

Promoting a 'cash first' approach to food insecurity in Scotland: Lessons from developing 'Worrying About Money?' leaflets

Dr. Chelsea Marshall, Nourish Scotland
Sabine Goodwin, Independent Food Aid Network

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Overview

When the first lockdown measures were put in place last year, many services closed their doors and were required to move their work online with little notice. Emergency food aid providers found themselves front and centre in many communities as some of the only places that remained open to people needing support. While working to adapt their own services to keep staff, volunteers and people in the community safe, food aid teams were also under enormous pressure to support people facing financial crisis. There were strong calls from community and emergency food providers for practical resources that would help people in their communities identify financial advice and support options more easily during the economic crisis made worse by Covid-19.

In June 2020, the Independent Food Aid Network (IFAN) began working alongside Nourish Scotland to further their referral pathway toolkit project aimed at co-developing leaflets to support people to access financial advice and support so that they could purchase the food they need with dignity and choice. These resources were based on step-by-step guides that had been piloted in Dundee, East Ayrshire and Fife as part of the A Menu for Change project.¹ The leaflets are designed to be used by people facing money worries and financial crisis and by frontline staff and volunteers working in a wide range of settings. The leaflets aim to reduce the need for emergency food aid by addressing a common challenge, which is that many people are uncertain about what financial grants and entitlements are available and how to access them. As the scale of the COVID-19 crisis unfolded, simple-to-use resources about 'cash first' options became more important than ever.

¹ [A Menu for Change](#) was a three-year partnership project delivered by Oxfam Scotland, Child Poverty Action Group in Scotland, The Poverty Alliance and Nourish Scotland. 'What do I do if...?' leaflets were co-developed by Faith in Community Dundee and a wide range of local stakeholders.

As this work developed in Scotland over the past year, we learned that staff and volunteers in communities across the country are interested in greater collaboration across sectors and are looking for practical ways to help people in their communities access all the financial grants and entitlements available to them. We also learned that too often people are missing out on financial advice and support because of a lack of knowledge and awareness of where people can access ‘cash first’ options before someone is in a crisis.

The process of developing these leaflets has brought local partners from statutory, third and community sectors together towards a shared aim of promoting ‘cash first’ approaches to financial insecurity. There is more to learn about the long-term outcomes of this work, but initial findings suggest that the leaflets provide an important platform for improved communication, coordination and strategic approaches by local partners to tackle food insecurity in their areas.

This report sets out the lessons learned from the work Nourish Scotland and IFAN undertook between June 2020 and May 2021. ‘Worrying About Money?’ leaflets were co-developed with dozens of local and national partners across Scotland during this time, and further learning about the impact of the resources on improved collaboration, coordination and outcomes for people facing food insecurity will be included in a forthcoming report later this year.

‘Worrying About Money?’ cash first referral leaflets in Scotland

Between June 2020 and May 2021, IFAN and Nourish Scotland worked with local stakeholders to develop leaflets in 15 local authority areas:²

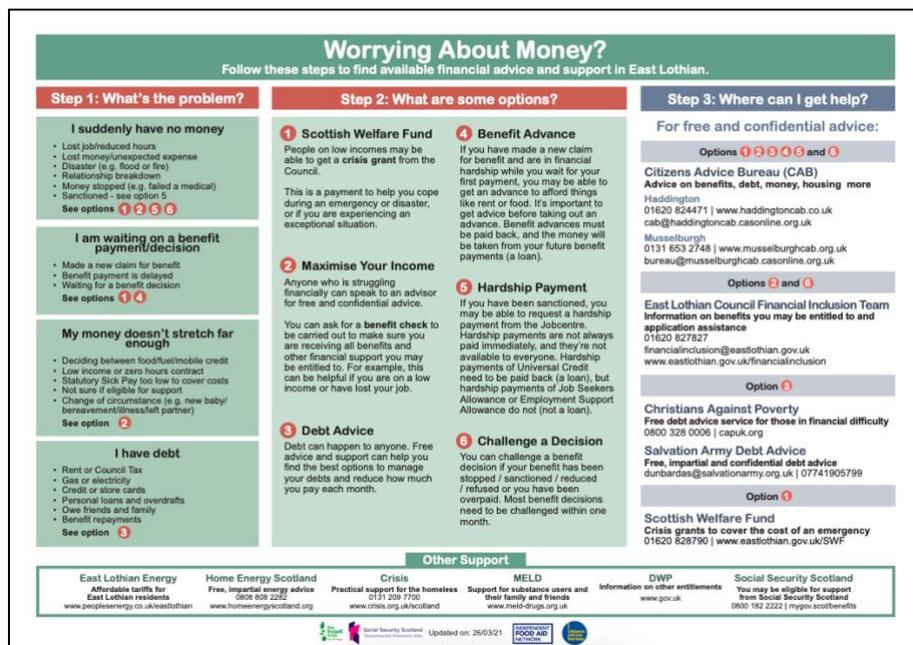
- Aberdeen
- Argyll and Bute
- Clackmannanshire
- East Lothian
- Edinburgh
- Falkirk
- Fife
- Glasgow
- Highland
- North Ayrshire
- Perth and Kinross
- Scottish Borders (Eyemouth)
- Stirling
- West Dunbartonshire
- West Lothian

The number of leaflets printed in each area varied from 1,500 in Eyemouth, Scottish Borders to 50,000 in Glasgow.

In some local authority areas, the leaflet was translated:³

² See IFAN’s [Cash First Leaflets](#) page for copies of each leaflet and desktop guide.

³ Thirty organisations and services requested translations of the Glasgow leaflet into 22 languages. We are working with local stakeholders to determine which additional translations would be most useful, taking into consideration where and how people will access the resources once translated.



- Arabic (Glasgow, Highland, West Dunbartonshire)
- Bulgarian (Perth and Kinross, West Dunbartonshire)
- Polish (Glasgow, Highland, Perth and Kinross, West Dunbartonshire)
- Romanian (Glasgow, Perth and Kinross, West Dunbartonshire)

Further translations and additional versions of the leaflet are in development including a poster; an Easy Read version; a young person friendly version; and digital app.

Updating and adapting the resource

Between May-September 2020, we worked closely with West Lothian Council's Advice Shop,⁴ the Bute Advice Centre, members of the Argyll & Bute Community Food Forum and IFAN members across Scotland to adapt and update the content, design and layout of the A Menu for Change resources.⁵

Key updates were made to reflect the changed circumstances, namely that most services were operating online or by telephone and people were likely to be reading and using physical copies of the leaflet by themselves rather than in conversation with a volunteer or staff member at a service. To accommodate this, we streamlined the text as much as possible and

⁴ In May 2020, in collaboration with Advice Shop staff, we hosted an online co-development workshop with the West Lothian Anti-Poverty Practitioners' Network.

⁵ We also gathered feedback on the content and design from: Argyll & Bute Citizens Advice Bureau; Argyll & Bute Council's Caring for People team; Child Poverty Action Group in Scotland; Citizens Advice and Rights Fife; Dignity Peer Network members; Dignity Project volunteers with experience of food insecurity; North Ayrshire Council's Fairness Commissioners; The Trussell Trust; West Lothian Council's Experts by Experience panel.

reformatted the material to be displayed in a single-sided format to be used by referral partners working with people remotely and at a computer.

In November 2020, we worked with a graphic designer to update the design further, and new versions of both hard copy and single-sided electronic versions were launched with Edinburgh's leaflet in March 2021. Before releasing this version, we also sought advice from Disability Information Scotland on accessibility of the design and from the Ethnic Minority Law Centre to confirm that the content was widely applicable.

For the Glasgow leaflet, local stakeholders recognised the need to highlight alternative options for people who would not be eligible for many of the grants and entitlements listed on the leaflet due to their immigration status. We worked with the Govan Community Project to develop a section about support available to asylum seekers, refugees and people with no recourse to public funds (NRPF). This section has now been replicated for leaflets co-developed in local authorities in England.

Resources needed

Staff time required to develop and launch a leaflet in a local authority area varied widely and depended on:

- Practical support and capacity available from local stakeholders
- Complexity of the advice sector landscape
- Willingness and capacity of Step 3 agencies to engage with the project and confirm their inclusion

Costs per area were also affected by the willingness and capacity of local stakeholders to coordinate local collections or delivery of hard copies to services that request them. For example, the NHS Highland Health Information Resource Service (HIRS) agreed to host hard copies and post these out to third sector partners when required. In some areas, FareShare regional centres helped deliver hard copies to services and addresses along their existing food distribution routes. Though much less costly than placing multiple smaller orders, coordination of individual order requests and communicating this to the local delivery partners still requires significant project team staff time. In some areas, local agencies have found funding to pay for additional print runs, either alongside of or following the initial launch.

Working with partners

In each local authority area, we worked alongside local partners to ensure the leaflets were accurate and reflected the journey that someone seeking financial advice and support in that

area would likely take. Involving local partners is also critical to the success of the work in that the resources are most useful if frontline staff and volunteers in key services in the local area are committed to distributing and using them with people who may be facing food insecurity.

The Trussell Trust and FareShare collaborated with the project team at a national level, and local members provided valuable input and practical support in many of the areas. In each area, we involved Scottish Welfare Fund, welfare rights, money advice and debt advice services (local authority and third sector) to ensure the information on the resources was accurate and to secure their support to appear on the leaflet. Other key stakeholders varied in each area and included: NHS health promotion and community food teams; community planning, community learning and development, housing, rents and social work teams; and third sector interfaces. Community and emergency food providers working directly with people facing food insecurity have been central to the success of the work to date.



Promotion and dissemination

Launching and promoting the leaflet took different forms in each area, and the approach taken was largely co-developed with local stakeholders. For example, the working groups in Highland⁶ and Perth and Kinross⁷ identified all relevant local agencies and potential partners who have frontline staff and volunteers who might be working with people facing food insecurity. They agreed to make either physical or electronic copies available to each of these services and divided up responsibility for this within their local working group members.

In Aberdeen, IFAN and Nourish worked with CFINE and the Council's financial inclusion team

to coordinate the leaflet launch in March 2021. Early distribution of hard copies was coordinated primarily through CFINE's network of community food providers and IFAN members, as well as some Trussell Trust food banks. An electronic version was also included in Aberdeen City Council's email to families receiving free school meal replacement vouchers in late March. The aim was to reach a wider audience of people potentially at risk of food insecurity than would be reached through hard copies, and this proactive approach aimed to

⁶ NHS Highland, Highland Council, The Trussell Trust.

⁷ Perth and Kinross Association of Voluntary Service (PKAVS) and The Trussell Trust.

make the information available to people before they might find themselves needing to seek an emergency food parcel.

In Glasgow, the working group⁸ co-hosted an online launch event in May to coincide with leaflets being released online and in hard copy. The event was attended by over 50 people, and speakers from the Glasgow Advice and Information Network, Glasgow Community Food Network, Child Poverty Action Group in Scotland, The Trussell Trust and Glasgow City Health and Social Care Partnership shared how the leaflets contributed to their ongoing work to tackle food insecurity in the city. Physical copies of the leaflet were distributed by Glasgow Community Transport to more than 70 organisations who requested leaflets to disseminate through their services.

In all cases, IFAN makes electronic copies of the leaflet available on its [Cash First Leaflets](#) page and promotes the work done by local partners through social media.

Sharing our learning

In November 2020, we co-hosted an online roundtable with 22 stakeholders from eight local authorities who had been involved in developing ‘Worrying About Money?’ leaflets or were hoping to learn more about developing one for their area in the future.

Participants included emergency food aid providers, local authority advice providers, NHS health improvement specialists and third sector support organisations. The roundtable focused on sharing learning and best practice examples from areas that had taken proactive approaches to disseminate and use the leaflets in their local contexts. Informal presentations were made by the working group members in Highland, Argyll and Bute and West Lothian about who was involved, what had helped make the process work in their areas and what their next steps were.

Local leads from Edinburgh and Aberdeen who had attended the roundtable were inspired by the presentations to reach out to other departments and wider stakeholders (e.g. housing and education teams) to encourage them to use the resources as well.

Monitoring impact

Measuring individual outcomes for this work is a challenge. It is difficult to know whether people are using the leaflets to access the support they need, and if so, what the client gains

⁸ IFAN, Nourish Scotland, The Trussell Trust, Glasgow Advice and Information Network and Glasgow Community Food Network.

have been as a result of finding this support through the leaflet. Advice providers do not regularly gather data on whether people have found their service through the leaflet, though this is something that is encouraged to help measure impact.

In June 2021, IFAN has commissioned ScotCen to undertake an evaluation of the impact of the co-development and dissemination of the ‘Worrying About Money?’ leaflets across 15 of local authority areas where the resources have been in circulation for several months or longer. A report on this research is due to be published in the Autumn of 2021.

Challenges

The main challenge to the development and use of these leaflets is in securing buy-in and practical support from the wide range of stakeholders that should be involved in developing the resource and promoting it locally. Occasionally, local authority or third sector advice providers raise questions about duplication of existing information or whether the resource is needed. This happens primarily when the local working group is led by food aid providers and voluntary sector organisations. In nearly every case, however, we have been able to overcome these concerns through discussions about the rationale and purpose of the work, specifically its role in helping frontline staff and volunteers to more easily identify and share information about existing provision with people facing food insecurity. In some cases, these same stakeholders have adopted and embedded the resources into wider anti-poverty strategies.

In some areas, it is straightforward to develop the leaflet because there are only one or two money / debt / welfare rights advice services, and they have a good relationship with the local agency or stakeholder who has partnered with us. For example, West Dunbartonshire Community Foodshare was well placed to connect us with relevant advice services in that local authority area, and they also coordinated most of the local promotion and distribution along with the other main food provider, Food for Thought. On the other hand, if there is only one advice provider and they do not respond to requests for information or inclusion, this can stall what would otherwise appear to be a straightforward process.⁹

The remaining challenges come from either a) local authority and third sector advice providers lacking the capacity to respond to emails or requests to confirm their inclusion on the leaflet or b) difficulties in disseminating physical copies to services while people are

⁹ For example, although we began the process with wide ranging support from the local third sector interface and emergency food sector in one local authority area in July 2020, we were not able to complete that leaflet until March 2021 due to the lack of engagement from the only advice agency.

working remotely (e.g. local authority staff who would otherwise be able to support local distribution not working from the office).

Lessons learned

Many frontline staff and volunteers in Scotland continue to experience a lack of knowledge about existing financial support and advice options that people facing food insecurity have available to them as well as a lack of confidence to make active referrals to these options. While many local authorities and advice providers have worked hard during the pandemic to update their websites and make information about their services more accessible, there remains a significant need to use every method possible to develop and promote up-to-date, accurate and easy to understand information collated in one place about existing support options if we are going to reduce the need for emergency food aid.

Despite the significant investment in Scottish Welfare Fund expenditure during the pandemic, lack of knowledge and understanding about when and how crisis grants can be accessed continues to present a barrier to transitioning away from emergency food aid as a primary response. Working with stakeholders in varied context across Scotland, we have seen a lack of promotion of the existence of and eligibility criteria for the Scottish Welfare Fund in many local authority areas, which is exacerbated by ongoing barriers to successful applications caused by overly complicated application processes and a lack of transparency in communicating decisions to applicants. These challenges lead to a lack of confidence and trust in the process by frontline staff and volunteers who are seeking to access immediate support for someone in a crisis. This means that too often the most reliable option is food aid, despite its risks to prolonging the financial insecurity that the person in financial crisis is facing. Furthermore, this lack of confidence does not help build a willingness on the part of person unable to afford food to apply for the Scottish Welfare Fund either.

Emergency and community food providers are generally very supportive to see this resource developed in their area, and most request copies for use in their services. In most cases, individual food aid providers have the capacity to be involved through initial discussions about the relevant services and by committing to use the leaflets in their ongoing work and advocating for a cash first approach to food insecurity. In some cases, however, emergency food aid providers proactively make leaflets available to local partners to help reduce the need for food provision in the first place. It can send a powerful message to stakeholders across the referral pathway when food aid providers support and promote the use of tools and guides that direct people towards cash first options instead of their services.

Later stages of the ‘Worrying About Money?’ leaflet project are strengthened significantly when local stakeholders take ownership over the promotion and dissemination of both the

physical and electronic copies of the leaflet. In Perth & Kinross, for example, PKAVS and Broke Not Broken have actively promoted the leaflet through newsletters, social media and at locality-specific meetings with frontline staff and volunteers. In Highland, the leaflet working group members have promoted the leaflet through NHS Highland's Health Information Resource Service. NHS Highland and The Trussell Trust have developed a Money Counts training course, which had been delivered to more than 80 participants by early May. These participants are introduced to the leaflet as part of a 45-minute online course, and most feel more knowledgeable and confident about speaking to people about money worries after this introduction session. This training resource is now being adapted by stakeholder groups not only in Scotland but in other local authorities in England.

Developing the local resource can reveal gaps in advice provision across a geographic area or for a particular group of people. In order to complete Step 3, the project team needs to understand what the journey would look like for someone facing any one of the issues listed in Step 1. For example, when working with the Bute Advice Centre to complete the Argyll and Bute leaflet, it became clear that people living in some parts of the local authority would struggle to access specialist financial support at all. This led in part to the Bute Advice Centre and Argyll & Bute Community Food Forum piloting a phone-based money / welfare rights / energy advice service that is available to people across the whole of the local authority area.

In Glasgow the process of developing the leaflet required many conversations with different stakeholders to make sure the leaflet was clear about the journey that people face in different parts of the city towards accessing advice and support there. Due to the nature of how members of the Glasgow Advice and Information Network (GAIN) operate, this meant we needed to develop an entirely new format for the leaflet to make it as easy as possible for people in the community to quickly identify the agencies that were best placed to offer someone support. This large-scale format has now been used in other areas outside Scotland for example in Enfield, Plymouth and Leeds.

Developing Glasgow's leaflet also revealed that there is no single agency or helpline that exists for asylum seekers, refugees and people with no recourse to public funds to access support. Stakeholders from community, voluntary and health and social care partnership teams all raised this as a point of concern and challenge to supporting people to access the support that they need. A concern was raised that the leaflet could potentially be unhelpful if it led people with no recourse to public funds to believe that they could access support when the step process led to options involving public funds. Govan Community Project (GCP) had undertaken a piece of work in February to collate information about organisations offering support to refugees and asylum seekers in Glasgow. Through conversations about how to include accurate information on the leaflet about these support agencies, GCP agreed to develop a page on their website to host this information. This is a secondary but important

outcome of the process and will hopefully help people across the city when needing to find information and support for people in their community.

Coordination and collaboration in Glasgow

The ‘Worrying About Money?’ leaflet has been included in the new Glasgow City Food Plan under the Access to Fair Food for All theme.¹⁰

The leaflet will be used in training and capacity building of frontline staff across the city to “ensure that agencies adopt an ‘advice first’ and ‘cash first’ approach to food crisis”.¹¹

Partners will evaluate the impact of the leaflet and training on increasing frontline providers’ understanding of poverty, destitution and food insecurity; building capacity to identify people in need; increasing awareness of financial advice and support options (e.g. advice agencies, Scottish Welfare Fund crisis grants and Social Security Scotland benefits); and improving the use of referral pathways.

Outcomes

By June 2021, IFAN had commissioned ScotCen to conduct a summary evaluation of the project (2020/21), which will add to our understanding of the impact of this work. Based on a survey conducted online in April 2020, and informal feedback shared with the project team throughout the work in 2020, we have found the following:

Short-term outcomes include:

- Improved information and resources about cash first options and how to access support are available to frontline staff and volunteers, as well as individuals facing food insecurity.
- Cross-sectoral collaboration on taking a cash first approach to food insecurity.

¹⁰ [Glasgow City Food Plan 2021-2031](#) Action 4. Ensure that all frontline staff in the city have an understanding of ‘poverty’ incorporating the broader issues of destitution and food insecurity. Ensure that all staff are confident in the referral pathways to advice first and cash first support.

¹¹ Delivery partners include: Glasgow City Health and Social Care Partnership, Health Improvement; city wide anti-poverty structures (including Challenge Child Poverty Partnership and Health and Social Care Partnership groups); Independent Food Aid Network; Glasgow Advice & Information Network; Nourish Scotland; The Trussell Trust; Scottish Government.

Medium-term outcomes include:

- Improved awareness, knowledge and confidence of frontline staff and volunteers to make active referrals to existing financial advice and support options.
- Improved access to Scottish Welfare Fund crisis grants.
- Greater coordination between the advice sector and community / emergency food sector in supporting a reduction in the need for emergency food aid.

More work is needed to understand the **long-term outcomes**:

- Reduction in the need for emergency food aid through promotion of a cash first approach.
 - How do training courses and capacity building efforts around the leaflet affect the way frontline staff and volunteers support people facing food insecurity?
 - Have people who might otherwise have accessed an emergency food parcel found a way to avoid this through cash first options?
- Improved referral pathways leading to increased access to financial support (e.g. Scottish Welfare Fund crisis grants) and financial entitlements (e.g. Best Start Foods and Scottish Child Payment).
 - What is the impact of the co-development of the leaflet on bringing stakeholders from different parts of the referral pathway together through a shared piece of work?
 - How have people who might otherwise have accessed an emergency parcel only been able to access crisis grant provision and/or increase their income as a result of the leaflet?
- Greater financial security for people in Scotland and the rest of the UK
 - How do ‘Worrying About Money?’ tools contribute to wider anti-poverty and tackling food insecurity strategies within the local area?
 - How does a cash first approach at a local level influence the prioritisation of a cash first approach at national and UK-wide level?

Next Steps

Funding for this project has come from the Scottish Government as part of their aim to tackle food insecurity and end the need for emergency food aid. Thanks to further Scottish Government funding, IFAN is now continuing to work with partners in existing areas to strengthen the reach of the resources and to support the co-development of leaflets in new areas in 2021. IFAN has also commissioned ScotCen to undertake research to explore good practice for how stakeholders are using the leaflets and to evaluate the impact of the work in areas where the leaflet is already being used. The results of this work will be published later this year.

Since December 2020, IFAN has also been working in local authorities across England to support the co-development of ‘Worrying About Money?’ leaflets. So far, five leaflets have been published with work underway in more than 25 further local authorities. IFAN has also recently started to work in Wales and Northern Ireland.

Latest information can be found [here](#).