

Reducing the need for charitable food aid: A cash first approach to food insecurity

Worrying About Money?

Financial advice
and support is available
if you're struggling
to make ends meet

Follow these steps to find out
where to get help in Moray



Supported by



Турбуєтесь про гроші?

Фінансові консультації
та допомога для тих,
хто знаходиться у
скрутному фінансовому
становищі

Щоб дізнатися про отримання
допомоги у Муреї виконайте
ці кроки



За підтримки



هل أنت قلق بشأن المال؟

مشورة مالية
والدعم متاح
إذا كنت تكافح
لتغطية النفقات

اتبع هذه الخطوات لاكتشاف
أين يمكنك الحصول على مساعدة في
Moray



مدعوم من

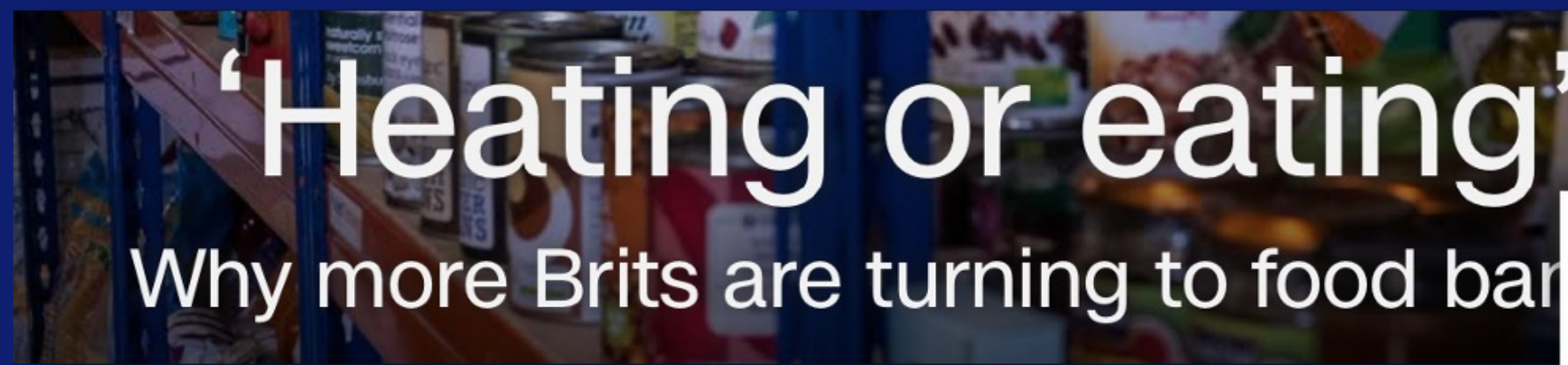


INDEPENDENT
FOOD AID
NETWORK

IFAN and a cash first approach to food insecurity:

- The Independent Food Aid Network (IFAN) represents hundreds of independent food aid providers operating across the UK including over 100 independent food in 25 local authorities in Scotland
- IFAN campaigns and advocates on behalf its member organisations to see the end for the need for charitable food aid
- Advocates for a cash first approach to food insecurity

Background:



‘Heating or eating’

Why more Brits are turning to food banks

Food banks face turning hungry families away as demand soars in ‘bleak winter’

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

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

News > UK
Scotland and north of England food bank usage highest in UK, figures show

Roll back the years
Serena passes first test of final flourish
Sport

Did they deliver? Verdict on Maitlis and Sopel debut Page 10

The Guardian

Hunger fears as food banks warn stock may run out

Josh Halliday
North of England correspondent

Food banks around Britain have warned of a “completely unsustainable” surge in demand that will prevent them feeding the hungriest families this winter.

Organisations representing 169 food banks have told the Guardian that the number of people seeking emergency help had already grown “dramatically” and predicted “bleak and disturbing” weeks ahead.

Of the 169 providers, nearly 70% said they might need to turn people away or shrink the size of emergency rations this winter. Almost three-quarters said that food donation levels had dropped since April, despite the soaring demand.

The warning came amid alarming forecasts about surging inflation.

British Retail Consortium (BRC) and market research firm NielsenIQ. That’s the highest rate since September 2008, the time of the credit crunch when the global financial system was on the brink of collapse.

The US investment bank Goldman Sachs also warned yesterday that inflation in the UK could exceed 22% next year, close to the post-war record set in 1975, if wholesale energy prices remained at current high levels, heaping more pressure on households and businesses.

In one glimmer of hope, UK gas prices dropped by more than 20% yesterday amid reports that efforts to fill European gas storage before the winter appear to be ahead of schedule.

However, while prices eased from near record highs, they are still 12 times higher than before the energy crisis began, and another Trussell Trust



using food banks in the 12 months to

Health

Cost-of-living crisis: Food banks usage in Scotland now higher than during the coronavirus pandemic

Food bank usage in Scotland is now even more widespread than during the coronavirus pandemic, according to Trussell Trust figures that show demand has increased by more than a third.

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

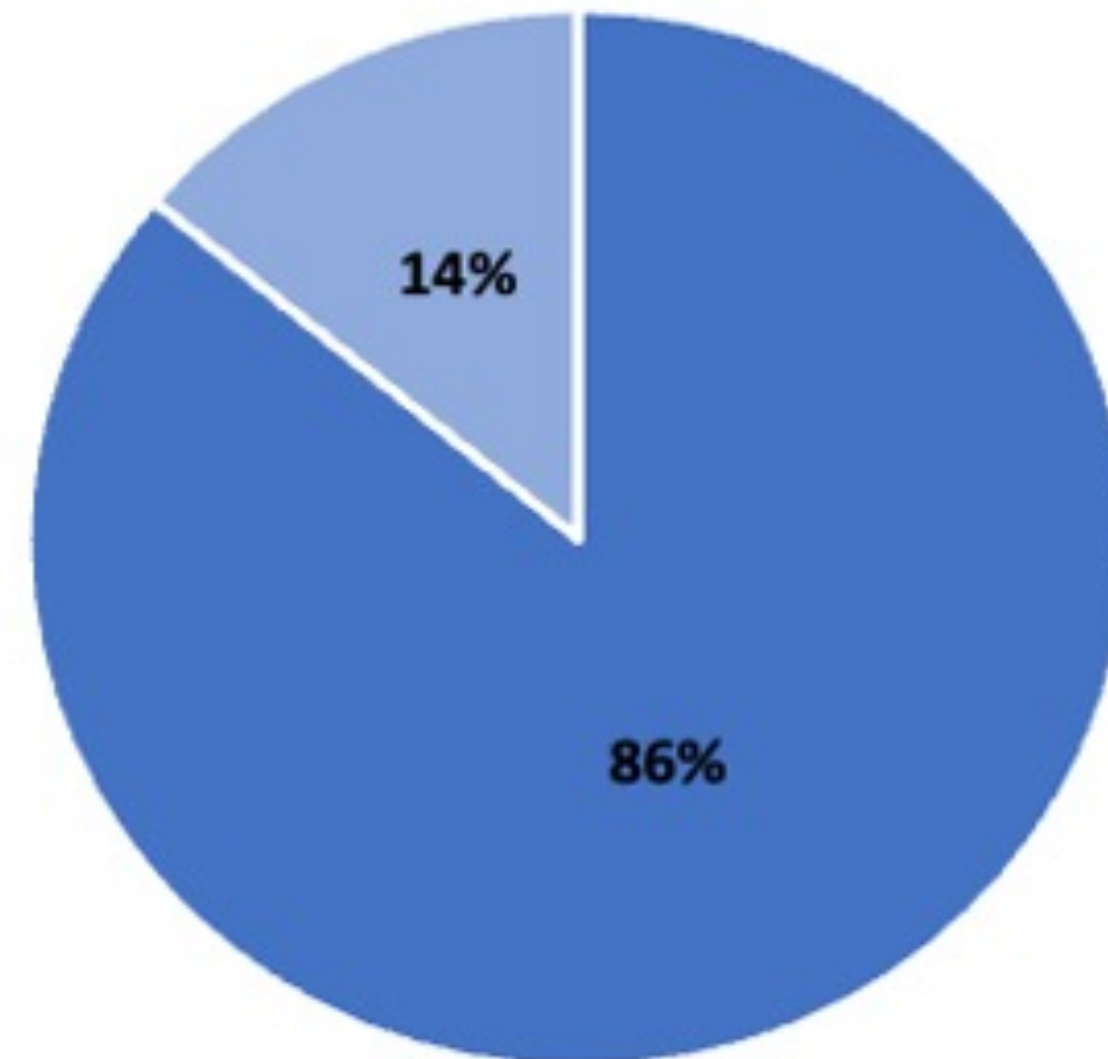


Food Bank data inadequate measure of wider food insecurity:

- **DWP Family Resources Survey April 21 - March 22 (Published March 2023)**

3% of UK households reported very low food insecurity in the previous 30 days (A further 3% of UK households reported low food insecurity in the previous 30 days)

Most households experiencing very low food insecurity do not use food banks



■ Severe food insecurity NOT seen in food banks

■ Severe food insecurity seen in food banks

IFAN and a cash first approach to food insecurity:

IFAN is working to promote a cash first approach to food insecurity and growing poverty

- 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

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.

1



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.

2



3

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.



4

4 VOUCHERS

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



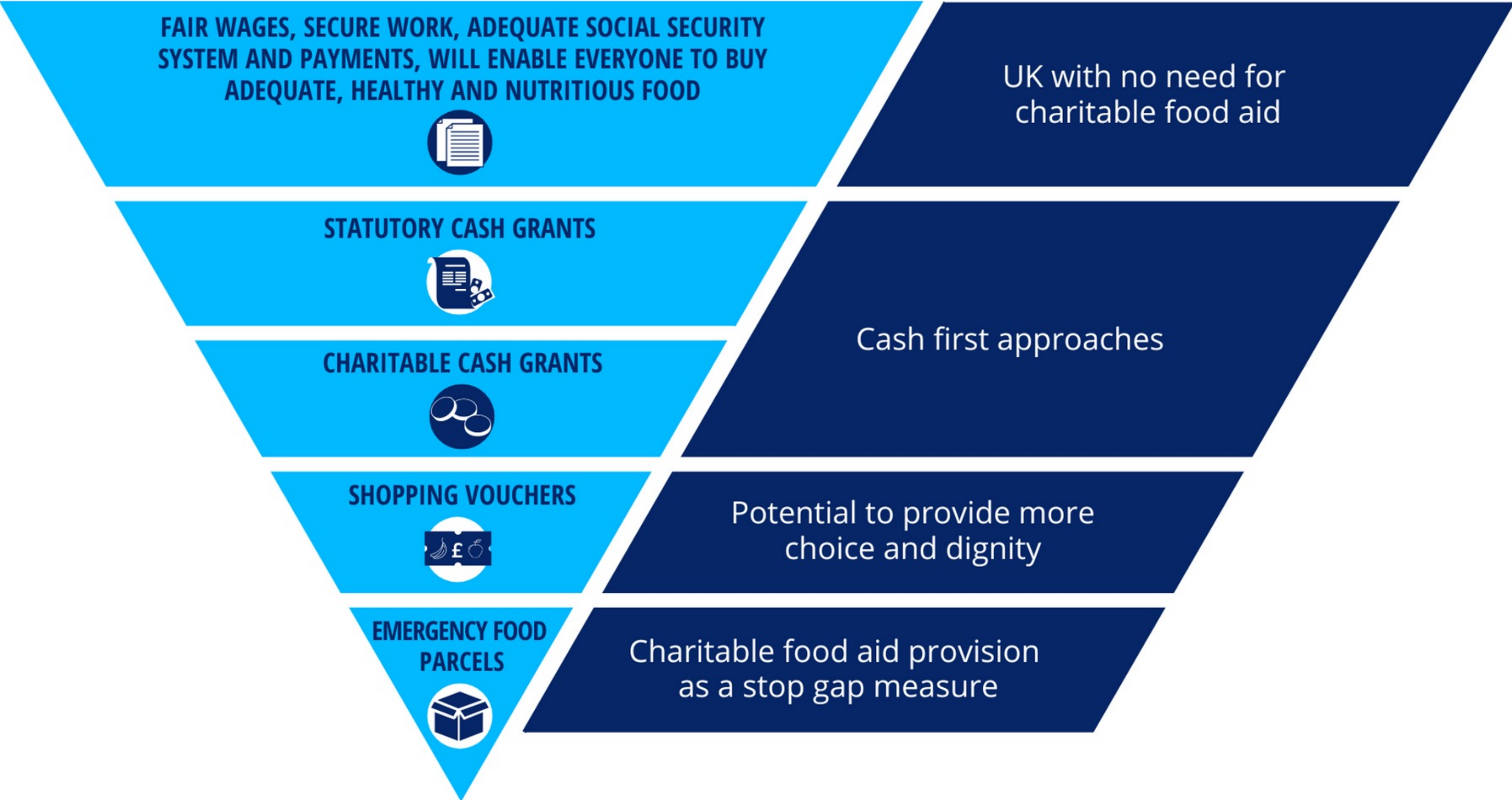
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5 EMERGENCY FOOD PARCELS

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.



Cash first hierarchy of responses:



Where does advice fit in?



Local Advice Services

Income Maximisation Advice

Access to financial entitlements

Referral to a food bank

Cash first referral leaflets:

- Based on learning from Scotland's A Menu for Change project
- Aimed at reducing the need for charitable food aid by helping people to maximise their income?
- Leaflets and language co-designed for people in crisis and frontline support workers and volunteers
- Co-produced in partnership by local stakeholders/distributed across local communities



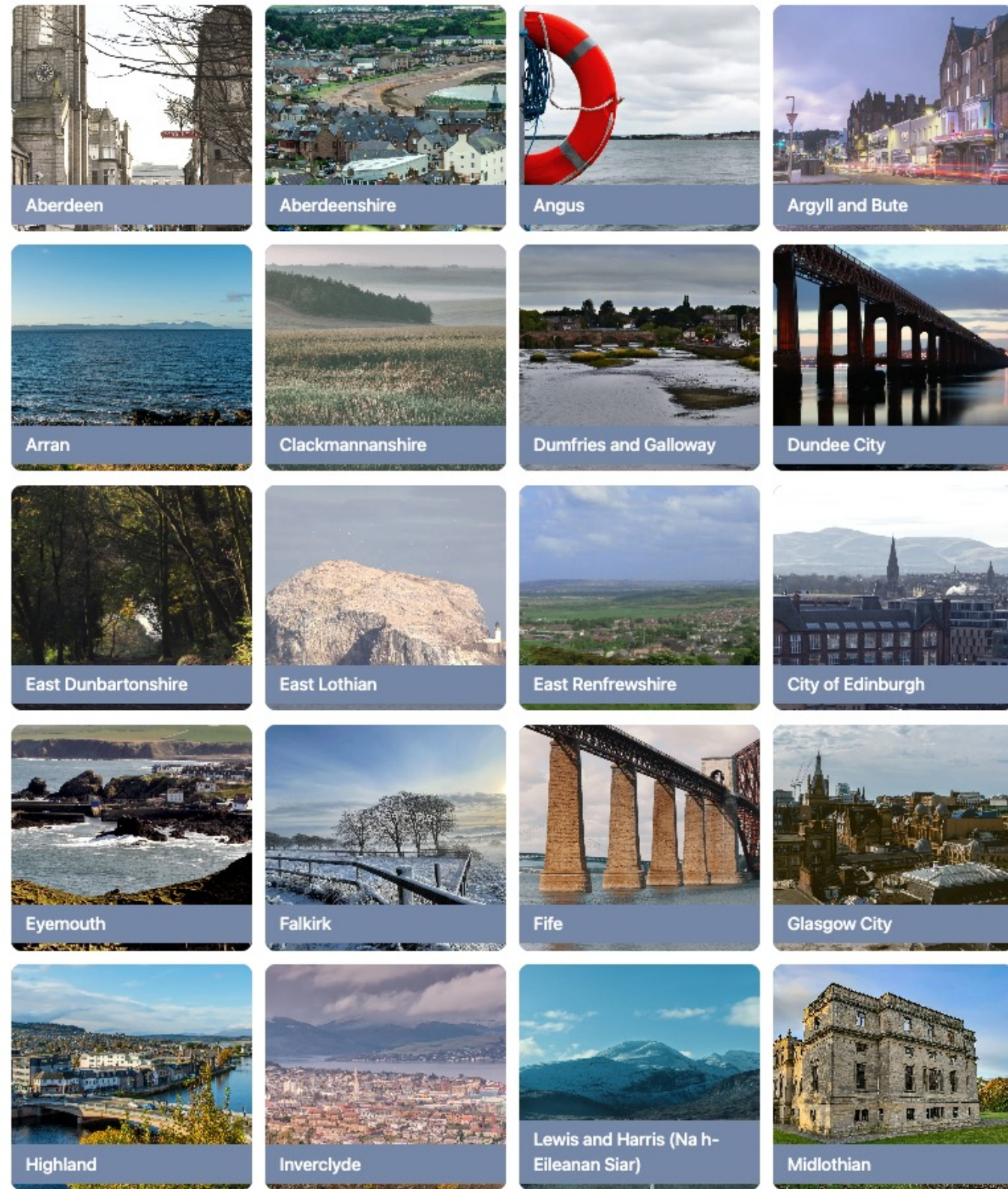
Cash First Referral Leaflets

Find advice and support to maximise income through local 'Worrying About Money?' resources.

Postcode Search

Scotland England Greater London Wales UK

Scotland



A local cash first approach to food insecurity in Scotland:

- In Scotland, 34 'Worrying About Money?' have been published covering 31 local authorities
- Scottish Government funds IFAN's cash first referral leaflet project in Scotland
- Find out more: www.ifanuk.org/cashfirst

Step 1 (What's the problem?) and Step 2 (What are some options?):

- Three steps: identifying the problem/s, options that could help and the local advice providers able to support a person access those options

Step 1: What's the problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense/fraud/scam
- 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 options **1 2**

I have debt

- Mortgage, Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments
- Any type of debt, whether large or small

See option **3**

Step 2: What are some options?

1 Cash Grants

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. **Community Care Grants** can also help you to establish or maintain a settled home by helping with the cost of essential household items. Do not have to be paid back (not a loan).

Find out more:
www.moray.gov.uk/scottishwelfarefund

Flexible Food Fund
Provides a contribution towards food and fuel costs along with practical support to maximise your income and manage your debts. Do not have to be paid back (not a loan).

Find out more:
www.moray.gov.uk/moneyadvicemoray

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 is not just for people already receiving benefits. It 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 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 regardless of whether you are working or on benefits. However there are many ways debt(s) can be managed or reduced. Free and confidential advice and support can help to find the right option for you and reduce how much you pay each month. This can help to free up your money for other essentials and reduce money worries and stress.

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 Jobseeker's 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?

Step 3 (Where can I get help?) / Other Support:

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Moray Council: Money Advice Moray

Help if you are facing money or debt problems including crisis help, income maximisation, budgeting and help to make benefit applications
0300 123 4563 | benefitadvice@moray.gov.uk
www.moray.gov.uk/moneyadvicemoray

Help with options: 1 2 3 4 5 6

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency
01343 563 456
www.moray.gov.uk/scottishwelfarefund

Help with option: 1

Moray Citizens Advice Bureau

Help with benefits, housing, employment, debt advice, and more
01343 550 088 | bureau@moraycab.casonline.org.uk
www.moraycab.org.uk

Help with options: 1 2 3 4 5 6

Children 1st Financial Wellbeing

Help with family money worries including advice on income, debt and benefits
01343 564 170 | 07960 780 156
moray@children1st.org.uk
www.children1st.org.uk/moneyworries

Help with options: 1 2 3 4 5

Revolution For Good – Family Support

Support with benefits, budgeting and free coaching and counselling for families experiencing financial hardship
01340 212 101
contactus@revolutionforgood.org.uk
www.revolutionforgood.org.uk/family-support

Help with options: 1 2 3 4 5

Updated on 02/02/23

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

Step 3: Where can I get help?

Social Security Scotland

You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child.

mygov.scot/benefits | 0800 182 2222

VoiceAbility

Any person who self identifies as disabled is eligible for advocacy support when accessing benefits from Social Security Scotland
0300 303 1660 | voiceability.org

Other Support

SSAFA Grampian

Support to those who are serving or have served in the British Army, Royal Navy, Royal Marines, Royal Air Force, and to their families
01414 888 552 | www.ssafa.org.uk
scottishregional.office@ssafa.org.uk

Moray Firth Credit Union

Safe, accessible savings and fair, affordable low-interest loans
01309 676 735 | www.morayfirthcreditunion.co.uk

REAP Scotland

Energy advice including help with bills, switching providers, and available grants/loans
01542 888 070 | info@reapscotland.org.uk
www.reapscotland.org.uk

Home Energy Scotland

Impartial energy efficiency advice
0808 808 2282 | www.homeenergyscotland.org

Turn2Us

Information and financial support
0808 802 2000 | www.turn2us.org.uk

StepChange

Free debt advice and money management
0800 138 1111 | www.stepchange.org

Digital Version:



www.worryingaboutmoney.co.uk/moray

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Alternative versions:

- Translations, interactive version

Турбуєтесь про гроші?

Фінансові консультації та допомога для тих, хто знаходиться у скрутному фінансовому становищі

Щоб дізнатися про отримання допомоги у Морей виконайте ці кроки



За підтримки



هل أنت قلق بشأن المال؟

مشورة مالية والدعم متاح إذا كنت تكافح لتغطية النفقات

اتبع هذه الخطوات لاكتشاف أين يمكنك الحصول على مساعدة في Moray



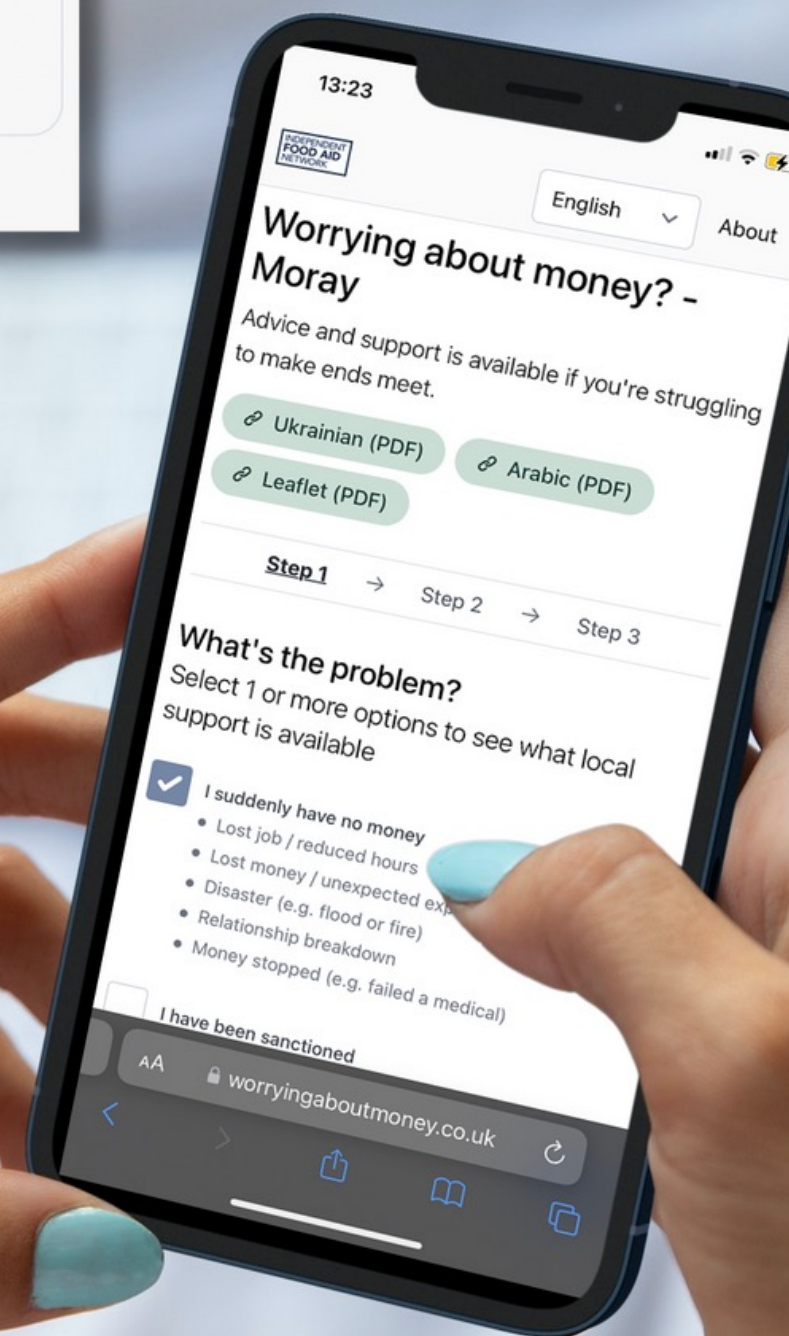
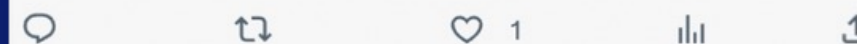
مدعوم من



worryingaboutmoney.co.uk

Moray - Worried about Money?

Worrying About Money? Advice and support is available in Moray if you're struggling to make ends meet



Alternative versions:

- Easy Read, Posters

Logos: INDEPENDENT FOOD AID NETWORK, MORAY COUNCIL, EUROPE & SCOTLAND European Social Fund, PARTNER WORLD POWER ACTIVE GROUP, citizens advice bureau, R-revolution.

	Are you worried about money or about being in debt?
	There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.
	Here is some information on the ways to contact people for help and advice with your money problems if you live in Moray.
	Crisis Grant, Community Care Grant, and Flexible Food Fund If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant or Community Care Grant. You may also be able to get support for essentials through Flexible Food Fund. Contact Moray Council or Scottish Welfare Fund or Citizens Advice Bureau or Children 1st Financial Wellbeing or Revolution for Good

View full document online

Worrying About Money?

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

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?

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**
Debtlire: 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**

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

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 NRP 07963 509 044 www.project17.org.uk
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Updated on: 26/11/21



How the leaflets are used:



A word cloud illustrating various channels through which leaflets are distributed. The words are arranged in a circular pattern, with 'Statutory Services' and 'Councils' being the most prominent. Other significant words include 'NHHS', 'Police', 'Schools', 'Private Sector', 'Housing', and 'Libraries'. Smaller words include 'Food Banks', 'Midwives', 'JobCentre', 'CARR GOMM', 'Social Workers', 'Financial Support Organisations', 'Homestart', 'Health Visitors', 'Community Food Providers', 'Supermarkets', 'Churches', 'Housing Associations', 'Welfare Rights Officers', 'Landlords', and 'Early Learning Centres'.

Statutory Services
Councils
NHHS
Police
Schools
Private Sector
Housing
Libraries
Food Banks
Midwives
JobCentre
CARR GOMM
Social Workers
Financial Support Organisations
Homestart
Health Visitors
Community Food Providers
Supermarkets
Churches
Housing Associations
Welfare Rights Officers
Landlords
Early Learning Centres

More than a leaflet: Money Counts Training

- 1-hour course linked to the ‘Worrying About Money?’ leaflet put together by staff from NHS Highland and other Highland stakeholders
- Adapted and used by stakeholders in different areas - Glasgow, Cornwall, Plymouth, Shropshire



ScotCen Impact Evaluation November 2021

ScotCen
Social Research that works for society

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

Impact findings



Authors: Hannah Biggs, Asiya Hamid and Andy MacGregor

November 2021

"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."

INDEPENDENT
FOOD AID
NETWORK

Find out more, order copies and get in touch:

- Why Cash First
www.foodaidnetwork.org.uk/cash-first
- ScotCen report on impact of leaflets in Scotland: www.ifanuk.org/wam-report
- Find cash first referral leaflets for your area:
www.foodaidnetwork.org.uk/cash-first-leaflets
- Get in touch: admin@foodaidnetwork.org.uk
- Order printed copies: www.ifanuk.org/print-req



Discussion questions:

- What does a person's 'referral journey' to the food bank look like in your area? Which local stakeholders are involved?
- What opportunities are there for income maximisation before someone gets to crisis point?
- What happens when someone has accessed all possible financial entitlements?
- What has worked well with the 'Worrying About Money?' leaflets or other tools to help facilitate income maximisation in your area?
- What more can be done in your area to embed a cash first approach to food insecurity?