

‘Worrying About Money?’

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Executive summary

Introduction

The 'Worrying About Money?' guide has been co-developed by the Independent Food Aid Network (IFAN), based on learning from Scotland's 'A Menu for Change' project, to provide a tool for taking a cash-first approach to tackling food insecurity. The step-by-step guide signposts people to sources of local advice and support that provide immediate financial support options, as well as help to maximise income. The Scottish Government has funded IFAN to co-develop and disseminate locally tailored 'Worrying About Money?' guides for individual local authorities in Scotland in collaboration with local partners and, more recently, to increase the accessibility of the guide through the production of additional alternative formats, and the delivery of Money Counts training.

The Independent Food Aid Network commissioned the Scottish Centre for Social Research (ScotCen) to conduct a study exploring experiences of using the 'Worrying About Money?' guide among people in Scotland facing financial insecurity. The study findings provide learning about the impacts of the guide and will be used to improve the guide's content and accessibility.

Interviews were conducted between March and May 2024 with 12 members of the public living in Scotland who had used the 'Worrying About Money?' guide.

Reasons for seeking financial support

Participants were seeking financial advice and support to meet their everyday costs, bill arrears or debt repayments, or to cope with large and unexpected expenses. Some needed advice due to changes in their personal circumstances (e.g., the birth of a baby) or changes to social security payments. Money worries frequently impacted participants' mental health.

Using the 'Worrying About Money?' guide

Participants reported that the organisation of the guide into three steps (Step 1: What's the problem?; Step 2: What are some options; and Step 3: Where can I get help?) helped them quickly and easily navigate to the information they needed. Having information presented in one resource, rather than spread across multiple sources, helped to minimise the physical, mental and emotional energy needed to seek support; participants felt this was particularly important for people who were already experiencing the stress of money worries.

Feeling anxious about contacting support services was identified as a barrier to seeking support. The inclusion of local support organisations in the guide was welcomed by participants who had experienced local services as often more approachable and less bureaucratic than larger national services. The inclusion of information on when the guide was last updated increased participants' confidence that the sources of support would be available if they made contact.

The availability of the guide in both paper forms and online was felt to increase accessibility. Paper leaflets were particularly important for participants without internet access or who had low levels of digital literacy, while others felt more confident accessing support online rather than in person or over the telephone.

While some participants felt able to use the ‘Worrying About Money?’ guide without help, others needed support due to difficulties reading the guide (for example, due to a visual impairment or a learning difficulty), or difficulties making phone calls or using the internet. Family members, a social worker, and staff from trusted local community support groups had provided valuable support to access the guide and participants were clear that they would have been unable to access support without this help.

Accessing financial support through the ‘Worrying About Money?’ guide

Some participants had been successful in accessing cash support through the guide and some had received in-kind support (e.g., fuel vouchers or home repairs). While in-kind support was considered helpful, it primarily provided short-term relief and failed to address long-term financial insecurity.

Participants waiting for benefit checks to ensure they were receiving their full entitlements were hopeful that this would lead to increased income. However, several participants reported that they were already receiving their maximum entitlements and were still struggling financially. These participants were unsure what further options were available to them.

Previous negative experiences of trying to access support had discouraged some participants from contacting organisations listed in the ‘Worrying About Money?’ guide. Participants shared examples of being treated poorly by staff, inflexible appointment systems, and long waiting times due to a lack of funding for support organisations.

Improving the ‘Worrying About Money?’ guide

Suggestions for improving the guide included the addition of more neighbourhood-level sources of support and more support options for people who had already maximised their incomes. Participants also stressed the importance of raising awareness of the guide, for example, by promoting it in places where people experiencing financial difficulties were likely to visit (e.g., local authority offices, job centres, community centres, and food banks). Increasing awareness of the availability of different formats, translations, and local versions of the guide was also identified as important.

Where it was needed, the provision of support to contact organisations listed in the guide was identified as vital to increase accessibility.

1. Introduction

1.1 Policy Context

The growth in charitable food aid provision in Scotland and the rest of the UK has been a cause for deep concern for national and local governments, third sector organisations, and the public for several years. Four years on from the start of the pandemic, levels of food insecurity and the need for food aid remain high. The latest data from the Food Foundation's Food Insecurity Tracker report that 7.2 million UK adults (nearly 14% of households) were experiencing moderate or severe food insecurity in June 2024¹. Data from the latest Independent Food Aid Network survey found that nearly three-quarters of independent food banks that responded had seen increases in the need for charitable food aid compared to the same period a year before². Nearly all respondents (98%) reported supporting people who had not previously asked for help. Similarly, Citizens Advice reports increasing numbers of food bank referrals year-on-year, with an increase of 4000 referrals between April 2023 and April 2024³.

The Scottish Government's response to tackling food insecurity has been to promote a 'cash first' approach⁴. This approach involves income-focused responsive measures and preventive actions to avoid future hardship, such as providing access to emergency income and the delivery of money advice. In 2020-2021, the Scottish Government invested £70 million in local responses to tackling financial and food insecurity⁵ and a further £41 million through the Household Support Fund. 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.
- 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 Food Foundation (2024), Food Insecurity Tracker: <https://foodfoundation.org.uk/initiatives/food-insecurity-tracking#tabs/Round-15>

² Independent Food Aid Network (2024) IFAN Survey February 2024:

https://www.foodaidnetwork.org.uk/_files/ugd/79bfcf_605417a4892e4cbfa297231c0f18c20c.pdf

³ Citizens Advice (2024), Cost-of-Living data trends: <https://public.flourish.studio/story/1775067/>

⁴ Scottish Government. Cash-First – towards ending the need for food banks in Scotland. <https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/>

⁵ Scottish Government. Poverty and social justice: Tackling food insecurity. Available at: Poverty and social justice: Tackling food insecurity - gov.scot (www.gov.scot)

In June 2023, the Scottish Government published its plan to end the need for food banks in Scotland⁶. The plan set out nine actions the government would take over the next three years, including establishing a new Cash-First Programme to fund local partnerships to provide cash-first responses to financial insecurity; the use of shopping cards as an alternative to food bank referrals; improved access to welfare, debt and income maximisation advice; and increasing the ability of frontline workers to refer people facing hardship to local cash-first support rather than to a food bank. One of the nine actions included supporting IFAN's 'Worrying About Money?' leaflet project.

1.2 'Worrying About Money?' Guide

The Independent Food Aid Network (IFAN), in collaboration with Nourish Scotland, launched its cash first referral leaflet project in June 2020⁷. The aim of the project was to reduce the need for charitable 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?' guide aims to help those facing financial difficulties, and anyone supporting them, to access 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' project⁸ to improve referral pathways and reduce the need for emergency food aid. The guide was developed to be used by a range of professionals as a tool to inform and signpost people experiencing food insecurity to access local advice and support regarding immediate financial support options, as well as more sustainable sources of financial support. The guide includes predominantly local information to increase awareness of and access to financial entitlements, the Scottish Welfare Fund and additional support for people facing financing insecurity. The Scottish Government has provided funding for IFAN to co-develop and disseminate locally tailored 'Worrying About Money?' guides for individual local authorities in collaboration with local partners and, more recently, to increase the accessibility of the guide through additional translations and formats.

Since the start of its cash first referral leaflet project, IFAN has published 34 'Worrying About Money?' leaflets covering 31 local authorities in Scotland including a few locality-specific leaflets where there has been a need for them. IFAN has worked together with local authority and local Citizens Advice teams, food aid providers and other services such as Third Sector

⁶ Scottish Government (2023), Cash-First – towards ending the need for food banks in Scotland: plan, <https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/pages/4/>

⁷ 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.

⁸ '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.

Interfaces, addiction services, fuel poverty organisations, development trusts, mental health organisations, housing associations and wellbeing services. The resources can be adapted into alternative formats to widen the reach and accessibility of the leaflets. All leaflets are automatically offered as interactive versions and, through discussions with local partners, the leaflet can also be adapted into A3 and A4 posters, easy read, translated, audio and BSL formats. IFAN discusses the needs of each area with local partners to determine which formats would be most beneficial⁹

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 project. In June 2021, IFAN commissioned the Scottish Centre for Social Research (ScotCen) to conduct an independent qualitative study into the impact of the ‘Worrying About Money?’ leaflet in four local authority areas.

The study demonstrated the need for a further exploration of the impacts of the ‘Worrying About Money?’ resources among people facing financial insecurity. In November 2023, ScotCen was awarded a grant by IFAN to conduct further research to explore the impact of the guide on individuals experiencing financial insecurity.

⁹ Depending on the area, ‘Worrying About Money?’ guides are currently offered in 13 languages: Arabic, Bulgarian, Dari, Farsi, Gaelic, Hungarian, Polish, Romanian, Russian, Slovakian, Spanish, Ukrainian and Urdu. Easy read versions are available in nine areas. BSL or audio versions are each provided in two areas. Twenty-four areas offer A3 versions of the guide.

2. Methodology

2.1 Research aims, objectives and questions

The overall aim of the research was to explore and understand the impacts of the 'Worrying About Money?' guide on members of the public who used it.

The objectives of the research were to explore:

- The views and experiences of those who have used the 'Worrying About Money?' guide, including any benefits or challenges they have experienced while using it.
- The impact of the guide on people who have used it.
- Any support people have received to use the guide, and their experience of this support.
- Views on how the 'Worrying About Money?' guide could be improved.

An application was submitted to NatCen Research Ethics Committee (REC) in late November 2023 for ethical review. Ethical approval for the research was granted by NatCen REC in early December 2023.

2.2 Research design

To address the research objectives ScotCen conducted 12 semi-structured interviews with members of the public facing financial insecurity across Scotland who have used the 'Worrying About Money?' guide. Interviews took place between 21st March and 31st May 2024.

2.2.1. Recruitment

In collaboration with IFAN, services using the 'Worrying About Money?' guide were identified and asked to share information about the study to support the recruitment of people with experience of using the guide. Services were selected to reflect different levels of support offered to users to engage with the guide, including:

- Self-guided unsupported use of a 'Worrying About Money?' guide.
- Use of a 'Worrying About Money?' guide by community workers to signpost people to sources of financial support.
- Using the resource as a tool for community workers to actively support income maximisation.

IFAN made initial contact with the selected services by email and telephone to inquire whether they would be willing to support the recruitment of participants. Those willing to support recruitment were asked to contact the project team directly and were provided with

recruitment materials to advertise the research (e.g., study information leaflets, flyers, posters or newsletter adverts). The recruitment materials included contact details of the project team at ScotCen to enable people interested in participating in the research to make contact directly. People who contacted the project team were emailed an information sheet and privacy notice that provided detailed information about the study. Study materials were designed to maximise their accessibility, for example, using plain English and a large font size.

2.2.2. Conducting the research

The interview topic guide was developed in consultation with IFAN. The interviews with people who have faced financial insecurity and used the 'Worrying About Money?' guide explored:

- Participants' views about the 'Worrying About Money?' guide, and their experiences of using it.
- Any impacts the 'Worrying About Money?' guide had on them (e.g. on awareness and knowledge of sources of support available, confidence to access financial support, and applications for financial support).
- Participants' views and experiences of any support they received to use the 'Worrying About Money?' guide.
- In what ways the 'Worrying About Money?' guide could be improved.

Respondents were offered the choice of a telephone or video interview with an experienced researcher. All respondents requested a telephone 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.

On the day of a scheduled interview, before starting to ask questions, the interviewer checked that the respondent had received and 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 30 minutes.

After the interview, participants were provided with a £30 shopping voucher as a thank you for taking part. Participants were able to choose from a range of supermarkets and high street shops to enable them to select a voucher that best suited their needs.

2.2.3. Analysis

The transcribed interview data were managed and analysed in NVivo, a software package that aids qualitative analysis. NVivo 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.

2.3 Participant descriptions

Twelve participants took part in an interview. Participants lived in a range of locations across Scotland, consisting of both urban and rural areas. Participants personal circumstances varied. There were those who lived alone, were single parents living with their children, and those who lived with their partner and children. There were also participants who were disabled or described experiencing mental health difficulties. Finally, there were participants who were unemployed, employed, volunteering, or had recently completed some form of education.

2.3.1. Strengths and limitations

Strengths

This study's qualitative methodology allowed the collection of rich, in-depth data grounded in the experiences of people experiencing financial difficulties. By speaking to people who used the guide, the study built on the findings from the 2021 study, which explored the impact of the 'Worrying About Money?' guide from the perspective of delivery partners, advice providers, and community food aid providers. While respondent numbers were lower than initially planned for, the achieved sample reflected a variety of sociodemographic characteristics and circumstances.

Limitations

This study used qualitative methods and, therefore, the experiences included here are not representative of the wider population. The wider prevalence of views and experiences cannot be determined, and some perspectives may be missing from this research.

3. Findings

3.1 Awareness of the ‘Worrying About Money?’ guide

Participants became aware of the ‘Worrying About Money?’ guide in a variety of ways. Some had been made aware of the guide by others; for example, by receiving it in a food parcel or being handed the guide by a staff member or volunteer at a food bank or community centre. In some cases, staff or volunteers only introduced the guide after taking time to build a relationship with the participant.

“I wasn’t really open; they would always ask if you need any help and need any advice and to be honest with you I did’nae really engage with them. I was like: ‘It’s okay, I’m basically just here for a food parcel really’. But then as I became more comfortable, they did offer advice, and they did tell me about the ‘Worrying About Money?’ guide.” (‘Worrying About Money?’ guide user)

“[Food bank] gave me a parcel, but the lady there she’s seen me a few times and she’s asked me if I managed to get my money sorted yet, because I spoke to her before about it. And I said, ‘No’. She said, ‘Well maybe you should have a look at this’, and then she gave me this ‘Worried About Money?’ guide.” (‘Worrying About Money?’ guide user)

Others had discovered the guide on their own by picking it up from an information display at a food bank or community centre. At the time of their interview, some participants had only been aware of the ‘Worrying About Money?’ guide for a short period of time and, while they had read it, they had yet to use it to access support.

3.2 Reasons for seeking support with income maximisation

Participants were asked about their reasons for using the ‘Worrying About Money?’ guide. Requiring help to meet everyday costs was a frequently reported reason for using the guide. Looking for financial help to meet the high, and increasing, costs of gas and electricity was particularly widely reported. Needing support with debt repayments was also frequently mentioned as a reason for seeking help, with utility bill and rent arrears among the most reported sources of debt. Unexpected expenses such as needing to replace broken white goods or carry out household repairs were also a motivation for seeking support. Changes in circumstances, such as the birth of a baby, onset of a health condition, or being newly released from prison had also prompted participants to look for advice on increasing their incomes. Finally, benefit changes were a frequent motivation for using the guide. For

example, losing benefit income due to a change in circumstances, the requirement to pay the 'bedroom tax', and concerns about struggling financially during the switch to Universal Credit were reported by participants.

"I had reached out for a bit of help because my tax credits and my Child Benefit had stopped, and I had moved onto different benefits so I didn't know when I was getting my next payment." ('Worrying About Money?' guide user)

"I'm going to be moving onto Universal Credit and obviously it's worrying me if I'm going to lose money or am I going to be better off on it because obviously I've got a disability so I'm not going to work at the moment or anything like that [...] I picked ['Worrying About Money?'] up to have a read and obviously just get some information of places I could contact to kind of help me understand the Universal Credit side of it." ('Worrying About Money?' guide user)

Many participants spoke about how their money worries were impacting their mental health. Seeking help with increasing their income was an attempt to reduce the stress and anxiety of not being able to make ends meet.

"I'm worried can I pay my bills, worried about getting food in because I am moving over to Universal Credits in July. I'm just waiting on the migration letter coming out, so my anxiety levels have been away through the roof, and I am like, 'Am I going to cope? Am I going to be able to pay my bills? Am I going to be able to get food in?'" ('Worrying About Money?' guide user)

3.3 Experiences of using the 'Worrying About Money?' guide

An objective of this study was to explore participants' thoughts about the 'Worrying About Money?' guide to identify aspects of its design, content and format they found helpful or in need of improvement.

3.3.1. Design

Overall, participants found the 'Worrying About Money?' guide relatively easy to navigate. They reported that, compared with other information leaflets they had seen, the organisation of the guide into three steps made it easy to use and enabled them to quickly identify support options and contact information.

"I think it's pretty well laid out and easy to use. I like the fact that at the start it sort of asks what it is you're worrying about, whether its benefits, or bills, or

rent, or anything and then sort of signposts you to the relevant help for that particular thing.” (‘Worrying About Money?’ guide user)

“It was handy, definitely straightforward. There was no faffing about looking for numbers or where to look. It told you option 1 or option 2. It was the most easiest leaflet I’ve seen actually, because you see other leaflets and you have to read through the whole leaflet just to find out what you need. With this one it tells you to straight to the options. There’s no need to read number 1, 2, 3, 4, 5 it just tells you to go to number 6.” (‘Worrying About Money?’ guide user)

“Sometimes you get a leaflet, or you look at a web page and there’s just so much information crammed on there without a clear way of how to get through it. Whereas this is all nicely laid out in steps.” (‘Worrying About Money?’ guide user)

The ability to work through the steps to find relevant information quickly was felt to be especially helpful for people with low literacy levels. Too much information was perceived to be daunting for people who were not confident readers and who, in addition, may already feel overwhelmed by their money worries.

“Not everybody is as educated or as literate as myself and doesn’t want to read through a whole lot of information to find that there’s maybe only one thing that they’re really needing help with or struggling with. They maybe don’t want to read through a whole lot of information to find the bit that’s relevant to them...I think it’s quite accessible. (‘Worrying About Money?’ guide user)

A participant who had a learning disability said that they found the bulleted layout increased the guide’s accessibility.

3.3.2. Content

Participants were generally positive about the content of the ‘Worrying About Money?’ guide. The guide’s title was felt to be eye-catching and to be posing a question with wide relevance. As one participant reflected: “I don’t think there are many people out there that isn’t worrying about money at the moment”.

Having information presented all in one place rather than spread across multiple sources was particularly welcomed by participants as it saved them time and effort searching to find information. Participants said this made it easier for them to make the step to contact sources of support for help.

“I just picked it up and I was like...reading through it and then I thought, ‘Okay, this is handy; I will give them a call’. It was just there; it was right in

your face. It's not like you have to type it on or go to Google to search for it and the information because, to tell you the truth, I wouldn't have done that."

('Worrying About Money?' guide user)

"[Searching for information] can be frustrating as well because it's like the information is there, you've just got to find it. It is like looking for the needle in the haystack. You know the needle is there you've just got to clear the haystack first." ('Worrying About Money?' guide user)

A participant observed that searching the internet for sources of information and support required knowledge of what to search for. By presenting a range of options in one place, the 'Worrying About Money?' guide was seen as more accessible, particularly to those who had limited awareness of the support available to them.

Participants described feeling encouraged by the 'Worrying About Money?' guide to reach out for assistance they had been intending to access for some time. Several participants shared that the anxiety caused by money worries could make it difficult to find the energy and 'bandwidth' to look for help. As described above, trying to seek support while dealing with the stress of financial insecurity could seem insurmountable at times. The guide's accessible and 'one-stop' format had made seeking support seem more manageable.

Participants were also largely positive about the range of support services included in the 'Worrying About Money?' guide. The inclusion of local sources of support was particularly welcomed as it decreased the burden of searching for appropriate contacts by enabling participants to quickly access support available in their area.

"Like SCARF have got a [local] office, so it's got the [local] phone number, so you know when you're calling, you're going direct to them for your area, rather than having to maybe go through like telephone queuing systems and options and waiting times." ('Worrying About Money?' guide user)

One participant felt that local support and advice services were often more approachable and less bureaucratic than large national services. For some, the inclusion of familiar sources of support (both large national organisations such as Citizen's Advice and smaller local organisations) that they knew to be reliable increased their confidence that the guide was a relevant and trustworthy source of information. The inclusion of information on when the guides were last updated also increased participants' confidence that the sources of support were up-to-date and would still be available to them if they contacted the organisations. The reassurance that information would be accurate was identified as especially important for people whose confidence levels were already low.

"The fact that it is being updated regularly to make sure that the information is relevant and up to date, because there's nothing worse than going, 'Oh' I have this leaflet, it says if I call this number I can get some help.' And then

calling that number and being told, 'No, actually we don't do that anymore. You need to call this number.' Because it can often...by the time you do look for help you can already be at crisis, and it can take so much out of you just to take that first step. So, if you get knocked back on that first step, it can knock you back significantly because you'll just kind of stick your head in the sand again until you feel confident enough to kind of do something. So, for me it was important that it is kept updated." ('Worrying About Money?' guide user)

The list of potential problems included in the guide (Step 1 – What's the problem?) resonated with participants and were generally felt to represent the range of challenges they were facing. Seeing their challenges reflected in the 'Worrying About Money?' guide increased participants' belief that the guide was aimed at people in their circumstances. For example, many had experienced a financial crisis or were struggling with debt. A participant talked about feeling reassured when they saw their situation reflected in the leaflet they had received with a food parcel:

"I started at the second page where it's talking about suddenly having no money, I've got it in front of me now actually, and I was in that head space and then just...then actually it was quite reassuring to see the advice about the crisis and stuff like that because that was already in my head those things. So, it was reassuring to have...whether you know or not, it's always good like I said for myself personally to have a reminder and a reassurance of these things to try." ('Worrying About Money?' guide user)

Participants identified the guide's use of everyday language as an important aspect of accessibility. As one participant noted, "it's very clearly written; the language is real language and not eight million different acronyms".

3.3.3. Formats

As described above, the 'Worrying About Money?' guide is available in a range of formats, including a paper leaflet and online formats. While participants in this study had all initially used paper leaflet versions, the availability of the guide in a range of formats was viewed positively. Participants felt multiple formats increased the guide's accessibility by enabling people to choose a format that best suited them. Some participants shared that they preferred to receive information in a physical format for practical reasons, including having the information laid out in front of them and having somewhere to make notes.

When asked about how they would feel about accessing the guide online, several participants felt they lacked the digital literacy skills needed to search for information.

"It's like you see all these big posters up and stuff like that and you're like, 'Right, well it's not really telling you much, it's just telling you to go to this

website'. But then you've got people that...like maybe older people that aren't tech savvy, like me. [I know] how to go onto a website and stuff like that but I don't like doing it. There might be people out there that don't like doing it but, on these posters, you get the QR code and the website only, they don't get any info. Whereas your wee leaflet you flip around it and there's all the details of places that you can contact. I think is really, really helpful." ('Worrying About Money?' guide user)

While others were digitally literate, they reported experiencing practical difficulties in accessing the internet. A participant described the challenges involved in seeking support online when you have no internet access at home:

"I don't have a laptop or any access to a computer, but when I have had to sort of use the internet, the local Job Centre which I've got to go to every fortnight, I can use the computer there. So, I have been you know if I'm given any sort of things to look at, I will set aside half an hour to do that, but really, I mean it's like...only like once a fortnight you know and you need to book it. It's very heavily booked you know so...basically if it's not given to me in hand to read or like a freephone number, it's inaccessible to me." ('Worrying About Money?' guide user)

Among this group of participants already struggling with money, the costs of getting online could be prohibitive. Even those who were online often described having basic and often unreliable equipment and internet packages.

However, some participants preferred accessing information online, with one participant noting that they were uncomfortable making phone calls and would prefer to contact support services online.

3.4 Accessing financial support through the 'Worrying About Money?' guide

A key objective of this study was to explore the effectiveness of the 'Worrying About Money?' guide in supporting participants to maximise their incomes. Participants discussed their experiences of contacting and receiving financial support from organisations through the guide. They reported being in various stages of receiving financial support and advice. This included being in receipt of financial support, waiting to hear back from support organisations, scheduling appointments to get financial support and advice, and awaiting the outcomes of benefit applications.

As noted above, at the time of their interview several participants had only recently received the 'Worrying About Money?' guide and were still waiting to hear whether they would receive

financial support after contacting organisations. However, some were hopeful that they had succeeded in increasing their incomes. For example, a participant had made an application for support after learning through the guide they were eligible for benefits.

“I rang them and told them that I had a baby, and I wasn’t aware about the Best Grant and the Best Start Food as well [...] [The call handler] was...I should have been told about that when I had the baby, and she didn’t understand why I wasn’t aware. I just said I wasn’t aware; I just saw a leaflet and I rang to see if I was qualified because I thought I wasn’t entitled. And she goes, ‘No, you are entitled’ [...] I mean if I didn’t pick up this leaflet I would have missed out on this extra [money].” (‘Worrying About Money?’ guide user)

Contacting organisations in the ‘Worrying About Money?’ guide had an additional benefit for some participants. They described that, as a result of contacting an organisation in the guide, they had unlocked additional support that was helping to alleviate their money worries.

“I rang them up and I got help with a fuel voucher that they sent out by text message to me [...] and I actually had a home visit from them at the start of this year to see if there was extra help and support that they could give me. So, I’ve got an advisor now that is sort of allocated to myself [...] after the home visit he was able to access a further fuel voucher that you couldn’t get over the phone, and I’ve also had a referral onto another organisation called LEAP¹⁰. So, I’m waiting to hear back from them at the moment. They offer further support but that’s something you can only get once you access SCARF. (‘Worrying About Money?’ guide user)

Among this study’s participants, receiving in-kind support as a result of using the guide, such as fuel vouchers, home repairs, and advice on budgeting and energy efficiency were more commonly reported than cash support. Although this support was considered helpful, it primarily provided short-term relief and failed to address their financial insecurity. However, there were participants waiting to receive benefit checks to ensure they were receiving their full entitlements, which may result in additional income in the future. Nevertheless, it is important to note, that several participants reported that they were already receiving their maximum entitlements and were still struggling financially. These participants were unsure what further options were available to them.

3.4.1. Barriers to accessing financial support

In addition to sharing what had helped them to access support using the ‘Worrying About Money?’ guide, participants also discussed barriers to seeking assistance.

¹⁰ LEAP (Local Energy Advice Partnership) provided support to people at risk of fuel poverty.

Negative experiences of accessing support

Participants described previous negative experiences of trying to access the sources of support listed in the 'Worrying About Money?' guide. These experiences had discouraged them from trying to contact these organisations again. Participants shared examples of being treated poorly by staff or not receiving the support they needed. In addition to this, receiving conflicting advice or struggling to find information regarding support also affected participants' attitudes towards seeking help. These negative experiences were viewed as a barrier to seeking support in the future, as participants questioned whether their efforts would result in a positive outcome.

"I'm just put from pillar to post and I'm like 'Why are you doing that to me?'. So I give up, what's the point in asking if you're just going to get shoved to somebody else and then somebody else and, 'Oh, we'll be in contact' and then you don't hear from them? So, aye I do, I get really anxious about asking, phoning up and asking because I'm like, are they going to say, 'Alright we'll come back to you', and they don't bother?" ('A?' guide user)

"I don't really want to talk to them anymore because of the way they talk to you sometimes and it puts me off talking to them... They kind of like talk down to you because you can't afford anything and all you want is everything for free, but that's not what I want." ('Worrying About Money?' guide user)

"I hate phoning [Support Organisation] [...] I feel like I'm being stigmatised a bit and having to justify my in goings and outgoings [...] I think you feel like you're begging sort of thing and that you're lying to them over the phone. ('Worrying About Money?' guide user)

Previous experiences of long waits to access support after contacting an organisation had discouraged others from contacting sources of support listed in the guide.

"...I'm still waiting for that call. They did say initially, and I'm aware obviously there will be a lot of demand for stuff like that, but they said 2-3 weeks roughly and it's been about 8 weeks. So, sadly, I've not had that call yet. I've been hanging on for that because...not that it's necessarily going to be a knight in shining armour, but just sort of peace of mind, at least you've done everything..." ('Worrying About Money?' guide user)

A lack of flexibility in systems for appointments was also a barrier to seeking support, with participants sharing instances in which organisations had not accommodated their personal circumstances such as childcare needs or working hours. Finally, participants shared their experiences of increasing difficulties in accessing help due to organisations reducing the support they offered because of funding cuts.

Accessibility of support

Participants had also experienced accessibility challenges when trying to make use of support. For example, anxiety about talking on the phone and difficulties processing the information they were given prevented some people from contacting support organisations for which telephone was the only mode of contact.

While there were participants who felt able to use the ‘Worrying About Money?’ guide without help, others required support due to difficulties reading the guide (for example, due to a visual impairment or a learning difficulty), or difficulties making phone calls or using the internet. Family members, a social worker, and staff from trusted local community support groups had provided valuable support with accessing the guide.

“My first thought was, am I going to understand it? Because I do struggle to understand things...I have had people roll their eyes at me, huff, tut, and I got to a stage in my life where I stopped asking because I thought, what’s the point if I’m just going to get this response?” (‘Worrying About Money?’ guide user)

Participants who needed help to seek advice with income maximisation were clear that they would have been unable to access financial support and advice without this assistance.

Finally, as described above, money worries were frequently described as being emotionally draining for participants. Feeling too overwhelmed by their current financial situation could prevent participants from seeking help to maximise their income.

“If I’m going through a bad patch, then it’s...getting through the day is hard enough without having to start looking at forms and trying to get help with stuff.” (‘Worrying About Money?’ guide user)

3.5 Improvements to the ‘Worrying About Money?’ guide

Participants suggested ways in which awareness of the ‘Worrying About Money?’ guide could be improved and improvements that could be made to the guide’s accessibility, format and content.

3.5.1. Promoting awareness of the ‘Worrying About Money?’ guide

Participants who had found the guide helpful suggested that awareness raising was important to ensure that others could also be helped. Some had shared the guide with other people and highlighted the need for greater promotion.

“For more people out there to know that it’s there and that they don’t have to be ashamed of surviving, that they can talk to people. Some people just need help to talk, to listen.” (‘Worrying About Money?’ guide user)

“It would be good if there was a bit more awareness that there are people out there that can guide you through worrying about money or situations coming up where you’ve not been able to save some aside, and just like more awareness that there’s people out there that you can reach out to... And that they’re willing to listen and go the distance to be a voice as well as finding your own voice.” (‘Worrying About Money?’ guide user)

Participants suggested raising awareness of the ‘Worrying About Money?’ guide through greater promotion both online and in public places, such as Jobcentres, libraries, GP surgeries, community centres, food banks, supermarkets, bus shelters and buses. There was also a suggestion that social workers could promote the guide.

In terms of promoting the guide online, as well as having the guide available on local council websites, participants suggested that organisations that were included in the guide could feature the guide on their own websites. Promotion on social media platforms was also recommended.

3.5.2. Improvements to the content and format of the guide

Participants gave practical suggestions for improving the content and format of the guide. Some participants suggested more local sources of support, including at the neighbourhood level, would be useful to include in the guide. It was suggested that organisations that supported people living in specific neighbourhoods were more likely to know about area-specific challenges and other local sources of support.

While some participants were aware that the ‘Worrying About Money?’ guide was available in a variety of formats and a range of languages, others were not. Participants stressed the importance of raising awareness of the range of available formats so people could choose the one that best suited their needs. Among this study’s participants, there were also low levels of awareness that local versions of the guide were available across Scotland (and the rest of the UK). Raising awareness of the availability of ‘Worrying About Money?’ in other areas was felt to be important if users moved to another area or wanted to recommend the guide to someone living in a different area of the country.

Providing up-to-date information on support available to people, as well as notification on changes to benefits, were also highlighted as important by participants. Regular updates to the guide, including new forms of financial support, were therefore suggested as an improvement. Additionally, participants suggested having a greater variety of translations of the guide available in all areas to ensure that those who were not native English speakers were aware of the financial support available to them.

Participants discussed the inclusion of certain organisations. As described above, some participants shared negative experiences of accessing support from some organisations and questioned the inclusion of these organisations in the 'Worrying About Money?' guide. There were also examples of participants contacting national organisations and receiving support from staff based outside of Scotland. Participants were concerned that these staff did not have a good understanding of local provision of support or differences in benefit entitlements.

There was also discussion regarding the guide's focus on income maximisation. Participants shared how they felt they had already maximised their income and were still struggling financially. It was suggested that there should be an awareness of this situation and a greater focus on how to make your maximised income go further.

"If you are of working age and you've gone through the benefits system, the likelihood is that you've do have the maximum benefits...people keep coming to me. It's like I already have everything, I know I already have everything...this is my maximum income. It's not enough but it is my maximum income. So maybe be a bit more aware of the fact that it's not about always necessarily maximising your income but maximising what your income is, so making it go further." ("Worrying About Money?" guide user)

For participants who had needed support to use the guide, further support to contact the organisations listed in it was identified as important. In these cases, having someone who understood the processes and could advocate on behalf of people was felt to be a necessary and valuable form of additional support.

4. Conclusions

Overall, participants in the study agreed that the 'Worrying About Money?' guide is a useful tool for those in need of financial support. Participants found the design and format of the guide accessible and easy to use, with accessibility aided by being able to access the guide in a range of formats. The issues highlighted in the guide resonated with participants and reassured them that the guide was meant for them. Participants valued that the sources of support in the guide included local service providers who were familiar with local provision. A strength of the guide is that it is a national resource but has the capacity to be adapted to a local context. Having a range of support listed in one place reduced the burden on individuals to identify relevant support organisations themselves. For some, this made it easier for them to make the step of contacting support as information was clearly laid out in front of them.

However, while some people were able to access support listed on the guide on their own, others required additional help to both use the guide and make contact with organisations. These included people with learning difficulties, learning disabilities and other impairments. This highlights the importance of support being available to help people use the guide, if required. Several participants had received support from a range of third sector organisations to contact the organisations listed in the guide and were clear that, without this support, they would not have received financial support.

While several participants had successfully received financial and in-kind support as a result of using the 'Worrying About Money?' guide, doing so did not resolve their financial difficulty. More support is needed for those who have already maximised their income but are still experiencing financial insecurity. In financially challenging times such a guide cannot be expected to address poverty on its own, and other levers must be employed.

