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Background to Money Counts

- **Edinburgh Partnership requested a response to the Cost of Living Crisis**
  - Cash First
  - Income Maximisation
  - Communications Campaign
  - Training for staff to increase confidence in having conversations about money and providing relevant and timely support.
- **Workstream 2 of Poverty Prevention had focus on workforce development and culture shift**
  - Support to intervene early and prevent escalation of need.
  - Recognise that stigma and fear of judgement stop people asking for help.



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OFFICIAL POVERTY STATS FOR EDINBURGH 2022/23

- 15% or 78,000 people are recorded as living in poverty in Edinburgh.
- 19% or 16,100 children are recorded as living in poverty.
- Statutory duty to reduce child poverty to 10% by 2030.

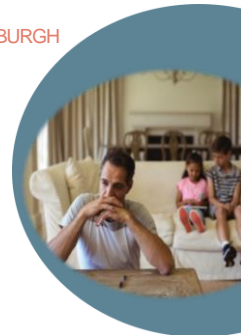
These statistics still relate to 2020 or the period to Spring 2021 at latest and do not yet tell a clear and full picture about the impact on poverty of the pandemic and more recent cost of living challenges, expected to have led to more deep poverty.



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STATS FOR EDINBURGH

- Data from advice providers
- General money worries**
- 20% of people run out of money before pay day (up 5% in 2022)
- Energy**
- 61% increase in demand for advice on dealing with energy costs
- Food**
- 21% increase in advice on access to immediate financial support for food
- Work**
- 47% increase in advice on returning to/accessing work
- Getting help**
- 52% say 'I don't know where to go to get help'



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### OFFICIAL POVERTY STATS FOR EDINBURGH 2022/23

- The key drivers of poverty in Edinburgh are:
  - High Cost of housing and inadequate access to social housing
  - Low wage/non-permanent employment
- Males in the most deprived areas of the city live around 12 years less than those in the most affluent



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### IMPACT OF POVERTY

| Mental Health  | Go without  | Results  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Stress</li> <li>• Worry</li> <li>• Anxiety</li> <li>• Isolation</li> <li>• Feelings of loneliness</li> <li>• Not able to think straight</li> <li>• Embarrassed and ashamed</li> <li>• Difficult to plan ahead</li> <li>• Fear for the future</li> </ul> | <ul style="list-style-type: none"> <li>• Food and fuel</li> <li>• Healthy eating</li> <li>• Sleep</li> <li>• Leisure and healthy activity</li> <li>• Seeing friends</li> <li>• Paying bills</li> <li>• Paying family back</li> <li>• Seeing friends and family</li> <li>• Paying for school activity and resources</li> </ul> | <ul style="list-style-type: none"> <li>• Avoid letters and phone calls</li> <li>• Get high cost loans or use moneylenders</li> <li>• Gamble</li> <li>• Children miss school and/or fall behind</li> <li>• Lose trust in others to help</li> <li>• Not sure where to go for help</li> <li>• Stigma</li> </ul> |

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### BECOMING CAUGHT IN A CYCLE.....

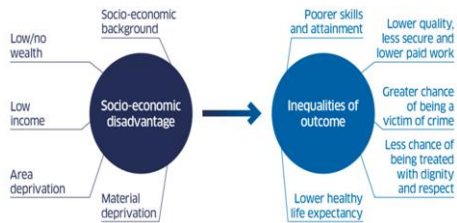


Diagram from Scottish Government "The Fairer Scotland Duty - Interim Guidance for Public Bodies" (March 2018)

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### Why talking about money worries can be hard



If you thought that someone was worried about their finances..

- What might prevent you from asking them about their money worries?
- What might stop them from asking for help?

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### WHAT STOPS US TALKING ABOUT MONEY?

#### Talking about money is hard...

- I don't want to interfere in their business.
- Is this part of my role- am I overstepping?
- I don't want them to feel judged or embarrassed and then pull away from me.
- I don't know where I can send them to get the help they might need.
- This person might get annoyed with me for asking about such personal information.

#### Asking for Help can be hard

- **They will judge me and think it's my fault.**
- **They might think I am a bad parent.**
- **They'll think I am a failure**
- What's the point in asking? there's no help anyway
- **It's not their job to help me with this and I don't want to waste their time.**

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### TALKING ABOUT MONEY CAN EASE THE BURDEN AND LEAD TO HELP

"Speaking to someone, whether a family member, friend or professional, can help break the money-worry cycle, which can occur when people are concerned about having money conversations, often feeling worse for bottling up their money worries."

Money and Pension Service, Founders of the Talk Money Week Campaign.



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### WHY IT'S IMPORTANT TO TALK ABOUT MONEY

- The social security and grants system is complex and hard to navigate and understand.
- Entitled to found that from 2009 ( earliest year of published data) up to the recent year of 2022 there has been an estimated £15 billion per year in unclaimed benefits.
- Getting help to access financial support and income maximisation when needed can make a big difference to someone's life.
- On average people can be £600 better off per year by speaking to a welfare advisor or checking benefits entitlement.



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### AIMS

- **Increase awareness of scale, cause and impact of poverty**
- **Develop skills and confidence to ask about money worries**
- **Increase knowledge of support services for money matters**



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**MONEY COUNTS**

These materials are based on an original resource developed by the Highland Money Counts Partnership and adapted for Edinburgh.

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| Situation | Potential audience   | Format  | Content                                   |   |
|-----------|--|---|---|---|
| Tier 1    | Individual may have an opportunity to have a brief discussion about money and can signpost to support organisation using the IFAN leaflet  | Vaccination clinic staff, staff in other clinical settings  | 30 min session/<br>Recorded<br>powerpoint | <ul style="list-style-type: none"> <li>Fact and figures on poverty</li> <li>Key phrases to use to ask about money issues</li> <li>Signposting to support services</li> </ul>  |
| Tier 2    | Staff who are visiting people in their home to carry out services<br>Frontline staff and volunteers in a supporting role and are building relationships which can be used to ask about money | Eg Community Centre/school support staff, housing maintenance staff, paid carers volunteers etc   | 1 hour session                            | <ul style="list-style-type: none"> <li>Facts and figures on poverty</li> <li>Impact of poverty</li> <li>Skills development and practice around asking about money worries</li> <li>Signposting and supporting to access appropriate services</li> </ul>                         |
| Tier 3    | Individuals who have a supporting or strategy role and want to increase their knowledge and understanding of poverty   | Eg School Equity Leads, youthworkers, paid Carers, volunteer befrienders, newly recruited housing officers, staff in Warm, Welcoming Spaces | 1.5 hour session                          | <ul style="list-style-type: none"> <li>Facts and figures on poverty inc. Impact of poverty</li> <li>Impact of poverty</li> <li>Signposting and supporting to access appropriate services and approaches</li> <li>Supporting benefits checks, grants applications etc</li> </ul> |

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**MONEY COUNTS-EVALUATION**

- 160 staff have taken part
- Housing officers, community Centre Business Support staff, Librarians, Parent and Family Support workers, OTs, Carers....
- 90% are more aware of the causes and impact of poverty
- 75% feel more confident to have a conversation with people about their money worries
- 91% feel more informed about where to signpost for information and support around money worries.



*'there is an urgent, critical issue here. I'm in this line of work to help people, so if having what might seem like a difficult conversation is a necessity to help someone, so be it.'*

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**Cost of Living Campaign**

- Cost of living webpage <https://www.edinburgh.gov.uk/cost-living>
- Campaign resources and toolkit
- Linked to Scottish Government



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FINAL THOUGHT

"Poverty is not an accident. Like slavery and apartheid it is man-made and can be removed by the actions of human beings."  
Nelson Mandela

