

Cash First

Accessing cash payments in a crisis and the principles of a cash first approach to food insecurity

Sabine Goodwin, INDEPENDENT FOOD AID NETWORK



Independent Food Aid Network (IFAN)

*Our vision is of a country without the need
for charitable food aid*

- over 500 independent food banks
- support, connect and advocate
- collate and report on data
- advocate for a cash first approach to food insecurity

BACKGROUND:

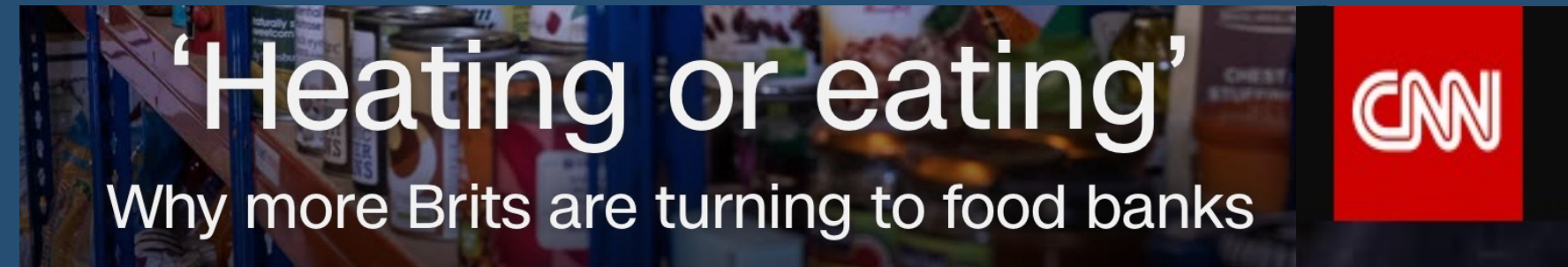
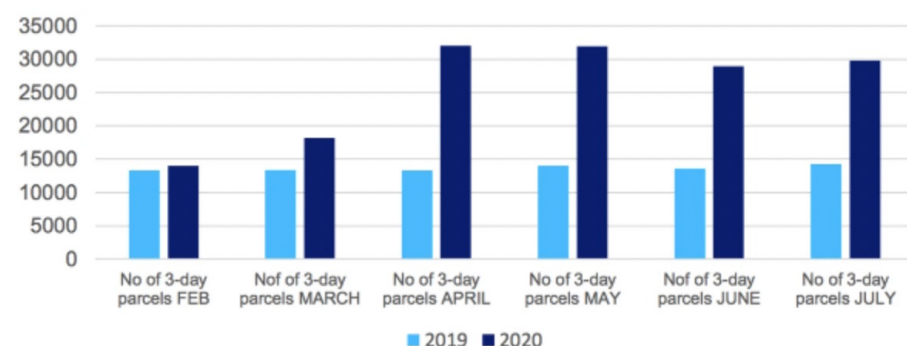
More than 1,000 food parcels given out daily to struggling Scottish families

Food banks are already running out of food and say it's going to get worse

Food banks see demand soar in of 'nightmare' universal credit

Exclusive: 45 per cent of food banks preparing to face problems and rising demand as charity warns: 'It's

Figure below: Number of 3-day emergency food parcels distributed by independent food banks in Scotland (Feb - July in

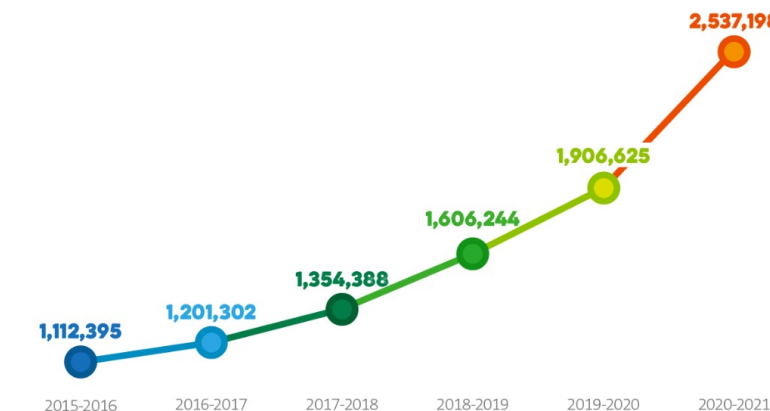


THE BIG ISSUE



AROUND
3 MILLION
food parcels distributed in 2018/19 by food banks in the Trussell Trust network and independent food banks

COMPARED TO THIS TIME FIVE YEARS AGO, NEED FOR FOOD BANKS IN OUR NETWORK HAS INCREASED BY 123%.



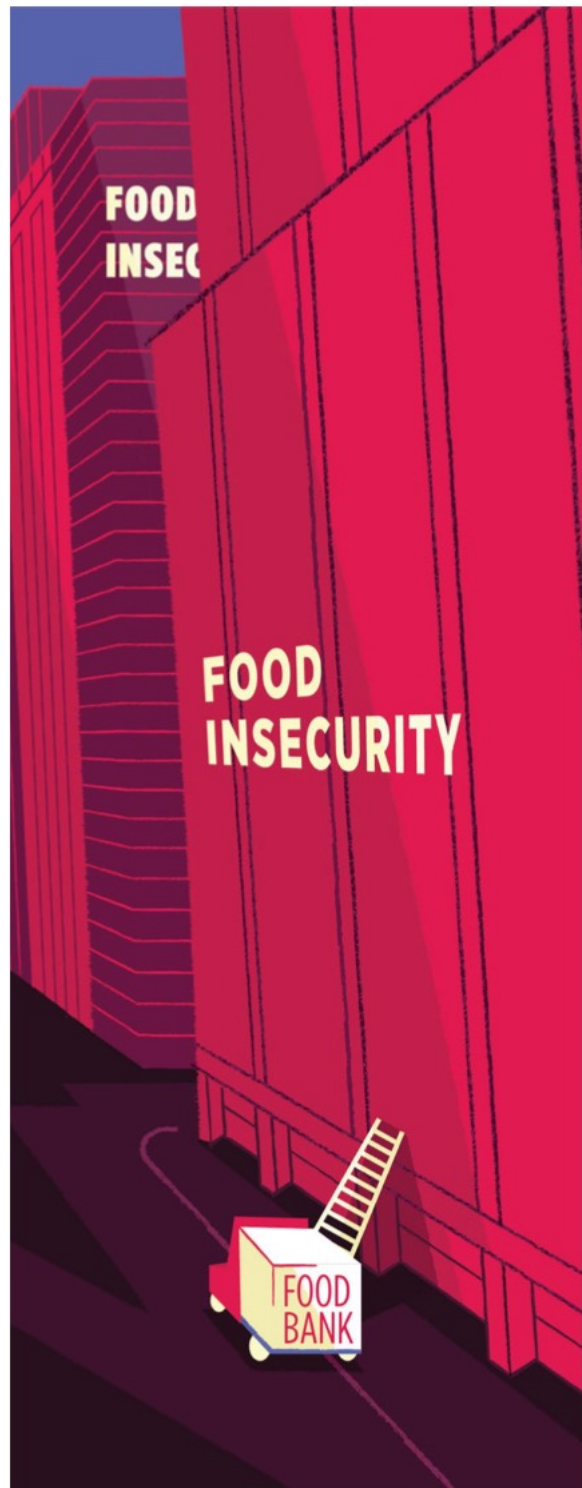
A million emergency food parcels given to children during Covid pandemic

'Scandalous' surge in reliance on emergency food packages prompts calls for 'reset' of social security system

Food poverty set to worsen as September's Universal Credit cliff edge approaches

August 26, 2021

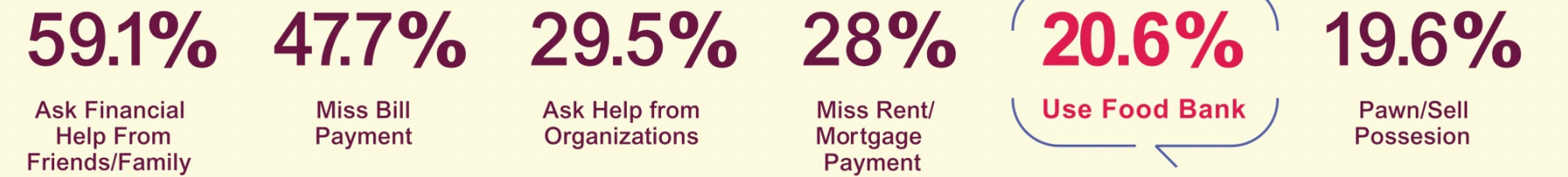
BACKGROUND:



PROOF | FOOD INSECURITY
POLICY RESEARCH

Relationship Between Food Banks and Food Insecurity in Canada

Probability of severely food-insecure households using food banks and other strategies when short of money



Data source: 2008 Canadian Household Panel Survey Pilot². Severe food insecurity was assessed with one question asking whether in the last 12 months household members ever had to eat less because they didn't have enough money to buy food.

National statistics

Family Resources Survey: financial year 2019 to 2020

Published 25 March 2021

8% of UK Households
were food insecure

43% of UK Households
on Universal Credit
were food insecure

IFAN is working to promote a cash first approach to food insecurity:

- cash first referral leaflets across multiple local authorities
- advocating for all local authorities to provide direct, easily accessible cash payments to people in financial crisis
- advocating for systemic changes that would see social security payments and wages match the cost of living

A cash first approach to food insecurity:

HOW TO END THE NEED FOR FOOD BANKS

ADDRESSING THE ROOT CAUSES OF POVERTY WOULD MEAN EVERYONE IN THE UK COULD AFFORD TO BUY ADEQUATE, HEALTHY AND NUTRITIOUS FOOD

WITHOUT ADDRESSING THE ROOT CAUSES OF POVERTY, MORE PEOPLE WILL NEED TO TURN TO FOOD BANKS

1 ADEQUATE BENEFIT PAYMENTS AND FAIR WAGES

'Food poverty' is poverty. Social security payments must be adequate, accessible and timely and wages need to match the cost of living.



2 STATUTORY CASH GRANTS

Statutory cash grants should be available through every local authority to support people falling into financial crisis in addition to an adequate social security system and fair wages. Cash grants need to be well promoted, accessible and rapidly available to help individuals and families unable to afford food.



3 CHARITABLE CASH GRANTS

When statutory cash grants aren't available, the provision of charitable cash grants enables people unable to afford food to make their own choices.



5 EMERGENCY FOOD PARCELS

Charitable food aid provision is a stop gap measure and will not address the root causes of poverty. Food banks rely on the good will of volunteers, donations and redistributed surplus food.

4 VOUCHERS

Vouchers for food can be a useful emergency food parcel substitute and makes choice possible.



WHY DOES CASH IN A CRISIS MATTER?

Why cash transfers?

Cash transfers are an effective way of directly helping some of the poorest and most vulnerable people in the world, and are good value for money. They form small, regular payments which are increasingly paid through secure electronic systems, such as directly into bank accounts, mobile phone accounts or on smart cards. They empower the poorest and most vulnerable

Value for money

Cash transfers empower the poorest and most vulnerable people to make their own decisions about what they need most, and enable them to spend it in their own communities.

Directly giving people small amounts of money means they can buy things they need most, such as food, clean water, medicines. This cuts waste, delivers value for money for UK taxpayers and cash goes further.

Cash transfers are an effective way of directly helping some of the poorest and most vulnerable people in the world and are good value for money.

Cash transfers empower the poorest and most vulnerable people to make their own decisions about what they need most and enable them to spend it in their own communities.

Reducing poverty and increasing resilience

Although cash transfers are aimed at providing immediate relief and reducing poverty, they eventually contribute to increasing resilience of poor households through better management of risks and shocks. Through cash transfers people can afford basic health care, more nutritious food and schooling, and help the poorest children grow up healthier and better educated.

Source: www.gov.uk Department for International Development January 2017

WHY DOES CASH IN A CRISIS MATTER:

CASH FIRST: THE LCC PILOT

NOVEMBER 2021



"It was useful for me because my kids they don't eat everything. So in the package most of the things I share with my friends. So the cash is more helpful for me because I can buy what I need exactly." - P4

"So the cash is more helpful for me [than packages] because I can buy what I need exactly." - P4

Giving people cash rather than food parcels would empower them

Rachel H Tribe

People should be trusted to choose how to feed themselves, but instead the government relies on food aid

Others highlighted the flexibility of cash over council-issued vouchers pointing out that it removed the embarrassment of using vouchers at the tills, and the chance of them being rejected. We know that visiting a food bank can be a **humiliating experience**: often, accessing food banks involves queueing and answering questions about why help is needed, which can make the process stressful and undignified. Cash allowed people to shop around and cater for specific needs such as allergy-safe or culturally appropriate foods.

reduces stigma . dignity

choice

dietary needs

flexible

culturally appropriate



Local government response to economic vulnerability and financial hardship

Good Practice Guide: Delivering Financial Hardship Support Schemes

- **Providing direct cash payments through hardship schemes will maximise dignity, autonomy and choice.** Councils should minimise undue barriers. Any conditions aimed at limiting the potential risk of misuse need to be appropriately balanced with ease of access and timely support to ensure that schemes are able to effectively meet the needs of vulnerable residents.

WHY DOES CASH MATTER IN A CRISIS:

People more likely to accept support via cash payments

Benefits to health and well-being - reduces long-term health inequalities

Simple and cost-effective way to deliver and access crisis support

Building financial resilience when linked to advice and support helping to maximise income and preventing debt from building up

Benefits the local economy; payment of the real Living Wage more likely

Entrenching food surplus redistribution into the charitable food aid system won't reduce food waste nor food poverty

Ending the need for charitable food aid

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graph TD; A[People more likely to accept support via cash payments] --> G((Ending the need for charitable food aid)); B[Benefits to health and well-being - reduces long-term health inequalities] --> G; C[Simple and cost-effective way to deliver and access crisis support] --> G; D[Building financial resilience when linked to advice and support helping to maximise income and preventing debt from building up] --> G; E[Benefits the local economy; payment of the real Living Wage more likely] --> G; F[Entrenching food surplus redistribution into the charitable food aid system won't reduce food waste nor food poverty] --> G;
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CASH FIRST: BENEFITS LOCAL ECONOMY:

A 'cash first' approach has been proven to reduce and prevent poverty by increasing household incomes and financial security. This is more effective than other types of support, such as vouchers and in-kind support (non-cash contributions to households such as food or baby products), as it addresses the root causes of poverty and has the following benefits:

- Cash gives people dignity by removing the stigma that often comes with using in-kind support or vouchers.⁵
- Cash payments provide choice and control by enabling families to use support in a way that works best for them, enabling them to meet the multiple needs that they have.
- Cash is the preferred option for most low-income families.⁶
- Cash payments are the simplest, most efficient and most cost effective means of providing people with support as they can go directly into people's bank accounts. They remove the complex or expensive partnership arrangements that are needed to provide in-kind support.⁷
- Cash payments allow families better value for money as they can shop around.
- Cash payments also provide a boost to the local economy by increasing the likelihood of payments being spent with local, independent retailers, rather than supermarkets. This is especially important in rural areas (where supermarkets might be inaccessible anyway), and in places with struggling local high streets.
- Cash payments encourage greater take-up than alternative types of support.
- Cash payments can bolster financial inclusion efforts by linking people to other sources of financial support such as credit unions.

It is important that localities do not allow misplaced negative perceptions to act as a barrier to providing people with crucial support. Evidence shows that when extra financial support is provided to low income households in crisis it is used appropriately and in a way that boosts household wellbeing.

A 'cash first' approach to local welfare would deliver the following benefits:

- Giving people dignity by removing the stigma that often comes with using in-kind support.
- Giving people choice and control by enabling them to use support in a way that works best for them, enabling them to meet the multiple needs that they have. This boosts household wellbeing and has significant benefits in households with dependent children.
- Giving people what they want – cash is the preferred option for most people on low incomes.
- Simplicity and efficiency - Cash payments are the most simple, efficient and cost effective means of providing people with support as cash payments can be made directly into people's bank accounts. It can be a more efficient approach for local authorities as it removes need for the partnership arrangements that come with in-kind support.
- Increasing take up - Cash payments encourage greater take up of support by households experiencing financial hardship.
- Giving a boost to the local economy by increasing the likelihood of payments being spent with local, independent retailers.
- Preventing people from falling into high interest debt when they face a financial crisis, and therefore preventing them from spiralling deeper into hardship.
- Bolstering wider financial inclusion efforts by linking cash payments to other sources of financial support such as credit unions.
- Enabling funding to be recouped where there is a loans element to cash payments being provided.

Greater Manchester Poverty Action (GMPA): *'Cash First' Responding to the needs of low -income residents through the provision of local welfare support*

“Cash payments also provide a boost to the local economy by increasing the likelihood of payments being spent with local, independent retailers, rather than supermarkets. This is especially important in rural areas, and in places with struggling local high streets.”

Child Poverty Action Group (CPAG): *Using COVID-19 Funding to Tackle Child Poverty = Guidance for local councils in England*

“Giving a boost to the local economy by increasing the likelihood of payments being spent with local, independent retailers. “

CASH FIRST: SIMPLE AND COST-EFFECTIVE WAY TO DELIVER AND ACCESS CRISIS SUPPORT:

Get cash to people that need it –
when they need it.

Send funds to anyone in the UK via SMS message allowing the recipient to withdraw cash instantly from over 17,000 participating ATMs without the need for a card or bank account.



...rities using our payment solution
...s already embraced our facility is
...ted it to send hardship payments
for those without bank accounts. But following its success, Barking and Dagenham has just used it to disburse almost £250,000 of its Covid Winter Grant Scheme allocation. "It's really straight forward and its fast efficient flexible system that supports us to implement new government initiatives that are frequently announced," explains Donna Radley, Head of Benefits. The Council's Children's Services directorate has now adopted it to replace the petty-cash payments its social workers make to clients.

Innovative solution getting cash to hardship grant beneficiaries

Also working with local authorities in
Leeds, Haringey, Exeter and Torbay

CASH FIRST: PEOPLE ARE MORE LIKELY TO ACCEPT SUPPORT:



**THE COST OF
THE SCHOOL DAY**

Cash payments should replace the value of free school meals. Free school meal entitlements have been a lifeline for many families already facing financial pressures that have been exacerbated by the pandemic. Direct payments increase uptake and are preferred by families as they provide flexibility, dignity, safety and convenience, all of which are highly valued.

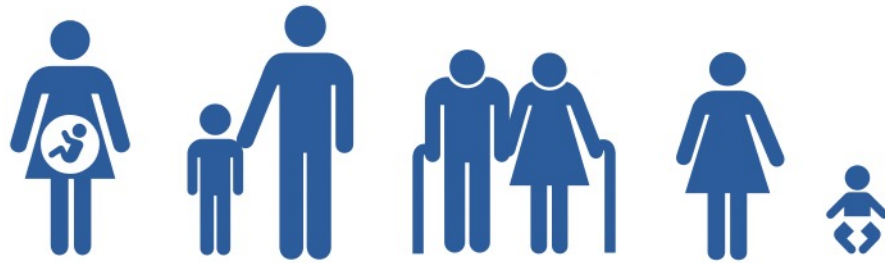
Increasing take up - Cash payments encourage greater take up of support by households experiencing financial hardship.



Cash payments encourage greater take-up than alternative types of support.

CASH FIRST: BENEFITS TO HEALTH AND WELL-BEING – REDUCES LONG-TERM HEALTH INEQUALITIES

Food-insecure individuals, both adults and children, are likely to have poorer health.



Food-insecure adults are more vulnerable to chronic conditions, with the risk increasing with the severity of food insecurity.¹

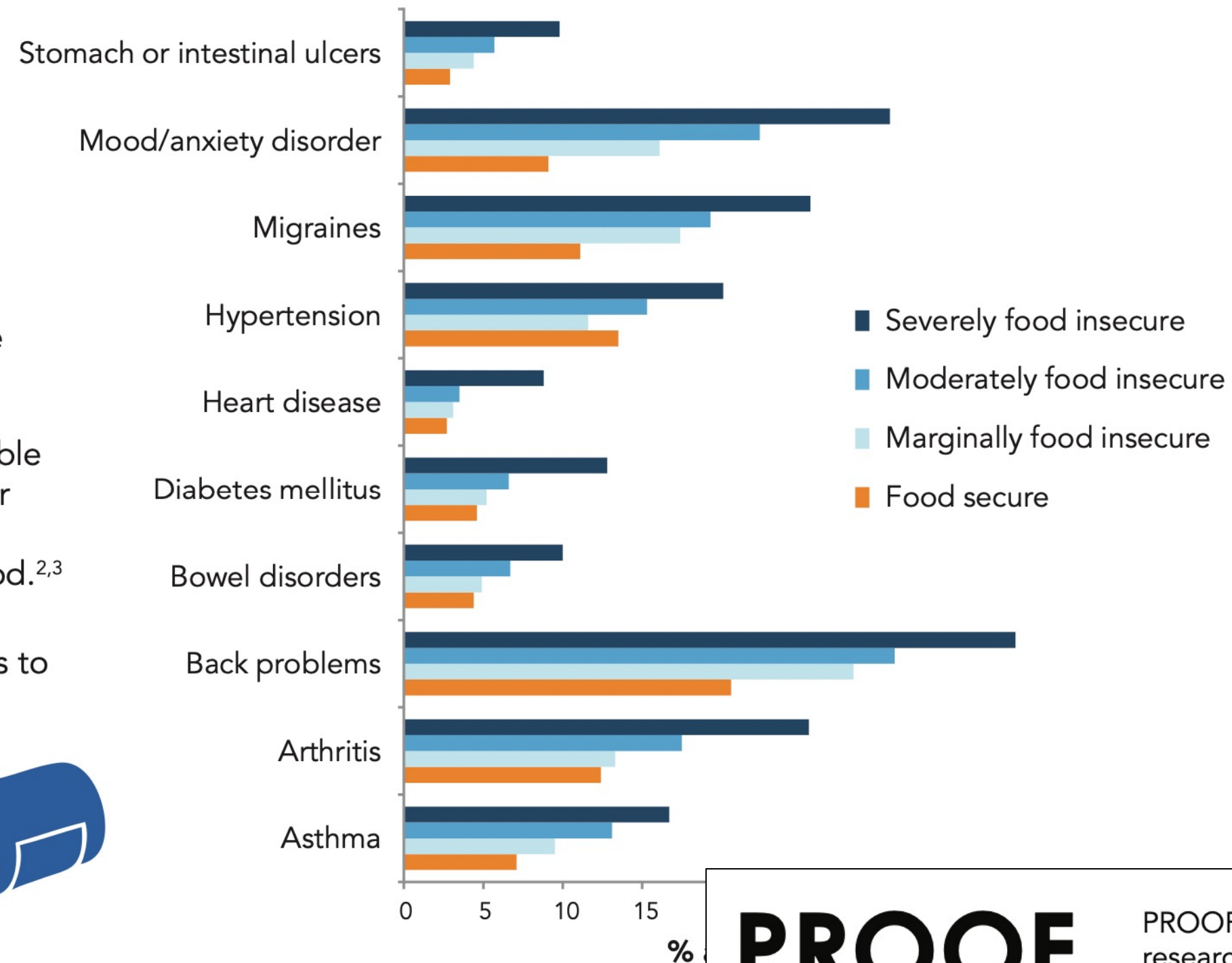
Exposure to severe food insecurity leaves an indelible mark on children’s wellbeing, manifesting in greater risks for conditions like asthma, depression, and suicidal ideation in adolescence and early adulthood.^{2,3}

Food insecurity also makes it difficult for individuals to manage existing chronic health problems, such as diabetes and HIV.^{4,5}

Due to scarce resources, food insecure individuals may forego critical expenses like medication.



Prevalence of chronic conditions among Canadian adults, (18-64 years) of age, by household food security status⁶



PROOF
FOOD INSECURITY
POLICY RESEARCH

PROOF is a CIHR-funded, interdisciplinary research program working to identify effective policy interventions to reduce household food insecurity in Canada.

For more information, visit proof.utoronto.ca

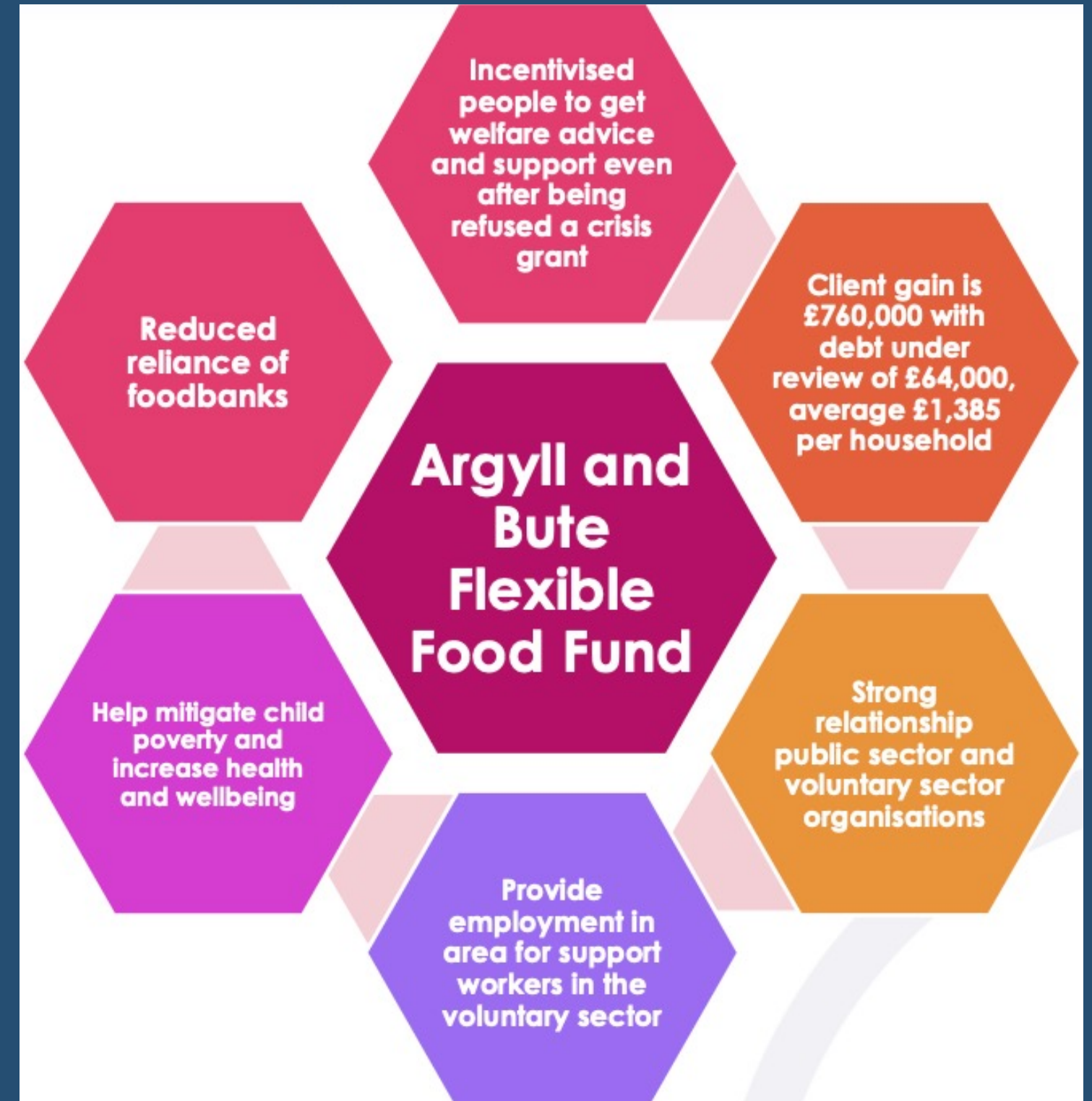
@proofcanada

CASH FIRST: BUILDS FINANCIAL RESILIENCE AND WHEN LINKED TO ADVICE AND SUPPORT HELPS TO MAXIMISE INCOME AND REDUCES THE LEVEL OF DEBT BUILDING UP:

Recent flexible food fund funding from Scottish Government demonstrates the value of direct cash payments linked to further advice and support.

Example: Argyll and Bute:

Household Composition	Monthly Payment (£)
Single adult (no children)	£80
Single parent + 1 child	£185
Single parent + 2 children	£255
Single parent + 3 children	£320
Single parent + 4 children	£390
Single parent + 5 children	£460
Couple (no children)	£150
Couple + 1 child	£250
Couple + 2 children	£320
Couple + 3 children	£390
Couple + 4 children	£460
Couple + 5 children	£530



CASH FIRST: ENTRENCHING FOOD SURPLUS REDISTRIBUTION INTO THE CHARITABLE FOOD AID SYSTEM DOESN'T REDUCE FOOD WASTE NOR FOOD POVERTY

FOOD WASTE **CAN'T SOLVE** FOOD POVERTY.

SURPLUS FOOD REDISTRIBUTION FURTHER ENTRENCHES FOOD BANKS AS A RESPONSE TO FOOD POVERTY

- X It's not acceptable** that people are not able to afford or choose the food they eat
- X It's not acceptable** that we leave it up to volunteers to plug the gaps left by our broken social security safety net and inadequate wages
- X It's not acceptable** to unnecessarily transport surplus food from a wasteful system when food should be affordable for all



NEITHER SHOULD EXIST IN THE FIRST PLACE.

INSTEAD, WE NEED TO REVERSE THE NORMALISATION OF FOOD BANKS AND WORK TOWARDS A SOCIETY WHERE:



Cash, not food, for people in crisis

Everyone can afford and choose food that's right for them and their families with dignity

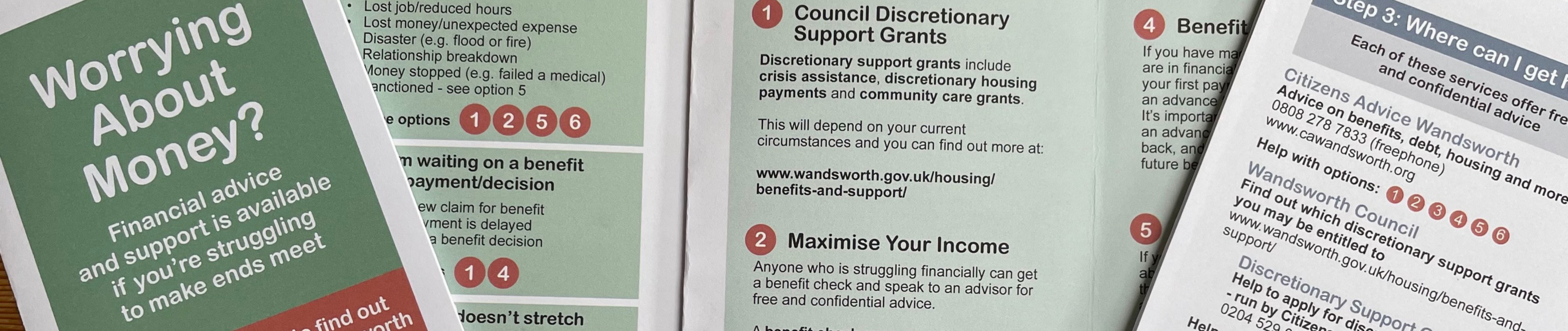
Urge the Government to ensure a living income for all

The root causes of food poverty are addressed through adequate and accessible social security payments and wages that match the cost of living

No 'left over food' for 'left behind' people

We only produce the food we need and reduce food waste and the environmental impact of transporting and repackaging it

#CashFirst #PlentyToShare



CASH FIRST REFERRAL LEAFLETS:

- Based on learning from A Menu for Change
- Reducing the need for emergency food aid at a local level
- Leaflets and language co-designed for people in crisis and the frontline workers and volunteers supporting them
- Leaflets in nearly 50 local authorities with work underway in 50 more

Co-developing the leaflet

Local partnership working

- local authority teams
- advice providers
- financial inclusion partnerships
- food poverty alliances
- food aid networks
- food banks
- other local charities

Three steps, starting with the problem, identifying options and connecting to local financial advice and support:

Step 1: What's the problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options

1 2 5 6

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options

1 4

Step 2: What are some options?

1 Scottish Welfare Fund

People on low incomes may be able to get a **crisis grant** from the Council.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have

Step 3: Where can I get help?

Each of these services offer free and confidential advice

The Advice Shop

Advice on welfare rights, benefits, crisis grants, council tax, debt and money

0131 200 2360

advice.shop@edinburgh.gov.uk

www.edinburgh.gov.uk/advice-shop

Citizens Advice Edinburgh

Advice on benefits, debt, money, housing and more

0131 510 5510

www.citizensadviceedinburgh.org.uk

Community Help & Advice Initiative

Help with welfare rights, debt and

Worrying about money?

Support is available in Birmingham



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 5)

See options 1 2 6

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See option 1 2

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option 3

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options 1 4

STEP 2 WHAT ARE SOME OPTIONS? & STEP 3 WHERE CAN I GET HELP?

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be eligible for **Housing Benefit**, **Council Tax Support** and **Discretionary Housing Payment** from the council. This will depend on your current circumstances. You may also be eligible for a **Council Tax Discretionary Hardship Payment**, **Crisis Grant** or **Community Support Grant** Payment.

Find out more at: www.birmingham.gov.uk/benefits

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help? Each of these services offer free and confidential advice

BIRMINGHAM CITY COUNCIL

Neighbourhood Advice Service
Advice on benefits, debt, housing and other money-related issues
0121 216 3030

Help with options: 1 2 3 6

CITIZENS ADVICE BIRMINGHAM

Advice on benefits, debt, housing and more
0344 477 1010
enquiries@bcabs.cabnet.org.uk
www.bcabs.org.uk

Help with options: 1 2 3 4 5 6

THE PROJECT

Benefit, debt and housing advice
0121 453 0606
www.theprojectbirmingham.org

Help with options: 1 2 3 4 5 6

BIRMINGHAM SETTLEMENT

(West Birmingham) Advice service on benefits, debt and managing your money
0121 250 0765
money.advice@bsettlement.org.uk
www.birminghamsettlement.org.uk

Help with options: 1 2 3 4 5 6

SPITFIRE SERVICES

Advice on money, benefit, housing and employment issues
0121 747 5932 | info@castlevale.org.uk
www.spitfireservices.org.uk

Help with options: 1 2 3 4 5 6

CENTRAL ENGLAND LAW CENTRE

Advice and representation to challenge a benefit decision, housing entitlement, and access to services incl. social care support
0121 227 6540
enquiries@centralenglandlc.org.uk
www.centralenglandlc.org.uk

Help with options: 6

DISABILITY RESOURCE CENTRE

Advice and advocacy services for disabled people
03030 402 040 | drc@disability.co.uk
www.disability.co.uk

Help with options: 1 2 3 6

CHRISTIANS AGAINST POVERTY

Free, nationwide debt counselling service for people in financial difficulty
0800 328 0006
www.capuk.org

Help with options: 3

WARMER HOMES WEST MIDLANDS

Personalised energy advice service to households struggling to heat their home
0808 196 8298 (option 1)
www.warmerhomesWM.org.uk

Help with options: 1 2 4 6

Other Support

Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provides support for borrowers
0300 555 2222 | www.stoploansharks.co.uk
reportaloanshark@stoploansharks.co.uk

Local Energy Advice Partnership (LEAP)

Energy and money saving service
0800 060 7567 | support@applyforleap.org.uk
www.applyforleap.org.uk

Age UK Birmingham

Information, advice and helpline services for older people (50+), their families and carers
0121 437 0479 | info@ageukbirmingham.org.uk
www.ageuk.org.uk/birmingham

Birmingham Mind

Providing advice, information and signposting for people affected by mental health issues
0121 262 3555 | help@birminghammind.org
www.birminghammind.org

OTHER SUPPORT:

Other Support

Birmingham and Solihull Women's Aid
Support for women and children affected
by domestic violence and abuse
0800 800 0028 | www.bswaid.org

Shelter
Housing advice
0808 800 4444 | england.shelter.org.uk

Moneyhelper
Advice to help improve your finances
0800 138 7777
07701 342 744 (WhatsApp)
www.moneyhelper.org.uk

Step Change
Debt charity offering debt advice
and money management
0800 138 1111 | www.stepchange.org

Turn2Us
Information and financial support
0808 802 2000 | www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

The Active Wellbeing Society
Listen and Connect support people to feel
heard, connect with others, be active, live
well and access information
0121 728 7030
listenandconnect@theaws.org
www.theaws.co.uk/listen-connect

Healthy Start Vouchers
To help buy fruit, vegetables and milk if
you're on a low income and pregnant or
have a child under 4.
Apply online: www.healthystart.nhs.uk

For Migrants, Asylum Seekers and Refugees

Central England Law Centre
Accredited immigration and asylum
advice. Legal advice to access services
and financial support
0121 227 6540
enquiries@centralenglandlc.org.uk
www.centralenglandlc.org.uk

ASIRT
Advice on immigration and support options
for people facing destitution because of the
precarity of their immigration status
0121 213 5893 | www.asirt.org.uk

Migrant Help
Asylum helpline available 24/7/365 and
accessible to all asylum seekers in the UK
Asylum helpline: 0808 8010 503
ASCORrespondence@migranthehelpuk.org
www.migranthehelpuk.org (Webchat available)

The Refugee and Migrant Centre
Advice on immigration, housing &
destitution, welfare & health, employment
& education, resettlement and citizenship
0121 374 0140 | infobham@rmcentre.org.uk
www.rmcentre.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 03/12/21.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



DIFFERENT VERSIONS:

Translated versions

هل أنت قلق بشأن المال؟

تتوفر المشورة المالية والدعم المالي إذا كنت تكافح من أجل تغطية نفقاتك وستمنستر

اتبع هذه الخطوات لمعرفة مكان الحصول على المساعدة في وستمنستر



جهات الدعم

FoodBank North Paddington
Cardinal Hume Centre
nucleus legal advice centre
City of Westminster
Westminster ageUK
INDEPENDENT FOOD AID NETWORK
THE PASSAGE to ending homelessness

Poeni am arian?

Mae cymorth ar gael yn Abertawe

Cam 1: Beth yw'r broblem?

Does gen i ddim arian yn sydyn

- Colli swydd neu lai o oriau
- Arian wedi'i atal
- Wedi colli arian
- Traul annisgwyl
- Trychineb (e.e. llifogydd neu dân)
- Perthynas wedi chwalu
- Sancsiwn (gweler opsiwn 5)

Gweler opsiynau 1 2 5 6

Does gen i ddim ddigon o arian

- Rwy'n penderfynu rhwng bwyd, tanwydd, rhent neu gredyd symudol
- Incwm isel
- Contract dim oriau
- Tâl Salwch Statudol yn rhy isel
- Wynebu colli swydd
- Dwi ddim yn siŵr os ydw i'n gymwys am gymorth
- Newid mewn amgylchiadau

Gweler opsiynau 1 2

Mae gennyf ddyled

- Rhent neu Dreth y Cyngor
- Nwy a thrydan
- Benthyciadau diwmod cyflog
- Mae arnaf arian i ffrindiau neu deulu
- Ad-daliadau budd-daliadau

Gweler opsiwn 3

Rwy'n aros am daliad neu flaenswm budd-dal

- Cais newydd am fudd-dal
- Mae fy nhaliad wedi'i oedi
- Rwy'n aros am benderfyniad

Gweler opsiynau 1 4

Tri cham i ddod o hyd i opsiynau a lleoedd i gael help




Poster-size, one-page versions

Worrying About Money?

Follow these steps to find available financial advice and support in Enfield

View full document online



Step 1: What's the Problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options 1 2 5 6

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options 1 4

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See option 2

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option 3

Step 2: What are some options?

1 Council Support Schemes

Anybody of working age and on a low income may be eligible for Universal Credit. Depending on your circumstances you may be entitled to claim **housing benefit**.

If you are on a low income and struggling to pay your council tax, please contact the Borough in which you live to apply for **council tax support**. If you are in receipt of the above and still struggling, you may be eligible for a **discretionary payment**.

Find out more at: www.enfield.gov.uk/financialhardship

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you **find cheaper deals** on things like gas and electricity and **make sure you're not missing out** on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help with these options?

Each of these services offer free and confidential advice

Enfield Council

Welfare Advice and Debt Support
Support on income and council debt issues
www.enfield.gov.uk/financialhardship
Help with option: 1 2 3

Housing Advisory Service
Housing advice and support
housingadvice@enfield.gov.uk
www.enfield.gov.uk/services/housing
Help with option: 1

Citizens Advice

Citizens Advice Enfield
Advice/support on benefits, debt, money, & more
0808 278 7837
www.citizensadviceenfield.org.uk/contact-us
Help with option: 1 2 3 4 5 6

Citizens Advice National (www.citizensadvice.org.uk)
Universal credit help to claim: 0800 144 8848 (freephone)
Help with option: 2 4

Debtlite: 0800 240 4420 (freephone)
Help with option: 3

Enfield Debt Centre

Free debt counselling
07596 735 789 | info@enfielddebt.org
www.sentlondon.co.uk/enfield-debt-centre
Help with options: 2 3 6

Christians Against Poverty

Debt management charity
0800 328 0006 (freephone) | www.capuk.org
Help with options: 3

Other Support

Enfield Connections
Advice and assistance for vulnerable adults with benefit enquiries, online form filling and more
0203 960 0129
info@enfieldconnections.org

Enfield Carers Centre
Training, information and support for carers including money advice
0208 366 3677
info@enfieldcarers.org
www.enfieldcarers.org

Turn2Us
Free housing advice
0808 802 2000 (freephone)
www.turn2us.org.uk

Samafal
Employment services, money management courses and bilingual debt support
0208 3732722 | www.samafal.org.uk

Debt Free London
Expert advice to Londoners with problem debt. Advice pages in multiple languages.
0800 808 5700 (freephone)
www.debtfree.london

Mind in Enfield
Contact the Sanctuary service if you are going through emotional distress and are struggling to cope
0208 906 7509 (Sanctuary)
www.mindeb.org.uk

Project 17
Advice on housing/financial options for families with children facing severe poverty/homelessness because they have NRPF
07963 509 044 | www.project17.org.uk

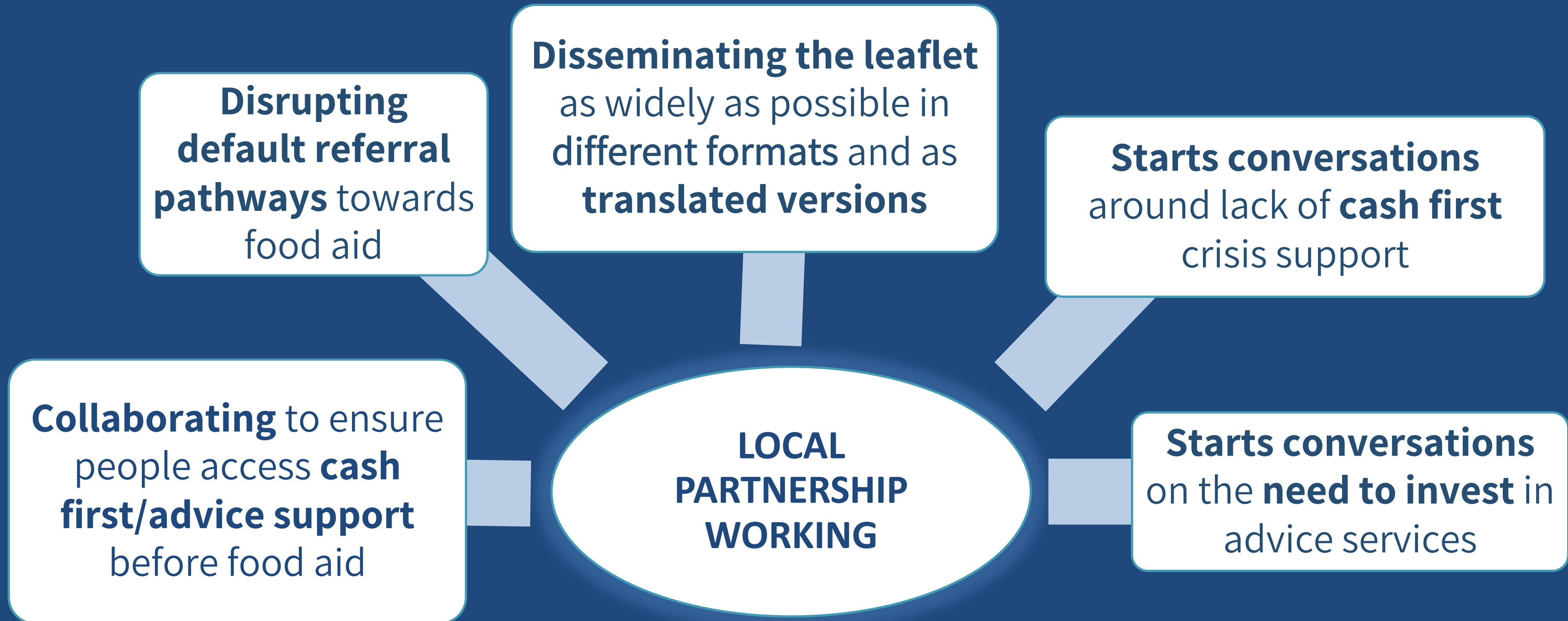
Worrying About Money? - Southwark

Advice and support is available if you're struggling to make ends meet.

Step 1 → Step 2 → **Step 3**

Digital versions:

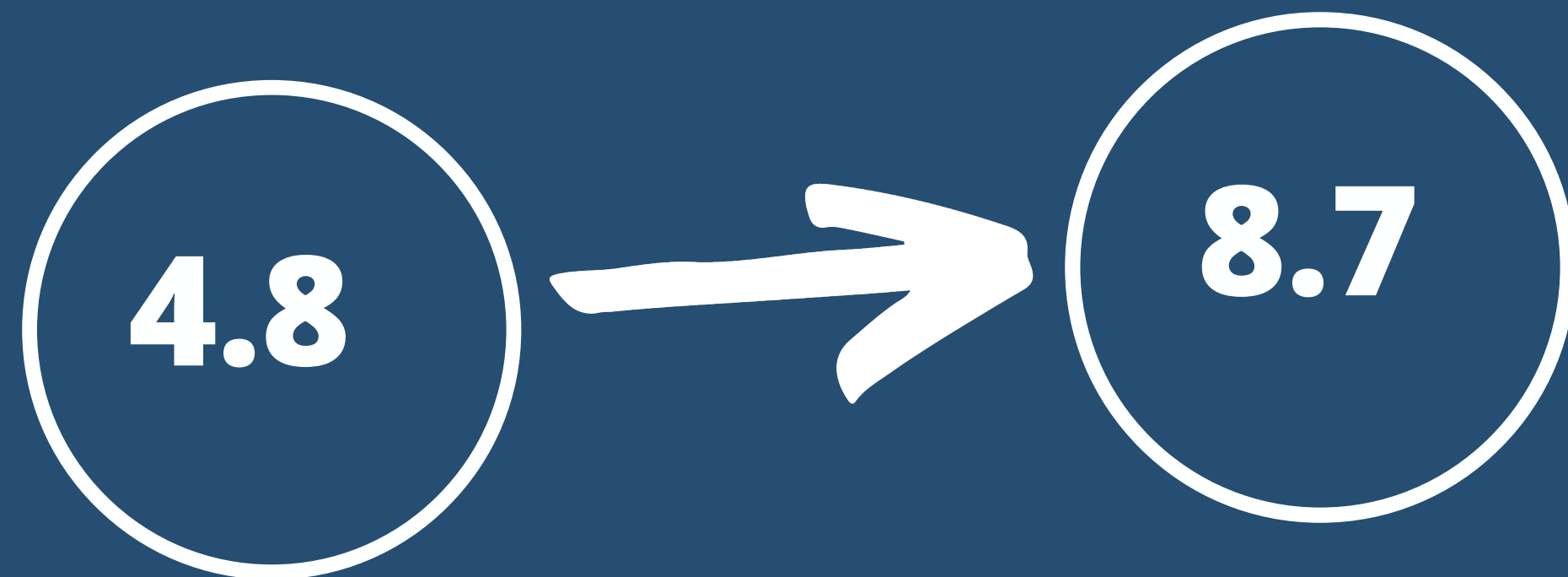
LOCAL PARTNERSHIP WORKING:



Money Counts training course

- 1 hour course put together by staff from NHS Highland and other local stakeholders
- Adapted and used by stakeholders in different areas; train the trainer course to come

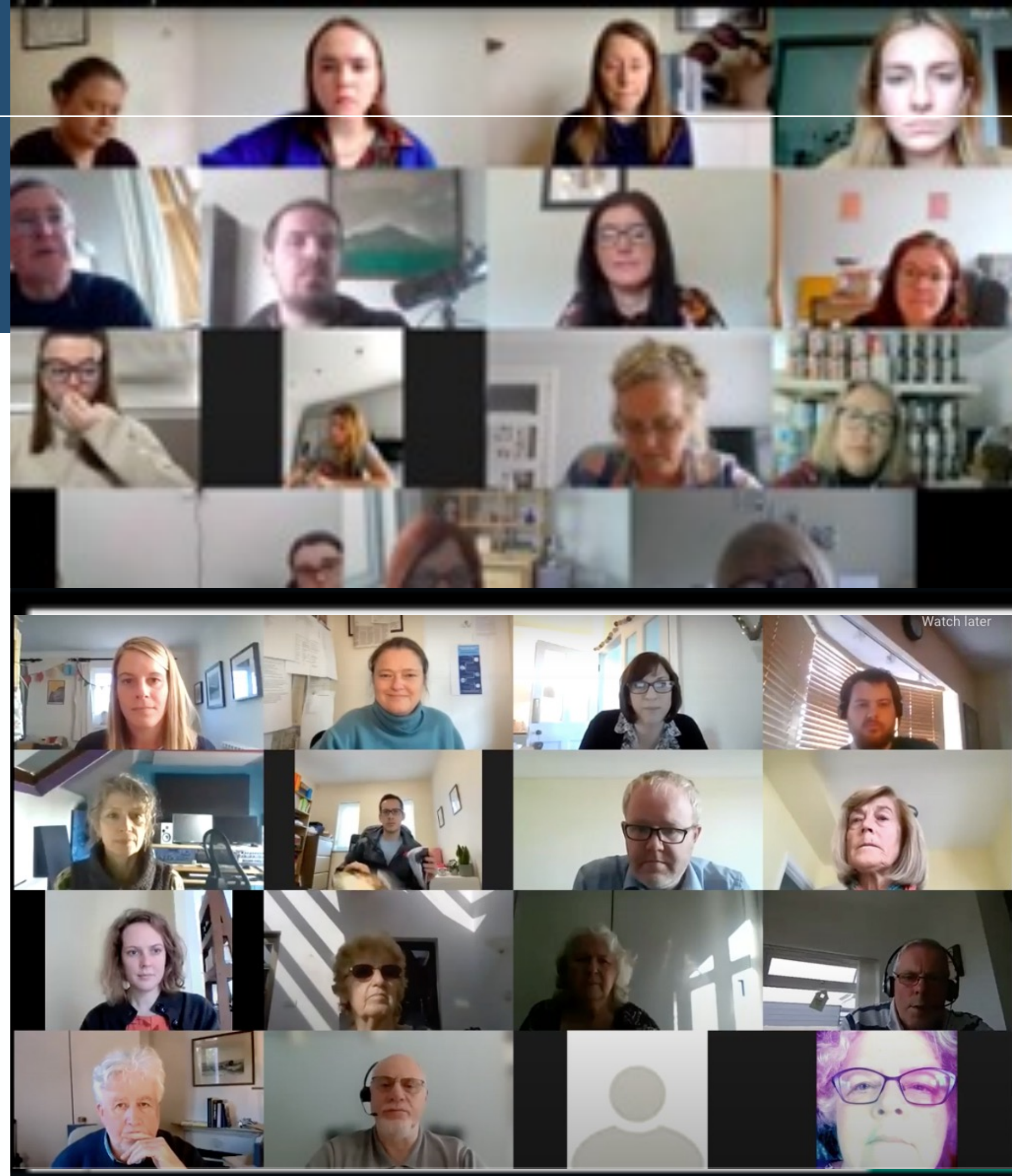
Outcome: 'On a scale of 1-10, How much do you think you know about services which help people maximize their income?'



MORE THAN A LEAFLET:

Launch events

- Glasgow, Orkney, Dudley, Plymouth, Cornwall, Sheffield, Southwark, Brent
- Co-run with stakeholders
- Opportunity for frontline workers to learn more about the leaflet and local support is available
- Promotes engagement with local agencies



“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.”

ScotCen
Social Research that works for society

Worrying About Money?: Scotland’s cash first referral leaflet

Impact findings



Available online at:
ifanuk.org/wam-report



“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.”

FURTHER IMPACT:



Home Find Consultations We Asked, You Said, We Did Join our mailing list

Ending the need for food banks: a draft national plan

Response – Cash-first referral leaflets

In order to make it easier for frontline workers to refer someone experiencing hardship to income-strengthening support rather than a food bank, the Scottish Government have provided funding to the [Independent Food Aid Network](#) to develop cash-first referral leaflets. This approach was championed in Scotland by the A Menu for Change Partnership Project and has now been rolled out in 17 areas with plans to cover a further 8 local authorities over 2021-22. We are working with partners to maximise the impact of the tool through earlier intervention points, including through Jobcentres.



We would therefore urge local authorities in the region to get involved in this project: ifanuk.org/cashfirst



Food banks face a hard winter – give people cash instead

Income-based, cash first solutions, both at central and local level, are what will end the need for food banks in the UK and – despite rapidly worsening poverty levels – there is reason to be optimistic that the cash first message is getting through.

You can access 'Worrying About Money' leaflets at www.foodaidnetwork.org.uk/cash-first-leaflets

Find out more:

www.foodaidnetwork.org.uk/cash-first

www.foodaidnetwork.org.uk/cash-first-leaflets

or ifanuk.org/cashfirst

Contact: sabine@foodaidnetwork.org.uk

