3.4.3 Improvements

Overall the ‘Worrying About Money?’ leaflet was well received by participants with few suggestions of how it could be improved. Participants thought that it was of high quality and was already useful, hence any suggested improvements were minor. It is also



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worth noting that some of suggested improvements were already in place or in development.

While participants felt the ‘Worrying About Money?’ leaflet was straightforward and easy-to-use, many thought making it available in more formats would make it more accessible to a wider range of people. There was a view that the text-heavy leaflet may not be accessible to everyone and may stop some staff, volunteers and individuals experiencing financial difficulties from using it. Reducing and simplifying the text and adding images to the leaflet was one way in which participants thought the leaflet could be improved. A larger poster version was also suggested for displaying in venues where people spend time, such as libraries<sup>11</sup>. However, there was recognition that these changes would require the leaflet to be larger which in turn could increase the development and printing costs.

“When you pick it up, it's very text-heavy and quite dense and I think that as well can put people off a bit...I'm not sure how you would get round that because it does need to have a lot of text in it...spacing the text apart a lot more. Using more images, almost like infographics would be quite nice.” (Food aid provider)

A final format participants would like to see developed is an app version of the leaflet which would lead people through the referral pathway step-by-step and link directly to the relevant source of support. Participants thought this format would particularly beneficial for young people or those using the leaflet themselves to seek support. However, like the existing ‘Worrying About Money?’ leaflet, an app version would need to be created for each local authority area and care would need to be taken to ensure that people access the right app for their area.

“That's what's the beauty of the leaflet is that there is a process, so that if you were working with an individual and you had it on, they had it on their phone and you had it in your phone, you could be working through the leaflet in the same way you would person to person, or over the phone...we've had a lot of people say an app would be really useful, especially if they're working with younger people.” (NHS)

“Obviously, there's an online version, a PDF version but perhaps there could be a version where it takes you to the leaflet or it takes you to a webpage where the leaflet is laid out, but you can then actually click on to a specific service right from there. So whether you're a person trying to accessing it and you see Scottish Welfare Fund, apply online here and being able to click the button straightaway, then that might be helpful.” (Third sector)

Participants also mentioned the value of having the leaflet translated into more languages to further increase its reach and impact. Not all participants were aware that the leaflet has already been translated into a number of languages in different areas and requests can be made for leaflets in other languages.

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<sup>11</sup> A poster on one-page version of the leaflet is available and can be requested: [www.foodaidnetwork.org.uk](http://www.foodaidnetwork.org.uk)

Participants really valued that the leaflets are tailored for specific local authority areas. However, there was a view that for some areas several versions of the leaflet may be required, as the sources of support could vary significantly. Glasgow was given as an example of this. Finally, it was suggested that the leaflet could be improved by ensuring that all support services have full contact details available. For example, participants said that for some support services only a phone number was provided but it was noted that some people prefer to engage by email in the first instance. Participants would like to see phone numbers, email addresses and websites for every service included on the leaflet, as this would provide options for people to use the method of communication they preferred.

**Alternative formats suggested included:**

- Easy-read: less text and more images (perhaps in a larger folded format).
- Poster: less text, more images and eye-catching colours and design.
- Translations in a range of languages.
- App version (particularly for young people).
- Smaller locality specific leaflets (e.g. where sources of support could vary).
- Email addresses for all services (not just website link / phone number).

## 3.5 The future of the ‘Worrying About Money?’ leaflet in Scotland

### 3.5.1 Roll out across Scotland

‘Worrying About Money?’ leaflets have now been published for 20 local authorities Scotland. IFAN is currently working in local authorities where the leaflet is already in circulation and with local stakeholders to co-produce further leaflets for other areas. Three further leaflets are due to be published before the end of 2021. Interview participants were asked whether or not they thought the leaflet should be rolled out across Scotland.

Interview participants largely supported the rollout of the ‘Worrying About Money?’ leaflet across Scotland. The leaflet was viewed as a valuable tool which other areas could benefit from using. It was felt that the more areas there are using the ‘Worrying About Money?’ format, the greater credibility the resource will have amongst staff and volunteers delivering support and those who require support with income maximisation.

“I would say that for local authorities I think it’s a really excellent tool to have. I think that for a lot of local authorities I know they have advice partnerships and they have different ways of people accessing information about support that’s available locally, but I think to have something that’s fresh and is organised in this way and easily translated is something that is a really great opportunity...Having something like this which is up to date and reflective of what support is available locally is something that could really help across the local authority.” (Third sector)

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“I would suggest that absolutely they use this wonderful tool because they may be thinking about developing something themselves but why reinvent the wheel? And actually if it’s a leaflet that’s widely recognised, it’s given lots of publicity then people will kind of look at it, they’ll recognise the picture on the front, it will be something familiar to them rather than a whole plethora of leaflets and they just kept kind of bumped down in all these different leaflets.” (Advice provider)

“...it’s a tool that’s there that is so straightforward, so easy, so well designed that if you don’t have it in your local authority you’re actually probably missing out because...as I say IFAN are so good they would...they’ll do what you want with the leaflet.” (Local Authority)

While participants supported the rollout of the ‘Worrying About Money?’ leaflet in principle, it was noted that there were a number practical issues local authority areas needed to consider first.

### Advice to others wishing to use the Worrying About Money? leaflet

To successfully implement the ‘Worrying About Money?’ leaflet in a local authority area, collaboration from a range of stakeholders in the council, NHS, voluntary sector and IFAN is advised. Participants felt collaboration helps ensure that different sectors discuss and agree how the leaflet can be used locally to support those facing financial difficulties. In each area a range of poverty reduction and income maximisation work may be taking place. Participants advised that time should be taken to ensure it complements rather than duplicates existing resources. Working collaboratively to lay the groundwork will help ensure the leaflet is disseminated and used in a wide range of settings, thus enabling the leaflet to gain maximum reach. It will also ensure that everyone is aware of and bought into the overall aim of the ‘Worrying About Money?’ leaflet in supporting income maximisation as one way of reducing food poverty.

“I would say to get the maximum reach, get your partners, your community planning partners, your Third Sector, your voluntary organisations on board...and co-produce it. Let people, let it be a partnership approach to it, rather than one authority-led or one organisation-led, because I think that’s where the leaflet came into its own.” (Local Authority)

“It is important just to take stock about where the key places of benefit and areas are for the leaflet. That’s not like a big process it’s just being mindful that there might be other shortcut referral pathways in particular services...It’s just about how we best target it to [get the] best impact.” (NHS)

In addition to collaboration, participants advised that the individuals involved in adapting, disseminating and promoting the leaflet should have sufficient capacity to do so. Despite the support offered by IFAN, it can take time to discuss and agree the amendments to the leaflet. If there is not the capacity or interest to take this work forward, participants questioned whether it was feasible.

“I think [in] every local authority area we should have a sense as to whether or not the stakeholders in that local authority have the capacity or the will to do it...I think there’s nothing wrong with the idea that a national organisation like

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IFAN or us for that matter brings its expertise in at a local level and tries to make these connections, I think that's absolutely fine." (Third sector)

While participants didn't report any resistance to using the leaflet, they thought it was important to factor in time to plan and support the dissemination of the leaflet. For example, raising awareness of the leaflet and how having support information in one place can benefit those supporting individuals and families facing financial challenges was thought to be worthwhile. Participants thought it was important that services understood what the 'Worrying About Money?' leaflet is trying to achieve so they can promote and disseminate it appropriately.

"I think any agency that's going to use it should have a wee bit of awareness of what we're trying to achieve here. It's not just a leaflet. We're trying to help people to maximise their income. So maybe they need to know a wee bit about fuel poverty, food poverty and a wee bit about why people find themselves in the situation that they do. So, I suppose an orientation to some of the issues, because it's more than just a leaflet." (Food aid provider)

"If you don't have people's buy in then yes, it's quite hard to disseminate and it's quite hard to understand if it's useful. So yes, ensuring key stakeholder buy in is probably quite useful." (Third sector)

The leaflet is being used in a range of ways by different services, therefore advice on how to use the leaflet varied. There were participants who were involved in disseminating the leaflet directly to individuals who are, or could be, experiencing financial challenges. Participants felt that some people would be able to use the leaflet on their own to find out what additional support they were entitled to access. However, there was a view that the leaflet may be too wordy for some and therefore the leaflet should be used by support staff and volunteers to help them start a conversation with individuals and support them to access financial support.

For organisations and services who intend to use the leaflet as a tool for staff and volunteers to use, participants advised that the leaflet should be supported by training or guidance. Training would not only help staff and volunteers feel confident in starting conversations with people experiencing financial difficulties, it would also ensure that they are being sensitive and using appropriate language while having these conversations. There were participants who felt strongly that any conversation about income maximisation should be sensitively handled so individuals do not feel judged or put off from seeking help<sup>12</sup>.

"I would say, don't develop the leaflet in isolation, but think of how it could best be used with organisations, and that's around conversations, and good conversations...I mean, don't develop it as a leaflet that you're just going to simply hand out because the impact of that will probably be minimal. Develop it with a view to thinking of it as a resource that you can show people how they can use it well." (NHS)

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<sup>12</sup> At the time of the research training was available in two of the local authority areas. Training will soon be available across the whole of Scotland.

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“I would definitely encourage other organisations to use it and I would say where they can, obviously COVID restrictions permitting, talk through the leaflet with someone in person. It’s just I think the evidence has shown in the past receiving a leaflet and receiving the information within that is more effective when someone is actually working through it with you and possibly offering support to make a phone call with you or access a website about the support with you.” (Third sector)

“My biggest piece of advice is always have it go hand-in-hand with training and meaningfully involve people in its testing and give space for it to evolve in some way.” (Third sector)

**Key findings: Implementing the ‘Worrying About Money?’ leaflet in your local authority**

- Tailor it: to support available in your local area.
- Collaborate: involve a range of stakeholders from the council, NHS and voluntary sector organisations.
- Promote it: build in time and resources to raise awareness of the resource and encourage the use of the leaflet.
- Provide support: consider offering training and guidance for staff and volunteers who will be using it with those facing financial difficulties.
- Update it: make sure the details for support organisations are kept up to date.
- Be strategic: consider how it fits into and complements other poverty reduction work in your area.

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## 4 Conclusions

Overall, the 'Worrying About Money' leaflet has been viewed very positively by participants from Argyll & Bute, Glasgow, Highland and West Lothian. The leaflet has been recognised as a useful tool which can help support income maximisation and poverty reduction work at a service, organisational and local authority level. This has been demonstrated by the range of people from local authorities, NHS and third sector organisations who have been involved in using and disseminating the leaflet to date. The leaflet is being used in a range of ways which has been dictated both by the contact and relationships services have with individuals experiencing financial difficulties, as well as COVID-19 restrictions. This posed challenges for those wanting to use the leaflet as part of a conversation with those experiencing financial hardship, though alternative modes of communicating with these individuals were found.

The main impact reported by participants is that the 'Worrying About Money?' leaflet has helped raise awareness amongst staff, volunteers and people experiencing financial challenges, which organisations can provide financial support and how they can be accessed. Staff and volunteers reported that the leaflet had given them confidence to discuss money with people experiencing financial challenges and signpost or refer them to staff. While it has been more challenging to capture the impact the leaflet has had on individuals experiencing financial difficulties, participants were able to give examples of incomes of those experiencing financial hardship being increased as a result of referrals.

Participants' positive experience of the 'Worrying About Money?' leaflet has been illustrated in their support for the leaflet being rolled out across Scotland. It was felt that the leaflet was a practical tool that could complement existing resources and approaches to poverty reduction and income maximisation across Scotland. However, for the leaflet to be most beneficial, time and resource need to be committed to tailor the leaflet to the local context, disseminate the leaflet and raise awareness of its purpose. Where possible, training should be provided for those wishing to use the leaflet to generate conversations about money to ensure that this is done sensitively.

### Limitations of the research

While the findings are promising, there are limitations to the research. For example, this research only explored the impact of the 'Worrying About Money?' leaflet from the point of view of a small number of professionals in four of the 19 areas where the leaflets have been developed in Scotland. To gain a fuller picture of the role the 'Worrying About Money?' leaflet is having on income maximisation and poverty reduction across Scotland, a much larger piece of research would be needed. A larger piece of research would need to include:

- Professionals with a strategic poverty reduction role across more local authority areas.
- Frontline staff and volunteers from a range of different organisations and local authority areas who work with people facing financial challenges.
- Individuals who have used, or have been supported to use, the WAM leaflet to access financial support for themselves.

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However, it is worth noting that without mechanisms to track the outcomes of referrals that have resulted directly from the use of the WAM leaflet, attribution is difficult.